

Bill No. CS for SB 662

Barcode 692650

CHAMBER ACTION

Senate

House

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The Committee on Governmental Oversight and Productivity
(Alexander) recommended the following amendment:

Senate Amendment (with title amendment)

On page 4, between lines 5 and 6,

insert:

Section 2. (1) An 11-member
high-deductible-health-insurance plan study group is created,
to be composed of:

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

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

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

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

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

3 (2) The study group shall study the following issues
4 related to high-deductible health insurance plans, including,
5 but not limited to, health savings accounts and health
6 reimbursement arrangements:

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

9 (b) The impact of high deductibles on utilization of
10 health care services and overutilization of health care
11 services.

12 (c) The impact on hospitals' inability to collect
13 deductibles and copayments.

14 (d) The ability of hospitals and insureds to
15 determine, prior to service delivery, the level of deductible
16 and copayment required of the insured.

17 (e) Methods to assist hospitals and insureds in
18 determining prior to service delivery the status of the
19 insured in meeting annual deductible requirements and any
20 subsequent copayments.

21 (f) Methods to assist hospitals in the collection of
22 deductibles and copayments, including electronic payments.

23 (g) Alternative approaches to the collection of
24 deductibles and copayments when either the amounts of patient
25 financial responsibility are unknown in advance or there are
26 no funds electronically available from the patient to pay for
27 the deductible and any associated copayment.

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

30 (a) The assignment of benefits attestations and
31 contract provisions that nullify the attestations of insureds.

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1 (b) The standardization of insured or subscriber
2 identifications cards.

3 (c) The standardization of claim edits or ensuring
4 that claim edits comply with nationally recognized editing
5 guidelines.

6 (4) The study group shall meet by August 1, 2005, and
7 shall submit recommendations to the Governor, the President of
8 the Senate, and the Speaker of the House of Representatives by
9 January 1, 2006.

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11 (Redesignate subsequent sections.)

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

15 And the title is amended as follows:

16 On page 1, line 13, after the semicolon,

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18 insert:

19 creating a high-deductible-health-insurance
20 plan study group; specifying membership;
21 requiring the study group to investigate
22 certain issues relating to high-deductible
23 health insurance plans; requiring the group to
24 meet and submit recommendations to the Governor
25 and Legislature;

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