1 A bill to be entitled 2 An act relating to coverage for orthotics and 3 prosthetics services; amending s. 409.906, F.S.; 4 authorizing the Agency for Health Care Administration 5 to pay for specified orthotics and prosthetics 6 services for Medicaid recipients, subject to specific 7 appropriations; requiring the agency to seek federal 8 approval, if necessary, and amend contracts as 9 necessary to implement the services payment provisions; creating ss. 627.64085, 627.6614, and 10 11 641.31079, F.S.; requiring individual health insurance 12 policies, group, blanket, and franchise health 13 insurance policies, and health maintenance contracts, 14 respectively, to provide coverage for specified 15 orthotics and prosthetics services; prohibiting health 16 insurers and health maintenance organizations from 17 denying claims under certain circumstances; requiring 18 health insurers and health maintenance organizations 19 to submit annual reports of specified information to 20 the Office of Insurance Regulation; providing an 21 effective date. 22 23 Be It Enacted by the Legislature of the State of Florida: 24 25 Section 1. Subsection (10) of section 409.906, Florida

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Statutes, is amended to read:

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409.906 Optional Medicaid services. - Subject to specific appropriations, the agency may make payments for services which are optional to the state under Title XIX of the Social Security Act and are furnished by Medicaid providers to recipients who are determined to be eligible on the dates on which the services were provided. Any optional service that is provided shall be provided only when medically necessary and in accordance with state and federal law. Optional services rendered by providers in mobile units to Medicaid recipients may be restricted or prohibited by the agency. Nothing in this section shall be construed to prevent or limit the agency from adjusting fees, reimbursement rates, lengths of stay, number of visits, or number of services, or making any other adjustments necessary to comply with the availability of moneys and any limitations or directions provided for in the General Appropriations Act or chapter 216. If necessary to safeguard the state's systems of providing services to elderly and disabled persons and subject to the notice and review provisions of s. 216.177, the Governor may direct the Agency for Health Care Administration to amend the Medicaid state plan to delete the optional Medicaid service known as "Intermediate Care Facilities for the Developmentally Disabled." Optional services may include:

- (10) DURABLE MEDICAL EQUIPMENT.-
- (a) The agency may authorize and pay for certain durable

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medical equipment and supplies provided to a Medicaid recipient as medically necessary.

(b) The agency may authorize and pay for all of the following orthotics and prosthetics services:

- 1. Orthoses and prostheses as those terms are defined in s. 468.80. Coverage must include payment for the model of an orthosis or prosthesis which is deemed by the recipient's provider to be the most appropriate to meet the medical needs of the recipient to perform activities of daily living, essential job-related activities, and physical recreational activities that maximize the recipient's full body health and lower and upper limb function.
- $\underline{\text{2.}}$ All materials and components necessary to use the orthosis or prosthesis.
 - 3. Instruction on the use of the orthosis or prosthesis.
- 4. Any necessary repairs or replacement of the orthosis or prosthesis.
- Section 2. The Agency for Health Care Administration shall seek federal approval, if necessary, and amend contracts as necessary to implement the changes made to s. 409.906, Florida Statutes, by this act.
- Section 3. Section 627.64085, Florida Statutes, is created to read:
 - 627.64085 Orthotics and prosthetics services.-
 - (1) A health insurance policy issued, amended, delivered,

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or renewed in this state on or after July 1, 2024, must provide coverage for all of the following:

- (a) Orthoses and prostheses as those terms are defined in s. 468.80 if the insured's provider determines that an orthosis or prosthesis is medically necessary for the insured to perform activities of daily living, essential job-related activities, and physical recreational activities, such as running, biking, swimming, strength training, and other activities that maximize the insured's full body health and lower and upper limb function.
- (b) Any replacement of the orthosis or prosthesis, or part thereof, without regard to continuous use or useful lifetime restrictions, if the insured's provider determines that it is medically necessary due to any of the following:
 - 1. A change in the physiological condition of the insured.
- 2. An irreparable change in the condition of the orthosis or prosthesis, or part thereof.
- 3. The condition of the device, or part thereof, requires repairs and the cost of the repairs would be more than 60 percent of the cost of a replacement orthosis or prosthesis or of the part thereof requiring replacement.

A health insurer may require supporting documentation from an insured's provider to confirm the need for a replacement for an orthosis or a prosthesis that is less than 3 years old.

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(2) A health insurer may not deny a claim fo	or an orthosis
or a prosthesis for an insured with limb loss or I	imb absence
which would otherwise be covered for a nondisable	l person
seeking medical or surgical intervention to restor	e or maintain
the ability to perform the same type of physical i	<u>function</u>
affected.	

- (3) Beginning July 1, 2025, and annually thereafter, each health insurer subject to this section shall submit a report to the office of the total number of claims submitted for orthoses and prostheses services in the previous plan year and the total number of such claims that were paid, including the amount paid.
- Section 4. Section 627.6614, Florida Statutes, is created to read:
 - 627.6614 Orthotics and prosthetics services.-
- (1) A group, blanket, or franchise health insurance policy issued, amended, delivered, or renewed in this state on or after July 1, 2024, must provide coverage for all of the following:
- (a) Orthoses and prostheses as those terms are defined in s. 468.80 if the insured's provider determines that an orthosis or prosthesis is medically necessary for the insured to perform activities of daily living, essential job-related activities, and physical recreational activities, such as running, biking, swimming, strength training, and other activities that maximize the insured's full body health and lower and upper limb function.

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(b) Any replacement of the orthosis or	<u>r prosthesis, or part</u>
thereof, without regard to continuous use or	r useful lifetime
restrictions, if the insured's provider dete	ermines that it is
medically necessary due to any of the follow	wing:

- 1. A change in the physiological condition of the insured.
- 2. An irreparable change in the condition of the orthosis or prosthesis, or part thereof.
- 3. The condition of the device, or part thereof, requires repairs and the cost of the repairs would be more than 60 percent of the cost of a replacement orthosis or prosthesis or of the part thereof requiring replacement.

A health insurer may require supporting documentation from an insured's provider to confirm the need for a replacement for an orthosis or a prosthesis that is less than 3 years old.

- (2) A health insurer may not deny a claim for an orthosis or a prosthesis for an insured with limb loss or limb absence which would otherwise be covered for a nondisabled person seeking medical or surgical intervention to restore or maintain the ability to perform the same type of physical function affected.
- (3) Beginning July 1, 2025, and annually thereafter, each health insurer subject to this section shall submit a report to the office of the total number of claims submitted for orthoses and prostheses services in the previous plan year and the total

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151	number of such claims that were paid, including the amount paid.
152	Section 5. Section 641.31079, Florida Statutes, is created
153	to read:
154	641.31079 Orthotics and prosthetics services
155	(1) A health maintenance contract issued, amended,
156	delivered, or renewed in this state on or after July 1, 2024,
157	must provide coverage for all of the following:
158	(a) Orthoses and prostheses as those terms are defined in
159	s. 468.80 if the subscriber's provider determines that an
160	orthosis or prosthesis is medically necessary for the subscriber
161	to perform activities of daily living, essential job-related
162	activities, and physical recreational activities, such as
163	running, biking, swimming, strength training, and other
164	activities that maximize the subscriber's full body health and
165	lower and upper limb function.
166	(b) Any replacement of the orthosis or prosthesis, or part
167	thereof, without regard to continuous use or useful lifetime
168	restrictions, if the subscriber's provider determines that it is
169	medically necessary due to any of the following:
170	1. A change in the physiological condition of the
171	subscriber.
172	2. An irreparable change in the condition of the orthosis
173	or prosthesis, or part thereof.
174	3. The condition of the device, or part thereof, requires
175	repairs and the cost of the repairs would be more than 60

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percent of the cost of a replacement orthosis or prosthesis or of the part thereof requiring replacement.

- A health maintenance organization may require supporting documentation from a subscriber's provider to confirm the need for a replacement for an orthosis or a prosthesis that is less than 3 years old.
- (2) A health maintenance organization may not deny a claim for an orthosis or a prosthesis for a subscriber with limb loss or limb absence which would otherwise be covered for a nondisabled person seeking medical or surgical intervention to restore or maintain the ability to perform the same type of physical function affected.
- (3) Beginning July 1, 2025, and annually thereafter, each health maintenance organization subject to this section shall submit a report to the office of the total number of claims submitted for orthoses and prostheses services in the previous plan year and the total number of such claims that were paid, including the amount paid.
 - Section 6. This act shall take effect July 1, 2024.

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