

Amendment No.

COMMITTEE/SUBCOMMITTEE ACTION

ADOPTED	—	(Y/N)
ADOPTED AS AMENDED	—	(Y/N)
ADOPTED W/O OBJECTION	—	(Y/N)
FAILED TO ADOPT	—	(Y/N)
WITHDRAWN	—	(Y/N)
OTHER	—	

1 Committee/Subcommittee hearing bill: Health Innovation
2 Subcommittee
3 Representative Plakon offered the following:

Amendment (with title amendment)

Remove lines 1004-1017 and insert:

7 (1) A self-insured health benefit plan established or
8 maintained by a small employer, as defined in s. 627.6699(3)(w),
9 is exempt from s. 627.6699 and may use a stop-loss insurance
10 policy issued to the employer. For purposes of this section, the
11 term "stop-loss insurance policy" means a health insurance
12 policy issued to a small employer which covers the small
13 employer's obligation for the excess cost of medical care on an
14 equivalent basis per employee provided under a self-insured
15 health benefit plan. Except as provided in subsection (2), a
16 stop-loss insurance policy is exempt from s. 627.6699.

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17 (2) A stop-loss insurance policy is subject to s. 627.6699
18 if the policy has an aggregate attachment point that is lower
19 than the greatest of:

20 (a) Two thousand dollars multiplied by the number of
21 employees;

22 (b) One hundred twenty percent of expected claims, as
23 determined by the stop-loss insurer in accordance with actuarial
24 standards of practice; or

25 (c) Twenty thousand dollars.

26 (3) A stop-loss insurance policy authorized under this
27 section must cover 100 percent of all claims equal to or above
28 the attachment point set forth in subsection (2).

29 (4) Health insurance carriers shall use a consistent basis
30 for determining the number of an employer's covered employees.
31 Such basis may include, but is not limited to, the average
32 number of employees employed annually or at a uniform time.

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35 **T I T L E A M E N D M E N T**

36 Remove lines 10-11 and insert:
37 authorizing certain small employer health benefit plans to use a
38 stop-loss insurance policy; defining the term "stop-loss
39 insurance policy"; providing requirements