

Amendment No. (for drafter's use only)

CHAMBER ACTION

Senate

House

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Representative Clarke offered the following:

Amendment (with title amendment)

Between lines 618 and 619, insert:

Section 15. (1)(a) The Legislature finds that a significant proportion of the employees of this state are unable to obtain affordable health insurance coverage.

(b) The Legislature also finds that employees' being able to obtain and maintain health insurance results in a more stable and productive workforce.

(c) The Legislature finds that small employers, health care providers, and community-based organizations are in the best position to assess their needs and propose solutions regarding improving access to health care coverage.

(d) The Legislature finds that government regulation and traditional approaches to providing health care coverage can

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28 often stifle innovation and may hinder access to obtaining
29 affordable health insurance.

30 (e) The Legislature finds that the implementation of pilot
31 projects offers viable opportunities to implement, test, and
32 evaluate locally based experimental approaches.

33 (f) The Legislature finds that pilot projects provide
34 practical means to assess measures to streamline unnecessary and
35 potentially counterproductive regulation.

36 (2)(a) It is the intent of the Legislature to expand the
37 availability of health care options for uninsured employees by
38 encouraging small employers, health care providers, and
39 community-based organizations to develop innovative alternative
40 approaches to traditional health insurance.

41 (b) It is the intent of the Legislature to establish a
42 process to review requests for the initiation of pilot projects
43 that propose innovative approaches to increase access to
44 affordable health care coverage.

45 (c) It is the intent of the Legislature to have interested
46 parties submit their pilot project proposals for consideration
47 before the 2004 Legislative Session.

48 (3) There is established a review process for submission
49 of proposals for pilot projects initiated by small employers,
50 health care providers, and community-based organizations.
51 Interested parties shall submit proposals, with specific
52 recommendations for legislation, to the Committee on Banking and
53 Insurance of the Senate and the Committee on Insurance of the
54 House of Representatives by January 15, 2004. Proposals for
55 pilot projects shall be based upon the following objectives and
56 requirements:

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57 (a) The proposal shall provide health care coverage to
58 employees of small employers groups, as defined in s.
59 627.6699(3)(v), Florida Statutes, that have been without health
60 insurance for at least 6 months prior to the effective date of
61 coverage.

62 (b) To be eligible for coverage, the average income of
63 employees from each participating small employer may not exceed
64 250 percent of the federal poverty level.

65 (c) The proposal must describe the health services to be
66 offered. The nature and extent of health services provided need
67 not be subject to current requirements regarding mandated
68 benefits or limitations or restrictions regarding deductibles,
69 coinsurance, copayments, or annual or lifetime maximum payments.

70 (d) The health care coverage proposed for a pilot project
71 shall be provided in a designated geographic area.

72 (e) The proposal shall emphasize preventive care and shall
73 specify the utilization review measures which will be followed.

74 (f) The proposal must include specifics on pricing,
75 provider reimbursement, and processes to ensure actuarial and
76 fiscal soundness.

77 (g) The proposal shall specify the areas of the Insurance
78 Code and administrative rules by which the project will be
79 governed, based upon the premise that the project shall be
80 subject to regulation only to the extent necessary to protect
81 the participants of the pilot project.

82 (h) The proposal may contain any other options and
83 recommendations that address the goal of making health insurance
84 more available and affordable to employees of small employers.
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86 ===== T I T L E A M E N D M E N T =====

87 Remove line(s) 66, and insert:

88 to subscribers; providing findings; providing legislative
89 intent; creating a review process for consideration of pilot
90 projects that provide health care coverage for certain uninsured
91 private sector employees; providing proposal objectives and
92 requirements; providing severability; providing an