

FLORIDA HEALTH INSURANCE ADVISORY BOARD
Board of Directors Meeting Minutes
Tuesday August 26, 2014
3:00 P.M.
401 Senate Office Building
Tallahassee, Florida

Board Members Present:

Kevin McCarty, Chair	William "Bill" Herrle	Tamara Meyerson
W. Adam Clatsoff, Vice Chair	John J. Matthews	Maria S. Wells
Leah Barber-Heinz	Molly McKinstry	Brooke Tiner for Christopher Ciano
Joan L. Galletta	Mark S. McGowan	

Others Present:

Michelle Newell, Executive Director
Jeffrey Joseph, Counsel, Office of Insurance Regulation
Rich Robleto, Deputy Insurance Commissioner, Office of Insurance Regulation
Jack McDermott, Director, OIR Life & Health Product Review

I. Call to Order

Commissioner Kevin McCarty called the meeting to order at 3:00 p.m. noting the meeting had been properly noticed to the public.

II. Roll Call

Michelle Newell conducted a roll call, noting the presence of a quorum.

III. Antitrust Statement

Jeffrey Joseph was recognized to review the antitrust statement.

IV. Chair's Opening Remarks

Commissioner McCarty opened the meeting by welcoming new members, Christopher Ciano of Aetna/Coventry Health, Molly McKinstry from the Agency for Health Care Administration and Brad Bentley of AvMed Health Plan. He noted that the Board would be hearing presentations on the implementation of the Affordable Care Act from a national perspective and Florida specific outcomes. He further advised that the Board was fortunate to have one of the experts from the National Association of Insurance Commissioners joining the meeting and addressing the group.

V. Approval of Minutes

The Chair presented the minutes from the December 5, 2013 and January 14, 2014 meeting minutes for adoption, noting that members had been provided with advance copies. William "Bill" Herrle moved to adopt the minutes as written. The motion was seconded by W. Adam Clatsoff and the minutes were adopted as written without objection.

VI. Presentations

Mr. Brian Webb of the National Association of Insurance Commissioners was introduced and recognized for an update presentation on the Affordable Care Act from the National perspective. Mr. Webb, the Manager of Health Policy and Legislation, provided insight into the Act's implementation and some of the questions that continue to exist about the impact of the Act. He noted the factors in premium rating and advised that most of the factors would be unknown when 2015 rates were filed. Mr. Webb finished his presentation by reviewing the landscape for 2015 and subsequent years and provided members with an opportunity to ask questions.

The second speaker on the agenda, Mr. Jack McDermott, Life & Health Product Review Director of the Office of Insurance Regulation (OIR) was recognized to present the Affordable Care Act Outcomes in Florida. Mr. McDermott provided data and statistics collected by the OIR through rate filings for 2014 and 2015. He continued with an illustration regarding how the subsidy affects cost in both premium increase and decrease scenarios. Members were again encouraged to engage the speaker in questions which closed out Mr. McDermott's presentation.

VII. 2015 Legislative Recommendations Development

The Chair advised members that to allow sufficient time for development of 2015 Legislative Recommendations, concepts and member issues would need to be submitted in the next 45-60 days to the Executive Director for compilation, with a subsequent meeting to review and discuss. Following member dialog, it was decided to hold an in-person meeting in November or December as schedules would permit to facilitate discussion and development of consensus recommendations.

VIII. Audit Committee Report

As Mr. Clatsoff was attending the meeting via telephone, the Chair recognized Ms. Newell to provide the report of the Audit Committee. She advised that the Audit Committee met on August 20 by teleconference. The business of the committee for the meeting was to review the most recent audit reports which were for year ending 2012 and to review the proposed engagement for the 2013 audit. The committee engaged the Purvis Gray & Company firm for the 2013 Audit noting that the fees are the same as the prior year. The committee presented the report for acceptance by the Board. Mr. McGowan motioned and John Matthews seconded adoption of the report. The next order of business was to allow Mr. Ryan Tucker of the Purvis Gray & Company to address the Board and to provide members with an opportunity to interact with the Audit Firm. Mr. Tucker advised the Board that this audit resulted in a clean report and that the firm did not have any concerns at this time.

IX. Manager's Administrative Report

Ms. Newell was recognized to provide a Manager's report. She began by reviewing the June 30, 2014 financial statements noting not significant variances from planned. She continued with an update on the data necessary for the annual report and finished her report with the action item to change the bank account signatory adding Rich Robleto and removing Wences Troncosco. Mr. McGowan made a motion to approve the change which was passed without objection.

X. Other Business

The Chair recognized Leah Barber-Heinz to provide background information regarding a sign-on letter sent to the Commissioner requesting the OIR and the Board participate in reviewing the 2016 Essential Health Benefits Package. Following her summary, the Chair thanked Ms. Barber-Heinz for bringing this to the Board. The Chair announced an upcoming Industry Conference on October 30 with registration opening on August 30.

XI. Adjournment

Upon completion of the agenda and there being no further business before the Board, Mr. Clatsoff motioned adjournment of the meeting. Hearing no objection, the Chair adjourned the meeting at 4:41 p.m.



Kevin M. McCarty, Chair

1/8/15

Date