



CS/CS/CS/HB 997 Health Plans

- **CS/CS/CS/HB 997** expands the availability of association and short-term health insurance.
- The bill allows Floridians to take advantage of the new federal regulations on association health plans and short-term health plans.
 - The bill adds flexibility for the use of association health plans by -
 - The bill provides greater flexibility for the use of short-term health insurance by allowing an insurer to offer it for a period of up to 12 months, with the opportunity for renewal up to a total coverage period of 36 months. These extended policy terms are consistent with the parameters included in the revised federal regulations.
- The bill also requires the Office of Insurance Regulation to evaluate the state's current essential health benefits (EHB) benchmark plan required under the Patient Protection and Affordable Care Act (PPACA).
 - The bill takes advantage of new federal regulations to give insurers increased flexibility in meeting the PPACA requirement to provide at least one service or coverage under each of the 10 EHBs.
 - The bill allows insurers to meet the EHB requirements by replacing one or more of its current EHBs coverages with those available in another state; or creating a new EHB plan that meets the new federal requirements for the provision of at least one service or coverage under each of the 10 EHB categories.
- Finally, the bill addresses preexisting conditions in health insurance contracts by requiring that, in the event that PPACA is repealed or invalidated, each insurer or health maintenance organization shall offer at least one comprehensive major medical policy or contract that does not exclude or delay coverage based upon preexisting medical conditions.