

**Florida Health Reinsurance Program  
Board of Directors Meeting  
January 5, 2007  
Telephone Conference Call**

**APPROVED MINUTES**

**Board Members Present:**

Rich Robleto

Richard McAllister

Jim Snyder

Steve Wohlwend

W. Adam Clatsoff

Tamara Meyerson

Tom Warring

**Others Present:**

Jim Bracher

Ralph Glatfelter

Laura Cantwell

Sally House

Bob Wychulis

**I. Call to Order**

Mr. Robleto noted the presence of the quorum and called the meeting to order.

**II. Antitrust Statement**

Mr. Robleto directed the members to the antitrust statement.

**III. Legislative Recommendations**

Mr. Robleto began discussion of the list of legislative of recommendations. Members reviewed and discussed each recommendation. A revised list of recommendations is attached.

**IV. Other Business**

The Board agreed to postpone the call for Friday, January 12. The next call will be held on January 19.

**V. Adjourn**

There being no further business the meeting was adjourned.

\_\_\_\_\_  
Rich Robleto, Chairman

\_\_\_\_\_  
Date

Florida Health Insurance Advisory Board  
Draft Legislative Ideas

The Florida Health Insurance Advisory Board (aka Florida Health Reinsurance Pool Board) is established in Florida statute Chp. 627.6699 and Chp. 627.6475. Statute directs the Board to advise the office, the Agency for Health Care Administration, the department, other executive departments, and the Legislature on health insurance issues. Specifically, the board shall:

- Provide a forum for stakeholders, consisting of insurers, employers, agents, consumers, and regulators, in the private health insurance market in this state.
- Review and recommend strategies to improve the functioning of the health insurance markets in this state with a specific focus on market stability, access, and pricing.
- Make recommendations to the office for legislation addressing health insurance market issues and provide comments on health insurance legislation proposed by the office.
- Meet at least three times each year. One meeting shall be held to hear reports and to secure public comment on the health insurance market, to develop any legislation needed to address health insurance market issues, and to provide comments on health insurance legislation proposed by the office.
- Issue a report to the office on the state of the health insurance market by September 1 each year. The report shall include recommendations for changes in the health insurance market, results from implementation of previous recommendations, and information on health insurance markets.

The Board has ...

- Met 4 times
- Issued a report,
- etc.

The Board plans to meet again to review and comment on the Office of Insurance Regulation's legislative agenda when it becomes available. On addition, the Board will continue to meet during the legislative session to comment on health legislative initiatives as they are introduced.

The purpose of this document is to outline the Board's recommendations for changes in the health insurance market.

1. The Governor and Chief Financial Officer appoint a study group ~~Florida should authorize and fund a comprehensive study~~ to study the feasibility and effectiveness of the following:
  - a. Mandating health insurance coverage for all individuals – the study should investigate alternatives to provide individual insurance to all Floridians who are not covered be a group plan, Medicare, Medicaid or other

comprehensive (HIPAA Creditable) coverage. Options might include: strengthening and making more efficient current safety net programs such as Healthy Kids, development of tax incentives for business such as reduction of sales tax liability, etc.

- b. Developing a subsidy program, including the identification of a funding source using LIP funds, for low-income adults (<300% of poverty level).
  - c. ~~Developing a mechanism for providing information on health insurance coverage options to uninsured persons presenting at emergency rooms, clinics, etc.~~
2. 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, other tools to cover health care expenses, etc. The program would include state agencies such as AHCA, DOH, OIR, DFS as well as insurers and other private organizations such as FHA, FMA, etc.
  3. Require all health plans to have online access to names of providers included in their networks. This access should not be limited to current subscribers/policyholders.

(The group discussed whether this requirement was already in statute. Section 408.05(3)(k)2., F.S. states: “Make available performance measures, benefit design, and premium cost data from health plans, licensed pursuant to chapter 627 or chapter 641 . . . . When determining which data to disclose, the agency shall consider information that may be required by either individual or group purchasers to assess the value of the product, which may include . . . names of network providers, and hospitals in the network.”)

4. Oppose efforts to further segment the health insurance market and to further expand health insurance benefit mandates. Request that the Legislature enforce the current statutory requirement that requires an economic analysis of proposed mandates and ensure that any future regulatory requirements be applied to all insurers authorized to do business in Florida.
5. Increase the age limit to age 30 to allow retention of health insurance coverage under a parent's policy for children who are no longer dependents. To avoid unintended tax consequences fFor group policies, a continuation of coverage option may be necessary.
6. Require all college students not covered under a federal HIPAA credible coverage health insurance policy to purchase such a policy.
7. Broaden membership of the LIP Council to include other stakeholders including health insurers, HMOs and consumer representatives.

8. Utilize funds from the PMATF to fund a demonstration project for 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 insurers would be at risk for losses in excess of premium revenue.
9. Request the Legislature to submit a Resolution to Congress:
  - a. Requiring a limit on interest rates for credit cards used for medical expenses.
  - b. Allowing full tax deductibility of health insurance premiums and other medical expenses.
10. Recommend that the state submit a request for an ERISA waiver so that self-insured plans can be assessed in some manner for a high-risk pool.
11. Amend the statute [Section 627.6699(11)] to formally change the name of the group to the Florida Health Insurance Advisory Council.

01/17/07