

By the Committee on Higher Education; and Senator Oelrich

589-03432-09

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1 A bill to be entitled
2 An act relating to state university student health
3 insurance; creating s. 1006.72, F.S.; providing a
4 short title and legislative intent; providing
5 requirements for state universities that have health
6 centers; authorizing a state university to require
7 student proof of health insurance coverage if certain
8 conditions are met or to require the purchase of
9 university-sponsored or other insurance in certain
10 circumstances; providing that a student is responsible
11 for resolving outstanding balances owed to a
12 university health center; providing requirements for
13 acceptable alternative insurance; providing
14 requirements for proof of coverage; providing
15 requirements for university-sponsored insurance
16 providers; requiring annual reporting by state
17 universities; requiring that the Board of Governors of
18 the State University System review and report to the
19 Legislature on student access to health care services;
20 providing an effective date.

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

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

26 1006.72 State university student health insurance.—

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

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

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30 (a) State universities assist university students, the
31 majority of whom have private health insurance coverage, by
32 billing the private insurer for services received at the
33 university health center.

34 (b) State universities requiring mandatory health insurance
35 coverage recognize private health insurance as an alternative to
36 the university health insurance coverage.

37 (c) State universities maximize revenues by collecting
38 funds from student private health insurers to subsidize the
39 operations of the university health center and to reduce health
40 fees or fees for health services to the greatest extent
41 possible.

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

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

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

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55 Notwithstanding the provisions of this subsection, a student is
56 responsible for resolving any outstanding balances owed to the
57 university health center, subject to the health insurer or
58 managed care agreement between the university and the health

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59 insurance company or managed care plan.

60 (4) MANDATORY HEALTH INSURANCE COVERAGE.—

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

65 1. Competitively bid any university-sponsored health
66 insurance.

67 2. Establish policies outlining acceptable alternative
68 insurance policies as provided in subsection (5).

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

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

76 5. Ensure that the university-sponsored insurance and
77 acceptable alternative insurance policies as provided in
78 subsection (5) are considered to be creditable coverage as
79 defined in s. 627.6561(5)(a).

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

84 (b) Notwithstanding this subsection, a student is
85 responsible for resolving any outstanding balances owed to the
86 university health center, subject to the health insurer or
87 managed care agreement between the university and the health

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88 insurance company or managed care plan.

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

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

94 (b) The policy provides, at a minimum, coverage from the
95 beginning of a semester, 24 hours a day, until the beginning of
96 the next semester.

97 (c) The university health center is included in the network
98 of providers covered by the policy or there are network
99 providers covered by the policy in reasonable geographic
100 proximity to the state university campus at which the student is
101 enrolled.

102 (6) PROOF OF COVERAGE.—Proof of health insurance coverage
103 must be provided in the manner and by the date prescribed by the
104 state university, or the university may require the student to
105 purchase the university-sponsored health insurance pursuant to
106 subsection (4) or acceptable alternative insurance pursuant to
107 subsection (5).

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

112 (a) Fulfill the requirements to serve as an insurance
113 carrier, including serving as an entity that provides health
114 benefit plans in this state, an authorized insurer, a health
115 maintenance organization, or any other person providing a health
116 benefit plan that is subject to insurance regulation in this

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117 state.

118 (b) Comply with a 75 percent loss ratio, so that at least
119 75 percent of the premiums paid by students for any insurance
120 purchased through the university must be spent toward medical
121 services.

122 (8) REPORTING REQUIREMENTS.—Each university shall annually
123 report all revenue generated through private, university-
124 sponsored, and acceptable alternative student health insurance
125 billing; expenses associated with insurance billing from the
126 previous fiscal year; and information on health insurance and
127 managed care plans offered by the university as university-
128 sponsored student health insurance, including the loss ratios of
129 each plan.

130 (9) REVIEW AND REPORT.—The Board of Governors of the State
131 University System shall review student access to health care
132 services as implemented according to this section, including the
133 scope and use of services of uninsured students, the means to
134 improve access to health care for students, the use of revenues
135 from billing health insurance carriers, the success of
136 university health centers in becoming in-network providers with
137 respect to major insurance carriers in the state, and proposals
138 to improve the benefits and efficiency of student access to
139 health care services. The board shall provide a report of the
140 findings from such review to the President of the Senate and the
141 Speaker of the House of Representatives on or before January 31,
142 2013.

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