

## DRAFT FOR DISCUSSION PURPOSES

### Health Insurance Options for Small Employers

FHC Program	Employers 1-50	Eligible Employer	Shopping	Product	Components
<b>Select Option</b>	Employer selects one insurer and one health benefit plan offered by that insurer	-Principal place of business in Florida -Average 1-50 employees during preceding year	Employee may elect to participate or not	<i>Example: Small Group</i>	<i>Examples:                          Contribution requirement                          Participation requirement                          Annual Open Enrollment                          Guarantee Issue                          Community Rating                          Employer is contract holder                          Plan year                          Annual rating                          COBRA continuation</i>
<b>Plan Option</b>	Employer selects one insurer and 2-3 health benefit plans offered by that insurer		Employee shops from among the designated benefit plans offered by the designated insurer		
<b>Network Option</b>	Employer selects a benefit plan level		Employee shops from among the insurers that offer the designated benefit plan level		
<b>Preferred Option</b>	Employer recommends up to 4 insurers or health benefit plan levels		Employee notified of recommendations with ability to shop from entire range of available insurers and benefit plans levels		
<b>Choice Option</b>	Employer does not select or recommend insurer or health benefit plan level		Employee shops from entire range of available insurers and benefit plan levels	<i>Example: Individual</i>	<i>Portable                          Individual is contract holder                          Medical Underwriting                          Rated on product date</i>

## Health Insurance Options for Other Employers

<b>FHC Program</b>	<b>Other Employers &gt;50</b>	<b>Eligible Employer</b>	<b>Shopping</b>	<b>Products</b>	<b>Components</b>
<b>Select Option</b>	Employer selects one insurer and one health benefit plan offered by that insurer	-Fiscally constrained counties and schools -Municipality less than 50,000 residents -Statutory rural hospital -Fiscally constrained counties and schools -State employees not eligible for state employee health benefits	Employee may elect to participate or not	<i>Example: Large Group</i>	<i>Examples:                          Contribution requirement                          Participation requirement                          Annual Open Enrollment                          Guarantee Issue                          Experience Rated                          Employer is contract holder                          Plan year                          Annual rating                          COBRA continuation</i>
<b>Plan Option</b>	Employer selects one insurer and 2-3 health benefit plans offered by that insurer		Employee shops from among the designated benefit plans offered by the designated insurer		
<b>Network Option</b>	Employer selects a health benefit plan level		Employee shops from among the insurers that offer the designated benefit plan level		
<b>Preferred Option</b>	Employer recommends up to 4 insurers or health benefit plans		Employee notified of recommendations with ability to shop among insurers and benefit plans levels available		
<b>Choice Option</b>	Employer does not select insurer or health benefit plan		Employee shops from among range of insurers and benefit plan levels available		

## Health Insurance Options for Individuals

FHC Program	Unaffiliated Individual	Eligible Individuals	Products	Components
<b>Individual</b>	A program participant that is not eligible for payroll deduction through a participating employer	<ul style="list-style-type: none"> <li>-Retirees of the State of Florida</li> <li>-Medicaid participants who select the opt-out provisions of reform</li> <li>-Participating employees when 18 months of COBRA ends</li> <li>-Participating employees who separate from employer with no COBRA option</li> </ul>	<i>Example: Individual</i>	<i>Examples: Portable Individual is contract holder Medical Underwriting Rated on product date</i>