

By Senator Oelrich

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1 A bill to be entitled
2 An act relating to student access to health insurance;
3 creating s. 1006.72, F.S.; providing a short title;
4 providing legislative intent; requiring state
5 universities that have student health centers to seek
6 reimbursement from a student's private health
7 insurance for services and prescriptions and ensure
8 that the student health center is an in-network
9 provider for certain health insurance companies;
10 providing that it is the student's responsibility to
11 resolve outstanding balances owed to a student health
12 center before registering for a subsequent school
13 term; authorizing a state university to require
14 students to provide proof of health insurance coverage
15 as a nonacademic condition of enrollment under certain
16 circumstances; authorizing universities to offer
17 university-sponsored student health insurance coverage
18 for students who do not otherwise have proof of health
19 insurance; providing for acceptable, alternative
20 health insurance; providing requirements for proof of
21 health insurance coverage; providing criteria to be
22 eligible as a university-sponsored health insurance
23 provider for student health care services; requiring
24 universities to report certain information related to
25 student health insurance; requiring the Board of
26 Governors to work with state universities, the Office
27 of Insurance Regulation within the Department of
28 Financial Services, and the health insurance providers
29 to reduce premiums and enhance benefits; requiring the

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30 Board of Governors to review student access to health
31 care services and provide a report to the Legislature
32 by a specified date; providing an effective date.

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

36 Section 1. Section 1006.72, Florida Statutes, is created to
37 read:

38 1006.72 State university student health insurance.—

39 (1) SHORT TITLE.—This act may be cited as the “Student
40 Health Insurance Protection Act.”

41 (2) INTENT.—It is the intent of the Legislature that:

42 (a) University students are provided high-quality health
43 services;

44 (b) State universities ensure that students, the majority
45 of whom have private health insurance coverage, have access to
46 health care services through reimbursement from this private
47 insurance for services received at the student health center;

48 (c) State universities that require mandatory health
49 insurance coverage recognize private health insurance as an
50 alternative to the university health insurance coverage; and

51 (d) State universities maximize revenues by collecting
52 funds from students' private health insurance to subsidize the
53 operations of the student health center, reduce health fees to
54 the greatest extent possible, and create health insurance
55 scholarships for those students without private health
56 insurance.

57 (3) STUDENT HEALTH INSURANCE.—State universities that have
58 student health centers that employ at least one full-time

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59 physician must:

60 (a) Seek reimbursement from a student's private health
61 insurance for services, prescriptions, or other items provided
62 by the student health center for which the student is assessed a
63 charge.

64 (b) Ensure that the student health center is considered an
65 in-network provider with at least five of the 10 largest health
66 insurance companies or managed care organizations providing
67 coverage in this state.

68
69 Notwithstanding the provisions of this subsection, a student is
70 responsible for resolving any outstanding balances owed to the
71 student health center, subject to health insurer or managed care
72 agreements between the university and health insurance companies
73 or managed care organizations, before registering for a
74 subsequent term unless other arrangements are approved by the
75 university.

76 (4) MANDATORY HEALTH INSURANCE COVERAGE.—

77 (a) Each state university that meets the conditions
78 provided in this subsection may require students to provide
79 proof of health insurance coverage as a nonacademic condition of
80 enrollment. These universities may offer student health
81 insurance coverage and may require students who do not otherwise
82 provide proof of acceptable health insurance coverage to
83 purchase the university-sponsored or other acceptable insurance
84 as a nonacademic condition of enrollment.

85 (b) In order to require proof of health insurance coverage
86 as a nonacademic condition of enrollment, a state university
87 shall:

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- 88 1. Competitively bid any university-sponsored health
89 insurance.
- 90 2. Establish policies that outline acceptable alternative
91 insurance policies as provided in subsection (5).
- 92 3. Seek reimbursement from a student's private or
93 university-sponsored health insurance for services,
94 prescriptions, or other items provided by the student health
95 center for which the student is assessed a charge.
- 96 4. Ensure that the student health center is considered an
97 in-network provider with at least five of the 10 largest health
98 insurance companies or managed care plans providing coverage in
99 this state.
- 100 5. Ensure that the university-sponsored insurance and
101 acceptable alternative insurance policies as provided in
102 subsection (5) cover, at a minimum, the level of services in the
103 standard health benefit plan as described in s.
104 627.6699(12) (b) 4.
- 105 6. In order to prevent double billing, accept the student
106 health fee as a prepaid copayment, a deductible, or payment for
107 noncovered services, subject to provisions in any managed care
108 agreement that expressly prohibits such prepayment.
- 109 7. Use at least 10 percent of all net revenue generated
110 through insurance collections to provide subsidies for uninsured
111 students to purchase insurance offered by the university or an
112 alternative insurance policy as provided in subsection (5).
- 113
- 114 Notwithstanding the provisions of this subsection, a student is
115 responsible for resolving any outstanding balances owed to the
116 student health center, subject to the health insurer or managed

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117 care agreements between the university and health insurance
118 companies or managed care organizations, before registering for
119 a subsequent term unless other arrangements are approved by the
120 university. The cost of health insurance shall be deemed a cost
121 of attendance as that term is used in financial aid
122 determinations, and shall be included in the calculations of
123 financial aid awards for students.

124 (5) ACCEPTABLE ALTERNATIVE INSURANCE.—A student's health
125 insurance policy is acceptable for purposes of this section if:

126 (a) The policy meets the level of services in the standard
127 health benefit plan as described in s. 627.6699(12)(b)4.

128 (b) The policy provides, at a minimum, coverage from the
129 beginning of a semester, 24 hours a day, until the beginning of
130 the next semester.

131 (c) The student health center is included in the network of
132 providers covered by the policy, or there are network providers
133 covered by the policy in reasonable geographic proximity to the
134 university campus where the student is enrolled.

135 (6) PROOF OF COVERAGE.—Proof of health insurance coverage
136 must be provided in the manner and by the date prescribed by the
137 university or the university may require the student to purchase
138 the university-sponsored health insurance as indicated in
139 subsection (4) or acceptable alternative insurance pursuant to
140 subsection (5).

141 (7) UNIVERSITY-SPONSORED INSURANCE.—To be eligible to be
142 considered a university-sponsored insurance provider for student
143 health care services, the insurance company or managed care
144 organization must:

145 (a) Fulfill the requirements to serve as an insurance

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146 carrier, including an entity that provides health benefit plans
147 in this state, such an authorized insurer, a health maintenance
148 organization, or any other person providing a health benefit
149 plan that is subject to insurance regulation in this state, as
150 defined by s. 627.6699.

151 (b) Comply with the loss ratios established by the Office
152 of Insurance Regulation within the Department of Financial
153 Services, which requires that at least 75 percent of the
154 premiums students pay from any insurance purchased through the
155 university be spent toward medical services. The loss ratio
156 shall be assessed under the process of the Office of Insurance
157 Regulation within the Department of Financial Services to
158 measure loss ratios in the small group carrier insurance
159 programs.

160 (8) REPORTING REQUIREMENTS.—By August 1 of each year, each
161 university shall report to the Office of Insurance Regulation
162 within the Department of Financial Services all revenue
163 generated through private, acceptable alternative, and
164 university-sponsored health insurance billing; expenses
165 associated with insurance billing from the previous fiscal year;
166 information on health insurance and managed care plans offered
167 by the university as university-sponsored health insurance,
168 including fiscal status and the loss ratios of each and in
169 aggregate for the university-sponsored plans offered as defined
170 by the Office of Insurance Regulation; the number of uninsured
171 students each university has enrolled; the subsidies provided to
172 uninsured students for health insurance, including the total
173 dollar amount and the percentage of revenue through insurance
174 collections used to subsidize insurance purchase as defined by

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175 subparagraph (4)(b)7.; and any other information deemed
176 necessary to ensure student access to health care services
177 through student health insurance.

178 (9) PREMIUM REDUCTIONS AND ENHANCED BENEFITS.—The Board of
179 Governors shall work with the state universities, the Office of
180 Insurance Regulation within the Department of Financial
181 Services, and the health insurance providers in this state to
182 reduce premiums and enhance benefits for the health insurance
183 coverage available to students attending state universities.

184 (10) REVIEW AND REPORT.—The Board of Governors shall review
185 student access to health care services, including the scope and
186 use of services of uninsured students, means to improve access
187 to health care for students, use of revenues from billing health
188 insurance carriers, success of student health centers becoming
189 in-network provider with major insurance carriers in the state,
190 as well as proposals to improve the benefits and efficiency of
191 the program and provide a report to the Legislature by January
192 31, 2012.

193 Section 2. This act shall take effect July 1, 2009.