By the Committee on Governmental Oversight and Accountability

585-01994-22 20227022

A bill to be entitled

An act relating to the state group health insurance program; amending s. 110.123, F.S.; requiring the Department of Management Services to provide an online education component relating to all health insurance plans in the State Group Insurance Program; requiring the department to contract with the State Board of Administration to provide retirement and health insurance planning education to members of the state group insurance program; setting a minimum monthly employer contribution to health savings accounts for certain employees; establishing new preventive care benefits to be covered by high deductible health insurance plans in the state group insurance program without the member meeting the required deductible, beginning with a specified plan year; providing an effective date.

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

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Section 1. Paragraph (a) of subsection (12) of section 110.123, Florida Statutes, is amended, and paragraphs (j) and (k) of subsection (5) and subsection (14) are added to that section, to read:

110.123 State group insurance program. -

(5) DEPARTMENT POWERS AND DUTIES.—The department is responsible for the administration of the state group insurance program. The department shall initiate and supervise the program as established by this section and shall adopt such rules as are

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necessary to perform its responsibilities. To implement this program, the department shall, with prior approval by the Legislature:

- (j) Provide to employees eligible to participate in the state group insurance program an online education component with impartial and balanced information about plan choices, including high deductible health plans and associated health savings accounts.
- (k) Contract with the State Board of Administration and its financial advisors to provide, as an elective benefit at no cost to the enrollees, at least 2 hours per plan year of tax and financial education relating to retirement and health care planning.

Final decisions concerning enrollment, the existence of coverage, or covered benefits under the state group insurance program shall not be delegated or deemed to have been delegated by the department.

- (12) HEALTH SAVINGS ACCOUNTS.—The department is authorized to establish health savings accounts for full-time and part-time state employees in association with a health insurance plan option authorized by the Legislature and conforming to the requirements and limitations of federal provisions relating to the Medicare Prescription Drug, Improvement, and Modernization Act of 2003.
- (a) A member participating in this health insurance plan option is eligible to:
- 1. Receive an employer contribution into the employee's health savings account from the State Employees Health Insurance

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Trust Fund in an amount to be determined by the Legislature. A member is not eligible for an employer contribution upon termination of employment. For the 2013-2014 fiscal year, the state's monthly contribution for employees having individual coverage shall be \$41.66 and the monthly contribution for employees having family coverage shall be \$83.33. For the 2014-2015 fiscal year and thereafter, the state's contribution from the trust fund into the member's health savings account shall be set in the annual General Appropriations Act. However, in the 2023 plan year and thereafter, for a member whose annual rate of pay is \$38,000 or less, the state's monthly contribution from the trust fund into a member's health savings account shall be no less than \$55 for an employee having individual coverage and \$110 for an employee having family coverage.

- 2. Deposit the member's own funds into a health savings account.
- (14) Beginning with the 2023 plan year, a high deductible health plan offered under the state group insurance program must provide coverage for preventive care benefits relating to specific chronic conditions before the member fully meets the deductible otherwise required for coverage by the plan. For purposes of this subsection, the following services and items, when prescribed to treat diagnoses of specified chronic conditions, will be covered as preventive care:
- (a) Angiotensin-converting enzyme inhibitors for a member diagnosed with congestive heart failure, diabetes, or coronary artery disease.
- (b) Anti-resorptive therapy for a member diagnosed with osteoporosis or osteopenia.

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(c) Beta-blockers for a member diagnosed with congestive heart failure or coronary artery disease.

- $\underline{\mbox{(d) Blood pressure monitors for a member diagnosed with}} \label{eq:definition}$  hypertension.
- (e) Inhaled corticosteroids and peak flow meters for a member diagnosed with asthma.
- (f) Insulin, other glucose-lowering agents, retinopathy screening, glucometers, and hemoglobin A1C testing for a member diagnosed with diabetes.
- (g) International normalized ratio testing for a member diagnosed with liver disease or a bleeding disorder.
- (h) Low-density lipoprotein testing for a member diagnosed with heart disease.
- (i) Selective serotonin reuptake inhibitors for a member diagnosed with depression.
- (j) Statins for a member diagnosed with heart disease or diabetes.
- Section 2. This act shall take effect July 1, 2022.