



DAILY BRIEF

From January 26, 2016

INSURANCE

SB 596-Relating to Assignment or Transfer of Property Insurance Rights

On Tuesday, January 26th, **SB 596**, relating to Assignment or Transfer of Property Insurance Rights, by **Senator Dorothy Hukill (R- Port Orange)** was scheduled to be heard by the **Senate Banking and Insurance Committee** and temporarily postponed due to an absence by the bill sponsor.

SB 596 is the Senate companion to **HB 1097**, relating to Assignment or Transfer of Property Insurance Rights, by **Rep. Matt Caldwell (R-Lehigh Acres)** which passed unanimously through the **House Insurance & Banking Subcommittee** yesterday, January 25th, with a vote of 12 yeas to 0 nays.

We anticipate SB 596 will be placed on the schedule to be heard at the next **Senate Banking and Insurance Committee** hearing.

AIF supports legislation that aims to stamp out cost drivers and control attorneys' fees for the benefit of premium payers statewide.

SB 1036- Relating to Automobile Insurance

On Tuesday, January 26th, **SB 1036**, relating to Automobile Insurance, by **Senator Jeff Brandes (R-St. Petersburg)** was heard by the **Senate Banking and Insurance Committee** and unanimously passed with 9 yeas and 0 nays.

SB 1036 makes updates to the auto market, lessening the burden on businesses. These updates include making a mandatory pre-inspection program for used cars optional, and including provisions for electronic payments of insurance premiums.

The next committee stop for SB 1036 will be in the **Senate Commerce and Tourism Committee**.

AIF supports smart, targeted reforms that help keep the insurance markets up to date and with the times.

SB 1170- Relating to Health Plan Regulatory Administration

On Tuesday, January 26th, **SB 1170**, relating to Health Plan Regulatory Administration, sponsored by **Senator Nancy Detert (R-Venice)** was heard before the **Senate Banking and Insurance Committee** and passed with 9 yeas and 0 nays.

SB 1170 is a regulatory modernization bill for health plans. By cleaning up state regulations that have become obsolete or redundant in the last several years, this bill reduces burdens to the health insurance marketplace.

SB 1170 is scheduled to be heard in the **Senate Appropriations Subcommittee on Health and Human Services** next.

AIF supports modernization to prevent duplication in federal and state law, which only adds unnecessary expenses to all health insurance stakeholders.

SB 632-Relating to Civil Remedies Against Insurers

On Tuesday, January 26th, **SB 632**, relating to Civil Remedies Against Insurers, by **Senator Garrett Richter (R-Naples)** was scheduled to be heard in front of the **Senate Banking and Insurance Committee** and was temporarily postponed for the second time.

SB 632 establishes reasonable timelines for when a bad faith action can be brought against an insurance company.

We anticipate the **Senate Banking and Insurance Committee** will hear this measure and its next scheduled meeting.

AIF supports this legislation because it sets clear rules as to what good faith dealings are to ensure certainty and fairness for all parties.

HEALTH CARE

SB 1686- Relating to Telehealth

On Tuesday, January 26th, **SB 1686**, relating to Telehealth, sponsored by **Senator Aaron Bean (R-Jacksonville)** was heard today by the **Senate Health Policy Committee** and unanimously passed with 9 yeas and 0 nays.

SB 1686 creates a Telehealth Task Force within the Agency for Health Care Administration (AHCA), authorizes healthcare practitioners in Florida to provide telehealth services, and defines telehealth.

The task force is chaired by the Secretary of the AHCA or his or her designee, the State Surgeon General and 17 other members, including other health care practitioners, providers, telehealth services providers and sellers, and facilities.

The bill requires the task force to compile data and submit a report by June 30, 2017, to the Governor, the President of the Senate, and the Speaker of the House of Representatives that analyzes:

- Frequency and extent of the use of telehealth nationally and in this state;
- Costs and cost savings associated with using telehealth;
- Types of telehealth services available;
- Extent of available health insurance coverage available for telehealth services; and
- Barriers to implementing the use of, using, or accessing telehealth services.

The bill requires the task force to hold its first meeting by September 1, 2016, and to meet as frequently as necessary to complete its work.

The next committee hearing for SB 1686 will be in the **Senate Appropriations Subcommittee on Health and Human Services**.

AIF supports legislation that permits an unfettered role for telehealth services that will allow our citizens access to better quality care at lower costs.

SB 676-Relating to Health Care

On Tuesday, January 26th, **SB 676**, relating to Health Care, by **Senator Denise Grimsley (R-Sebring)** was heard in front of the **Senate Banking and Insurance Committee** and passed with 9 yeas and 0 nays.

SB 676 would authorize and increase the scope for practice for physician assistants (PAs) and advanced registered nurse practitioners (ARNPs) to prescribe controlled substances under current supervisory standards for PAs and protocols for ARNPs beginning January 1, 2017. ARNPs and Pas would not be allowed to prescribe controlled substances in a pain management clinic. Other provisions of the bill include:

- Requiring health insurers, HMOs and pharmacy benefits managers to use the standardized prior authorization form by January 1, 2017;
- Providing a health insurer or HMO cannot retroactively deny a claim due to an insured's ineligibility, if that insurer or HMO verified eligibility at the time of treatment; and
- Requiring hospitals to notify OB physicians with privileges at least 90 days prior to closing its OB department.

Another provision to the bill, which causes AIF to continue to express concern, is the provision that would prohibit a health insurer and health maintenance organization (HMO) from retroactively denying a claim due to the insured's delinquency of premium payments, if that insurer or HMO already verified the insured's eligibility at the time of treatment. This provision on claims payment could lead to increased costs on Florida's businesses.

However, we do SUPPORT the provision in this bill that will provide for an increase of the scope of practice for ARNPs and PAs.

At this juncture AIF did not take a position on this bill.

The next committee stop for SB 676 is in the **Senate Appropriations Subcommittee on Health and Human Services**.

AIF supports removing regulatory scope of practice obstacles for qualified health care professions to ensure greater access to quality care for more Floridians at more affordable costs.