

By Senator Garcia

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20121220__

1 A bill to be entitled
 2 An act relating to the repeal of health insurance
 3 provisions; amending s. 627.64872, F.S.; deleting a
 4 requirement that the Florida Health Insurance Plan's
 5 board of directors annually report to the Governor and
 6 the Legislature concerning the Florida Health
 7 Insurance Plan; deleting redundant provisions making
 8 the implementation of the plan by the board contingent
 9 upon certain appropriations; amending s. 627.6699,
 10 F.S.; deleting a requirement that the Office of
 11 Insurance Regulation of the Department of Financial
 12 Services annually report to the Governor and the
 13 Legislature concerning the Small Employers Access
 14 Program; providing an effective date.

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

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 18 Section 1. Subsections (7) through (20) of section
 19 627.64872, Florida Statutes, are renumbered as subsections (6)
 20 through (19), respectively, and paragraph (b) of subsection (4),
 21 present subsection (6), and paragraph (a) of present subsection
 22 (20) of that section are amended to read:

23 627.64872 Florida Health Insurance Plan.—

24 (4) PLAN OF OPERATION.—The plan of operation shall:

25 (b) Establish procedures for selecting an administrator in
 26 accordance with subsection (10) ~~(11)~~.

27 ~~(6) ANNUAL REPORT.—The board shall annually submit to the~~
 28 ~~Governor, the President of the Senate, and the Speaker of the~~
 29 ~~House of Representatives a report that includes an independent~~

40-01235-12

20121220__

30 ~~actuarial study to determine, without limitation, the following:~~

31 ~~(a) The effect the creation of the plan has on the small~~
32 ~~group and individual insurance market, specifically on the~~
33 ~~premiums paid by insureds, including an estimate of the total~~
34 ~~anticipated aggregate savings for all small employers in the~~
35 ~~state.~~

36 ~~(b) The actual number of individuals covered at the current~~
37 ~~funding and benefit level, the projected number of individuals~~
38 ~~that may seek coverage in the forthcoming fiscal year, and the~~
39 ~~projected funding needed to cover anticipated increase or~~
40 ~~decrease in plan participation.~~

41 ~~(c) A recommendation as to the best source of funding for~~
42 ~~the anticipated deficits of the pool.~~

43 ~~(d) A summary of the activities of the plan in the~~
44 ~~preceding calendar year, including the net written and earned~~
45 ~~premiums, plan enrollment, the expense of administration, and~~
46 ~~the paid and incurred losses.~~

47 ~~(e) A review of the operation of the plan as to whether the~~
48 ~~plan has met the intent of this section.~~

49
50 ~~The board may not implement the Florida Health Insurance Plan~~
51 ~~until funds are appropriated for startup costs and any projected~~
52 ~~deficits; however, the board may complete the actuarial study~~
53 ~~authorized in this subsection.~~

54 (19) ~~(20)~~ COMBINING MEMBERSHIP OF THE FLORIDA COMPREHENSIVE
55 HEALTH ASSOCIATION; ASSESSMENT.-

56 (a)1. Upon implementation of the Florida Health Insurance
57 Plan, the Florida Comprehensive Health Association, as specified
58 in s. 627.6488, is abolished as a separate nonprofit entity and

40-01235-12

20121220__

59 shall be subsumed under the board of directors of the Florida
60 Health Insurance Plan. All individuals actively enrolled in the
61 Florida Comprehensive Health Association shall be enrolled in
62 the plan subject to its rules and requirements, except as
63 otherwise specified in this section. Maximum lifetime benefits
64 paid to an individual in the plan shall not exceed the amount
65 established under subsection (15) ~~(16)~~, and benefits previously
66 paid for any individual by the Florida Comprehensive Health
67 Association shall be used in the determination of total lifetime
68 benefits paid under the plan.

69 2. All persons enrolled in the Florida Comprehensive Health
70 Association upon implementation of the Florida Health Insurance
71 Plan are only eligible for the benefits authorized under
72 subsection (15) ~~(16)~~. Persons identified by this section shall
73 convert to the benefits authorized under subsection (15) ~~(16)~~ no
74 later than January 1, 2005.

75 3. Except as otherwise provided in this section, the
76 administration of the coverage of persons actively enrolled in
77 the Florida Comprehensive Health Association shall operate under
78 the existing plan of operation without modification until the
79 adoption of the new plan of operation for the Florida Health
80 Insurance Plan.

81 Section 2. Paragraph (1) of subsection (15) of section
82 627.6699, Florida Statutes, is amended to read:

83 627.6699 Employee Health Care Access Act.—

84 (15) SMALL EMPLOYERS ACCESS PROGRAM.—

85 ~~(1) Annual reporting. The office shall make an annual~~
86 ~~report to the Governor, the President of the Senate, and the~~
87 ~~Speaker of the House of Representatives. The report shall~~

40-01235-12

20121220__

88 ~~summarize the activities of the program in the preceding~~
89 ~~calendar year, including the net written and earned premiums,~~
90 ~~program enrollment, the expense of administration, and the paid~~
91 ~~and incurred losses. The report shall be submitted no later than~~
92 ~~March 15 following the close of the prior calendar year.~~

93 Section 3. This act shall take effect July 1, 2012.