

1 A bill to be entitled
 2 An act relating to state university student health
 3 insurance; creating s. 1006.72, F.S.; providing a short
 4 title and legislative intent; providing requirements for
 5 state universities with health centers; authorizing a
 6 state university to require student proof of health
 7 insurance coverage if certain conditions are met or to
 8 require the purchase of university-sponsored or other
 9 insurance in certain circumstances; requiring student
 10 responsibility for resolving outstanding balances owed a
 11 university health center; providing requirements for
 12 acceptable alternative insurance; providing requirements
 13 for proof of coverage; providing requirements for
 14 university-sponsored insurance providers; requiring annual
 15 reporting by state universities; requiring the Board of
 16 Governors to review and report to the Legislature on
 17 student access to health care services; providing an
 18 effective date.

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

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 22 Section 1. Section 1006.72, Florida Statutes, is created
 23 to read:

24 1006.72 State university student health insurance.—

25 (1) TITLE.--This act shall be known as the "Student Health
 26 Insurance Protection Act."

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

28 (a) State universities assist university students, the
29 majority of whom have private health insurance coverage, through
30 billing the private insurer for services received at the
31 university health center.

32 (b) State universities that require mandatory health
33 insurance coverage recognize private health insurance as an
34 alternative to the university health insurance coverage.

35 (c) State universities maximize revenues by collecting
36 funds from student private health insurers to subsidize the
37 operations of the university health center and to reduce health
38 fees or fees for health services to the greatest extent
39 possible.

40 (3) STUDENT HEALTH INSURANCE.-- Beginning July 1, 2010,
41 state universities that charge a health fee, charge fees for
42 services provided in the university health center, and have
43 university health centers that employ at least one full-time
44 physician must:

45 (a) Bill a student's private health insurer for services,
46 prescriptions, or other items provided by the university health
47 center for which the student is assessed a charge.

48 (b) Ensure that the university health center is considered
49 an in-network provider with at least five of the 10 largest
50 health insurance companies or managed care plans providing
51 coverage in the state.

52
53 Notwithstanding the provisions of this subsection, a student is
54 responsible for resolving any outstanding balances owed the

55 university health center, subject to the health insurer or
 56 managed care agreement between the university and the health
 57 insurance company or managed care plan.

58 (4) MANDATORY HEALTH INSURANCE COVERAGE.—

59 (a) Beginning July 1, 2010, each state university that
 60 chooses to require students to provide proof of health insurance
 61 coverage as a nonacademic condition of enrollment must comply
 62 with the provisions of this subsection. Such universities
 63 shall:

64 1. Competitively bid any university-sponsored health
 65 insurance.

66 2. Establish policies that outline acceptable alternative
 67 insurance policies as provided in subsection (5).

68 3. Bill a student's private or university-sponsored health
 69 insurer for services, prescriptions, or other items provided by
 70 the university health center for which the student is charged.

71 4. Ensure that the university health center is considered
 72 an in-network provider with at least five of the 10 largest
 73 health insurance companies or managed care plans providing
 74 coverage in the state.

75 5. Ensure that the university-sponsored insurance and
 76 acceptable alternative insurance policies as provided in
 77 subsection (5) cover, at a minimum, the level of services in the
 78 standard health benefit plan as described in s.

79 627.6699(12)(b)4.

80 6. In order to prevent double billing, accept the student
 81 health fee as a prepaid copayment, deductible, or payment for

82 noncovered services subject to provisions in any managed care
83 agreement that expressly prohibits such prepayment.

84 7. Use at least 10 percent of all net revenue generated
85 through insurance collections to provide subsidies for uninsured
86 students to purchase university-sponsored insurance or an
87 alternative insurance policy as provided in subsection (5).

88 (c) Notwithstanding this subsection, a student is
89 responsible for resolving any outstanding balances owed the
90 university health center, subject to the health insurer or
91 managed care agreement between the university and the health
92 insurance company or managed care plan.

93 (5) ACCEPTABLE ALTERNATIVE INSURANCE.-- A domestic
94 student's health insurance policy is considered to be acceptable
95 for purposes of this section if:

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

98 (b) The policy provides, at a minimum, coverage from the
99 beginning of a semester, 24 hours a day, until the beginning of
100 the next semester.

101 (c) The university health center is included in the
102 network of providers covered by the policy or there are network
103 providers covered by the policy in reasonable geographic
104 proximity to the state university campus where the student is
105 enrolled.

106 (6) PROOF OF COVERAGE.-- Proof of health insurance coverage
107 must be provided in the manner and by the date prescribed by the
108 state university or the university may require the student to

109 purchase the university-sponsored health insurance pursuant to
 110 subsection (4) or acceptable alternative insurance pursuant to
 111 subsection (5).

112 (7) UNIVERSITY-SPONSORED INSURANCE PROVIDERS.--To be
 113 eligible to be considered a university-sponsored insurance
 114 provider for student health care services, the insurance company
 115 or managed care plan must:

116 (a) Fulfill the requirements to serve as an insurance
 117 carrier, including an entity that provides health benefit plans
 118 in this state, an authorized insurer, a health maintenance
 119 organization, or any other person providing a health benefit
 120 plan that is subject to insurance regulation in this state.

121 (b) Comply with a 75 percent loss ratio, so that at least
 122 75 percent of the premiums students pay for any insurance
 123 purchased through the university must be spent toward medical
 124 services.

125 (8) REPORTING REQUIREMENTS.-- Each university shall
 126 annually report all revenue generated through private,
 127 university-sponsored, and acceptable alternative student health
 128 insurance billing; expenses associated with insurance billing
 129 from the previous fiscal year; and information on health
 130 insurance and managed care plans offered by the university as
 131 university-sponsored student health insurance, including the
 132 loss ratios of each.

133 (9) REVIEW AND REPORT.-- The Board of Governors shall
 134 review student access to health care services as implemented
 135 according to this section, including the scope and use of

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136 services of uninsured students, the means to improve access to
137 health care for students, the use of revenues from billing
138 health insurance carriers, the success of university health
139 centers in becoming in-network providers with major insurance
140 carriers in the state, and proposals to improve the benefits and
141 efficiency of student access to health care services and provide
142 a report to the President of the Senate and the Speaker of the
143 House of Representatives by January 31, 2013.

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