

CHAMBER ACTION

1 The Insurance Committee recommends the following:

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3 **Council/Committee Substitute**

4 Remove the entire bill and insert:

5 A bill to be entitled

6 An act relating to a health insurance plan study group;
7 creating a health insurance plan study group; specifying
8 membership; providing for staff support for the study
9 group; requiring the study group to investigate certain
10 issues relating to high deductible health insurance plans;
11 requiring the group to meet and submit recommendations to
12 the Governor and Legislature; providing an effective date.

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

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16 Section 1. (1)(a) A 13-member health insurance plan study
17 group is created, to be composed of:

18 1. Three representatives of employers offering high
19 deductible health plans to their employees, one of whom shall be
20 appointed by the Florida Chamber of Commerce, one by the
21 National Federation of Independent Business, and one by
22 Associated Industries of Florida. Of these representatives, one

23 shall be a small employer as defined in s. 627.6699, Florida
 24 Statutes.

25 2. Three representatives of commercial health plans, to be
 26 appointed by the America's Health Insurance Plans.

27 3. Three representatives of hospitals, one of whom shall
 28 be a representative of a statutory teaching hospital, to be
 29 appointed by the Florida Hospital Association.

30 4. Two physician representatives, one appointed by the
 31 Florida Medical Association and one appointed by the Florida
 32 Osteopathic Medical Association.

33 5. The Secretary of the Agency for Health Care
 34 Administration, who shall serve as co-chair.

35 6. The Director of the Office of Insurance Regulation, who
 36 shall serve as co-chair.

37 (b) Staff support for the study group shall be provided
 38 jointly by the Agency for Health Care Administration and the
 39 Office of Insurance Regulation.

40 (2) The study group shall study the following issues
 41 related to high deductible health insurance plans, including,
 42 but not limited to, health savings accounts and health
 43 reimbursement arrangements:

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

46 (b) The impact of high deductibles on use of health care
 47 services and overuse of health care services.

48 (c) The impact on hospitals' inability to collect
 49 deductibles and copayments.

50 (d) The ability of hospitals and insureds to determine,
 51 prior to service delivery, the level of deductible and copayment
 52 required of the insured.

53 (e) The methods to assist hospitals and insureds to
 54 determine prior to service delivery status of the insured in
 55 meeting annual deductible requirements and any subsequent
 56 copayments.

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

59 (g) Alternative approaches to the collection of
 60 deductibles and copayments when either the amounts of patient
 61 financial responsibility are unknown in advance or there are no
 62 funds electronically available from the patient to pay for the
 63 deductible and any associated copayment.

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

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

68 (b) The standardization of insured or subscriber
 69 identification cards.

70 (c) The standardization of claim edits or insuring that
 71 claim edits comply with nationally recognized editing
 72 guidelines.

73 (d) The provision of comparative cost information to
 74 insureds and subscribers.

75 (4) The study group shall meet by August 1, 2005, and
 76 shall submit recommendations to the Governor, the President of

HB 1337

2005
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77 | the Senate, and the Speaker of the House of Representatives by
78 | January 1, 2006.

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