

**FLORIDA HEALTH CHOICES**  
**BOARD OF DIRECTORS MEETING**  
**December 2, 2011**

**CONSENT AGENDA**

*These items are considered routine and are enacted by one motion. There will be no separate discussion of these items unless removal of the item from the Consent Agenda is requested by a Board Member for full Board discussion. If such a request is made, the item will be pulled from the Consent Agenda and placed on the Regular Agenda. Board Members will receive the Consent Agenda in advance of each board meeting. Supporting documents for each items listed on the Consent Agenda are behind each reference tab number.*

**Consent Item (1)**

**Page (2)**

**Approve Minutes of the Vendor Steering Committee – September 21, 2011**

**Summary:** The Vendor Steering Committee met on Wednesday, September 21<sup>st</sup> in Tallahassee, Florida. This was a joint meeting with the Florida Association of Health Plan's Commercial Committee. The agenda included an update on the small group pilot and the policies surrounding the pilot as well as the need for an underwriting hub.

**Consent Item (2)**

**Page (4)**

**Approve Minutes of the Board of Directors – September 28, 2011**

**Summary:** The Florida Health Choices Board of Directors met on Wednesday, September 28<sup>th</sup> at the Omni at ChampionsGate. The agenda included a presentation of financial reports, an update on the corporate relocation, reports from the steering committees, and an update on the project from North Highland with comments from Ceridian.

**Consent Item (3)**

**Page (7)**

**Approve Minutes of the Agent Steering Committee – October 17, 2011**

**Summary:** The Agent Steering Committee met on Monday, October 17<sup>th</sup> in Tallahassee, Florida. The group received an update on the Small Group Pilot, agent on boarding, and the agents participated in a brainstorming session regarding marketing and outreach to the agent community.

**Consent Item (4)**

**Page (9)**

**Approve Minutes of the Administration Committee –October 26, 2011**

**Summary:** The Administration Committee met on Wednesday, October 26<sup>th</sup> in Tallahassee, Florida to discuss proposals for an underwriting hub.

# **FLORIDA HEALTH CHOICES, INC.**

## **Joint Meeting of Vendor Steering Committee & FAHP Commercial Committee (via phone)**

**11:00 a.m. Wednesday, September 21, 2011  
Florida Association of Health Plans  
200 West College Avenue, Tallahassee, Florida**

### **MINUTES**

**Committee Members Present:**

Al Arca, Preferred Medical Plan  
Josh Babyak, Dentalplans.com  
Glenn Baker, United  
Sherry Baker, Aetna  
Jimmy Card, Preferred Medical Plan  
Michael Garner, Florida Association of Health Plans  
Heather Gryzch, Delta Dental  
Nick Kavouklis, Argus Dental Plans  
Chip Kenyon, Blue Cross Blue Shield of Florida  
Lourdes Rivas, DentaQuest  
Joy Ryan, Blank & Meenan

**Others Present:**

Jim Bracher, Florida Association of Health Plans  
Pam Davis, Greenburg Traurig  
Lauren McCarthy, Florida Health Choices  
Rose Naff, Florida Health Choices  
Paul Sanford

#### Welcome & Introductions

Michael Garner welcomes everyone to the joint meeting of the Florida Association of Health Plans Commercial Committee and the Florida Health Choices Vendor Steering Committee. The anti-trust statement was read to the group.

#### Small Group Pilot Project

Rose Naff, CEO of Florida Health Choices, explained the process that the Vendor Workgroup #2 went through to draft the Solicitation of Interest and the document is now available on the corporation's website. Through September 30<sup>th</sup>, Florida Health Choices will be accepting comments and questions related to the Solicitation of Interest. Once all questions are answered and the document is updated a final version for response will be posted.

Michael Garner explained that with the Small Group Pilot that was proposed by the Vendor Steering Committee, an underwriting hub will now be required. This hub will collect all underwriting information on a common Florida Health Choices Questionnaire reviewed to by the Vendor Steering Committee. Each company will perform their own underwriting process, but the information will be collected in a common location.

The common medical questionnaire will be housed in a secure web based site. The questionnaire will be dynamic, meaning that a single male will not be asked questions regarding a wife, and each vendor will be notified when there is a group available for them in the hub for underwriting. This system will not interface directly with the vendor's current systems.

Florida Health Choices has shopped around for options, and Naff discussed the pricing structure in estimates that were received. The joint committees would still like to see additional options that are available for this technology. A small group will be assembled of IT representatives from member companies, and the corporation is interested in having all options on the table within the next few weeks.

The meeting was adjourned.

# FLORIDA HEALTH CHOICES, INC.

## Board of Directors Meeting

11:00 a.m. Wednesday, September 28, 2011

Omni at ChampionsGate

1400 Masters Blvd., ChampionsGate, Florida

### MINUTES

**Board Members Present:**

Aaron Bean, Chairman  
Sherri Meadows, Vice Chair (via phone)  
Walter Nason, Treasurer  
Scott Edinger, Director  
Steve Marin, Director  
Durell Peaden, Director  
Cynthia Fuller, Ex-Officio  
Michelle Robleto, Ex-Officio

**Board Members Absent:**

Becky Cherney, Director  
David Medvedeff, Director  
Theresa Welles, Director

**Others Present:**

Wilbur Brewton, Brewton Plante (via phone)  
Hayden Dempsey, Greenburg Traurig  
Patrick Foggia, Ceridian  
Michael Garner, Florida Association of Health Plans  
Manny Hernandez, North Highland  
Ken Kunsman, Ceridian  
Lauren McCarthy, Florida Health Choices  
Pam Mims, Florida Health Plan  
Rose Naff, Florida Health Choices  
David Pizzi, Blue Cross Blue Shield of Florida  
David Schandel, Blue Cross Blue Shield of Florida  
Brooke Tiner,

#### Welcome & Introductions

A quorum being present, Chair Aaron Bean welcomed everyone to the September meeting of the Florida Health Choices Board of Directors.

### Consent Agenda

The consent agenda was presented. There were no questions from the members.

**MOTION: Adopt consent agenda as presented. Adopted without objection.**

### Financial Reports

Walter Nason, Treasurer of Florida Health Choices, presented the standard financial reports. The corporation is ahead of budget, and monitoring the expenses very carefully.

**MOTION: Approve financial reports as presented. Adopted without objection.**

### Corporate Relocation

Florida Health Choices corporate office was relocated since the last board meeting to a location at 200 West College in Tallahassee, Florida. This location presented the best value for the corporation, while also co-locating us with key partners.

This move will still keep us within our current budget for rent, but we will need a phone system and furniture in the near future. Rose Naff requested a one-time budget transfer authority of \$5,000 to cover additional expenses that are expected to be incurred due to the move.

**MOTION: Durell Peaden moved to grant Naff one time budget transfer authority of \$5,000 to cover expenses incurred through moving the corporate location, with a second from Steve Marin. Motion was adopted without objection.**

### Vendor Steering Committee

Michael Garner of the Florida Association of Health Plans is chair of the Vendor Steering Committee. Michael discussed the progress made by the Vendor Steering Committee and its workgroups. He went on to say the vendor community is dedicated to assisting the corporation with program development and see the corporation operational receive products to offer.

Vendor Workgroup #1 developed a Small Group Pilot program that is estimated to last at least 6 months. During the pilot program vendors will offer small group products to groups of 4 to 5, with medical underwriting. The need for medical underwriting created another aspect of the program that was not included in the original ITN for a Third Party Administrator.

The underwriting hub will be a web based product where standardized questionnaires will be held. These applications will be dynamic, meaning that a single male will not be asked questions regarding a pregnancy, etc. Participant agents and employers in the program will use the underwriting hub to answer the questionnaires, and vendors will be notified when there are completed questionnaires waiting for them in the hub. Each vendor will preform their own underwriting, and submit the rates to the hub.

Members of the Vendor Steering Committee have met to discuss this technology, and what the available options are in the current market. The recommendation of the group was to release a Request for

Information to collect information on the cost, technology options, etc. This document is available on the corporation's website.

Vendor Workgroup #2 had several meetings to develop a Solicitation of Interest for vendors to offer product on the web portal. The SOI is available on the corporation's website, and there is a comment period open until September 30<sup>th</sup>. A final version for vendors to respond to will be available on the website after the comment period has closed.

Since the Board of Directors will not have a meeting until December 2<sup>nd</sup>, and in the interest of time, Rose asked that the board delegate the decision of contracting with a quoting hub company to the Administration Committee.

**MOTION: Delegate decision making and contracting authority for the Underwriting Hub to the Administration Committee. Motion adopted without objection.**

#### North Highland

North Highland made a presentation on progress by Ceridian. The corporation has scheduled a go-live date for the program of January 1, 2011. North Highland will be working with Ceridian to meet this goal.

Ken Kunsman of Ceridian, explained that a shell of the portal (version one or V1) will be available to the corporation shortly for user acceptance testing. Ken stated that in mid-December the corporation will be able to enroll agents to the marketplace and also begin loading vendor product by the scheduled date of October 31. Concurrently, Ceridian will be working on additional programming to bring the portal into full compliance with Quick Start and to support the Small Group Pilot.

Ceridian did not offer a date certain when the portal would be available to support the Small Group Pilot program.

#### Next Meeting

The next Board of Directors meeting will be held in Tallahassee on December 2<sup>nd</sup>.

Meeting was adjourned.

# FLORIDA HEALTH CHOICES, INC.

## Agent Steering Committee

9:00 a.m. Monday, October 17, 2011

Florida Association of Health Plans

200 West College Avenue, Tallahassee, Florida

### MINUTES

Committee Members Present: David Russell, Rogers Benefit Group, Chair (via phone)  
Jerome Ashford, FL Comprehensive Health Assoc. (via Phone)  
Marlo DeMoss, DeMoss Financial (via phone)  
Bonnie Hauck Evelyn, CBIZ (via phone)  
Donna Fogel, The Bailey Group  
Pam Mims, Florida Health Care Plans (via phone)  
Terri Seefeldt, Rogers Benefit Group  
Kenneth Stevenson, Earl Bacon Agency  
Chuck Stout, Meridian Insurance Group, LLC (via phone)

Committee Members Absent: Tony Martely, Global Risk Insurance Solutions  
Corey McMeeking, Brown & Brown, Inc.

Others Present: Manny Hernandez, North Highland  
Lauren McCarthy, Florida Health Choices  
Judi Spann, SalterMitchell  
Tim Meenan, Blank Meenan

#### Welcome & Introductions

David Russell welcomed everyone to the meeting.

#### Review of Recent Events

David asked Lauren McCarthy of Florida Health Choices to explain the agenda items under recent events. Lauren went on to give a summary of the small group pilot that was developed by the Vendor Steering Committee and approved by the board of directors. This pilot will focus on small groups from 4 to 50 employees, and run for at least 6 months.

A Solicitation of Interest was released to insurance vendors and letters of interest were just received.

With the approval of the small group pilot, the corporation will require a mechanism in place to assist with underwriting. This is technology that is out of the scope of the original ITN for a third party administrator, and a Request for Information was issued for a Quoting Hub. The corporation is waiting to see the responses from the RFI and will proceed with selecting a qualified vendor.

Lauren went on to explain the dynamic questionnaires that will be housed within the underwriting hub, and how it will operate in conjunction with Ceridian and the agent community.

#### Agent On Boarding

Around the start of the year the corporation is hoping to begin the registration process for agents to participate in Florida Health Choices. Any Florida agent will be able to enroll in the program by using their license number and last name. This information will be checked against a database of licensed agents maintained by the Florida Department of Financial Services.

Lauren went on to explain the program registration and monthly maintenance fees as well as a disclosure statement that will be required by the agents. This disclosure statement will make an agent's client aware that they represent one or more of the insurance companies that they are proposing to their client.

Judi Spann of Salter-Mitchell spoke with the committee about possible marketing and outreach methods to use in attracting agents to the marketplace. The agents provided feedback of methods that they currently find effective, publications that are read regularly, and methods that are not the most effective in their view. Florida Health Choices will work with Salter-Mitchell to develop a marketing plan for agent enrollment and will incorporate the feedback from the Agent Steering Committee.

With no further business the meeting with adjourned.



# FLORIDA HEALTH CHOICES, INC.

## Administration Committee

11:00 a.m. Wednesday, October 26, 2011

Florida Association of Health Plans

200 West College Avenue, Tallahassee, Florida

### MINUTES

Committee Members Present:

Durell Peaden, Chair

Walter Nason, Treasurer (via phone)

Becky Cherney, Director (via phone)

Sherri Meadows, At-Large (via phone)

Committee Members Absent:

Steve Marin, Director

Michelle Robleto, Ex-Officio

Others Present:

Michael Garner, Florida Association of Health Plans (via phone)

Manny Hernandez, North Highland

Lauren McCarthy, Florida Health Choices

#### Welcome & Introductions

Chair Durell Peaden welcomed everyone to the committee meeting.

#### Request for Information

With the creation of the small group pilot there is need for an underwriting mechanism. The corporation released a Quoting Hub Request for Information to obtain responses on what is available, the pricing, and the quickness to market.

There were three companies that submitted information, and a sheet was presented to the committee explaining the strengths and weaknesses of each vendor solution.

**MOTION: Select vendor #2 subject to identification of funding to cover costs for initial development of the quoting hub. Motion by Becky Cherney, second by Walter Nason. Motion approved without objection.**

With no further business the meeting was adjourned.