

**FLORIDA HEALTH INSURANCE ADVISORY BOARD
Board of Directors Meeting – Conference Call**

**August 19, 2009
1:00 P.M. – 3:00 P. M.
Tallahassee, Florida
Call In Number: 319-279-1000
Participant Code: 244269#**

APPROVED MINUTES

Board Members Present:

Harry Spring
Randy Kammer
Joan Galletta
Michael Jackson

Mark LaBorde
Rick Wallace
Walter Dartland

Tom Warring
Maria Wells
Adam Clatsoff

Others Present:

Mary Beth Senkewicz
Carol Ostapchuk

Audrey Brown
Claire Call

Rebecca McCarley

I. Call to Order

On behalf of Chairman Commissioner McCarty, Deputy Commissioner Mary Beth Senkewicz called the roll, welcomed the members, noted the presence of the quorum and called the meeting to order.

II. Antitrust Statement

Deputy Commissioner Senkewicz directed the members to the antitrust statement.

III. Introduction of Members

As requested by Deputy Commissioner Senkewicz, the Board members and the Interim Executive Director introduced themselves and stated their affiliations.

IV. Chairman's Report

Deputy Commissioner Senkewicz thanked everyone for their participation and moved to the next agenda item.

V. Approval of Minutes: June 11, 2009

Deputy Commissioner Senkewicz asked if there were any corrections or additions to the June 11, 2009 minutes. Hearing none, Mr. Clatsoff moved approval of the minutes and Mr. Warring seconded the motion, which was unanimously approved.

VI. Search & Selection – Permanent Executive Director

Deputy Commissioner Senkewicz requested that Mr. Spring, Chair of the Selection Subcommittee, report on the progress being made in the search and selection of a permanent Executive Director. Mr. Spring noted that approximately 60 applications and resumes had been reviewed and vetted by the Selection Committee and advised that in its search process, the Committee concentrated on candidates with budget and health policy experience. Mr. Spring noted that the qualifying questions were shared with all respondents and after completion of its initial review, the Committee met again and narrowed the search to four candidates who were subsequently interviewed. Mr. Spring advised that Mr. Torre Grissom is the unanimous choice of the Committee. Mr. Spring moved to appoint Mr. Grissom the permanent Executive Director. Randy Kammer seconded the motion and it passed unanimously.

VII. Executive Director's Report

a. Monthly Financial Statements: June 30, 2009

Ms. Ostapchuk briefly reviewed the year-to-date unaudited financial statements for each Program for the period ending June 30, 2009. No exceptions were noted.

b. Year-to-Date Budget vs. Actual Expense – June 30, 2009

Ms. Ostapchuk briefly reviewed the year-to-date actual budget expenses for the period ending June 30, 2009. No exceptions were noted.

c. Update on 2008 Audit by Purvis, Gray & Company

Ms. Ostapchuk advised that after review and approval by the Audit Committee of the Board, the 2008 Audit Reports for both Programs have been completed. She noted that the Reports contained no exceptions and expressed clean, unqualified opinions by the Auditors. Copies of the 2008 Audit Reports and standard accompanying letters were distributed to those in attendance. Deputy Commissioner Senkewicz suggested that copies of the Audits Reports be mailed to each of the Board Members and if any subsequent discussion is requested, an agenda item can be included for the next meeting.

VIII. Discussion – Cover Florida

Mr. Tom Warring noted that the most recent report of enrollment for the Cover Florida Plan was 3,226 with a projected enrollment at July 31, 2009 at just under 3,800.

Mr. Clatsoff expressed the continuing concern that carriers cannot offer Cover Florida coverage to those individuals who have lost their coverage due to their employers having dropped group coverage for their employees. He suggested that this issue should be included on a future agenda for legislative recommendations for the next legislative session.

Ms. Wells brought to the Board's attention that the annual Florida Realtor Convention is currently being held in Orlando with an expected attendance of five to six thousand realtors. She noted that the exhibitors will include a booth for Cover Florida, Blue Cross Blue Shield and United Health Care and Secretary Holly Benson is one of the key speakers at the event.

IX. Report on Federal Health Insurance Proposals – Mary Beth Senkewicz

Deputy Commissioner Senkewicz opened the discussion noting that while the President wanted a bill on his desk for signature by August, it has not as yet happened and does not look promising. She reviewed the current versions bills of the Senate Finance Committee, the House Tri-Committee Bill and the Senate Health, Education, Labor and Pensions Committee noting the highlights of each and pointing out the major differences emphasizing that they also are in the state of continuing review, revisions and amendments.

She noted that the Senate Finance Committee has pushed its deadline to mid-to-late September and with the ongoing town hall meetings as well as other activities, everything is still very much in the air at this point. She advised there will be a series of additional meetings scheduled between now and the end of the year as well.

Maria Wells questioned how much involvement would be required by the Board with regard to health care reform. Deputy Commissioner Senkewicz responded that this Board has a duty to provide legislative recommendations to various state agencies, the Governor's Office and the Legislature. She emphasized that there will be legislative changes required to Florida law, of course depending on the federal requirements, but at a minimum she expects changes to statutes governing the small group market as well as the individual market. Deputy Commissioner Senkewicz cautioned that the scope of the legislation required in Florida will depend upon how prescriptive the federal health bills become; for example, forty-six states currently have a law for claims mandating an external reviews process. Florida does not have a similar law (with the exception of the current HMO appeals panel) which suggests that the state should make available a similar process to all consumers with health insurance coverage.

Mr. Spring noted that a critical piece of the reform will be making sure that everyone is in the system if we are in fact going to have health care reform. He suggested that any meaningful reform must include guaranteed issue, no underwriting and a participation mandate.

X. Other Business

Deputy Commissioner Senkewicz thanked everyone for their participation and noted there is a Cover Florida Meeting rule workshop on August 20. She also noted that the next meeting would be scheduled in the near future after conferring with the Commissioner.

XV. Adjournment

There being no further business before the Board, the meeting was adjourned.

Kevin M. McCarty, Chairman

Date