

1 A bill to be entitled
 2 An act relating to a high deductible health insurance plan
 3 study group; creating a high deductible health insurance
 4 plan study group; specifying membership; requiring the
 5 study group to investigate certain issues relating to high
 6 deductible health insurance plans; requiring the group to
 7 meet and submit recommendations to the Governor and
 8 Legislature; providing an effective date.

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 10 Be It Enacted by the Legislature of the State of Florida:

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 12 Section 1. (1) An 11 member high deductible health
 13 insurance plan study group is created, to be composed of:

14 (a) Three representatives of employers offering high
 15 deductible health plans to their employees, one of whom shall be
 16 a small employer as defined in s. 627.6699, Florida Statutes,
 17 who shall be appointed by the Florida Chamber of Commerce.

18 (b) Three representatives of commercial health plans, to
 19 be appointed by the Florida Insurance Council.

20 (c) Three representatives of hospitals, to be appointed by
 21 the Florida Hospital Association.

22 (d) The Secretary of the Agency for Health Care
 23 Administration, who shall serve as co-chair.

24 (e) The Director of the Office of Insurance Regulation,
 25 who shall serve as co-chair.

26 (2) The study group shall study the following issues
 27 related to high deductible health insurance plans, including,
 28 but not limited to, health savings accounts and health

29 reimbursement arrangements:

30 (a) The impact of high deductibles on access to health
 31 care services and pharmaceutical benefits.

32 (b) The impact of high deductibles on utilization of
 33 health care services and overutilization of health care
 34 services.

35 (c) The impact on hospitals' inability to collect
 36 deductibles and copayments.

37 (d) The ability of hospitals and insureds to determine,
 38 prior to service delivery, the level of deductible and copayment
 39 required of the insured.

40 (e) The methods to assist hospitals and insureds to
 41 determine prior to service delivery status of the insured in
 42 meeting annual deductible requirements and any subsequent
 43 copayments.

44 (f) The methods to assist hospitals in the collection of
 45 deductibles and copayments, including electronic payments.

46 (g) Alternative approaches to the collection of
 47 deductibles and copayments when either the amounts of patient
 48 financial responsibility are unknown in advance or there are no
 49 funds electronically available from the patient to pay for the
 50 deductible and any associated copayment.

51 (3) The study group shall also study the following issues
 52 in addition to those specified in subsection (2):

53 (a) The assignment of benefits attestations and contract
 54 provisions which nullify the attestations of insureds.

55 (b) The standardization of insured or subscriber
 56 identifications cards.

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57 (c) The standardization of claim edits or insuring that
58 claim edits comply with nationally recognized editing
59 guidelines.

60 (4) The study group shall meet by August 1, 2005, and
61 shall submit recommendations to the Governor, the President of
62 the Senate, and the Speaker of the House of Representatives by
63 January 1, 2006.

64 Section 2. This act shall take effect July 1, 2005.