



240302

LEGISLATIVE ACTION

Senate

House

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Floor: WD/2R

04/24/2013 11:02 AM

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Senator Simmons moved the following:

**Senate Amendment (with directory and title amendments)**

Delete lines 650 - 704

and insert:

(10) Each insurer and health maintenance organization offering nongrandfathered health plans in the individual and small group markets shall develop a notice summarizing the estimated premium impacts of PPACA and include a copy of the notice with each nongrandfathered health plan issued or renewed between January 1, 2014, and December 31, 2014. The form of the notice must be filed with the office by August 1, 2013, and may be used unless disapproved by the office within 30 days after the date filed.



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14 (a) The notice must include the following caption in bold  
15 type:

16 NOTICE OF ESTIMATED PREMIUM IMPACTS  
17 FROM THE FEDERAL PATIENT PROTECTION AND AFFORDABLE CARE ACT  
18

19 (b) The notice must contain rating examples for both male  
20 and female insureds or subscribers who have no health conditions  
21 that would otherwise affect premiums, and for three age groups:  
22 age 21 to 29 years; age 30 to 54 years; and age 55 to 65 years.  
23 Within each age group, the rating examples must illustrate the  
24 estimated average premium impacts based on the applicable  
25 provisions of PPACA. In determining the estimated premium  
26 impacts, the insurer or health maintenance organization must  
27 compare premiums for plans sold by the insurer or health  
28 maintenance organization in this state during 2013, to premiums  
29 for similar PPACA-compliant plans. The notice must include a  
30 statement identical or substantially similar to the following:  
31 "The rating examples included in this notice of premium impacts  
32 are for illustrative purposes only and are not necessarily  
33 applicable to your particular policy. For this reason, the  
34 premium impacts you experience under your policy may exceed or  
35 be less than they are in these examples."

36 (c) The notice must also include the total amount of fees,  
37 taxes, and other charges required by PPACA, expressed  
38 numerically and as a percentage of premium for each of the  
39 required rating examples. Both the department and the office  
40 shall post a copy of the notice used by each insurer and health  
41 maintenance organization on their respective websites by October  
42 1, 2013.



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43  
44 ===== D I R E C T O R Y C L A U S E A M E N D M E N T =====

45 And the directory clause is amended as follows:

46 Delete lines 515 - 517

47 and insert:

48 Section 15. Subsections (2), (6), and (7) of section 627.410,  
49 Florida Statutes, are amended, and subsections (9) and (10) are  
50 added to that section, to read:

51  
52 ===== T I T L E A M E N D M E N T =====

53 And the title is amended as follows:

54 Delete lines 62 - 71

55 and insert:

56 plans in the individual and small group markets to  
57 develop a notice summarizing the estimated premium  
58 impacts of PPACA and include a copy of the notice with  
59 each such health plan issued or renewed between  
60 certain dates; requiring the notice to contain certain  
61 information and statements; requiring that such notice  
62 be filed with the office and used unless disapproved  
63 by the office; requiring the department and office to  
64 post a copy of the notice on their