

**FLORIDA HEALTH CHOICES, INC.**  
**Staff Report on Today's Health Insurance Market**

<b>Element</b>	<b>Individual Insurance</b>	<b>Individual HMO</b>	<b>Small Group Insurance</b>	<b>Small Group HMO</b>	<b>Large Group Insurance</b>	<b>Large Group HMO</b>
Contract Holder	Individual	Individual	Group Sponsored	Group Sponsored	Group Sponsored	Group Sponsored
Contract Year	Product date	12 months	Aligns with plan year	Aligns with plan year	Aligns with plan year	Aligns with plan year
Anniversary Date	Product date					
Open Enrollment Period	Continuous Enrollment	Continuous Enrollment	Annual Open Enrollment Period	Annual Open Enrollment Period	Annual Open Enrollment Period	Annual Open Enrollment Period
Rating Method	Medical Underwriting	Medical Underwriting	Community Rating	Community Rating	Experience Rated	Experience Rated
Rating Frequency	Product date	Monthly, Quarterly	Monthly, Quarterly	Monthly, Quarterly	Monthly, Quarterly	Monthly, Quarterly
Rate Changes	Product date	Annual	Aligns with plan year	Aligns with plan year	Aligns with plan year	Aligns with plan year
Rate Duration	1-12 mos. based on enrollment date in year one. 12 months thereafter.	12 months	12 months	12 months	12 months	12 months
Employee Participation Requirement			75-100% is Common (Like-size groups treated equally)	75-100% is Common (Like-size groups treated equally)	75-100% is Common (Like-size groups treated equally)	75-100% is Common (Like-size groups treated equally)
Option to Participate	Option to Participate	Option to Participate				
Employer Contribution Required			50-100% is Common (Like size groups treated equally)	50-100% is Common (Like size groups treated equally)	50-100% is Common (Like size groups treated equally)	50-100% is Common (Like size groups treated equally)
Employer Contribution is an option	Option to Contribute	Option to Contribute				
Pre-Existing Conditions	Varies	Varies	Varies	Varies	Varies	Varies
Medical Underwriting	Individual application -10% or +15%	Individual application -10% or +15%	Up rated, individual or group app -10% or +15%	Up rated, individual or group app -10% or +15%	Experience Rated	Experience Rated
Guarantee Issue			Guarantee Issue	Guarantee Issue	Guarantee Issue	Guarantee Issue
COBRA Continuation			COBRA Continuation	COBRA Continuation	COBRA Continuation	COBRA Continuation
Voluntary Continuation	Voluntary Continuation	Voluntary Continuation				