

The Enzi Bill: Bad Medicine for Florida



From Families USA ■ March 24, 2006

Congress is considering S. 1955, the Health Insurance Marketplace Modernization and Affordability Act, sponsored by Senator Michael Enzi of Wyoming. If this legislation becomes law, more than 4.9 million Floridians will lose important consumer protections that now apply to their health insurance.

- **The Enzi bill overrides important Florida laws that regulate health insurance plans. This legislation** will allow insurers to offer plans without the benefits, services, and providers that the state legislature has identified as critical for Floridians. These changes apply to the small group, large group, and individual health insurance markets.
 - **Medical treatment protections lost in Florida:** Alcoholism treatment, ambulance transportation, ambulatory surgery, bone marrow transplants, bone density screening, cleft palate, dental anesthesia, diabetes supplies and education, emergency services, home health care, mammography screening, mental health (general), metabolic disorders/PKU, minimum mastectomy stay, off-label drug use, prosthetics, TMJ Disorders, and well-child care.
 - **Access to provider protections lost in Florida:** Chiropractors, dentists, nurse midwives, nurse anesthetists, occupational therapists, optometrists, oral surgeons, osteopaths, podiatrists, professional counselors, psychiatric nurses, psychologists, public and other facilities, and social workers.

These protections are the result of years of consumer advocacy and thoughtful consideration by Florida state legislators. Not only does the Enzi bill wipe out these existing laws, but it also prevents Florida state legislators from making decisions in the future about even minimal protections for the state's health care consumers.

- **The Enzi bill sets aside state laws that protect consumers in the small group market from discriminatory pricing practices.** Under current state law, insurers are only allowed to charge sicker people 30 percent more than healthier people for premiums. Taking a step opposed by the National Association of Insurance Commissioners, the Enzi bill would allow insurers to charge small businesses as much as 50 percent more for premiums if some of their workers are in less-than-perfect health.
- **The Enzi bill forces consumers to choose between accepting barebones policies and paying higher rates for the more comprehensive coverage they need.** Many people who need comprehensive coverage will wind up with much higher premiums than they pay today, making health insurance unaffordable for many more people.
- **The Enzi bill increases the cost of insurance for many small businesses by pitting younger, healthier groups against older, sicker groups.** Existing consumer protections that regulate how much insurers can raise premiums when a small business renews coverage would be set aside. Small businesses—even those with just one sick worker—could see their premiums rise sharply.