

**FLORIDA HEALTH INSURANCE ADVISORY BOARD**  
**Board of Directors Meeting**  
**August 20, 2007**  
**10 A.M.**  
**Airport Marriott**  
**1201 NW LeJeune Road, Miami**

**APPROVED MINUTES**

**Board Members Present:**

Kevin McCarty	W. Adam Clatsoff
Leslie D. Foy	Bill Herrle
Mark S. Thomas	Tamara Meyerson
Joan Galletta	Mark LaBorde

**Others Present:**

Jim Bracher	Nathan Rosenberg
Don Marx	Rich Robleto
Kelly Skidmore	Bob Feltman
Eileen Burns	Sally House
Monica Rutkowski	Mary Beth Senkewicz
Freedom Taylor	

**I. Call to Order**

Mr. McCarty noted that there was not a quorum but called the meeting to order and decided to go out of order of the agenda for those who were attending.

**II. Antitrust Statement**

Mr. McCarty directed the members to the antitrust statement.

**III. Opening Remarks**

Mr. McCarty expressed his appreciation for those who gathered for this meeting with the Florida Health Insurance Advisory Board. He gave a brief overview of the last meeting. He stated that the Board is using these meetings to gather input from various persons to assist the Board in preparing its legislative recommendation and the report on the state of the health insurance market in Florida. Mr. McCarty also noted that at the last meeting the Board heard from Mr. Duncan from the University of Florida who gave an overview of Florida's uninsured population and also heard a comprehensive report on health reform activities going on in several other states.

#### **IV. Approval of Minutes: July 19, 2007**

Mr. McCarty asked if there were any corrections or additions to the July 19, 2007 minutes. Ms. Galletta noted that she was in attendance at the meeting but that her name was omitted from the list of persons attending. Ms. Foy moved approval of the minutes as amended and Mr. Clatosoff seconded the motion. The motion was approved.

#### **V. Monthly Financial Statement: June 2007**

Mr. Bracher briefly reviewed the monthly financial statements for each Program. He reported that there were no significant items to report on any of the statements. Mr. Bracher did report that all company assessments that were approved by the Board earlier in the year had been paid. Mr. McCarty and Mr. Bracher had a brief discussion about out-of-state carriers also being assessed as Individual carriers.

#### **VI. Y-T-D Budget/Actual Expense: June 2007**

Mr. Bracher briefly reviewed the budget to actual comparison through June 2007. He noted that total expenditures were below the target rate for the period and that all individual line items were at or below budget.

#### **VII. Public Testimony**

The following persons gave public testimony: Nathan Rosenberg, an independent insurance agent; Robert Feltman, a health insurance policyholder; Don Marx, an insurance agent representing the Florida Association of Insurance and Financial Advisors; Eileen Burns, Ameriplan USA; Rich Robleto representing the Florida Association of Health Plans; and the Honorable Kelly Skidmore, Representative from Florida House District 90.

Among the issues raised in testimony were out-of-state association products which are largely exempt from state regulation; access impediments for micro-groups (small employers with less than 5 employees) through differing waiting periods, commission structures, contribution requirements, etc.; the need for a high risk pool; and the diversity of the uninsured population and the need for targeted solutions.

#### **VIII. Review of 2007 Legislative Recommendations**

Mr. Bracher reviewed the prior legislative recommendations. Mr. McCarty questioned the advisability of the congressional resolutions. Ms. Meyerson called everyone's attention of the upcoming sunset of Health Flex program and recommended that the Board support extension of that sunset date. Mr. McCarty agreed and also noted that discussion needs to occur about ways to makes this program more viable. Mr. McCarty noted that a critical issue for the Board is the issue of segmentation of health insurance markets. Out-of-state association products and practices in the small group market related to micro groups are examples of segmentation that cause disruption in the

markets. He indicated that the Board needs to help policymakers understand this issue. Ms. Senkewicz suggested that the Board look at the idea of guarantee issue within association groups. Mr. Clatsoff suggested that association groups should be given a choice of either following state rules governing group health insurance or those governing individual health insurance. The Board agreed that this was an idea worth exploring.

**IX. Review of 2006 Health Insurance Market Report**

Mr. Bracher directed the Board's attention to the 2006 Health Insurance Market Report and asked for any suggestions or thoughts on the report. He asked if anyone had any specific suggestions for the report to contact him as soon as possible. He noted that he planned to have a draft of 2007 Health Insurance Market Report at the next meeting in September.

**X. Meetings and Other Activities for the Year**

Mr. McCarty noted that the next meeting will be held September 17 in Tallahassee. Ms. Foy asked about continuation of meetings of the Board. Mr. McCarty responded that he expected the Board would continue to meet throughout the year to review proposed legislation, to consider other issues and to receive input from other interested groups such as physicians and hospitals.

**XI. Executive Director's Report**

Mr. Bracher had nothing else to report.

**XII. Other Business**

Mr. McCarty asked if there was any further business to consider. None was noted.

**XIII. Adjourn**

There being no further business the meeting was adjourned.

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Kevin McCarty, Chairman

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Date