

1 A bill to be entitled
 2 An act relating to coverage for skin cancer
 3 screenings; creating ss. 627.64198, 627.66912, and
 4 641.31091, F.S.; requiring individual health insurance
 5 policies; group, blanket, and franchise health
 6 insurance policies; and health maintenance contracts,
 7 respectively, to provide coverage and payment for
 8 annual skin cancer screenings performed by a licensed
 9 dermatologist without imposing any cost-sharing
 10 requirement; specifying a requirement for and a
 11 restriction on payments for such screenings; providing
 12 an effective date.

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 14 Be It Enacted by the Legislature of the State of Florida:

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 16 Section 1. Section 627.64198, Florida Statutes, is created
 17 to read:

18 627.64198 Coverage for skin cancer screenings; required
 19 coverage and payment.—

20 (1) A health insurance policy issued or renewed on or
 21 after January 1, 2025, must provide coverage and payment,
 22 without imposing a deductible, copayment, coinsurance, or any
 23 other cost-sharing requirement, for annual skin cancer
 24 screenings performed by a dermatologist licensed pursuant to
 25 chapter 458 or chapter 459. Payment for such screenings must be

26 consistent with the insurer's payments for other preventive
27 screenings as defined by the American Medical Association's
28 Current Procedural Terminology code set.

29 (2) An insurer may not bundle a payment for skin cancer
30 screenings performed pursuant to subsection (1) with any other
31 procedure or service, including an evaluation and management
32 visit, which is performed during the same office visit or a
33 subsequent office visit.

34 Section 2. Section 627.66912, Florida Statutes, is created
35 to read:

36 627.66912 Coverage for skin cancer screenings; required
37 coverage and payment.-

38 (1) A group, blanket, or franchise health insurance policy
39 issued or renewed on or after January 1, 2025, must provide
40 coverage and payment, without imposing a deductible, copayment,
41 coinsurance, or any other cost-sharing requirement, for annual
42 skin cancer screenings performed by a dermatologist licensed
43 pursuant to chapter 458 or chapter 459. Payment for such
44 screenings must be consistent with the insurer's payments for
45 other preventive screenings as defined by American Medical
46 Association's Current Procedural Terminology code set.

47 (2) An insurer may not bundle a payment for skin cancer
48 screenings performed pursuant to subsection (1) with any other
49 procedure or service, including an evaluation and management
50 visit, which is performed during the same office visit or a

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51 subsequent office visit.

52 Section 3. Section 641.31091, Florida Statutes, is created
53 to read:

54 641.31091 Coverage for skin cancer screenings; required
55 coverage and payment.-

56 (1) A health maintenance contract issued or renewed on or
57 after January 1, 2025, must provide coverage and payment,
58 without imposing a deductible, copayment, coinsurance, or any
59 other cost-sharing requirement, for annual skin cancer
60 screenings performed by a dermatologist licensed pursuant to
61 chapter 458 or chapter 459. Payment for such screenings must be
62 consistent with the health maintenance organization's payments
63 for other preventive screenings as defined by American Medical
64 Association's Current Procedural Terminology code set.

65 (2) A health maintenance organization may not bundle a
66 payment for skin cancer screenings performed pursuant to
67 subsection (1) with any other procedure or service, including an
68 evaluation and management visit, which is performed during the
69 same office visit or a subsequent office visit.

70 Section 4. This act shall take effect July 1, 2024.