

Most Florida health insurers conceal 2015 premium prices



Jodie Tillman, Times Staff Writer

Wednesday, July 9, 2014 6:09pm

Consumer advocates are pushing for the release of rate filings by the state's health insurers, saying Floridians shouldn't be kept in the dark on premium prices for next year.

All but two of the dozen health insurers that want to sell plans through the Affordable Care Act marketplace failed to indicate on forms posted on a state website whether they're seeking an increase or decrease in their monthly premium prices.

Instead, they entered "0" in the box for proposed rate changes, claiming the information is protected under a trade secrets statute. They privately submitted the figures to the Florida Office of Insurance Regulation.

Though state regulators will publish the rate proposals as part of a report at the end of this month, consumer group Florida CHAIN said that's not enough.

Greg Mellowe, policy director of Florida CHAIN, said insurers' omissions leave the public depending on a state report, rather than the original documentation. It also creates a time lag; in a number of other states, consumers have already gotten a look at proposed insurance rates.

"There's no lawful basis for them to have done that," Mellowe said. "We're trying to bring some basic transparency."

State officials said they agree with CHAIN but their hands are tied. Because insurers made confidentiality claims, that triggers a potential review by a judge.

Harvey Bennett, spokesman for the Florida OIR, said the state can't comply with several public records requests for the data, including one this week by Florida CHAIN, because of that issue. Insurers have 30 days to ask a judge to determine if they deserve trade secret status.

"The office does not agree that requested rates are intended by the law to be treated as confidential trade secrets," Bennett said. "However, the office does not make this decision. It must be made by a court."

Bennett noted that insurers were primarily trying to keep their rates secret from one another before last month's filing deadline. The plans have the same basic coverage under the federal health care law, so insurers are competing over price and don't want to be undercut.

State officials will review insurers' documents only for accuracy. Florida's Republican-led Legislature in 2013 suspended the office's authority over rate regulation for two years, saying federal officials could do it because they were operating the online insurance exchange — another job the state refused.

Only two insurers made their proposals known. Humana is seeking an average 14.1 percent increase for its

various HMOs and an average 2.2 percent increase for its PPO plans. Molina Healthcare is proposing an average decrease of 11.6 percent.

States are seeing a wide range of changes in insurance rates. A new report from the Health Research Institute found an average rate increase of 7.2 percent across 18 states that made the information available.

Contact Jodie Tillman at jtillman@tampabay.com or (813) 226-3374. Follow [@jtillmantimes](https://twitter.com/jtillmantimes).

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