

Florida Health Insurance Advisory Board
2008 Legislative Recommendations

MARKETPLACE IMPROVEMENTS

1. Remove impediments that delay/discourage micro-groups (less than 10 employees) in obtaining health insurance including differing contribution and participation requirements, agent commission structure and documentation requirements.
2. Require out-of-state insurers to identify policies as either individual or group policies and comply with corresponding in-state requirements for such policies to reduce the effects of market segmentation and the current economic advantages for such insurers.
3. Oppose efforts to expand mandated benefits absent a statutorily authorized actuarial study conclusively proving the need and associated reduction in health care costs. Ensure that any future mandated benefits be applied to all insurers authorized to do business in Florida.

ENHANCE THE INSURANCE RISK POOL THROUGH THE INFUSION OF HEALTHY LIVES

4. Allow retention of health insurance coverage under a parent's policy for children up to age 25 who are Florida residents or students but who are no longer dependents. (To avoid unintended tax consequences for group policies, a continuation of coverage option may be necessary.)
5. Require any incoming freshmen who are full-time college students not covered under a federal HIPAA creditable coverage health insurance policy to purchase such a policy. Require all state universities and colleges to offer only HIPAA creditable coverage health insurance policies and to develop a process for a hardship waiver for those students where purchase of such a policy might prevent their attending school.
6. Delay the sunset of Health Flex. Evaluate the barriers for persons to purchase coverage under the Program including the utilization of Prepaid Health Clinics (Chapter 641, Part II) as an additional/alternative option for limited coverage for low income persons.

TRANSPARENCY/EFFICIENCY

7. Continue efforts to enhance transparency of health care information including requiring all health plans to have online access to names of providers included in their networks and all hospitals to have online access to a listing of credentialed physicians.
8. Continue efforts to expand the utilization of electronic medical records.

FUNDING/STUDIES

While the Board believes that the following studies and projects are of critical importance in reducing the uninsured in Florida, it recognizes the current limitations on public funding and it encourages stakeholders and interested persons to pursue other sources of funding.

9. Support funding to update the 2004 Florida Health Insurance Study.
10. Expand/enhance existing public programs such as Healthy Kids to fully utilize existing public funding.
11. Request funds for a demonstration project for the uninsurable through the Florida Health Insurance Plan in which the Plan would bid coverage to health insurers at a fixed premium to limit state liability. The state would subsidize a part of the premium and the contracted insurer would be at risk for losses in excess of premium revenue.
12. Study the alternatives to provide individual insurance to all Floridians who are not covered by a group plan, Medicare, Medicaid or other comprehensive creditable coverage [as defined by the Health Insurance Portability and Accountability Act of 1996 (HIPAA)].
13. Support funding for the study of health insurance mandates as directed by Section 624.215, F.S.

OTHER

14. Broaden membership of the Low Income Pool (LIP) Council [see Section 409.911(9), F.S.] to include other stakeholders including health insurers, HMOs and low income consumer representatives.

15. Establish a comprehensive multilingual, culturally diverse educational program to educate Floridians on the importance of having health insurance, health insurance coverage options, appropriate use of emergency rooms and other tools to cover health care expenses. The program would include state agencies such as Agency for Health Care Administration, Department of Health, Department of Financial Services and Office of Insurance Regulation as well as insurers and other private organizations such as Florida Hospital Association and the Florida Medical Association.
16. Amend the statute [Section 627.6699(11), F.S.] to formally change the name of the group to the Florida Health Insurance Advisory Board.

Approved: November 2, 2007