

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 1320 and 1321, insert:

Section 25. (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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27 often stifle innovation and may hinder access to obtaining
28 affordable health insurance.

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

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

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

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

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

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

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

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

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

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

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

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

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

81 (h) The proposal may contain any other options and
82 recommendations which address the goal of making health
83 insurance more available and affordable to employees of small
84 employers.

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===== T I T L E A M E N D M E N T =====

Remove line(s) 73, and insert:

cross references; providing findings; providing legislative intent; creating a review process for consideration of pilot projects which provide health care coverage for certain uninsured private sector employees; providing proposal objectives and requirements; providing an effective date.