

Required and Optional Provisions (FL Law 2)

5. Coverage for adopted, foster, custodial care and natural-born children – health insurance policies must cover these children under an insured’s plan from the moment of placement in the residence of the insured; the policy may not exclude preexisting conditions except in the case of foster children

6. Continued coverage for children with disabilities – individual and group plans must continue covering the child with no age limit as long as the child is both:
 - Incapable of self-support, and
 - Chiefly dependent upon the insured

7. Coverage for mastectomies – coverage for prosthetics and reconstructive surgery are required following a mastectomy; Florida law also requires the following be covered:
 - Surgeries necessary to reestablish symmetry
 - Inpatient hospital coverage must be covered for as long as is deemed medically necessary
 - Outpatient coverage be comparable to inpatient coverage
 - A person may not be denied or excluded from coverage for breast cancer if the person has remained cancer free for two years
 - Breast cancer follow-up may not be considered an evaluation for a preexisting condition unless breast cancer is found