The Florida Legislature adjourned on March 11, 2016 after passing one of the most comprehensive healthcare bills in the country that prohibits patients from receiving surprise medical bills from out-of-network providers. This landmark legislation holds consumers harmless in emergency and in non-emergency situations where consumers have little or no choice as to who provides their medical care, and results in the consumer’s financial responsibility being comparable to what they would have paid had the provider been in their network. Additionally, the legislation addresses important consumer protection measures aimed at providing consumers with more notice regarding the costs associated with non-participating provider services and educating consumers on which participating health insurers and HMOs contract with their hospitals. Due to the leadership and fortitude of Senator Rene Garcia and Representative Carlos Trujillo, our bill sponsors, and the overwhelming support of both chambers, Florida consumers will no longer be faced with this form of financial hardship. Therefore, it is critical that we take the time to thank our legislative leaders for their support.

Join me and our advocacy partners, Florida CHAIN and Consumers Union, by sending a quick note to your own legislator by clicking this link and also thank a few special champions we have identified below.

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Senate President Andy Gardiner
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Senator Rene Garcia
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Speaker of the House Steve Crisafulli
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Representative Carlos Trujillo
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Banking & Insurance Chair Senator Lizbeth Benacquisto
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Banking & Insurance Chair Representative John Wood
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Appropriations Chair Senator Tom Lee
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Health & Human Services Chair Representative Jason Brodeur
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Please do not hesitate to contact my office at ICA@myfloridacfo.com if you have any questions or would like more information.

With kind regards,

Sha`Ron James

Sha`Ron James,
Insurance Consumer Advocate
The Florida Legislature adjourned on March 11, 2016. Throughout the course of the 60-day legislative session, the Legislature sent 279 bills to the Governor for consideration. Of the bills tracked by the Office of the Insurance Consumer Advocate, the following were sent to Governor Scott for approval. The measures listed below are of particular interest to Florida’s insurance consumers.

**HB 221 – Out-of-Network Health Insurance Coverage – Trujillo/Garcia**
Protects consumers from surprise medical bills by holding consumers harmless when they seek emergency or non-emergency care at an in-network facility.

**SB 966 – Relating to Unclaimed Property – Benacquisto/Hager**
Requires life insurance companies to consult the Social Security Death Master File to determine deceased policyholders and make efforts to pay their beneficiaries.

**HB 0659 – Automobile Insurance – Santiago/Brandes**
Requires insurers to return unearned premiums to consumer and allows insurers to use zip codes as rating territories for policies if approved by the Office of Insurance Regulation.

**HB 0931 – Operations of the Citizens Property Insurance Corporation – Passidomo/Flores**
Better informs consumers by requiring that Citizens Property Insurance Company take steps to inform, notice and give coverage comparison information to Citizens policyholders that are solicited to switch their coverage from Citizens to a private carrier.

**HB 783 – Relating to Unclaimed Property – Trumbull/Richter**
Establishes a Division of Unclaimed Property and grants the Department of Financial Services authority to make structural changes to the program in order to streamline services to the citizens of Florida.

**HB 1175 – Relating to Transparency in Health Care – Sprowls/Bradley**
Informs consumers in making their healthcare decisions by requiring the creation a public website where health costs will be made transparent through listing specific health problem or procedures and displaying average costs and ranges associated with treatment.

**SB1274 – Relating to Sinkhole Coverage Insurance – Latvala/Ingoglia**
Expands consumer opportunity to purchase private, limited sinkhole coverage for a manageable premium.

**HB 413 – Relating to Title Insurance – Hager/Richter**
Modifies the financial regulation of title insurance companies and increases opportunities to write title insurance coverage for Florida’s real estate market.

**SB 458 – Relating to Transfers of Structured Settlement Payment Rights – Richter/Santiago**
Protects consumers that have settled a personal injury lawsuit by modifying the rules regarding structured settlement agreements to be more informative to plaintiffs and mandates that these agreements be supervised by the courts.