

Required and Optional Provisions (FL Law)

1. Medical Providers - includes dentists, chiropractors, optometrists and podiatrists
2. Diabetes coverage - health insurance policies and HMOs must cover all medically necessary equipment, supplies and services, as well as outpatient self-management training and education services
3. Osteoporosis Coverage - diagnosis and treatment for high-risk individuals
4. Coverage for newborn children - both individual and group plans:
 - MUST cover newborns of covered family members for the first 18 months
 - MAY require the insured to notify the company of the birth (minimum 30 days)
 - if the company does not require notification of the birth, then they can NOT deny coverage or retroactively charge an additional premium
 - MAY charge an additional premium even if notification of the birth was not required, so long as the insured is given at least 45 days' notice