

HB 811

2005
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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 the Employee Health Care Access Act;
7 amending s. 627.6699, F.S.; revising application of the
8 act; providing construction; authorizing carriers to offer
9 coverage to certain employees without being subject to the
10 act under certain circumstances; providing requirements;
11 providing an effective date.

12
13 Be It Enacted by the Legislature of the State of Florida:

14
15 Section 1. Paragraph (a) of subsection (4) of section
16 627.6699, Florida Statutes, is amended to read:

17 627.6699 Employee Health Care Access Act.--

18 (4) APPLICABILITY AND SCOPE.--

19 (a)1. This section applies to a health benefit plan that
20 provides coverage to employees of a small employer in this
21 state, unless the coverage policy is marketed directly to the
22 individual employee, and the employer does not contribute
23 directly or indirectly to participate in the collection or

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24 ~~distribution of~~ premiums or facilitate the administration of the
25 ~~coverage policy~~ in any manner. For the purposes of this
26 subparagraph, an employer shall not be deemed to be contributing
27 to the premiums or facilitating the administration of coverage
28 if the employer does not contribute towards the premium and
29 merely collects the premiums for such coverage from an
30 employee's wages or salary through payroll deduction and submits
31 payment for the premiums of one or more employees in a lump sum
32 to a carrier.

33 2. A carrier authorized to issue group or individual
34 health benefit plans under chapter 627 or chapter 641 may offer
35 coverage as described in this section to individual employees
36 without being subject to this section if the employer has not
37 had a group health benefit plan in place in the prior 6 months.
38 An employer that offers a group health benefit plan may
39 facilitate the purchase of coverage as described in this
40 paragraph to employees that are ineligible for the group health
41 benefit plan, provided the employer has not changed its
42 eligibility requirements in the prior 6 months.

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