



HEALTH CARE ACCESS PROGRAM

Annual Report March 2009

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Cover Florida Health Care Access Program Annual Report

Background Information

Under the provisions of section 408.9091, Florida Statutes, the Agency for Health Care Administration (Agency) and the Office of Insurance Regulation (Office) must submit a report to the Governor and the Legislature annually on the status of the Cover Florida Health Care Access Program. The law specifically mandates that "the agency and the office shall evaluate the program and its effect on the entities that seek approval as Cover Florida plans, on the number of enrollees, and on the scope of health care coverage offered under a Cover Florida plan; shall provide an assessment of the Cover Florida plans and their potential applicability in other settings; shall use Cover Florida plans to gather more information to evaluate low-income consumer driven benefit packages...." (Subsection 408.9091(10), Florida Statutes).

The 2008 Florida Legislature established the Cover Florida Health Care Access Program, recognizing that a significant number of Florida residents are unable to obtain affordable health insurance coverage. The Cover Florida Health Care Access Program was established to expand the availability of health care options for uninsured residents by the development of affordable health care products that emphasize coverage for basic and preventive health care services; inpatient hospital, urgent, and emergency care services; and is offered by approved health insurers, health maintenance organizations, health-care-provider-sponsored organizations, or health care districts.

The Cover Florida Health Care Access Program was signed into law by Governor Crist on May 21, 2008. The law required the Agency for Health Care Administration and the Office of Insurance Regulation to issue an Invitation to Negotiate with organizations willing to participate in the Cover Florida Program. The law required the Agency to contract with at least one (1) statewide vendor and at least one (1) regional vendor.

Program Implementation

The Invitation to Negotiate was issued on July 2, 2008. The procurement process included a vendor conference and submission of vendor proposals. Nine companies submitted proposals and six (6) proposals were accepted for the evaluation phase; three (3) proposals did meet minimum requirements of the ITN. The evaluation team was comprised of one representative each from the Governor's Office, Agency for Health Care Administration, and the Office of Insurance Regulation. Upon completion of the evaluation, the negotiation team, comprised of one representative each from the Governor's Office, Agency for Health Care Administration, and the Office of Insurance Regulation, negotiated with each of the six (6) companies to obtain the best possible rate and benefit packages to be provided under the Cover Florida Program. Each company submitted a best and final offer based upon the negotiations. The negotiation team

reviewed the best and final offers and determined that each of the vendors would be offered a contract.

A notice of awards was posted on October 16, 2008. Two (2) statewide and four (4) regional contracts were awarded. The contracts were signed by the companies (all of the contracts are identical except for the signatories on the contracts) between November 24 and November 26, 2008.

Program Description and Eligibility Requirements

The Cover Florida plan differs from insurance products in several ways. Cover Florida plan companies are not subject to certain requirements under the Florida Insurance Code. Instead, they must meet quality of care and financial guidelines jointly developed by the Agency and the Office. Cover Florida plans are a guaranteed-issue and guaranteed-renewable product. All Cover Florida plans are portable and the enrollee remains covered regardless of employment status or the cost-sharing of the premiums. Companies are prohibited from medically underwriting coverage, but may exclude preexisting conditions for up to 12 months.

Cover Florida plans must offer at least one preventive and one catastrophic benefit plan. A preventive Cover Florida plan must include at a minimum: routine preventive care, office visits for diagnosis and treatment of illness or injury, office surgery, behavioral health services, durable medical equipment, diabetic supplies and a pharmacy benefit or pharmacy discount card. A catastrophic Cover Florida plan must include those benefits listed above, plus urgent care, emergency care, inpatient, and outpatient care. Each Cover Florida plan offers incentives for routine preventive care.

Cover Florida plans can be offered by licensed health insurers, health maintenance organizations, health-care-provider-sponsored organizations, or health care districts. The entities chosen as vendors are responsible for administering the plan and paying all enrollees' claims for Cover Florida plan coverage. Eligibility to enroll in a Cover Florida plan is limited to residents of Florida who meet the following requirements:

- Are between 19 and 64 years of age
- Are not covered by a private insurance policy
- Are not eligible for coverage through a public health insurance program, such as Medicare, Medicaid or Kidcare
- Have applied for health care coverage through a Cover Florida plan and have agreed to make any payments required for participation, including periodic payments or payments due at the time health care services are provided.

Cover Florida Health Care Access Plans

All contracts were awarded to Florida licensed Insurers and Health Maintenance Organizations. Contracts were awarded to United Healthcare and Blue Cross Blue Shield of Florida as the two (2) statewide plans. The regional plans include Medica Health Plans of Florida and Total Health Choice in Broward County. Medica Health

Plans of Florida, Total Health Choice, and JMH Health Plan are in Miami-Dade County. Florida Health Care Plans is in Flagler and Volusia Counties.

The Program commenced on January 5, 2009. Information about the Cover Florida plans is located on the Cover Florida website, www.coverfloridahealthcare.com. The website includes information about each plan's benefit package, rate and premium costs, how to contact each plan and frequently asked questions. To date there have been 125,000 hits on this website.

The Agency has implemented numerous outreach activities and is working with various statewide organizations with direct access to individuals who may benefit from the Cover Florida plans. These organizations have agreed to post the Cover Florida web banner on their websites and to include Cover Florida information in messages sent to their membership. The Agency has been working with several small business organizations, including the Florida Chapter of the National Federation of Independent Businesses, the Chambers of Commerce and the Florida Association of Realtors to promote the Cover Florida program. The Agency believes this target group of small business owners and employees may recognize the Cover Florida program as a viable option when looking for affordable health care. Volunteer USA is sending a packet of information on the Cover Florida program to approximately 34,000 of its Florida members and the Florida Medical Association has included Cover Florida information in its newsletter, which is distributed to over 11,000 members.

The Office has a banner on its website linking to the Cover Florida website. Additionally, the Office has been working with the Department of Financial Services to make the Florida agent force aware of the Cover Florida plan and its potential to cover eligible Florida residents.

The Agency is also collaborating with other State agencies to identify successful outreach methods and activities. Examples of outreach activities currently being developed include the following.

- **Agency for Workforce Innovation (AWI)** has the Cover Florida icon/website link prominently displayed on the front page of its website. In addition, the AWI has planned to:
 - Distribute information at unemployment centers and job fairs
 - Forward all promotional emails and correspondence about Cover Florida to staff members and Agency partners, including management of the state's 24 Regional Workforce Boards and 31 Early Learning Coalitions
 - Update the telephone "on hold" message to include information on Cover Florida and its web address
 - Pursue plans with counterparts at the Agency for Health Care Administration.
- **Department of Business and Professional Regulation** plans to include Cover Florida information in its license renewal documents.

- **Department of Community Affairs** is promoting Cover Florida in all employee email footnotes and on its website at www.dca.state.fl.us under "Partners and Highlights".
- **Department of Health** has the Cover Florida icon/website link posted on the following websites:
 - The Department's home web page at <http://doh.state.fl.us/>
 - The Department's Women, Infants, and Children (WIC) program (a federally funded nutrition program) web page at <http://www.doh.state.fl.us/Family/wic/pages/links/links.htm>
 - And the Department's Children's Medical Services web page at <http://www.cms-kids.com/about.html>

In addition, the Department is adding information to its WIC brochures at the next printing. These brochures are distributed to every WIC client. The Department is also working on marketing Cover Florida, by providing information on WIC checks. Cover Florida information will be distributed through county health departments and through messages to licensed health care professionals.

County Health Departments (CHDs) currently administering the Low Income Pool funded emergency room diversion grants, are providing information to clients. The CHDs are providing information on Cover Florida and exploring additional ways to promote the program.

- **Department of Environmental Protection (DEP)** placed a Cover Florida button link prominently on its home page in December (www.dep.state.fl.us). DEP's website has experienced 5,199 "page views" since the Cover Florida button was added. DEP's home page receives about 160,000 home page "hits" a month and 5,000 unique visitors a month. In addition, DEP has:
 - Sent an "all hands" email agency-wide (to 3,300+) explaining the Cover Florida program and asking staff to use an e-mail signature "tagline" for all external e-mails to the public
 - Sent Cover Florida information via "DEP POST" – an e-newsletter that DEP sends out to more than 3,000 subscribers statewide. This includes environmental stakeholders, private sector industries, and representatives with regulatory issues.
 - Begun working with the Tallahassee airport and the Agency for Health Care Administration's Communications staff to have a poster/easel and a walk-away handout in a small, but highly populated area. The same information will be provided at the county public library downtown.

Since mid-December, DEP has phone "on hold" messages for the three buildings in Tallahassee. It is running on a loop along with other messages about DEP programs. The Office of Public Services receives an average of 10,000 calls per

year; this does not include calls directly into the Secretary's office area. DEP is working with the six District Directors statewide to implement the Cover Florida phone "on hold" message for their respective offices.

DEP's Offices of Recreation and Parks (161 state parks), and Coastal and Aquatic Managed Areas (41 aquatic preserves and 3 national estuary sites), and Greenways and Trails are working to have in place:

- A message on the on-line park guide through December 2009. This is between one million and three million imprints annually.
 - A message on cash register receipts through May 2009. This would be about three million imprints.
 - A message in the Florida Park Service monthly newsletter through May 2009. This is about 14,000 imprints monthly.
 - A message for the printed newsletter of the Office of Greenways & Trails through May 2009 (1,400 monthly distribution), as well as a message on the program area's website which is, like state parks, very well-visited by stakeholders and users/visitors.
 - For the Coastal and Aquatic Managed Areas, a possible newsletter message through May 2009 to reach visitors, enthusiasts, and advocates that is still under review.
 - A phone "hold message" through May 2009 to the extent possible, given widely diverse technology at each site.
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- **Department of Elder Affairs (DOEA)** activities for promoting Cover Florida include spreading the word through its website, through one-on-one contacts with customers and through a future informative article in its primary publication aimed at seniors. In addition, the DOEA has:
 - Prominently placed a link "button" on its website. The button appears on the top row of a series of buttons on the website's "Hot Topics" page, providing a high-visibility link to the Cover Florida home page.
 - One-on-one contacts with the public directly through the SHINE (Serving Health Insurance Needs of Elders) and CARES (Comprehensive Assessment and Review for Long-Term Care Services) programs and call center, and indirectly through the Area Agencies on Aging and local lead service agencies. Numerous information materials provided by the Governor's Office about Cover Florida have been distributed to program staff with the SHINE and CARES programs. Staff will share this information with SHINE volunteers and CARES assessment staff, all of whom have direct contact with Floridians inquiring about insurance or health care matters.
 - Included information about Cover Florida on the agenda for a meeting of SHINE leadership staff from around the state.
 - Provided Cover Florida information to the Information & Referral Specialists who staff the toll-free Elder Helpline throughout the state, and to switchboard operators at the DOEA's headquarters.

An article on the benefits and opportunities of Cover Florida will be included when the next edition of *Elder Update* is prepared. *Elder Update* is a 24-page bimonthly newspaper published by the DOEA covering relevant topics of interest to older adults. Approximately 70,000 copies of each edition are printed and distributed, with the publication distributed in-state at no charge to Florida seniors.

- **Department of Revenue (DOR)** activities for promoting Cover Florida include providing information through its website, along with detailed information included in "News You Can Use" electronic newsletter which is sent to all (DOR) employees. In addition, DOR is planning to send Cover Florida brochures to distribute in its Service Centers throughout Florida.
- **Department of State** has provided a link to Cover Florida on the front page of its website. In addition, Cover Florida information has been added to MyFlorida.com, Get Answers, FAQs, and to the Florida Government Information Locator Services website.
- **Department of Education (DOE)** has provided a link to Cover Florida on the front page of its website. In addition, Cover Florida has been added to the DOE's phone script to include information on Cover Florida. Department of Education Field Directors (five external communications employees posted around the state) have readily available Cover Florida information and will be referencing the program whenever possible in communicating with students and parents at the local level.
- **Florida Department of Law Enforcement (FDLE)** has a web link on its website at <http://www.fdle.state.fl.us/>. In addition, the FDLE has planned the following:
 - Posting Cover Florida documents as a bulletin on its corporate site
 - Summarizing Cover Florida in the next Informant (FDLE newsletter)
 - Communication of Cover Florida in email to its members.

Summary

Subsection 408.9091(9), Florida Statutes, charges the Agency and the Office with evaluating the program and its effect on the entities that seek approval as Cover Florida plans, on the number of enrollees, and on the scope of health care coverage offered under a Cover Florida plan. In addition, the Agency and the Office are required to determine the potential applicability of this program to other settings.

All the Cover Florida plans offer robust coverage and a wide range of benefit packages to maximize individual choice. The rates are reasonable in relationship to the benefits provided. The contractors chosen are all licensed entities currently regulated by the Agency and the Office of Insurance Regulation. The plans have met or exceeded all the

financial requirements of the Florida Insurance Code. Enrollment data are due to be reported to the Agency after the statutorily required date of this report. The plans' enrollment data will be placed on the Cover Florida website once it is received by the Agency. The next Annual Report will include a comprehensive evaluation of all data received from the plans.