1
2        An act relating to blanket health insurance
3        eligibility; amending s. 627.659, F.S.; revising the
4        list of special groups of individuals covered by a
5        policy or contract for blanket health insurance;
6        providing an effective date.
7
8    Be It Enacted by the Legislature of the State of Florida:
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10       Section 1.   Section 627.659, Florida Statutes, is amended
11   to read:
12       627.659  Blanket health insurance; eligible groups.—Blanket
13   health insurance is that form of health insurance which covers
14   special groups of individuals as enumerated in one of the
15   following subsections:
16       (1)  Under a policy or contract issued to any common
17   carrier or to any operator, owner, or lessee of a means of
18   transportation, which is shall be deemed the policyholder,
19   covering a group defined as all persons who may become
20   passengers on such common carrier or such means of
21   transportation.
22       (2)  Under a policy or contract issued to an employer, who
23   is shall be deemed the policyholder, covering any group of
24   employees or the employees' dependents or guests defined by
25   reference to activities or operations of the policyholder
26   exceptional hazards incident to such employment, or under a

27 policy or contract issued to an employer when all employees are
28 covered under any such policy or contract.
29      (3)  Under a policy issued to a school, district school
30 system, college, university, or other institution of learning,
31 or to the official or officials of such institution insuring all
32 or any class of its <del>the</del> students, <del>and</del> teachers, and employees.
33 Any such policy issued may insure the spouse or dependent
34 children of the insured student, teacher, or employee.
35      (4)  Under a policy or contract issued in the name of a <del>any</del>
36 volunteer fire department, <del>or</del> first aid group, local emergency
37 management agency as defined in s. 252.34(5), or other group of
38 first responders as defined in s. 112.1815 <del>such volunteer group</del>,
39 which is <del>shall be</del> deemed the policyholder, covering all or any
40 grouping of the members or employees of the policyholder or
41 covering all or any participants in an activity or operation
42 sponsored or supervised by the policyholder <del>such department or</del>
43 <del>group</del>.
44      (5)  Under a policy or contract issued to an organization,
45 or branch thereof, such as the Boy Scouts of America, the Future
46 Farmers of America, any religious, instructive, <del>or</del> educational,
47 charitable, recreational, or civic body <del>bodies</del>, or similar
48 organization <del>organizations</del>, or to an individual, firm, or
49 corporation, holding or operating meetings such as summer camps
50 or other meetings for religious, instructive, educational,
51 charitable, <del>or</del> recreational, or civic purposes, which is deemed
52 the policyholder, covering any or all participants in the

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53 activities or operations sponsored or supervised by the

54 policyholder, including ~~those~~ attending such camps or meetings,

55 including counselors, instructors, and persons in other

56 administrative positions.

57  (6)  Under a policy or contract issued in the name of a

58 newspaper or other publisher, which is ~~shall be~~ deemed the

59 policyholder, covering independent contractor newspaper or

60 publication delivery persons for health insurance that may

61 contain the following benefits:

62  (a)  Coverage only for accident or disability income

63 insurance or any combination thereof;

64  (b)  Limited-scope dental or vision benefits;

65  (c)  Coverage only for a specified disease or illness; or

66  (d)  Hospital indemnity or other fixed indemnity insurance.

67  (7)  Under a policy or contract issued in the name of a

68 health care provider, which is ~~shall be~~ deemed the policyholder,

69 covering patients, or issued to an arranger of fertility

70 medicine relationships, such as a surrogacy agency, which is

71 deemed the policyholder, covering donors, recipients, or

72 surrogates. This coverage may be offered to patients of a health

73 care provider or to donors, recipients, or surrogates of such

74 arranged health services but may not be made a condition of

75 receiving care. The benefits provided under such policy or

76 contract shall not be assignable to any health care provider.

77  (8)  Under a policy or contract issued to any health

78 maintenance organization licensed pursuant to ~~the provisions of~~

79  part I of chapter 641, which is ~~shall be~~ deemed the

80  policyholder, covering the subscribers of the health maintenance

81  organization. Payment may be made directly to the health

82  maintenance organization by the blanket health insurer for

83  health care services rendered by providers pursuant to the

84  health care delivery plan.

85       (9)  Under a policy or contract issued to a sports team,

86  camp, or sponsor thereof, which is deemed the policyholder,

87  covering members, campers, participants, employees, officials,

88  or supervisors.

89       (10)  Under a policy or contract issued to a travel agency

90  or other organization that provides travel-related services,

91  which is deemed the policyholder, to cover any or all persons

92  for whom travel and travel-related services are provided.

93       (11)  Under a policy or contract issued to an association,

94  which is deemed the policyholder, if the association has a

95  constitution and bylaws, has at least 25 individual members, and

96  has been organized and maintained in good faith for at least 1

97  year for purposes other than obtaining insurance, covering all

98  or any class of members of such association.

99       (12)  Under a policy or contract issued to a financial

100  institution or parent holding company, or issued to the trustees

101  or agents designated by one or more banks or financial

102  institutions as defined in s. 655.005, which is deemed the

103  policyholder, covering accountholders, cardholders, debtors, or

104  guarantors for health insurance that may contain the following

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105 benefits:
106      (a)  Coverage only for accident or disability income
107 insurance or any combination thereof;
108      (b)  Limited-scope dental or vision benefits;
109      (c)  Coverage only for a specified disease or illness; or
110      (d)  Hospital indemnity or other fixed indemnity insurance.
111      Section 2.  This act shall take effect July 1, 2015.

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