



947124

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/25/2009	.	
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The Committee on Higher Education (Oelrich) recommended the following:

Senate Amendment (with title amendment)

Delete everything after the enacting clause
and insert:

Section 1. Section 1006.72, Florida Statutes, is created to
read:

1006.72 State university student health insurance.—

(1) TITLE.—This act may be cited as the "Student Health
Insurance Protection Act."

(2) INTENT.—It is the intent of the Legislature that:

(a) State universities assist university students, the



947124

12 majority of whom have private health insurance coverage, by
13 billing the private insurer for services received at the
14 university health center.

15 (b) State universities requiring mandatory health insurance
16 coverage recognize private health insurance as an alternative to
17 the university health insurance coverage.

18 (c) State universities maximize revenues by collecting
19 funds from student private health insurers to subsidize the
20 operations of the university health center and to reduce health
21 fees or fees for health services to the greatest extent
22 possible.

23 (3) STUDENT HEALTH INSURANCE.—Beginning July 1, 2010, each
24 state university that charges a health fee and fees for services
25 provided in the university health center and that has a
26 university health center that employs at least one full-time
27 physician must:

28 (a) Bill a student's private health insurer for services,
29 prescriptions, or other items provided by the university health
30 center for which the student is assessed a charge.

31 (b) Ensure that the university health center is considered
32 an in-network provider with respect to at least five of the 10
33 largest health insurance companies or managed care plans
34 providing coverage in this state.

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36 Notwithstanding the provisions of this subsection, a student is
37 responsible for resolving any outstanding balances owed to the
38 university health center, subject to the health insurer or
39 managed care agreement between the university and the health
40 insurance company or managed care plan.



947124

41 (4) MANDATORY HEALTH INSURANCE COVERAGE.—

42 (a) Beginning July 1, 2010, each state university requiring
43 students to provide proof of health insurance coverage as a
44 nonacademic condition of enrollment must comply with the
45 provisions of this subsection. Such universities shall:

46 1. Competitively bid any university-sponsored health
47 insurance.

48 2. Establish policies outlining acceptable alternative
49 insurance policies as provided in subsection (5).

50 3. Bill a student's private or university-sponsored health
51 insurer for services, prescriptions, or other items provided by
52 the university health center for which the student is charged.

53 4. Ensure that the university health center is considered
54 an in-network provider with respect to at least five of the 10
55 largest health insurance companies or managed care plans
56 providing coverage in this state.

57 5. Ensure that the university-sponsored insurance and
58 acceptable alternative insurance policies as provided in
59 subsection (5) are considered to be creditable coverage as
60 defined in s. 629.6561(5)(a).

61 6. In order to prevent double billing, accept the student
62 health fee as a prepaid copayment, deductible, or payment for
63 noncovered services, subject to provisions in any managed care
64 agreement that expressly prohibits such prepayment.

65 (b) Notwithstanding this subsection, a student is
66 responsible for resolving any outstanding balances owed to the
67 university health center, subject to the health insurer or
68 managed care agreement between the university and the health
69 insurance company or managed care plan.



947124

70 (5) ACCEPTABLE ALTERNATIVE INSURANCE.—A domestic student's
71 health insurance policy is considered to be acceptable for
72 purposes of this section if:

73 (a) The policy meets the definition of creditable coverage
74 as provided in s. 627.6561(5) (a).

75 (b) The policy provides, at a minimum, coverage from the
76 beginning of a semester, 24 hours a day, until the beginning of
77 the next semester.

78 (c) The university health center is included in the network
79 of providers covered by the policy or there are network
80 providers covered by the policy in reasonable geographic
81 proximity to the state university campus at which the student is
82 enrolled.

83 (6) PROOF OF COVERAGE.—Proof of health insurance coverage
84 must be provided in the manner and by the date prescribed by the
85 state university, or the university may require the student to
86 purchase the university-sponsored health insurance pursuant to
87 subsection (4) or acceptable alternative insurance pursuant to
88 subsection (5).

89 (7) UNIVERSITY-SPONSORED INSURANCE PROVIDERS.—To be
90 eligible to be considered a university-sponsored insurance
91 provider for student health care services, the insurance company
92 or managed care plan must:

93 (a) Fulfill the requirements to serve as an insurance
94 carrier, including serving as an entity that provides health
95 benefit plans in this state, an authorized insurer, a health
96 maintenance organization, or any other person providing a health
97 benefit plan that is subject to insurance regulation in this
98 state.



947124

99 (b) Comply with a 75 percent loss ratio, so that at least
100 75 percent of the premiums paid by students for any insurance
101 purchased through the university must be spent toward medical
102 services.

103 (8) REPORTING REQUIREMENTS.—Each university shall annually
104 report all revenue generated through private, university-
105 sponsored, and acceptable alternative student health insurance
106 billing; expenses associated with insurance billing from the
107 previous fiscal year; and information on health insurance and
108 managed care plans offered by the university as university-
109 sponsored student health insurance, including the loss ratios of
110 each plan.

111 (9) REVIEW AND REPORT.—The Board of Governors of the State
112 University System shall review student access to health care
113 services as implemented according to this section, including the
114 scope and use of services of uninsured students, the means to
115 improve access to health care for students, the use of revenues
116 from billing health insurance carriers, the success of
117 university health centers in becoming in-network providers with
118 respect to major insurance carriers in the state, and proposals
119 to improve the benefits and efficiency of student access to
120 health care services. The board shall provide a report of the
121 findings from such review to the President of the Senate and the
122 Speaker of the House of Representatives on or before January 31,
123 2013.

124 Section 2. This act shall take effect July 1, 2009.

125
126 ===== T I T L E A M E N D M E N T =====

127 And the title is amended as follows:



947124

128 Delete everything before the enacting clause
129 and insert:

130 A bill to be entitled
131 An act relating to state university student health
132 insurance; creating s. 1006.72, F.S.; providing a
133 short title and legislative intent; providing
134 requirements for state universities that have health
135 centers; authorizing a state university to require
136 student proof of health insurance coverage if certain
137 conditions are met or to require the purchase of
138 university-sponsored or other insurance in certain
139 circumstances; providing that a student is responsible
140 for resolving outstanding balances owed to a
141 university health center; providing requirements for
142 acceptable alternative insurance; providing
143 requirements for proof of coverage; providing
144 requirements for university-sponsored insurance
145 providers; requiring annual reporting by state
146 universities; requiring that the Board of Governors of
147 the State University System review and report to the
148 Legislature on student access to health care services;
149 providing an effective date.