

FLORIDA THIRD DISTRICT COURT OF APPEAL

Olivia Reyes v. Blue Cross Blue Shield of Florida, Inc.

Reyes · No. 3D24-0273 · Decided November 5, 2025

SUMMARY

The Florida Third District Court of Appeal affirmed summary judgment in favor of the Florida Keys Aqueduct Authority in a dispute over coverage for complications arising from elective cosmetic surgery. The court held that undisputed medical records established that the hospitalization resulted from complications of a noncovered procedure and that the plaintiff's affidavit did not create a genuine dispute of material fact. The court also held that the self-funded governmental health plan was exempt from the federal requirement to cover emergency services.

CASE DETAILS

COURT	Florida Third District Court of Appeal
WRITING FOR THE COURT	Gordo, J.; Bokor, J.; Gooden, J.
JURISDICTION	Florida Third District Court of Appeal
DECIDED	November 5, 2025
DOCKET	3D24-0273
DISPOSITION	affirmed
PROCEDURAL POSTURE	Appeal from a final summary judgment entered in favor of Florida Keys Aqueduct Authority in an action alleging breach of contract, breach of fiduciary duty, and third-party-beneficiary breach of contract.
STANDARD OF REVIEW	De novo review of an order granting summary judgment.
PRECEDENTIAL VALUE	Published and precedential
PARTIES	Olivia Reyes v. Blue Cross Blue Shield of Florida, Inc., Florida Keys Aqueduct Authority, et al.

TOPICS

- summary judgment
- insurance coverage
- health law
- contracts
- appellate procedure

PRACTICE AREAS

- health insurance
- civil procedure
- appellate procedure
- contract law

QUESTIONS PRESENTED

1. Whether summary judgment was proper on the issue of whether Reyes's hospitalization resulted from complications of an excluded elective cosmetic surgery.
2. Whether federal law required FKAA's self-funded governmental health plan to cover Reyes's emergency medical services.
3. Whether Reyes preserved new arguments concerning FKAA's compliance with state law.

HOLDINGS

1. Summary judgment for FKAA was proper because the undisputed medical records established that Reyes's hospitalization resulted from a postoperative infection at the incision site caused by the excluded cosmetic surgery, and her opposing affidavit did not identify admissible evidence creating a genuine dispute of material fact.
2. Federal law did not require FKAA's self-funded governmental health plan to cover Reyes's emergency medical services because self-funded plans maintained by governmental entities are exempt from the applicable Patient Protection and Affordable Care Act requirement.
3. Reyes's new arguments concerning FKAA's compliance with state law were waived because they were not presented to the trial court.

KEY QUOTATIONS

“The court shall grant summary judgment if the movant shows that there is no genuine dispute as to any material fact and the movant is entitled to judgment as a matter of law.” (at 3)

“Summary judgment is designed to test the sufficiency of the evidence to determine if there is sufficient evidence at issue to justify a trial” (at 5)

“Our new summary judgment standard mirrors the standard for a directed verdict such that the inquiry focuses on ‘whether the evidence presents a sufficient disagreement to require submission to a jury or whether it is so one-sided that one party must prevail as a matter of law.’” (at 5)

FACTUAL BACKGROUND

FKAA, a governmental entity, operates a self-funded health insurance plan in which Reyes participated as an employee. Reyes underwent elective liposuction and abdominoplasty, procedures excluded from coverage under the plan, and twelve days later developed a postoperative infection requiring hospitalization for more than a month. FKAA denied payment of the resulting medical bills because the hospitalization and treatment were complications of a noncovered cosmetic procedure.

PROCEDURAL HISTORY

Reyes submitted medical bills for hospitalization and treatment of a postoperative infection after elective cosmetic surgery. FKAA denied coverage under its self-funded governmental health plan, and Reyes filed suit. The circuit court granted FKAA's motion for summary judgment, denied Reyes's motion for rehearing, and Reyes appealed.

DISPOSITION

affirmed

CASES CITED

- Ottey v. Citizens Prop. Ins. Corp., 299 So. 3d 500, 501 (Fla. 3d DCA 2020)
- White v. Ferco Motors Corp., 260 So. 3d 388, 390 (Fla. 3d DCA 2018)
- Betancourt v. Citizens Prop. Ins. Corp., 406 So. 3d 1011, 1013 (Fla. 3d DCA 2025)
- Romero v. Midland Funding, LLC, 358 So. 3d 806, 808 (Fla. 3d DCA 2023)
- Passariello v. Bank of New York Mellon, 347 So. 3d 446, 448 (Fla. 3d DCA 2022)
- Gonzalez v. Citizens Prop. Ins. Corp., 273 So. 3d 1031, 1035-38 (Fla. 3d DCA 2019)
- Citizens Prop. Ins. Corp. v. Zamanillo, 388 So. 3d 912, 914 (Fla. 3d DCA 2024)
- Tarkoff v. Schmunk, 117 So. 2d 442, 444 (Fla. 2d DCA 1959)
- Chowdhury v. BankUnited, N.A., 366 So. 3d 1130, 1134 (Fla. 3d DCA 2023)
- In re Amendments to Fla. Rule of Civ. Proc. 1.510, 309 So. 3d 192, 192 (Fla. 2020)
- Van Lent v. Everglades Found., Inc., 400 So. 3d 64, 74-75 (Fla. 3d DCA 2024)

OPINION

Olivia Reyes v. Blue Cross Blue Shield of Florida, Inc.

PER CURIAM.

Third District Court of Appeal State of Florida Opinion filed November 5, 2025. Not final until disposition of timely filed motion for rehearing. _____ No. 3D24-0273 Lower Tribunal No. 20-CA-745-K _____ Olivia Reyes, Appellant, vs. Blue Cross Blue Shield of Florida, Inc., et al., Appellees. An Appeal from the Circuit Court for Monroe County, Timothy J. Koenig, Judge. Wasson & Associates, Chartered, and Roy D. Wasson; Open Book Appeals and Erin Pogue Newell; Health and Medicine Law Firm, and Maria T. Santi, for appellant. Johnson, Anselmo, Murdoch, Burke, Piper & Hochman, P.A., and Christopher J. Stearns and Selena A. Gibson, for appellee Florida Keys Aqueduct Authority. Before GORDO, BOKOR and GOODEN, JJ. GORDO, J. Olivia Reyes (“Reyes”) appeals from a final summary judgment entered in favor of Florida Keys Aqueduct Authority (“FKAA”). We have jurisdiction. Fla. R. App. P. 9.030(b)(1)(A). We affirm. I. FKAA is a governmental entity that operates a self-funded health insurance plan and serves as a self-insurer for its employees. Reyes, an FKAA employee, participated in the self-funded plan. In August of 2019, Reyes underwent elective cosmetic procedures, including liposuction and abdominoplasty. FKAA’s health insurance plan excludes coverage for cosmetic surgery and any complications arising from such procedures. 1 Twelve days after the procedure, Reyes developed complications related to the surgery. She was hospitalized for over a month and treated for an infection at the site of the abdominoplasty. Reyes submitted medical bills for payment under her health insurance plan. FKAA denied coverage, determining

the expenses were complications of a noncovered service under the plan. 1 Reyes concedes that her surgery was not covered under the plan. 2 Reyes filed the underlying action against FKAA, asserting claims for breach of contract, breach of fiduciary duty, and third-party beneficiary breach of contract. FKAA moved for summary judgment. Reyes filed a response in opposition. Following a hearing, the trial court granted FKAA's motion for summary judgment, finding no genuine dispute of material fact. Reyes moved for rehearing, which the trial court denied. This appeal followed. II. "Our standard of review of an order granting summary judgment is de novo." *Ottey v. Citizens Prop. Ins. Corp.*, 299 So. 3d 500, 501 (Fla. 3d DCA 2020) (quoting *White v. Ferco Motors Corp.*, 260 So. 3d 388, 390 (Fla. 3d DCA 2018)). "The court shall grant summary judgment if the movant shows that there is no genuine dispute as to any material fact and the movant is entitled to judgment as a matter of law." *Betancourt v. Citizens Prop. Ins. Corp.*, 406 So. 3d 1011, 1013 (Fla. 3d DCA 2025) (quoting Fla. R. Civ. P. 1.510(a)). "The court shall state on the record the reasons for granting or denying the motion." *Id.* "A party asserting that a fact cannot be or is genuinely disputed must support the assertion by citing to particular parts of materials in the record, including depositions, documents, electronically stored information, affidavits or declarations." *Id.* (quoting Fla. R. Civ. P. 3 1.510(c)(1)(A)). "When seeking summary judgment, the moving party must identify 'each claim or defense-or the part of each claim or defense-on which summary judgment is sought.'" *Romero v. Midland Funding, LLC*, 358 So. 3d 806, 808 (Fla. 3d DCA 2023) (quoting Fla. R. Civ. P. 1.510(a)). "Once the party moving for summary judgment satisfies this initial burden, the burden then shifts to the nonmoving party to come forward with evidence demonstrating that a genuine dispute of material fact exists." *Id.* III. Reyes argues the trial court erred in granting summary judgment for FKAA because a genuine dispute of material fact exists as to whether her hospital treatment resulted from complications of her elective cosmetic surgery. The subject hospital records, however, specifically document that she was treated for a post-operative infection at the incision site resulting from the cosmetic surgery. 2 Because the undisputed evidence establishes 2 While Reyes submitted an affidavit from her cosmetic surgeon, Dr. Jason Altman, in opposition to summary judgment, it failed to identify any admissible evidence creating a genuine dispute of material fact. See *Passariello v. Bank of New York Mellon*, 347 So. 3d 446, 448 (Fla. 3d DCA 2022) ("[A]ffidavits opposing summary judgment must identify admissible evidence and not be based on mere supposition or belief[.]" (citing *Gonzalez v. Citizens Prop. Ins. Corp.*, 273 So. 3d 1031, 1036 (Fla. 3d DCA 2019))); *Citizens Prop. Ins. Corp. v. Zamanillo*, 388 So. 3d 912, 914 (Fla. 3d DCA 2024) ("If the evidence presented by the nonmovant is merely colorable, or is not significantly probative, summary judgment may be granted." (quoting 4 that Reyes's hospitalization stemmed from complications of the cosmetic surgery, FKAA was entitled to summary judgment as a matter of law. See *Tarkoff v. Schmunk*, 117 So. 2d 442, 444 (Fla. 2d DCA 1959) ("We have held that affidavits on motions for summary judgments should set forth admissible evidence."); *Gonzalez v. Citizens Prop. Ins. Corp.*, 273 So. 3d 1031, 1035- 38 (Fla. 3d DCA 2019) ("Summary judgment is designed to test the sufficiency of

the evidence to determine if there is sufficient evidence at issue to justify a trial [A] party should not be put to the expense of going through a trial, where the only possible result will be a directed verdict. . . . [T]he affidavits opposing summary judgment must identify admissible evidence that creates a genuine issue of material fact. The purpose of this requirement is to ensure that there is an admissible evidentiary basis for the case rather than mere supposition or belief. The focus is on whether the affidavits show evidence of a nature that would be admissible at trial The [Appellants'] affidavits opposing summary judgment did not create a genuine issue of material fact to defeat [Appellee's] summary judgment motion. Accordingly, summary judgment was properly granted.” (internal quotation marks and citations omitted)); *Chowdhury v. BankUnited, N.A.*, In re Amends. to Fla. Rule of Civ. Proc. 1.510, 309 So. 3d 192, 193 (Fla. 2020))). 5

366 So. 3d 1130, 1134 (Fla. 3d DCA 2023) (“Our new summary judgment standard mirrors the standard for a directed verdict such that the inquiry focuses on ‘whether the evidence presents a sufficient disagreement to require submission to a jury or whether it is so one-sided that one party must prevail as a matter of law.’” (quoting *In re Amends. to Fla. Rule of Civ. Proc. 1.510*, 309 So. 3d 192, 192 (Fla. 2020))). IV. Reyes further argues she received emergency medical services and that federal law mandates coverage for such services. The Patient Protection and Affordable Care Act identifies ten “general categories” of mandatory “[e]ssential health benefits,” including “[e]mergency services.” 42 U.S.C. § 18022(b)(1)(B). Self-funded plans maintained by government entities, however, are exempt from this requirement. It is undisputed that FKAA is a governmental entity that operates a self-funded health insurance plan. Because no genuine dispute of material fact exists regarding FKAA’s exemption from covering emergency medical services under federal law, the trial court properly granted summary judgment in its favor. See 42 U.S.C. 6 § 18021(b)(1)(A)–(B) (providing an “exception for self-insured plans” from compliance with the Act).³ Affirmed. 3 To the extent Reyes raises new issues regarding FKAA’s compliance with state law, those issues were not presented below. Thus, they are deemed waived and not properly preserved for appellate review. See *Van Lent v. Everglades Found., Inc.*, 400 So. 3d 64, 74–75 (Fla. 3d DCA 2024) (“We begin our analysis with a basic tenet of Florida appellate review that it is improper to raise for the first time on appeal matters which should have been raised to the trial court.”). 7