



DENTAL ADDENDUM to the
July 2012
SOLICITATION OF INTEREST

From

HEALTH CHOICES:
Florida's Insurance Marketplace

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I. PURPOSE

This Dental addendum supplements information in the Solicitation of Interest published in July 2012. The purpose is to provide detailed guidance to interested dental vendors considering product offerings during the Small Group Pilot Program.

II. DESIGNATED CONTACT

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III. PROPOSED BUSINESS RULES FOR DENTAL OFFERINGS

Rules Type	Proposed Rule
Plan Types	The Marketplace web-based portal will accommodate DHMO and DPPO stand-alone plans. Major medical plans with embedded dental are not accepted at this time.
Plan Filings	Plan benefits and rates must be filed with and approved by the Florida Office of Insurance Regulation.
Rate and Benefit Change Cycles	The Marketplace has established a change cycle that permits benefit and rate changes quarterly. Please see the July 2012 SOI for the change schedule.
Orthodontia	The web-based platform can accommodate and present Orthodontia as a covered benefit; however, it is not required.
Rate Types	The Marketplace rating engine is set at four tiers but will accommodate a three-tier approach if preferred.

Administrative Charges	The Marketplace has the authority to assess a maximum surcharge on products and services sold. Vendors must submit rates as approved by the Office of Insurance Regulation and may not assess separate administrative charges.
Employer Purchasing Options	<ul style="list-style-type: none"> • Employers may elect to purchase major medical coverage only. • Employers may elect to purchase dental coverage only. • Employers may elect to purchase both types of coverage. • Employers selecting one coverage type initially may add the other type at any time during the initial plan year. When doing so, the renewal period will align with the major medical review period.
Alignment with Medical	The enrollment rules for dental do not have to align with medical.
Group Size and Participation Requirements	<ul style="list-style-type: none"> • The small group pilot requires a minimum participating group size of 4 for dental coverage. • Eligible employers include those with 4-50 eligible employees. • Employer contribution is an option for employers; however, it is not required for dental coverage.
Dependents as Stand-Alones	Dependents may not be enrolled in coverage without the employee also enrolling in dental coverage.
Dependent Age Rules	Age rules for dependents are those established in Florida law.
Out-of-State Eligibles	When choosing the DPPO option, employers may extend coverage to out-of-state/out-of-service-area employees and dependents when the employer meets the eligibility requirement that 85% of eligible employees reside in the State of Florida.
Employer-Sponsored and	An employer may offer employer-sponsored

Voluntary Dental	dental. Voluntary dental is not supported by the Marketplace during the small group pilot.
Employer Application	The Marketplace will utilize a single, standardized enrollment application for employers. All dental vendors will accept the data collected by the Marketplace for enrollment purposes.
Employee Application	The Marketplace will utilize a single, standardized enrollment application for employees. All dental vendors will accept the data collected by the Marketplace for enrollment purposes.
Premium Payments	Dental premiums will be collected in the same fashion as major medical. Please see the SOI issued July 2012.
Enrollment Method	The Marketplace will transmit enrollment detail utilizing EDI 834 file formats.
Qualifying Events	For a list of qualifying events, please see the SOI published July 2012.
COBRA	The Marketplace does not administer COBRA. Employers are subject to State and Federal rules regarding COBRA.
Dental Waivers	Employees electing not to participate in dental coverage offered by the employers must waive dental coverage.
Dental Takeover Credits	Participating dental vendors will apply their own rules, processes and documentation requirements when participants request dental takeover credits for major services and orthodontics.
Employer Bankruptcy	State and Federal laws regarding the treatment of employer groups during any bankruptcy apply.

IV. COMMENTS AND QUESTIONS

Please direct comments, questions or suggestions about this Dental Addendum to the SOI to info@myfloridachoice.org as noted in the Designated Contact section.

V. LETTERS OF INTEREST FOR FUTURE PHASES

Dental Vendors that are not interested in offering products or services during the Small Group Pilot are encouraged to express interest in later phases. Vendors doing so will be notified when additional Solicitations of Interest are issued. To express interest in a future phase, please provide the formal business name, type of insurer, business address, designated contact person, and title. Indicate the phase(s) during which the vendor is eligible to introduce offerings to the Marketplace and the type of offering. Please direct your letter of interest for future phases to info@myfloridachoice.org as noted in the Designated Contact Section.