1 A bill to be entitled 2 An act relating to health plans; amending s. 408.7057, 3 F.S.; prohibiting health plans from declining to 4 participate in filed claims; providing defaults 5 against health plans for failure to respond; requiring 6 the Agency for Health Care Administration to provide 7 health plans with notices of failure to pay providers 8 the amounts provided in claim dispute orders under 9 certain circumstances; requiring health plans to pay providers the amounts provided in claim dispute orders 10 under certain circumstances; providing penalties for 11 12 failure to pay such amounts; amending s. 627.4302, 13 F.S.; requiring certain health insurance and health 14 maintenance organization benefits-identification cards 15 to include specified information in a certain manner; 16 providing applicability; providing rulemaking 17 authority; amending ss. 627.642, 627.657, and 641.31, 18 F.S.; requiring certain health insurance and health 19 maintenance organization identification cards to include specified information in a certain manner; 20 21 providing applicability; providing rulemaking 22 authority; providing an effective date. 23 24 Be It Enacted by the Legislature of the State of Florida:

Page 1 of 9

CODING: Words stricken are deletions; words underlined are additions.

25

Section 1. Subsection (7) of section 408.7057, Florida Statutes, is renumbered as subsection (8), subsection (5) is amended, paragraph (i) is added to subsection (2), and a new subsection (7) is added to that section, to read:

408.7057 Statewide provider and health plan claim dispute resolution program.—

(2)

26

27

28

2930

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

46

47

48

- (i) A health plan may not decline to participate in a filed claim. Failure to respond as provided in paragraph (f) shall result in a default against the health plan.
- (5) The agency shall notify within 7 days the appropriate licensure or certification entity whenever there is:
 - (a) A failure to pay as provided in subsection (7); or
- (b) A violation of a final order issued by the agency pursuant to this section.
- (7) A health plan that does not prevail in the agency's order shall pay the provider the amount provided in the order within 35 days after the order is entered. A health plan that does not pay the required amount within this timeframe is subject to a penalty of not more than \$500 per day until the amount is paid.
- Section 2. Subsection (2) of section 627.4302, Florida Statutes, is amended to read:
- 49 627.4302 Identification cards for processing prescription 50 drug claims.—

Page 2 of 9

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

- (a) The name of the claim processor.
- (b) The electronic-claims payor identification number or the issuer identification number, also referred to as the Banking Identification Number or "BIN," assigned by the American National Standards Institute.
 - (c) The insured's prescription group number.
 - (d) The insured's identification number.
 - (e) The insured's name.

- (f) The claims submission name and address.
- (g) The help desk telephone number.
- (h) The type of plan, only if the plan is filed in this state; an indication that the plan is self-funded; or the name of the network.
- 1. If the plan is subject to state regulation, the identification card must include the letters "FL" on the back left-hand corner of the card, under which a quick response (QR) code must be displayed directing the insured or the subscriber to the consumer services website of the Division of Consumer Services of the department. Based on the plan, the website may display the name of the regulatory entity with relevant contact

information, including a telephone number or website hyperlink for the entity. The website may also include the following notice: "If your plan card does not display 'FL' on the back left-hand corner of the card, your plan may be regulated by another state, another Florida state agency, or the Federal Government. If you need assistance in locating the appropriate regulator for your plan, please visit the Get Insurance Help web page of the Division of Consumer Services."

- 2. Subparagraph 1. applies to benefits-identification cards issued or reissued on or after January 1, 2025.
- 3. The department may adopt rules to implement necessary changes to the consumer services website and hotline of the Division of Consumer Services to best assist insureds or subscribers who are at an impasse with their insurers or health maintenance organizations, respectively.
- $\underline{\text{(i)}}$ Any other information that the entity finds will assist in the processing of the claim.

The information required in paragraphs (a), (b), (g), and $\underline{\text{(i)}}$ (h) must be provided on the card, unless instruction is provided on the card for ready access to such information by electronic means.

Section 3. Paragraph (c) of subsection (3) of section 627.642, Florida Statutes, is amended to read:

627.642 Outline of coverage.

Page 4 of 9

(3) In addition to the outline of coverage, a policy as specified in s. 627.6699(3)(k) must be accompanied by an identification card that contains, at a minimum:

- (c) The type of plan, only if the plan is filed in this the state; an indication that the plan is self-funded; or the name of the network.
- 1. If the plan is subject to state regulation, the identification card must include the letters "FL" on the back left-hand corner of the card, under which a quick response (QR) code must be displayed directing the insured to the consumer services website of the Division of Consumer Services of the department. Based on the plan, the website may display the name of the regulatory entity with relevant contact information, including a telephone number or website hyperlink for the entity. The website may also include the following notice: "If your plan card does not display 'FL' on the back left-hand corner of the card, your plan may be regulated by another state, another Florida state agency, or the Federal Government. If you need assistance in locating the appropriate regulator for your plan, please visit the Get Insurance Help web page of the Division of Consumer Services."
- 2. Subparagraph 1. applies to identification cards issued or reissued on or after January 1, 2025.
- 3. The department may adopt rules to implement necessary changes to the consumer services website and hotline of the

Page 5 of 9

Division of Consumer Services to best assist insureds who are at an impasse with their insurers.

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

Section 4. Paragraph (c) of subsection (2) of section 627.657, Florida Statutes, is amended to read:

627.657 Provisions of group health insurance policies. -

- (2) The medical policy as specified in s. 627.6699(3)(k) must be accompanied by an identification card that contains, at a minimum:
- (c) The type of plan only if the plan is filed in the state $\underline{i}_{\mathcal{T}}$ an indication that the plan is self-funded $\underline{i}_{\mathcal{T}}$ or the name of the network.
- 1. If the plan is subject to state regulation, the identification card must include the letters "FL" on the back left-hand corner of the card, under which a quick response (QR) code must be displayed directing the insured or the subscriber to the consumer services website of the Division of Consumer Services of the department. Based on the plan, the website may display the name of the regulatory entity with relevant contact information, including a telephone number or website hyperlink

Page 6 of 9

for the entity. The website may also include the following
notice: "If your plan card does not display 'FL' on the back
left-hand corner of the card, your plan may be regulated by
another state, another Florida state agency, or the Federal
Government. If you need assistance in locating the appropriate
regulator for your plan, please visit the Get Insurance Help web
page of the Division of Consumer Services."

- 2. Subparagraph 1. applies to identification cards issued or reissued on or after January 1, 2025.
- 3. The department may adopt rules to implement necessary changes to the consumer services website and hotline of the Division of Consumer Services to best assist insureds who are at an impasse with their insurers.

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

Section 5. Paragraph (c) of subsection (42) of section 641.31, Florida Statutes, is amended to read:

- 641.31 Health maintenance contracts.-
- (42) The contract, certificate, or member handbook must be accompanied by an identification card that contains, at a minimum:

Page 7 of 9

CODING: Words stricken are deletions; words underlined are additions.

158

159

160

161

162

163

164

165

166

167

168

169

170

171

172

173

174

175

(c) A statement that the health plan is a health maintenance organization. Only a health plan with a certificate of authority issued under this chapter may be identified as a health maintenance organization.

- 1. If the plan is subject to state regulation, the identification card must include the letters "FL" on the back left-hand corner of the card, under which a quick response (QR) code must be displayed directing the insured or the subscriber to the consumer services website of the Division of Consumer Services of the department. Based on the plan, the website may display the name of the regulatory entity with relevant contact information, including a telephone number or website hyperlink for the entity. The website may also include the following notice: "If your plan card does not display 'FL' on the back left-hand corner of the card, your plan may be regulated by another state, another Florida state agency, or the Federal Government. If you need assistance in locating the appropriate regulator for your plan, please visit the help web page of the Division of Consumer Services."
- 2. Subparagraph 1. applies to identification cards issued or reissued on or after January 1, 2025.
- 3. The department may adopt rules to implement necessary changes to the consumer services website and hotline of the Division of Consumer Services to best assist subscribers who are at an impasse with their health maintenance organizations.

Page 8 of 9

201202

203

204

205

206

207

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

Section 6. This act shall take effect January 1, 2025.

Page 9 of 9