

By Senator Brodeur

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1 A bill to be entitled
 2 An act relating to health insurance identification
 3 cards; amending ss. 627.4302 and 627.657, F.S.;
 4 requiring certain health insurance identification
 5 cards to include specified information in a certain
 6 manner; providing applicability; authorizing the
 7 Department of Financial Services to adopt certain
 8 rules; providing an effective date.
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10 Be It Enacted by the Legislature of the State of Florida:
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12 Section 1. Present paragraph (h) of subsection (2) of
 13 section 627.4302, Florida Statutes, is redesignated as paragraph
 14 (i), and a new paragraph (h) is added to that subsection, to
 15 read:

16 627.4302 Identification cards for processing prescription
 17 drug claims.—

18 (2) Any health insurer or health maintenance organization
 19 and all state and local government entities entering into an
 20 agreement to provide coverage for prescription drugs on an
 21 outpatient basis shall provide a benefits-identification card
 22 containing the following information:

23 (h) The type of plan, only if the plan is filed in this
 24 state; an indication that the plan is self-funded; or the name
 25 of the network.

26 1. If the plan is subject to state regulation, the
 27 identification card must include the letters "FL" on the back
 28 left-hand corner of the card, under which a quick response (QR)
 29 code must be displayed directing the insured or the subscriber

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30 to the consumer complaint website of the Division of Consumer
 31 Services of the department.

32 2. If the plan is exclusively federally regulated, the
 33 identification card must include the letters "FED" on the back
 34 left-hand corner of the card, under which a QR code must be
 35 displayed directing the insured or the subscriber to the
 36 consumer complaint website of the federal Centers for Medicare
 37 and Medicaid Services.

38 3. This paragraph applies to benefits-identification cards
 39 issued or reissued on or after January 1, 2024.

40 4. The department may adopt rules to administer necessary
 41 changes to the consumer complaint website and hotline of the
 42 Division of Consumer Services to best assist insureds or
 43 subscribers who are at an impasse with their insurers or health
 44 maintenance organizations, respectively.

45
 46 The information required in paragraphs (a), (b), (g), and (i)
 47 ~~(h)~~ must be provided on the card, unless instruction is provided
 48 on the card for ready access to such information by electronic
 49 means.

50 Section 2. Paragraph (c) of subsection (2) of section
 51 627.657, Florida Statutes, is amended to read:

52 627.657 Provisions of group health insurance policies.—

53 (2) The medical policy as specified in s. 627.6699(3)(k)
 54 must be accompanied by an identification card that contains, at
 55 a minimum:

56 (c) The type of plan, only if the plan is filed in this ~~the~~
 57 state;~~T~~ an indication that the plan is self-funded;~~T~~ or the name
 58 of the network.

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59 1. If the plan is subject to state regulation, the
60 identification card must include the letters "FL" on the back
61 left-hand corner of the card, under which a quick response (QR)
62 code must be displayed directing the insured to the consumer
63 complaint website of the Division of Consumer Services of the
64 department.

65 2. If the plan is exclusively federally regulated, the
66 identification card must include the letters "FED" on the back
67 left-hand corner of the card, under which a QR code must be
68 displayed directing the insured to the consumer complaint
69 website of the federal Centers for Medicare and Medicaid
70 Services.

71 3. Subparagraphs 1. and 2. apply to identification cards
72 issued or reissued on or after January 1, 2024.

73 4. The department may adopt rules to administer necessary
74 changes to the consumer complaint website and hotline of the
75 Division of Consumer Services to best assist insureds who are at
76 an impasse with their insurers.

77
78 The identification card must present the information in a
79 readily identifiable manner or, alternatively, the information
80 may be embedded on the card and available through magnetic
81 stripe or smart card. The information may also be provided
82 through other electronic technology.

83 Section 3. This act shall take effect January 1, 2024.