

Life Health Product Review Unit Review Authority (Health Only)

Type of Insurance	Form Contract Reviews		Advertising Reviews		Rate Reviews	
	Prior Approval	Informational	Prior Approval	None	Prior Approval	None
Major Medical						
Individual Comprehensive	X			X	X	
Individual HMO	X			X	X	
Small Group Comprehensive	X			X	X	
Small Group HMO	X			X	X	
Small Group Out-of-State Group		X		X	X	
Large Group Comprehensive	X			X		X
Large Group HMO	X			X		X
Large Group Out-of-State Group		X		X		X
Non-Major Medical						
Accidental Death & Dismemberment (AD&D)	X			X	X*	
Continuing Care Retirement Communities (CCRCs)	X			X		X
Dental Insurance	X			X	X*	
Disability Income	X			X	X*	
Discount Medical Plan Organizations (DMPOs)	X			X	X**	
Pre-Paid Benefit Plans (PLHSOs & PHCs)	X			X	X	
Critical Illness Insurance	X			X	X*	
Other Supplementary Benefits	X			X	X*	
Long-Term Care Insurance	X		X		X	
Medicare Supplement Insurance	X		X		X	
Vision Insurance	X			X	X*	

* Large Groups may qualify for an exemption under certain circumstances in accordance with Section 627.410(6), Florida Statutes.

Section 627.410(6), F.S. - (a) An insurer may not deliver, issue for delivery, or renew in this state any health insurance policy form until it has filed with the office a copy of every applicable rating manual, rating schedule, change in rating manual, and change in rating schedule; if rating manuals and rating schedules are not applicable, the insurer must file with the office applicable premium rates and any change in applicable premium rates. This paragraph does not apply to group health insurance policies, effectuated and delivered in this state, insuring groups of 51 or more persons, except for Medicare supplement insurance, long-term care insurance, and any coverage under which the increase in claim costs over the lifetime of the contract due to advancing age or duration is prefunded in the premium.

(b) The commission may establish by rule, for each type of health insurance form, procedures to be used in ascertaining the reasonableness of benefits in relation to premium rates and may, by rule, exempt from any requirement of paragraph (a) any health insurance policy form or type thereof, as specified in such rule, to which form or type such requirements may not be practically applied or to which form or type the application of such requirements is not desirable or necessary for the protection of the public. With respect to any health insurance policy form or type thereof which is exempted by rule from any requirement of paragraph (a), premium rates filed pursuant to ss. 627.640 and 627.662 are for informational purposes.

** DMPO's - Rate review for approval only if fee exceeds \$30 monthly or \$360 annually