



195386

LEGISLATIVE ACTION

Senate	.	House
Comm: RCS	.	
03/23/2015	.	
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The Committee on Banking and Insurance (Detert) recommended the following:

Senate Amendment (with title amendment)

Delete lines 1002 - 1015
and insert:

(1) A self-insured health benefit plan established or maintained by a small employer, as defined in s. 627.6699(3)(v), is exempt from s. 627.6699 and may use a stop-loss insurance policy issued to the employer. For purposes of this subsection, the term "stop-loss insurance policy" means an insurance policy issued to a small employer which covers the small employer's



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11 obligation for the excess cost of medical care on an equivalent
12 basis per employee provided under a self-insured health benefit
13 plan.

14 (a) A small employer stop-loss insurance policy is
15 considered a health insurance policy and is subject to s.
16 627.6699 if the policy has an aggregate attachment point that is
17 lower than the greatest of:

18 1. Two thousand dollars multiplied by the number of
19 employees;

20 2. One hundred twenty percent of expected claims, as
21 determined by the stop-loss insurer in accordance with actuarial
22 standards of practice; or

23 3. Twenty thousand dollars.

24 (b) Once claims under the small employer health benefit
25 plan reach the aggregate attachment point set forth in paragraph
26 (a), the stop-loss insurance policy authorized under this
27 section must cover 100 percent of all claims that exceed the
28 aggregate attachment point.

29 (2) A self-insured health benefit plan established or
30 maintained by an employer with 51 or more covered employees is
31 considered health insurance if the plan's stop-loss coverage, as
32 defined in s. 627.6482(14), has an aggregate attachment point
33 that is lower than the greater of:

34 (a) One hundred ten percent of expected claims, as
35 determined by the stop-loss insurer in accordance with actuarial
36 standards of practice; or

37 (b) Twenty thousand dollars.

38 (3) Stop-loss insurance carriers shall use a consistent
39 basis for determining the number of an employer's covered



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40 employees. Such basis may include, but is not limited to, the
41 average number of employees employed annually or at a uniform
42 time.

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44 ===== T I T L E A M E N D M E N T =====

45 And the title is amended as follows:

46 Delete lines 10 - 11

47 and insert:

48 authorizing certain health benefit plans to use a
49 stop-loss insurance policy; defining the term "stop-
50 loss insurance policy"; providing requirements