

HB 5009

2015

1 A bill to be entitled

2 An act relating to the state group insurance program;
3 amending s. 110.123, F.S.; authorizing the state group
4 insurance program to include high-deductible plans;
5 requiring employees hired after a specified date to
6 participate in a high-deductible plan; deleting
7 expired and obsolete provisions; revising the state's
8 monthly contribution for certain employees under the
9 state group insurance program; specifying
10 circumstances in which the act does not take effect;
11 providing an effective date.

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

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15 Section 1. Paragraphs (a), (b), (g), and (j) of subsection
16 (2) and subsection (12) of section 110.123, Florida Statutes,
17 are amended to read:

18 110.123 State group insurance program.—

19 (3) STATE GROUP INSURANCE PROGRAM.—

20 (a) The Division of State Group Insurance is created
21 within the Department of Management Services.

22 (b) It is the intent of the Legislature to offer a
23 comprehensive package of health insurance and retirement
24 benefits and a personnel system for state employees which are
25 provided in a cost-efficient and prudent manner, and to allow
26 state employees the option to choose benefit plans which best

27 | suit their individual needs. Therefore, the state group
28 | insurance program is established which may include the state
29 | group health insurance plan or plans, health maintenance
30 | organization plans, high-deductible plans, group life insurance
31 | plans, TRICARE supplemental insurance plans, group accidental
32 | death and dismemberment plans, and group disability insurance
33 | plans. Furthermore, the department is additionally authorized to
34 | establish and provide as part of the state group insurance
35 | program any other group insurance plans or coverage choices that
36 | are consistent with the provisions of this section.

37 | (g)1. Participation by individuals in the program is
38 | available to all state officers, full-time state employees, and
39 | part-time state employees and is voluntary. Participation in the
40 | program is also available to retired state officers and
41 | employees who elect at the time of retirement to continue
42 | coverage under the program, but may elect to continue all or
43 | only part of the coverage they had at the time of retirement. A
44 | surviving spouse may elect to continue coverage only under a
45 | state group health insurance plan, a TRICARE supplemental
46 | insurance plan, or a health maintenance organization plan.

47 | 2. Employees who are hired on or after July 1, 2015, may
48 | only elect to participate in a high-deductible plan.

49 | ~~1. Full-time state employees described in subparagraph~~
50 | ~~(2)(c)1. are eligible for health insurance coverage in calendar~~
51 | ~~year 2014 as long as they remain employed by an employer~~
52 | ~~participating in the state group insurance program during the~~

53 ~~year. This subparagraph expires December 31, 2014.~~

54 ~~2. Employees paid from other personal services (OPS) funds~~
55 ~~are not eligible for coverage before January 1, 2014.~~

56 ~~(j) Notwithstanding paragraph (f) requiring uniform~~
57 ~~contributions, and for the 2011-2012 fiscal year only, the state~~
58 ~~contribution toward the cost of any plan in the state group~~
59 ~~insurance plan is the difference between the overall premium and~~
60 ~~the employee contribution. This subsection expires June 30,~~
61 ~~2012.~~

62 (12) HEALTH SAVINGS ACCOUNTS.—The department is authorized
63 to establish health savings accounts for full-time and part-time
64 state employees in association with a health insurance plan
65 option authorized by the Legislature and conforming to the
66 requirements and limitations of federal provisions relating to
67 the Medicare Prescription Drug, Improvement, and Modernization
68 Act of 2003.

69 (a) A member participating in this health insurance plan
70 option is eligible to:

71 1. Receive an employer contribution into the employee's
72 health savings account from the State Employees Health Insurance
73 Trust Fund in an amount to be determined by the Legislature. A
74 member is not eligible for an employer contribution upon
75 termination of employment. For the 2015-2016 ~~2013-2014~~ fiscal
76 year, the state may not make a state's ~~state's~~ monthly contribution into
77 the health savings account of an employee hired after July 1,
78 2015. For the 2015-2016 fiscal year, for employees who were

79 participating in the health insurance plan option before July 1,
80 2015, the state shall contribute ~~for employees having individual~~
81 ~~coverage shall be \$41.66~~ monthly for employees having individual
82 coverage and ~~the monthly contribution for employees having~~
83 ~~family coverage shall be \$83.33~~ monthly for employees having
84 family coverage. For the 2016-2017 ~~2014-2015~~ fiscal year and
85 thereafter, the state's contribution from the trust fund into
86 the member's health savings account ~~may shall~~ be adjusted ~~set~~ in
87 the annual General Appropriations Act.

88 2. Deposit the member's own funds into a health savings
89 account.

90 (b) The monthly premiums paid by the employer for a member
91 participating in this health insurance plan option shall include
92 an amount equal to the monthly employer contribution authorized
93 by the Legislature for that fiscal year.

94 (c) The health savings accounts shall be administered in
95 accordance with the requirements and limitations of federal
96 provisions relating to the Medicare Prescription Drug,
97 Improvement, and Modernization Act of 2003.

98 Section 2. This act shall take effect July 1, 2015, unless
99 HB 7097 or similar legislation is adopted in the same
100 legislative session or an extension thereof and becomes a law,
101 in which case this act shall not take effect.