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October 13, 2009

Re: H1N1 Swine Flu

Dear Florida Health Insurer or Health Maintenance Organization (HMO):

The Florida Office of Insurance Regulation joins the Florida Department of Health (FDOH) and all other state insurance departments to address the necessity of preparedness for the impact from the H1N1 Swine Flu.

This letter is to request your assistance to make every effort to help the Florida Office of Insurance Regulation, FDOH and all other involved state and local agencies to protect our citizens of all ages and our school children from contracting the H1N1 Swine flu.

Note: Florida Statutes 627.6416, 627.6579 and 641.31(30) require coverage for child health supervision services. These statutes pertain to individual health insurance policies, group health insurance policies and individual and group HMO contracts. The statutes require coverage for immunizations provided in accordance with prevailing medical standards consistent with the Recommendations for Preventive Pediatric Health Care of the American Academy of Pediatrics. The schedule of Recommendations for Preventive Pediatric Health Care includes influenza vaccinations and the doses for the novel H1N1 influenza vaccine, in addition to the seasonal flu vaccine. The referenced Florida statutes require that the services covered be exempt from any policy deductibles. **Please advise your agents, claims staff and consumer service staff of this required coverage when processing claims or responding to consumer/insured inquiries.**

Part of our being prepared for the impact of this virus is educating the public about the virus including information of medical services and vaccines available to our citizens. FDOH is putting out updated information bulletins every Wednesday. For updates from FDOH and other information regarding the flu and medical services see its website: [http://www.doh.state.fl.us/DEMO/php/FluInfo.htm#Hot Topics](http://www.doh.state.fl.us/DEMO/php/FluInfo.htm#Hot%20Topics).

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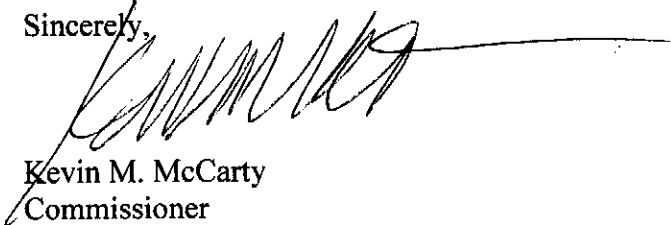
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Health insurance carriers are encouraged to:

- Review their program and internal policies to address coverage for administration of the H1N1 Swine flu vaccine. The cost of the vaccine is being covered by the federal government. We encourage carriers to provide the vaccine free to its customers.
- Provide educational information to your insureds, subscribers and health care providers covering influenza fundamentals (e.g., signs and symptoms of influenza, modes of transmission) and personal and family protection strategies (e.g., hand and respiratory hygiene, cough etiquette, environmental cleaning, social distancing and contingency plans).
- Develop a plan for communication to insureds, plan sponsors, network providers.
- Establish toll-free hotlines, website bulletins and other methods for open communication with agents, health care providers, insureds and vendors.

Thank you for your assistance and cooperation. Please contact Eric Lingswiler at eric.lingswiler@flor.com for any questions you may have regarding this letter.

Sincerely,



Kevin M. McCarty
Commissioner