



OFFICE OF INSURANCE REGULATION

Life & Health Product Review

PRE-PAID LIMITED HEALTH SERVICES CONTRACT CHECKLIST

Statute/Rule	Description	Yes	No	N/A	Page #
69O-203.013	Pre-existing conditions cannot be excluded, for a condition which occurs 3 month prior to the effective date.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(a)	Group and non-group subscriber contracts shall include: Definitions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(b)	Group and non-group subscriber contracts shall include: Effective date and term of contract. The benefit and renewal periods shall be no less than twelve months for non-group and group subscriber contracts, unless otherwise requested by the subscriber.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(c)	Group and non-group subscriber contracts shall include: The rate being charged.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(d)	Group and non-group subscriber contracts shall include: Mode of payment (monthly, quarterly, etc. with provision for change of mode if applicable).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(e)	Group and non-group subscriber contracts shall include: Eligibility requirements for enrollment, including waiting periods for receiving services and any other restrictions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(f)	Group and non-group subscriber contracts shall include: Grace period for late payment.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(g)	Group and non-group subscriber contracts shall include: Co-payment features, if any.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(h)	Group and non-group subscriber contracts shall include: Renewal, re-enrollment, termination, cancellation, and disenrollment conditions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(m)	Group and non-group subscriber contracts shall include: Provisions covering in and out of area emergencies, which includes a definition of emergency.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(n)	Group and non-group subscriber contracts shall include: Provisions for adding new family members, including newborn and adopted children.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(o) and 636.016(3)	Group and non-group subscriber contracts shall include: Subscriber grievance procedures, formal and informal.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(q)	Group and non-group subscriber contracts shall include: Provisions relating to coordination of benefits if applicable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(r)	Group and non-group subscriber contracts shall include: Provisions relating to the right of subrogation shall be allowed, providing it is not in conflict with any applicable Florida Statute or the decisions of courts of competent jurisdiction which eliminate or restrict such rights.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(1)(s)	Group and non-group subscriber contracts shall include: Arbitration provisions, if any, shall include a statement that arbitration shall not preclude review and shall be conducted pursuant to Ch. 682, F.S.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



OFFICE OF INSURANCE REGULATION

Life & Health Product Review

PRE-PAID LIMITED HEALTH SERVICES CONTRACT CHECKLIST

69O-203.026(1)(t)	Group and non-group subscriber contracts shall include: Conversion and extension of benefit privileges.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(4)	Must offer at least open enrollment period of not less than 30 days every 18 months. However, the PLHSO and the employer may agree to a shorter period of time than 18 months.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(5)	All contracts, certificates, handbooks shall be clear and legible. All limitations, exclusions, exceptions shall be grouped together, with captions in bold-faced type and shall be printed with at least the same prominence as provisions which describe the benefits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.026(6)	Contracts that contain limitations, exclusions, and/or exceptions cannot restrict those health care services that are commonly provided in the covered limited health service.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(1)	Certificate and member handbooks shall include: Definitions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(2)	Certificate and member handbooks shall include: Eligibility requirements for enrollment, including waiting periods for receiving services and any other limitations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(3)	Certificate and member handbooks shall include: Health care services to be provided and obtained.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(4)	Certificate and member handbooks shall include: Renewal, re-enrollment, termination, cancellation, and disenrollment conditions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(5)	Certificate and member handbooks shall include: Provisions for adding new family members.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(6)	Certificate and member handbooks shall include: Benefits for newborn and adopted children.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(7)	Certificate and member handbooks shall include: Grace period.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(8)	Certificate and member handbooks shall include: Limitations, exceptions, or exclusions, such as waiting periods, specific conditions not covered and limitations on length of stay and all other qualifying or limiting features.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(9)	Certificate and member handbooks shall include: Provisions relating to pre-existing conditions, if applicable. NOTE: Pre-existing conditions cannot be excluded for longer than two years.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(10)	Certificate and member handbooks shall include: Provisions relating to coordination of benefits.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
69O-203.028(11)	Certificate and member handbooks shall include: Provisions relating to the right of subrogation shall be allowed, providing it is not in conflict with any applicable Florida Statute or the decisions of courts of competent jurisdiction which eliminate or restrict such rights.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.0155	Must disclose in bold face type the name of the organization and disclose that the organization is a pre-paid limited health organization licensed under this chapter.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



OFFICE OF INSURANCE REGULATION

Life & Health Product Review

PRE-PAID LIMITED HEALTH SERVICES CONTRACT CHECKLIST

627.429(2)(a)	Human Immunodeficiency virus infection: Contract shall not exclude or limit coverage for HIV infection.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.016(4)	Rates: Rates should be stated in contact.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.016(5)	Newborn.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.016(8)	Emergency Services: Contract, certificate, and member handbook shall cover out of network emergency services without prior notification. Documents above shall contain a definition of emergency services and examples of what constitutes an emergency.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.016(9)(a)	All contracts and related forms shall contain a unique form number in the lower left hand corner.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.016(10)	Pre-Existing Conditions: Contract must state if pre-existing conditions are or are not applicable.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.016(11)	Adopted Children or Dependents.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.018	Change in Forms or Rates: A rate change requires at least 30 days notice.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.0201	Genetic Information restrictions: A pre-paid limited health service organization must comply with 627.4301.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.024	Execution of contracts: Group and individual contracts to be executed and can be via facsimile signature.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.028	Notice of cancellation of contract: 45 days advance written notice to subscriber for cancellation, termination or nonrenewal, except for non-payment of premium.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
636.034	Extension of Benefits: Termination of the contract is without prejudice to any continuous loss commencing while coverage was in force.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	