

**FLORIDA HEALTH INSURANCE ADVISORY BOARD**

**Board of Directors Meeting**

**September 25, 2007**

**10 A.M – 1 P.M.**

**Telephone Conference Call**

**APPROVED MINUTES**

**Board Members Present:**

Kevin McCarty

Leslie D. Foy

Rick Wallace

Joan Galletta

Walter Dartland

Michael Jackson

W. Adam Clatsoff

Mark LaBorde

Tamara Meyerson

Randy Kammer

Harry Spring

**Others Present:**

Jim Bracher

Freedom Taylor

Audrey Brown

Mary Beth Senkewicz

Monica Rutkowski

**I. Call to Order**

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

**II. Antitrust Statement**

Mr. McCarty directed the members to the antitrust statement.

**III. Remarks by Chairman**

Mr. McCarty noted that the Board was holding the conference call to complete one of its important tasks which is the review and approval of the 2007 Health Insurance Market Report. He reported that at the Board's September 17, 2007, meeting the Board continued its information gathering with presentations from the Agency for Health Care Administration on the Medicaid program and on AHCA's transparency efforts, the Association of Health Underwriters and the Heritage Foundation. The Office of Insurance Regulation also presented an overview of its websites for home owner's insurance and small group major medical insurance rates and discussed the option of expanding that to other market places.

**IV. Review of 2007 Florida Health Insurance Market Report**

Mr. McCarty reported that the 2007 Florida Health Insurance Market Report was the third in a series of reports from the Board. It provides specific data about enrollment, premium for Florida's commercial health insurance market and statistical information on demographic and rate insurance coverage for the employers. He stated after today's review and approval the report would be provided to the Office of Insurance Regulation for its use in forwarding it to the governor, legislature and other state agencies. Mr. McCarty asked Mr. Bracher to provide an overview of the report. Mr. Bracher reviewed the report in detail pointing out various highlights in the narrative and the supporting tables and charts. He noted that this report includes discussion on the individual market with a focus on the issuance of guarantee issue policies for persons who have HIPAA guarantee issue rights. He also noted that for the first time the report contained information on premiums and direct incurred losses. Board members discussed various items in the report. Mr. Spring and others commented on the difference in market share between in-state individual carriers and out-of-state group carriers related to underwritten policies and guarantee issue policies in the individual market. Ms. Kammer recommended that information on the change in Florida's population be included in the report. Mr. Spring moved approval of the 2007 Florida Health Insurance Market Report and directed Mr. Bracher to incorporate the discussed changes and Mr. LaBorde seconded the motion. The motion was approved and the minutes were adopted unanimously.

#### **V. 2008 Legislative Recommendations**

Discussion of this item was postponed until a later meeting.

#### **VI. Executive Director's Report**

Mr. Bracher stated that Orlando, specifically the University of Central Florida, was being considered for the next meeting which would occur in late October or early November. He also stated that as soon as information was available on the date, time and specific location, he would be emailing that information. There was a discussion about having more than one date available to the Board from which to choose. Mr. Bracher stated that there would be some flexibility on the date selection.

#### **VII. Other Business**

Mr. McCarty asked if there was any further business to consider. Ms. Foy asked about presentations at the next meeting concerning out-of-state group recommendations. Mr. McCarty noted that the recommendations were a combination of suggestions from last year's recommendations and comments from the recent FHIAB meetings. He indicated that a new draft would be available for the next meeting and asked that anyone having any suggestions or comments to forward them to Mr. Bracher. Ms. Meyerson requested that someone monitor the AHCA Uninsured Group meetings. Ms. Rutkowski is on that Board and she volunteered to submit reports after each meeting with regards to the efforts that are being made. She would also be available for questioning at the FHIAB meetings in the future.

### **VIII. Adjourn**

There being no further business Mr. McCarty asked for a motion to adjourn the meeting. Mr. Dartland moved to adjourn the meeting and Mr. Clatsoff seconded the motion. The motion was approved and the meeting was adjourned.

\_\_\_\_\_  
Kevin McCarty, Chairman

\_\_\_\_\_  
Date