Excessive or Unreasonable Charges and Services Paid For Under Florida's Broken No-Fault System

Replacement services - House painting, car detailing, and dog grooming are all examples of replacement services auto insurers have had to pay for under no-fault.

Bio Cleanse Foot Detox - This "treatment" involves the patient soaking their feet in a liquid solution with a magnetic device to allegedly pull toxins from the body through their feet. Insurers are billed approximately $35 for this treatment. It would cost more than $200 to challenge the reasonableness of the treatment through a peer review.

Breast reduction surgery – has been billed for after accidents to relieve back strain.

Muscle/interferential stimulator and "Full Back Conductive Garment" - Providers of this patented device submit bills of $250/month for rental costs. Most prescriptions result in ultimately purchasing the device for $2,495 – and the previous months' rental fees are rarely deducted from this price. Additionally, the patient is allowed to purchase a 'garment' for an additional $350 allowing them to conveniently wear the device.

Amethyst bio mat and pillow - This is basically a yoga mat, but with compounds in it to "draw out toxins." Insurer is billed $1,600 plus an additional $80 for shipping.

Gym memberships - Patients get prescriptions for gym memberships paid for under no-fault to prevent recurrent problems.

The list goes on and on - Insurers are routinely asked to pay for everything from water beds and massage chairs to hot tubs and inversion tables.

Consumers are footing the bill for these frivolous claims through higher auto insurance costs!!!!
With no fee schedule to control the costs of these services and no utilization tools to determine the reasonableness or necessity of such charges, insurers risk legal challenges under Florida's no-fault law for scrutinizing even the most outrageous claims – like these!

Excessive claims are only one of many problems with Florida's failed no-fault system, which burdens Floridians with auto insurance rates that are among the highest in the nation.

It's time for legislators to stand up for consumers. Let Florida join the 38 other states that hold drivers accountable, and **save the average family as much as $360 on their annual insurance costs.**

Join FLIC in the fight to lower auto insurance premiums today!!!

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