

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; providing legislative intent; providing student
 5 health insurance requirements for certain state
 6 universities; providing mandatory health insurance
 7 requirements for state universities that require students
 8 to provide proof of health insurance coverage as a
 9 condition of enrollment; providing requirements for
 10 acceptable alternative domestic student's health insurance
 11 policies; providing requirements for proof of coverage;
 12 providing eligibility criteria for university-sponsored
 13 insurance providers; requiring annual reporting by state
 14 universities; specifying reporting requirements; requiring
 15 the Board of Governors to review and report to the
 16 Legislature on student access to health care services;
 17 specifying review criteria; providing an effective date.

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

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

23 1006.72 State university student health insurance.--

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

25 "Student Health Insurance Protection Act."

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

27 (a) State universities assist university students, the
 28 majority of whom have private health insurance coverage, through

29 billing the private insurer for services received at the
30 university health center.

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

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

38 (3) STUDENT HEALTH INSURANCE.--

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

43 1. Bill a student's private health insurer for covered
44 services, prescriptions, or other items provided by the
45 university health center to covered students.

46 2. Ensure that the university health center attempts to
47 become an in-network provider with at least five of the 10
48 largest health insurance companies or health maintenance
49 organization plans providing coverage in the state based upon
50 statewide premium volume in the most recent calendar year
51 premium volume has been reported.

52 (b) Notwithstanding the provisions of this subsection, a
53 student is responsible for the payment of any copayments,
54 deductibles, or payments for noncovered services.

55 (4) MANDATORY HEALTH INSURANCE COVERAGE.--

56 (a) Beginning July 1, 2010, each state university that

57 chooses to require students to provide proof of health insurance
58 coverage as a nonacademic condition of enrollment must comply
59 with the provisions of this subsection. Such universities shall:

60 1. Competitively bid any university-sponsored health
61 insurance.

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

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

67 4. Ensure that the university health center attempts to
68 become an in-network provider with at least five of the 10
69 largest health insurance companies or health maintenance
70 organization plans providing coverage in the state based upon
71 statewide premium volume in the most recent calendar year
72 premium volume has been reported.

73 5. Ensure that the university-sponsored insurance or any
74 acceptable alternative insurance policy as provided in
75 subsection (5) meets the definition of creditable coverage as
76 defined in s. 627.6561(5) (a), provides comprehensive health care
77 services as defined in s. 641.19(4), or is a blanket or
78 individual health insurance policy that provides both inpatient
79 and outpatient coverage for health care services.

80 (b) Notwithstanding this subsection, a student is
81 responsible for the payment of any copayments, deductibles, or
82 payments for noncovered services.

83 (5) ACCEPTABLE ALTERNATIVE INSURANCE.--A domestic
84 student's health insurance policy is considered to be acceptable

85 for purposes of this section if:

86 (a) The policy or contract meets the definition of
 87 creditable coverage as provided in s. 627.6561(5) (a), provides
 88 comprehensive health care services as defined in s. 641.19(4),
 89 or is a blanket or individual health insurance policy that
 90 provides both inpatient and outpatient coverage for health care
 91 services.

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

95 (c) The university health center is included in the
 96 network of providers under the policy or contract or there are
 97 network providers under the policy or contract in reasonable
 98 geographic proximity to the state university campus where the
 99 student is enrolled.

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

106 (7) UNIVERSITY-SPONSORED INSURANCE PROVIDERS.--To be
 107 eligible to be considered a university-sponsored insurance
 108 provider for student health care services, an insurance company
 109 or health maintenance organization plan must:

110 (a) Have a certificate of authority in good standing as an
 111 insurer, issued pursuant to chapter 624, or as a health
 112 maintenance organization, issued pursuant to chapter 641.

113 (b) Comply with all rules and laws of this state relating
114 to premiums charged for university-sponsored health insurance
115 policies or health maintenance organization contracts.

116 (8) REPORTING REQUIREMENTS.--Each state university shall
117 annually report all revenue generated through private,
118 university-sponsored, and acceptable alternative student health
119 insurance billing; expenses associated with insurance billing
120 from the previous fiscal year; and information on health
121 insurance and health maintenance organization plans offered by
122 the university as university-sponsored student health insurance,
123 including the loss ratios of each.

124 (9) REVIEW AND REPORT.--The Board of Governors shall
125 review student access to health care services as implemented
126 according to this section, including the scope and use of
127 services of uninsured students, the means to improve access to
128 health care for students, the use of revenues from billing
129 health insurance carriers, the success of university health
130 centers in becoming in-network providers with major insurance
131 carriers in the state, and proposals to improve the benefits and
132 efficiency of student access to health care services, and
133 provide a report to the President of the Senate and the Speaker
134 of the House of Representatives by January 31, 2013.

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