

1989

Session Law 89-185

Florida Senate & House of Representatives

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H 332 GENERAL BILL/CS/1ST ENG by Insurance; Geller; Grindle and others (Similar S 638, S 741)
Medicare Supplement Health Insurance; provides requirements for coverage of preexisting conditions in certain policies; provides for coverage for certain health conditions in replacement policies; provides applicability. Amends 627.674. Effective Date: 10/01/89.

02/15/89 HOUSE Prefiled; Referred to Insurance; Appropriations
02/17/89 HOUSE Subreferred to Subcommittee on Health and Life Insurance
02/20/89 HOUSE On subcommittee agenda—Insurance, 03/07/89, 8:30 am, 16-HOB
03/09/89 HOUSE Subcommittee Recommendation: Favorable with 1 amendment
04/04/89 HOUSE Introduced, referred to Insurance; Appropriations -HJ 40; Subreferred to Subcommittee on Health and Life Insurance; On Committee agenda—Insurance, 04/05/89, 11:15 am, 317-C—For ratification to subcommittee; On Committee agenda—Insurance, 04/05/89, 11:15 am, 317-C
04/05/89 HOUSE Preliminary Committee Action by Insurance: Favorable as a CS
04/13/89 HOUSE Comm. Report: CS by Insurance -HJ 225; CS read first time -HJ 224; Now in Appropriations -HJ 225
04/18/89 HOUSE On Committee agenda—Appropriations, 04/19/89, 1:30 pm, 21-HOB
04/19/89 HOUSE Preliminary Committee Action by Appropriations: Favorable
04/24/89 HOUSE Comm. Report: Favorable by Appropriations, placed on Calendar -HJ 257
04/28/89 HOUSE Placed on Special Order Calendar; Read second time -HJ 307
05/02/89 HOUSE Read third time; CS passed; YEAS 111 NAYS 0 -HJ 320; Immediately certified -HJ 320
05/02/89 SENATE In Messages
05/16/89 SENATE Received, referred to Insurance -SJ 360
05/24/89 SENATE Withdrawn from Insurance -SJ 414; Placed on Calendar; Placed on Special Order Calendar -SJ 437; CS passed as amended; YEAS 35 NAYS 0 -SJ 448
05/25/89 HOUSE In Messages
05/29/89 HOUSE Concurred; CS passed as amended; YEAS 116 NAYS 0 -HJ 704
05/29/89 Ordered engrossed, then enrolled
06/13/89 Signed by Officers and presented to Governor
06/28/89 Approved by Governor; Chapter No. 89-185

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NOTES: Above bill history from Division of Legislative Information's *FINAL LEGISLATIVE BILL INFORMATION, 1989 SESSIONS*. Staff Analyses for bills amended beyond final committee action may not be in accordance with the enacted law. Journal page numbers (HJ & SJ) refer to daily Journals and may not be the same as final bound Journals.

****AS PASSED BY THE 1989 LEGISLATURE****

STORAGE NAME: h0332-f.inj
DATE: June 30, 1989

**HOUSE OF REPRESENTATIVES
INSURANCE COMMITTEE
FINAL STAFF ANALYSIS & ECONOMIC IMPACT STATEMENT**

BILL #: CS/HB 332

RELATING TO: Medicare Supplement Health Insurance

SPONSOR(S): Committee on Insurance, and Reps. Geller and Grindle

EFFECTIVE DATE: October 1, 1989 and shall apply to policies or contracts issued or renewed on or after such date.

DATE BECAME LAW: June 28, 1989

CHAPTER #: 89-185, Laws of Florida

COMPANION BILL(S): SB 638

OTHER COMMITTEES OF REFERENCE: (1) Appropriations
(2)

I. SUMMARY:

This bill revises the requirements for preexisting condition provisions in Medicare supplement replacement policies.

A. PRESENT SITUATION:

At present, s. 627.674(3)(f), F.S., allows insurers to limit or preclude liability under a Medicare supplement policy up to six months for pre-existing health conditions.

Many insured persons are persuaded to replace their existing Medicare supplement policies, only to find themselves denied coverage for an existing health condition for the six-month period. The condition may have been fully covered under the policy being replaced. Department of Insurance disclosure requirements for replacement policies have not corrected this problem.

B. EFFECT OF PROPOSED CHANGES:

This bill requires replacement policies to cover any existing health conditions to the extent covered by the policy being replaced. If a condition is not covered by the policy being replaced or if no policy is being replaced, the new policy can not limit or preclude liability for the condition for a period longer than six months.

C. SECTION-BY-SECTION ANALYSIS:

None

II. FISCAL ANALYSIS & ECONOMIC IMPACT STATEMENT:

A. FISCAL IMPACT ON STATE AGENCIES/STATE FUNDS:

1. Non-recurring or First Year Start-Up Effects:

None

2. Recurring or Annualized Continuation Effects:

None

3. Long Run Effects Other Than Normal Growth:

None

4. Appropriations Consequences:

None

B. FISCAL IMPACT ON LOCAL GOVERNMENTS AS A WHOLE:

1. Non-recurring or First Year Start-Up Effects:

None

2. Recurring or Annualized Continuation Effects:

None

3. Long Run Effects Other Than Normal Growth:

None

C. DIRECT ECONOMIC IMPACT ON PRIVATE SECTOR:

1. Direct Private Sector Costs:

May result in slight increase in premiums.

2. Direct Private Sector Benefits:

No lapse in coverage for insureds replacing Medicare supplement policies.

3. Effects on Competition, Private Enterprise, and Employment Markets:

May result in fewer replacements of existing in-force policies.

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D. FISCAL COMMENTS:

None

III. LONG RANGE CONSEQUENCES:

This bill comports with the State Comprehensive Plan by helping to ensure that health services are available to all Floridians, while aggressively seeking regulatory initiatives. (s. 187.201 (6)(b)2.)

IV. COMMENTS:

This bill conforms to the mission of the Insurance Committee in that it should promote the availability of affordable insurance and help to stabilize insurance rates by protecting elderly consumers from duplicating coverage and unnecessary replacement of policies.

V. AMENDMENTS:

VI. SIGNATURES:

SUBSTANTIVE COMMITTEE:

Prepared by:

Sharon N. Jacobs
Sharon N. Jacobs

Staff Director:

John Guthrie
John Guthrie

SECOND COMMITTEE OF REFERENCE:

Prepared by:

Staff Director:

APPROPRIATIONS:

Prepared by:

Staff Director:
