

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 short  
 4           title and legislative intent; providing requirements for  
 5           state universities with health centers; authorizing a  
 6           state university to require student proof of health  
 7           insurance coverage if certain conditions are met or to  
 8           require the purchase of university-sponsored or other  
 9           insurance in certain circumstances; requiring student  
 10          responsibility for resolving outstanding balances owed a  
 11          university health center; providing requirements for  
 12          acceptable alternative insurance; providing requirements  
 13          for proof of coverage; providing requirements for  
 14          university-sponsored insurance providers; requiring annual  
 15          reporting by state universities; requiring the Board of  
 16          Governors to review and report to the Legislature on  
 17          student access to health care services; providing an  
 18          effective date.

19  
 20 Be It Enacted by the Legislature of the State of Florida:

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

24           1006.72 State university student health insurance.--

25           (1) SHORT TITLE.--This section may be cited as the

26 "Student Health Insurance Protection Act."

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

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

32        (b) State universities that require mandatory health  
33 insurance coverage recognize private health insurance as an  
34 alternative to the university health insurance coverage.

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

40        (3) STUDENT HEALTH INSURANCE.--Beginning July 1, 2010,  
41 state universities that charge a health fee, charge fees for  
42 services provided in the university health center, and have  
43 university health centers that employ at least one full-time  
44 physician must:

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

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

52  
53 Notwithstanding the provisions of this subsection, a student is  
54 responsible for resolving any outstanding balances owed the  
55 university health center, subject to the health insurer or

56 managed care agreement between the university and the health  
 57 insurance company or managed care plan.

58 (4) MANDATORY HEALTH INSURANCE COVERAGE.--

59 (a) Beginning July 1, 2010, each state university that  
 60 elects to require students to provide proof of health insurance  
 61 coverage as a nonacademic condition of enrollment must comply  
 62 with this section. Such universities shall:

63 1. Competitively bid any university-sponsored health  
 64 insurance.

65 2. Establish policies that outline acceptable alternative  
 66 insurance policies as provided in subsection (5).

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

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

74 5. Ensure that the university-sponsored insurance and  
 75 acceptable alternative insurance policies as provided in  
 76 subsection (5) cover, at a minimum, the level of services in the  
 77 standard health benefit plan as described in s.  
 78 627.6699(12)(b)4.

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

83 7. Use at least 10 percent of all net revenues generated  
84 through insurance collections to provide subsidies for uninsured  
85 students to purchase university-sponsored insurance or an  
86 alternative insurance policy as provided in subsection (5).

87 (c) Notwithstanding this subsection, a student is  
88 responsible for resolving any outstanding balances owed the  
89 university health center, subject to the health insurer or  
90 managed care agreement between the university and the health  
91 insurance company or managed care plan.

92 (5) ACCEPTABLE ALTERNATIVE INSURANCE.--A domestic  
93 student's health insurance policy is considered to be acceptable  
94 for purposes of this section if:

95 (a) The policy meets the level of services in the standard  
96 health benefit plan as described in s. 627.6699(12)(b)4.

97 (b) The policy provides, at a minimum, coverage from the  
98 beginning of a semester, 24 hours a day, until the beginning of  
99 the next semester.

100 (c) The university health center is included in the  
101 network of providers covered by the policy or there are network  
102 providers covered by the policy in reasonable geographic  
103 proximity to the state university campus where the student is  
104 enrolled.

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

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

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

120       (b) Comply with a 75-percent loss ratio so that at least  
121 75 percent of the premiums students pay for any insurance  
122 purchased through the university must be spent for medical  
123 services.

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

132       (9) REVIEW AND REPORT.--The Board of Governors shall  
133 review student access to health care services as implemented  
134 according to this section, including the scope and use of  
135 services of uninsured students, the means to improve access to  
136 health care for students, the use of revenues from billing  
137 health insurance carriers, the success of university health  
138 centers in becoming in-network providers with major insurance

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139 | carriers in the state, and proposals to improve the benefits and  
140 | efficiency of student access to health care services, and  
141 | provide a report to the President of the Senate and the Speaker  
142 | of the House of Representatives by January 31, 2013.

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