CRC BENEFITS | THRIVE Workplace Benefits — Dedicated to Development and Success

FLORIDA

Regulatory Compliance and Resources by State

STATE CONTINUATION

Covered Employers: Employers with fewer than 20 employees

Qualified Beneficiaries: Employees and dependents

Qualifying Events:

- Employee death
- Termination (except termination for gross misconduct or reduction in hours)
- Divorce or legal separation
- Employee ages into Medicare
- Loss of dependent child status
- A retiree or the spouse or child of a retiree losing coverage within one year before or after the employer's bankruptcy

COBRA Duration: 18 months; 29 months for disability

Maximum Premium Amount: 115% of the premium; 150% of the premium during 11-month disability extension

Paid Family Leave: Only Federal FMLA applies.

Paid Sick Leave: Florida has no state sick leave laws.

Surprise Billing: Beginning January 1, 2022, patients have a right to an estimate of the cost of services they will receive during a procedure or surgery, called a Good Faith Estimate, and more protection from unexpected, or surprise, bills when they receive care from out-of-network providers at in-network facilities. These protections are part of the Consolidated Appropriations Act of 2021 which includes the No Surprises Act.

GOOD FAITH ESTIMATE

You have the right to receive a "Good Faith Estimate" explaining how much your medical care will cost.

- Under the law, healthcare providers need to give patients who don't have insurance or who are not using insurance an estimate of the bill for medical items and services.
- You have the right to receive a Good Faith Estimate for the total expected cost of any non-emergency items or services. This includes related costs like medical tests, prescription drugs, equipment, and hospital fees.
- Make sure your healthcare provider gives you a Good Faith Estimate in writing at least one business day before your medical service or item. You can also ask your healthcare provider, and any other provider you choose, for a Good Faith Estimate before you schedule an item or service.
- If you receive a bill that is at least $400 more than your Good Faith Estimate, you can dispute the bill.
- Make sure to save a copy or picture of your Good Faith Estimate.

Department of Insurance website: https://www.floir.com/

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