

Committee on Health Regulation

CS/CS/HB 445 — Wellness or Health Improvement Programs

by Insurance and Banking Subcommittee; Health and Human Services Quality Subcommittee; and Rep. Ingram and others (CS/CS/SB 1522 by Banking and Insurance Committee; Health Regulation Committee; and Senator Gaetz)

The bill specifies that an insurer or health maintenance organization (HMO) issuing a group or individual health benefit plan may offer a voluntary wellness or health improvement program and may encourage participation in the program by way of authorizing rewards or incentives. Such rewards or incentives may include, but are not limited to, merchandise, gift cards, debit cards, premium discounts, contributions to a member's health savings account, or modifications to copayment, deductible, or coinsurance amounts. The bill authorizes insurers and HMOs to require a plan member to provide verification that the member's medical condition inhibits participation in the wellness or health improvement program in order for that nonparticipant to receive the reward or incentive.

The bill requires that the reward or incentive must be disclosed in the insurance policy or certificate. The bill does not prohibit insurers or HMOs from offering other incentives or rewards for adherence to a wellness or health improvement program otherwise authorized by state or federal law.

If approved by the Governor, these provisions take effect July 1, 2011.

Vote: Senate 39-0; House 115-0