



Florida Health Insurance Advisory Board

Consumer Resources for Life & Health Rate Filings

Presented by: Michelle Robleto

July 19, 2012



Consumer Resources/Input for Rate Filings

Current Resources:

- Florida Department of Financial Services – Consumer Services Hotline
 - L&H Product Review Staff
 - L&H Solvency Staff
 - Market Investigations Unit
- The Insurance Consumer Advocate
- The Office’s I-File System
- Health Insurance Rate Change Report

Resources Being Developed:

- Rate Filing Consumer Input Page



FLDFS: Division of Consumer Services

JEFF ATWATER  FLORIDA'S CHIEF FINANCIAL OFFICER

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DIVISION OF CONSUMER SERVICES Search

MyFloridaCFO.com > Division > Consumers > Need Our Help



NEED OUR HELP?

The Division of Consumer Services is happy to assist you with your insurance needs. Our dedicated and experienced helpline specialists are continuously trained and informed about any changes that occur to the 26 different categories of insurance they confront on a daily basis. We are ready to take your call, answer your questions, or open a file and go to the company on your behalf.

Online Insurance Assistance

 Consumers can submit a request for assistance with insurance products, including bonds, warranties and annuities, online. Just click on the [Consumer Help Online](#) icon. The request is assigned to a specialist to provide necessary assistance.

Online Financial Assistance

Consumers can submit a request for assistance with financial products, including financial service companies (mortgage brokers and lenders), financial institutions, investments and collection agencies.

Assistance By Telephone

You can contact a specialist directly by telephone between the hours of 8am–5:00pm at the statewide, toll-free number below:

1-877-MY-FL-CFO (1-877-693-5236)
Out of State Callers: (850) 413-3089

Please have the following information ready:

- Policy information – Company, Policy Number or Claim Number
- Your contact information – Address, Telephone Number (Home, Cell or Work).
- Description of the problem or issue

NOTE: Insurance companies, by statute, have 20 days to respond to the Department

QUICK LINKS

- Civil Remedy
- Mediation/Neutral Evaluation
- Consumer Guides
- Insurance Library
- Company Search
- Licensee Search
- OnDemand Library

CONSUMER HELPLINE

Monday - Friday
8 am - 5 pm (EST)
1-877-MY-FL-CFO
(1-877-693-5236)

Out of State:
(850) 413-3089

DIVISION DIRECTOR
Tasha Carter

200 East Gaines Street,
Tallahassee, FL 32399-0322

Consumer.Services@
myfloridacfo.com



Insurance Consumer Advocate



ROBIN SMITH WESTCOTT, Esq.
OFFICE OF THE INSURANCE CONSUMER ADVOCATE

- ICA Home
- En Español
- Robin Westcott, Esq.
Insurance Consumer Advocate
- Overview
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Advisory Groups
- News, Media, Communications
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(PIP) Working Group
- Money Service Business
Workers' Comp Fraud
Work Group
- Reports & Studies
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OnDemand Video Library
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Florida's Insurance Consumer Advocate -- A Strong, Independent Voice for Floridians

As Floridians become increasingly dependent on quality insurance products, a strong advocate is needed to represent the people when insurance decisions are made. Florida's Insurance Consumer Advocate is an independent leader with an effective and powerful voice for all Floridians.

The Insurance Consumer Advocate is committed to finding solutions to insurance issues facing Floridians, calling attention to questionable insurance practices, promoting a viable insurance market responsive to the needs of Florida's diverse population and assuring that rates are fair and justified.

VISION FOR THE INSURANCE CONSUMER ADVOCATE'S OFFICE

Balancing Florida's Insurance Market

The Office of Insurance Consumer Advocate is instrumental in maintaining a balance between a viable, competitive insurance market with the fiscal capacity to fulfill obligations to policyholders and consumers' needs for accessible, affordable insurance products that protect their lives, their health and their property.

Identifying Trends and Improving Market Practices

Tapping into market reports, along with some 500,000 inquiries made annually to the Department of Financial Services statewide consumer helpline, the Insurance Consumer Advocate is able to identify, first hand, market trends affecting Floridians. This data empowers the Insurance Consumer Advocate to seek early and proactive resolution of business practices that may adversely affect Floridians, as well as to assist in expansion of those beneficial to the consumer.

Representing the Consumer in Rate and Form Filings

Florida law authorizes the Insurance Consumer Advocate to represent consumer interests in regulatory proceedings regarding all insurance activities conducted under jurisdiction of the Department of Financial Services and the Office of Insurance Regulation. The Insurance Consumer Advocate also examines rate and form filings to assure rate changes are justified and fairly apportioned and that policies clearly and accurately reflect coverage provided.



I-File System / View Filings

EDMS Forms & Rates Search - Windows Internet Explorer
 http://www.florid.com/edms/

File Edit View Favorites Tools Help
 Convert Select
 Favorites Web Slice Gallery
 EDMS Forms & Rates Search



FLORIDA OFFICE OF
INSURANCE REGULATION

I-File Workflow System EDMS Forms & Rates Search

Note: All filings made prior to 1/5/2001 are not available for review

Please enter your search criteria below and press the Search button

File Log #:

Company Name:

FEIN:

Filing Date (From): 07 / 10 / 2012

Filing Date (To): 07 / 17 / 2012

Count	File Log Number	Status	Roll/Frame	Company Name	FEIN	Date Filed	Filing
1	12-11407	APPROVED		UNITEDHEALTHCARE INSURANCE COM	362739571	7/10/2012	Forms
2	12-11410	Pending		CONTINENTAL GENERAL INSURANCE	470463747	7/10/2012	Rates
3	12-11413	Pending		ILLINOIS MUTUAL LIFE INSURANCE	370344290	7/10/2012	Forms
4	12-11417	WITHDRAWN		HUMANA HEALTH FLORIDA INC.	611041514	7/10/2012	Forms
5	12-11418	Pending		ILLINOIS MUTUAL LIFE INSURANCE	370344290	7/10/2012	Both
6	12-11418	Pending		ILLINOIS MUTUAL LIFE INSURANCE	370344290	7/10/2012	Both
7	12-11420	Pending		PRINCIPAL LIFE INSURANCE COMPA	420127290	7/10/2012	Both
8	12-11420	Pending		PRINCIPAL LIFE INSURANCE COMPA	420127290	7/10/2012	Both
9	12-11428	Pending		UNITEDHEALTHCARE INSURANCE COM	362739571	7/10/2012	Rates
10	12-11433	APPROVED		BLUE CROSS & BLUE SHIELD OF FL	592015694	7/10/2012	Forms
11	12-11440	Pending		AETNA LIFE INSURANCE COMPANY	066033492	7/10/2012	Rates

- Accident and Health Products (450)
- Aircraft (220)
- Allied Lines Flood, Time Elem (020)
- Auto Warranty (106)
- Bailbonds (245)
- Boiler & Machinery (270)
- Burglary & Theft (260)
- Commercial Auto Full Coverage (194)
- Commercial Auto Physical Damag (212)
- Commercial Multi-Peril (050)
- Continuing Care Retirement Com (720)
- Credit (280)
- Credit Disability Products (441)
- Credit Life Products (440)
- Discount Medical Plans (709)
- Earthquake (120)
- Farmowners Multi-Peril (030)
- Fidelity (230)
- Financial Guaranty (100)
- Fraternal Accident and Health (430)
- Fraternal Life and/or Annuity (425)
- Glass (250)
- Group Life and/or Annuity Prod (410)
- Health Flex Plans (710)
- Health Maintenance Organizatio (718)
- Home Warranty (607)
- Homeowners Multi-Peril (040)

Contact Us
 Office of Insurance Regulation's Long Range Program Plan
 200 East Gaines Street, Tallahassee, FL 32399 (850) 413-3140



Health Rate Change Report

The screenshot shows a PDF viewer interface. The address bar displays the URL: <http://www.florir.com/siteDocuments/ConsumersHealthInsRateChanges.pdf>. The browser menu includes File, Edit, Go To, Favorites, and Help. The toolbar shows navigation and editing tools, with a zoom level of 75%. The main content area displays the cover of a report. The header of the report features the Florida Office of Insurance Regulation logo and the name of the Insurance Commissioner, Kevin M. McCarty. The central image shows a doctor in a white coat using a laptop. The title of the report is 'For Consumers: Health Insurance Rate Changes' with the subtitle 'July 2011 to June 2012'. A note at the bottom states: 'NOTE: The rate changes in this report are for illustrative purposes only, and reflect the rate filings approved by the Office over the past 12 months. These rate changes are statewide averages only – the actual rate change you will see in your policy may vary widely depending on individual circumstances. Also, the only'.

Health Rate Change Report

http://www.florir.com/siteDocuments/ConsumersHealthInsRateChanges.pdf

File Edit Go To Favorites Help

Convert Select

Favorites Web Slice Gallery

http://www.florir.com/siteDocu...

Collaborate Sign Find

For Consumers: Health Insurance Rate Changes

Major Category: Health Maintenance Organizations (Individual)

AETNA HEALTH INC. FEIN: 59-2411584 NAIC Co Code: 95088

File Log Number	Date Approved	Reported Policies	Base Rate Changes	Average Trends	Total Rate Changes
HMO 11-11297	8/19/2011	969	21.60 %	0.00 %	21.60 %

Form/Plan HMO/FL IND/STD, HMO/FLORIDA/IND, HMO/FL

File Log Number	Date Approved	Reported Policies	Base Rate Changes	Average Trends	Total Rate Changes
HMO 11-14069	9/23/2011	29,525	3.40 %	0.00 %	3.40 %

Form/Plan HMOFL INDV COC-1 (0805), HMOFL INDV COC-

AVMED, INC. FEIN: 59-2742907 NAIC Co Code: 95263

File Log Number	Date Approved	Reported Policies	Base Rate Changes	Average Trends	Total Rate Changes
HMO 12-03979	4/19/2012	6,511	0.27 %	0.00 %	0.27 %

Form/Plan AV-IND-EASY-10

Form/Plan AV-IND-ELITE-10

Form/Plan AV-IND-HDHP-10

Form/Plan AV-IND-VALUE-10

FLORIDA HEALTH CARE PLAN, INC. FEIN: 26-3238817 NAIC Co Code: 13567

File Log Number	Date Approved	Reported Policies	Base Rate Changes	Average Trends	Total Rate Changes
HMO 11-19065	1/9/2012	20	5.95 %	0.00 %	5.95 %

Form/Plan Individual 04/06/2011

Form/Plan POS 01/09

HEALTH OPTIONS, INC. FEIN: 59-2403696 NAIC Co Code: 95089

File Log Number	Date Approved	Reported Policies	Base Rate Changes	Average Trends	Total Rate Changes
HMO 11-12348	9/15/2011	1,046	7.00 %	0.00 %	7.00 %

Form/Plan 86500-0999SR et. al.



Future Developments

Rate Filing Consumer Input Webpage

Add Ability to E-mail About Specific Rate Filings

Issues to be Resolved:

- **HIPAA Privacy Protections**
- **Public Records Issues**
- **Tracking Issues**
- **Encourage Users Not to Reveal Personal Information**
 - **Acknowledgement Notification**

