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## Insurance Working Group Summary of 01/21/04 Teleconference

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**Facilitator/  
Convener** Louis Laubscher  
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**Members** Lad Daniels, First Coast Manufacturers Association  
Suzie DeBusk, DragonPoint Inc.  
Mike Demeo, Vought Aircraft, Inc.  
Leslie Dughi, Florida Chamber of Commerce  
Howard Haug, Enterprise Florida, Inc.  
David Jefferiss, Elliott Energy Systems, Inc.  
Soma Gail Melnick, Macho Products, Inc.  
Susan Noe, Lee County  
Bob Rohrlack, Progress Energy  
Al Stimac, Metal Essence  
Bryon L. Woram, Airlift Technologies International, Inc.

**Attendees:** Leslie Dughi, Florida Chamber of Commerce  
Cindy Hildebrand, C F Machine and Tool (Leader)  
David Jefferiss, Elliott Energy Systems  
Louis Laubscher, Enterprise Florida (Facilitator)  
Soma Melnick, Macho Products

**Purpose of meeting:** To refine our priorities originally set at organizational meeting in Orlando, 12/02/03.

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As we were signing in, a discussion ensued regarding mandates and what they are. Leslie is going to send us a list of all 51 mandates. Maryland is the only state with more mandates than Florida.

Since our meeting in Orlando, Leslie provided everyone with Florida Chamber of Commerce report "Addressing Florida's Uninsured". Since we want to make sure we choose items from our list that have a chance for action, Cindy asked Leslie to update the group on the Governor's Task Force on Access to Affordable Health Insurance interim report. They have developed approximately 15 recommendations. They are looking at Pool Purchasing for small groups. They are reopening risk pool (for people with extreme medical problems who can't get coverage elsewhere) recommending a sliding scale based on ability to pay.

Leslie also updated us on the House Select Committee's progress because they will be voting Thursday. They have concentrated on policy options, having reduced a starting list of 88 down to 30. Leslie will email us the list.

After group discussion and much help from Leslie we decided on the following priority list:

**1. Health Insurance**

- a. Expand the Health Flex pilot program to small business. By giving small business the flexibility that larger employers have, small businesses may be able to hold costs down.
- b. Transparency – This is a consumer information issue that would allow patients and potential patients to compare providers' prices and quality data
- c. Evidence Based Medicine – Encourages doctors to use up-to-date methods and treatments rather than the old protocols that are less cost effective and do not always ensure the best outcome. **“The appropriate treatment at the appropriate time administers at the appropriate level.”**

The 2<sup>nd</sup> item chosen in Orlando was regarding elimination of the requirement that 75% of eligible employees be covered or giving some way for requiring employees to sign up for plan if employer is paying a certain percentage. (Leslie recommended that this could be pursued through Department of Insurance rather than legislation.)

**2. Worker's Compensation**

Defend changes made in new law. Attorneys will be looking for loopholes through which to sue.

- 3. Tort Reform - Premise liability** – We can be held liable for a person being attacked, mugged, etc. on our property even if we have taken all necessary precautions.