



Florida Workers' Compensation Briefing

Regulatory, rate, and legislative developments | October 2026

Florida Division of Workers' Compensation

The Florida Division of Workers' Compensation (DWC) held a hearing on July 15, 2026, concerning proposed amendments to Rule 69L-7.730, *Health Care Provider Medical Billing and Reporting Responsibilities*, and Rule 69L-7.740, *Insurer Authorization and Medical Bill Review Responsibilities*. The amendments remove provisions addressing medications dispensed by physicians and other medical practitioners. The First District Court of Appeal struck the provisions in *Publix Super Markets, Inc., et al. v. Department of Financial Services, et al.*, Case No. 1D-2023-0941.

Rule 69L-7.730: Deleted Provision

Effective September 2, 2026, Rule 69L-7.730 was amended to delete the following provision:

b. Physicians (including oral surgeons), physician assistants, ARNPs, and any other recognized practitioners registered to dispense medications pursuant to section 465.0276, F.S., may dispense medications to the injured worker. Medication is treatment and must be authorized prior to dispensing, pursuant to section 440.13(3)(a), F.S., and must be medically necessary to treat the compensable injury. Dispensing such medication may not be denied, absent a contrary contractual provision, and reimbursement may not be disallowed or adjusted for the sole reason that the injured worker has chosen to receive such medication from a practitioner registered to dispense medications under Chapter 465, F.S. All requests for authorization of medications to be dispensed must specify drug name, dosage, and strength, must be documented in the injured worker's file, and must be sent in a manner prescribed by the carrier pursuant to section 440.13(3)(e), F.S. A carrier's failure to timely respond to a written request for authorization shall be governed by section 440.13(3)(d), F.S.

Rule 69L-7.740: Deleted Provision

Effective September 2, 2026, Rule 69L-7.740 was amended to delete the following provision:

(c) Medication is treatment. When physicians (including oral surgeons), physician assistants, ARNPs, and any other recognized practitioners registered to dispense medications pursuant to section 465.0276, F.S., submit a medical bill for reimbursement of dispensed medication, the insurer, claim administrator, or entity acting on behalf of the insurer may disallow payment for dispensed medication if the medication is not authorized prior to dispensing, pursuant to section 440.13(3)(a), F.S., and is not medically necessary to treat the compensable injury. Dispensing such medications may not be denied, absent a contrary contractual provision, and reimbursement may not be disallowed or adjusted for the sole reason that the injured worker chooses to receive such medications from a practitioner registered to dispense medications under chapter 465, F.S. Any response to a request for authorization must be communicated electronically or by telephone to the health care provider and must be documented in the claims administration system. Failure to timely respond to the written request for authorization shall be governed by section 440.13(3)(d), F.S.

Florida Office of Insurance Regulation

The Florida Office of Insurance Regulation (OIR) will hold a virtual public hearing on **Tuesday, October 27, 2026, at 10:00 a.m. Eastern Time**. The hearing will include testimony from the National Council on Compensation Insurance (NCCI) and public comment on a proposed rate change for new and renewal Florida workers' compensation policies in the voluntary market, effective January 1, 2027.

Hearing access: [National Council on Compensation Insurance Public Rate Hearing 2026](#)

Rate Filing Highlights

- NCCI is requesting an overall average rate decrease of **7.4%** for the voluntary market, applicable to new and renewal Florida workers' compensation policies effective January 1, 2027.
- The cumulative rate-level change was **-79.5%** from October 2003 through January 2026 and **-48.1%** from January 2010 through January 2026.
- Lost-time claim frequency continues to decline.
- Average medical and indemnity claim severity remains stable.

Florida Legislature

Key 2027 Regular Session Dates

- **March 2, 2027:** Regular Session convenes at noon.
- **April 20, 2027:** 50th day and last day for regularly scheduled committee meetings.
- **April 30, 2027:** 60th day and last scheduled day of the Regular Session.

Interim Committee Meeting Schedule

- Week of November 30, 2026
- Week of January 4, 2027
- Week of January 11, 2027
- Week of February 1, 2027
- Week of February 8, 2027
- Week of February 15, 2027