

Florida Health Insurance Affordability Exchange (FHIX) Program

	SB 7044	SB 2-A (FHIX 2.0) Amendment
<i>Implementation</i>	<ul style="list-style-type: none"> • Coverage expanded through a three phase process. • The first phase enrolled people in the Managed Medical Assistance (MMA) plans for immediate coverage as of July 1 while AHCA sought a waiver to implement the FHIX. • The bill called for a transition to FHIX by January 1, 2016 	<ul style="list-style-type: none"> • Phase 1 is eliminated. • MMA plans are no longer included as products offered on the exchange.
<i>Work Requirements</i>	<ul style="list-style-type: none"> • Enrollees must provide proof of employment, or on-the-job training or job placement activities, or pursuit of education opportunities. • Parents are required to meet a minimum requirement of 20 hours per week and childless adults are required to meet a minimum of 30 hours per week. • The bill allows an exception to the work requirement for individuals who are disabled or caregivers of a person with disabilities. 	<ul style="list-style-type: none"> • Clarifies that job-seeking activities must involve registration with Career Source. • Clarifies that the definition of disability does not require SSI determination, but is a broader category that can be verified by the eligibility caseworker.
<i>Consumer Choice Options</i>	<ul style="list-style-type: none"> • Created a state exchange to offer a variety of coverage plans and other ways to purchase health care including prepaid contracts and bundled health services purchased directly from providers. • The bill required at least two ACA-compliant plans to be offered in every region of the state, but did not arrange any mechanism for enrollees to access the full range of plans on the federal exchange. 	<ul style="list-style-type: none"> • Provides for FHIX participants to be offered plans available on the federal exchange either through availability on FHIX or through a premium credit that the enrollee can take to the federal exchange to use in purchasing coverage.
<i>State Control</i>	<ul style="list-style-type: none"> • SB 7044 authorized the AHCA to seek a federal waiver to implement FHIX, but was silent on what happens if the terms and conditions of that waiver vary significantly from the legislation. 	<ul style="list-style-type: none"> • AHCA is prohibited from implementing any waiver that varies substantially from the provisions of the statute. • In the event significant changes are made, additional legislative approval is required before implementation.