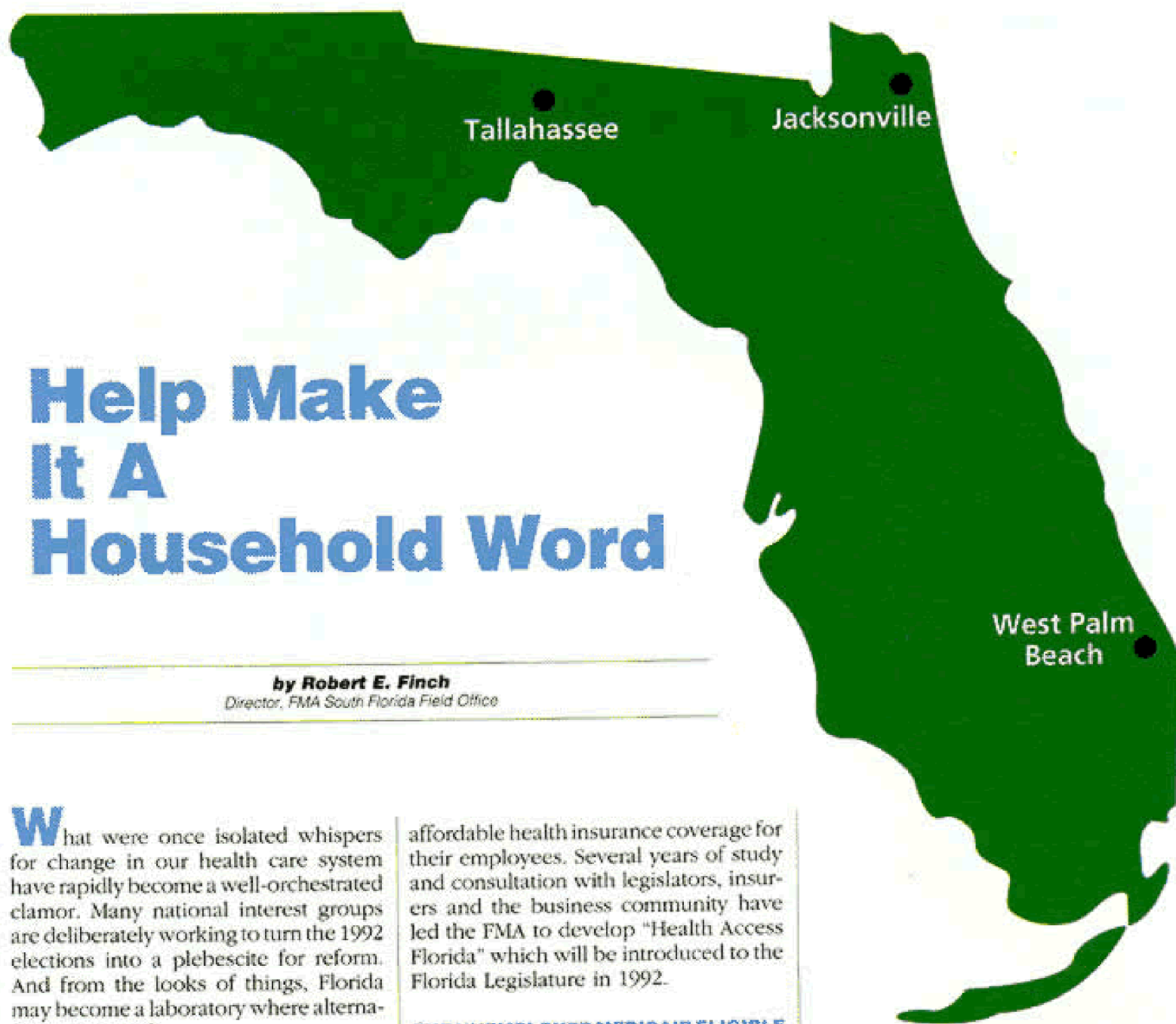


HEALTH ACCESS FLORIDA...



Help Make It A Household Word

by Robert E. Finch

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What were once isolated whispers for change in our health care system have rapidly become a well-orchestrated clamor. Many national interest groups are deliberately working to turn the 1992 elections into a plebescite for reform. And from the looks of things, Florida may become a laboratory where alternatives are tested.

The Florida Medical Association is committed to making sure that any transformation in medicine maintains high quality standards while providing access and affordable care for all Floridians. We must address the needs of the indigent and the uninsured while enabling businesses of all sizes to once again provide

affordable health insurance coverage for their employees. Several years of study and consultation with legislators, insurers and the business community have led the FMA to develop "Health Access Florida" which will be introduced to the Florida Legislature in 1992.

THE UNEMPLOYED MEDICAID ELIGIBLE AND THE UNINSURED

Health Access Florida places a greater emphasis on the role of county public health units as community wellness centers. Because the prevention of disease is the single most effective method to contain costs, Health Access Florida asks for an additional \$50

million to expand these facilities for promotion of healthy lifestyles. In addition, the plan encourages the development of a statewide network of private sector physician volunteers by provid-

ing liability protection to physicians who treat needy patients in their own offices or at clinics under contract with government agencies and not-for-profit organizations.

THE EMPLOYED UNINSURED AND UNDERINSURED

Health Access Florida facilitates the development of a minimum benefits insurance package which will be made available to small businesses and free them from the prohibitive expense of unnecessary State mandates. It is estimated that such a plan will cost about \$1700 and save roughly \$1300 per year for each employee. A two-year waiver of premium taxes is provided to companies which employ 25 people or fewer. The Department of Insurance is directed to find additional tax incentives to offer these companies when they purchase group insurance.

The plan encourages the State to explore several cost-effective means of offering coverage to businesses currently left without; for instance, purchasing within the existing market through incentive programs, participating in a multi-employer trust, or contributing to a State insurance pool preferably to be run by a private health insurance carrier.

Health Access Florida closes cracks in the system which currently exclude deserving employees from group policies. It reduces the pre-existing condition waiting period to six months to recapture many who, due to circumstances, find themselves ineligible. Pre-existing condition clauses will be abolished for those who currently lose coverage when they move between jobs or their employer changes carriers. Each part-time employee who works at least 20 hours per week will be given the same chance to participate in insurance plans as their full-time counterparts.

ADMINISTRATIVE MEASURES

Health Access Florida offers solutions to problems created over time by bureaucracy and laws that have imposed their conflicting standards upon the health care industry.

The Board of Medicine will implement a Medical Liability Demonstration Project to weigh the effectiveness of practice parameters in regard to the cost of defensive medicine and professional liability. Guidelines regarding physician participation in joint ventures will also come under Board purview.

The State Center for Health Statistics will be fully funded to provide concrete examples of how different

components in the health care industry affect costs; anomalies will become evident and more easily dealt with. A seven-member Medical Advisory Panel under the Department of Insurance will make recommendations regarding practice parameters, utilization review, experimental and outmoded drugs, and procedures that are not cost effective.

OTHER WELL-INTENDED PROPOSALS

Complex questions like those facing us in health care cannot be simply answered. Florida bears no relationship to Canada, Japan or elsewhere; we should not import solutions to our crises, we must define our own. And the quality of medicine will certainly suffer if a heavy-handed regulatory agency becomes its master; medical procedures are not as easily quantified as kilowatts or gallons or minutes. Yet proposals to do exactly these things will be considered by the Florida Legislature over the next few months.

Help make Health Access Florida a household word by gaining a better understanding of the legislation and by informing your patients of organized medicine's attempt to improve access to health care in Florida. It's a reasonable alternative that merits your attention, understanding and support. ↑