



2011 FLORIDA HEALTH CHOICES Annual Report

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With a goal of increasing access to affordable, quality health care, Florida Health Choices is working to create a competitive market for purchasing health insurance and health services.

We will provide employers and consumers with a single point of access to compare multiple insurance products, and enable them to enroll in the product that best meets their needs.



Our Mission Statement

Florida Health Choices: Removing barriers between employees who deserve quality health care, and the providers who want to make sure they get it. Easily and accurately.

Florida Health Choices’ Marketplace to Introduce Common Medical Application Hub

Florida Health Choices is set to launch a new method to simplify the process for both employers and employees when enrolling in a small group health insurance program: a common medical application. The application will be located in the Marketplace, a central web portal where small businesses can help their employees choose from a variety of health plans and services. All participating vendors for underwriting and enrollment purposes will accept the application.

Florida Health Choices was created by the Legislature to help small business owners in Florida make sense of the complex health insurance system. Florida’s Insurance Marketplace is a “one-stop-shop” that provides small business owners with flexible insurance options and products for their employees.

Connecture, the nation’s leading provider of online insurance distribution solutions for the health and benefits industry, is the vendor selected to create and implement the application hub. Connecture is solely focused on delivering integrated web-based insurance shopping, enrollment and administrative solutions for health plans and brokers, currently providing service to more than 50,000 brokers across multiple lines of business. They have facilitated more than 20 million individual and employee commercial enrollments, and supported more than one million employer enrollments.

Connecture’s health plan clients include 12 of the 20 largest health plans in the nation, including 64 percent of total Blues plans and many regional plans. Connecture’s StateAdvantage exchange solution is flexible and adaptable, and they continue to focus on innovative technology that brings carriers, brokers, navigators, and call centers together.

The application is a smart form technology — housed on a secure, web-based hub — that allows the Marketplace to simplify the user experience. The smart form provides employers and employees a one-stop application; employers will no longer need to fill out multiple forms for each insurance company but rather a single standard form used by all companies in the Marketplace. The application will only ask questions specific to each person’s personal circumstances or medical history.

“The common medical application is a great stride for us to provide simplified, personalized services to persons completing the form. For example, if an unmarried individual reported a gender of male, he will not be asked questions relating to pregnancy,” Rose Naff, Florida Health Choices CEO, said.

The smart form also allows the application to prompt respondents to provide additional information when answering “yes” to a condition found under the diagnosis categories. Specifically, some diagnoses require sub-types or unique information that is customized in the smart form.

Vendors Joining Florida's Insurance Marketplace

In preparation for program launch, Florida Health Choices, Inc. sought interested vendors for Florida's Insurance Marketplace. A Solicitation of Interest was published and invited comments from vendors, insurance agents and other stakeholders interested in the innovative program.

Created by the Legislature, the Marketplace will assist Florida's small business owners with the purchase of health insurance and health care services. The web portal will offer small businesses with an opportunity to choose from a variety of program options for their company. By enrolling, employers will provide employees with access to a variety of health plans and services and a unique shopping experience.

The Solicitation of Interest provided a roadmap detailing how the program is expected to evolve over the next 12 months with three distinct phases planned. Each phase increases the number of options available to employers, populations targeted, types of vendors entering the Marketplace, and an ever-increasing range of products and services that can be offered.

"A strong and involved vendor community with product offerings that are attractive to employers and consumers are the keys to a successful Marketplace," said Aaron Bean, board chairman of Florida Health Choices. "We look forward to launching the program with the top-notch insurance products employers and their employees want to buy."



Florida Health Choices Names Members of Agent Steering Committee

In preparation for the launch of Florida's Insurance Marketplace, Florida Health Choices, Inc. named representatives from Florida's insurance industry to serve on its Agent Steering Committee. The experienced volunteer committee is primarily comprised of insurance agents licensed in the State of Florida. The steering committee will provide recommendations and guidance regarding program design and other aspects of the Marketplace to ensure that the services offered are meeting customers' needs. Members of the committee appointed in 2011 are:

Jerome Ashford
Marlo DeMoss
Bonnie Hauck Evelyn
Donna Fogle
Tony Martely
Corey McMeeking

Pam Mims
D. David Russell
Terri Seefeldt
Kenneth Stevenson
Charles Stout

Areas of consideration for input from the Agent Steering Committee include:

- Program eligibility criteria for agents/buyer's representatives
- Agent training requirements and opportunities for continuing education
- Terms and conditions of agent participation
- Development of compensation recommendations and participation fees
- Identification of efficient referral processes to participating agents
- Agent portal testing during development and possible future enhancements

2011 Board of Directors

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How Does the Marketplace Work?

FREQUENTLY ASKED QUESTIONS ABOUT THE MARKETPLACE PROGRAM

Q: What is the Marketplace?

A: Florida's Insurance Marketplace is a web-based shopping experience that allows easy access and side-by-side comparison of health care options for small businesses.

Q: Who runs the Marketplace?

A: Florida Health Choices was created by the Florida Legislature in 2008 as a not-for-profit corporation.

Q: Is this the same as the “health exchanges” being mandated by the federal government?

A: The Marketplace is not the same as a “health exchange.” There are no mandates as to the products and plans that an insurer is allowed to offer, and there are no requirements for a small business to participate. This Marketplace is completely voluntary.

Q: Which businesses can participate?

A: Initially, eligible employers include Florida's small businesses with four to 50 employees at the time of enrollment. Other eligible groups designated by the State of Florida can be added in the future and include: fiscally constrained counties and school districts; small municipalities; rural hospitals; and the State of Florida.

Q: Are these plans different than what is currently available for small businesses?

A: The offerings of coverage by the small business will be more diverse in the Marketplace. In the current market a small business owner may only be able to offer one plan option to their employees. In the Florida Health Choices Marketplace an employer will choose one insurance carrier, and offer up to 4 different offerings from that carrier. This will empower the employee to choose the coverage level that best fits their personal needs.

Q: Will employees have to pay for the insurance plan?

A: The contribution that an employee will be required to make towards their coverage will be decided by their employer. Employers will be required to contribute at least 50% of their premium total but could potentially contribute more.

Q: When will the Marketplace be available to businesses?

A: Florida Health Choices will kick off with a Small Group Pilot Program. This pilot will last at least six months at which time the corporation will evaluate adding additional services.

Q: Do I have to leave the Marketplace if I lose my job or change employers?

A: During the Small Group Pilot Program you must be associated with an employer. You may be eligible for COBRA through your employer which would lead to continued coverage through Florida Health Choices upon leaving your employment.

Q: How do I know if my employer will be participating?

A: If your employer is participating, they will provide you with a link to register in the program to begin the process of creating an account, answering medical questions, and selecting your coverage.

Q: What if I want to change my plan during my time of employment?

A: An employee will be able to change their plan once a year during the open enrollment period. This is typically a 60-day period prior to the end of your current plan year. You will also be able to update coverage if you experience a life event such as a marriage, child birth, adoption, etc.

Q: Does the Marketplace have an “essential set of benefits” similar to what the federal law mandates?

A: The Marketplace does not have an essential set of benefits. The products offered during the small group pilot are all products that have been filed and approved by the Florida Office of Insurance Regulation.

Florida Health Choices Names Key Health Care and Insurance Leaders to Vendor Steering Committee

Florida Health Choices announced the members of its Vendor Steering Committee. The Steering Committee is comprised of vendors who may elect in the future to offer their products and services in the Marketplace. These organizations have been selected to assist in the development of the Marketplace and provide guidance in the areas of vendor certification processes, terms and conditions of vendor participation, reporting requirements and effective data collection, proven marketing and outreach efforts for small employers, and development of effective consumer education materials.



Members of the Vendor Steering Committee are:

- **Aetna, Inc.** represented by Sherry R. Baker
- **America's Health Insurance Plans** represented by Joy Ryan
- **Argus Dental Plan** represented by Nicholas M. Kavouklis, DMD
- **AvMed Health Plans** represented by Javier Mendoza
- **Blue Cross Blue Shield of Florida** represented by V. Sheffield "Chip" Kenyon
- **Broward Health** represented by Joseph Rogers
- **Capital Health Plan** represented by Tom Glennon
- **Centene Corporation and Sunshine State Health Plans** represented by Holly Benson
- **Consumer Health Alliance and Coverdell** represented by Vincent DiBenedetto
- **Coventry Health Care of Florida, Inc.** represented by Darcey A. Gartner
- **Delta Dental** represented by Jeff Album
- **Dentalplans.com** represented by Josh Babyak
- **DentaQuest, Inc.** represented by Lourdes T. Rivas
- **Florida Association of Health Plans** represented by Michael W. Garner, Ph.D.
- **Florida C.H.A.I.N. represented** by Greg Mellowe
- **Florida Health Care Plans** represented by David C. Schandel
- **Florida State University School of Medicine** represented by Leslie M. Beitsch, MD, JD
- **Liberty Dental Plan of FL** represented by Scot Giambruno
- **Humana** represented by Tim Love
- **MCNA Dental Plan** represented by Carlos Lacasa and Glen Feingold
- **Preferred Medical Plan** represented by Alberto F. Arca
- **United Healthcare of Florida, Inc.** represented by Glenn Baker

"Florida Health Choices is pleased to work in partnership with a very strong caliber of representatives from the health care service and commercial insurance markets," said Aaron Bean, board chairman of Florida Health Choices. "We are seeking their input to ensure the services and products offered in Florida's Insurance Marketplace best meet our consumers' needs."



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