

Miami Herald

Posted on Tue, Aug. 12, 2014

Health insurance for state employees gets another look

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Compared to other states, Florida's health insurance plan for government employees is about average.

It doesn't have the cheapest premiums or the most expensive. The state is generous to its employees, but not to an extreme.

The implementation of federal health care reform has caused more states to analyze spending and a national study released Tuesday provides a snapshot of each state, including how much public workers pay for health coverage and what they get in return.

The State Health Care Spending Project by the Pew Charitable Trusts and the MacArthur Foundation found that on average states require employees to pay 16 percent of their health insurance costs. Florida public workers pay 13 percent.

In Florida, 54 percent of state workers are enrolled in zero deductible plans compared to 45 percent nationwide. Florida doesn't offer any high-deductible plans, defined as \$1,500 or more; nationally, 4 percent of public workers are enrolled in such plans, the report said.

Still, House Republicans see a system that needs fixing. They want to provide more choices and perhaps require state workers to pay more for their health coverage.

The Senate has been more reluctant to make changes that could be perceived as reducing benefits for roughly 141,000 public employees and their families enrolled in the group health insurance program. But with Florida potentially facing a huge fine under the Affordable Care Act because of its high-cost, benefit-rich plans, even Senate leaders are leaving the door open for reform.

Rep. Jason Brodeur, R-Sanford, introduced a bill during the 2014 session that would have implemented drastic changes to the types of coverage and potentially increased premiums for those who enroll in the most comprehensive plans.

Similar to the plans on the health exchange launched under the Affordable Care Act, Brodeur's vision called for Florida's public employees to choose among bronze, silver, gold and platinum plans.

Brodeur's bill also created a pilot program that would encourage state employees to shop around and find physicians willing to perform surgical procedures and other diagnostic tests on the cheap in order to pocket the difference.

HB 7157 passed along party lines in April with only one Democratic “yes,” Rep. Amanda Murphy of New Port Richey. The measure received no support in the Senate and died without a hearing in that chamber.

Brodeur said he will try again.

“We believe philosophically that the more a consumer has choice the better decisions they make for themselves,” Brodeur said.

Rep. Mia Jones, a Jacksonville Democrat, said the state should find ways to control its health care costs but not by making big changes to health coverage options since it is considered an important benefit offsetting lower wages.

She was particularly critical of the pilot project Brodeur proposed that would have allowed state workers more flexibility in choosing physicians to perform common elective procedures like cataract surgery or knee replacement. She believed state employees could be motivated to make potentially harmful decisions because of the financial incentives involved.

“I just felt that it wasn’t the right approach to do what was almost making our state employees guinea pigs,” Jones said.

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