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**HEALTH CARE UPDATE:
SMALL EMPLOYERS ELIGIBLE FOR
HEALTH COVERAGE
IN AUGUST**

Small employers without health insurance may be able to obtain it during a mandated open enrollment period of August 1 through August 31. The open enrollment period was established by the 2000 Legislature and requires insurers to offer basic and standard small employer health benefit plans on a guaranteed-issue basis in August of each year.

Small employers are eligible if they have one employee who qualifies for coverage, and if they did not go into business primarily for the purpose of buying health insurance.

Insurance carriers may request or consider the following information, records, or documents in determining whether an employer meets the definition of "small employer" pursuant to Florida law:

- IRS form 1040
- IRS form 941 (quarterly wage and tax form)
- IRS form 1065 for partnership income
- IRS form 1120 for corporate income
- IRS form 1099 for payments to independent contractors
- Occupational licenses
- Florida unemployment compensation tax form
- Articles of Incorporation

- Partnership agreements
- Affidavits from customers or suppliers of the small business
- Auditable personal records of receipts, expenditures, invoices
- Leases and other contracts

Small businesses with more than one employee can enroll in a health plan at any time. The following companies offer health insurance to small business owners in Florida:

Indemnity/PPO Plans:

- Aetna Life Insurance Company
800-232-2385
- Blue Cross Blue Shield of Florida
800-955-2227
- Connecticut General Insurance Company
800-433-0286
- Humana Insurance Company
800-558-4444 (press 2)
- Humana Health Insurance Company of Florida
800-858-4376
- Pacific Life & Annuity Company
800-800-8613 (Consumer should contact a licensed insurance agent.)
- Transamerica Life Insurance Company
800-527-5504
- Trustmark Insurance Company
800-633-1917
- United Healthcare Insurance Company
800-842-8000 (press 2)

HMO Plans:

- Aetna Health
800-232-2385, Extension 9695
- Av-Med
888-496-3650, Extension 265, 211, or 263
- Beacon Health Plans
800-850-0979
- Capital Group Health Services
800-390-1434
- CIGNA Healthcare of Florida
800-433-0286
- Florida Health Care Plan
800-352-9824
- Health First Health Plans
800-716-7737
- Health Options
800-955-2227
- Healthplan Southeast
800-833-2169
- Humana Medical Plan
800-858-4376
- Neighborhood Health Partnership
800-354-0222
- Total Health Choice
800-887-6888
- United Healthcare of Florida
800-842-8000 (press 2)
- Vista Healthplan
800-447-5116

If you need more information, contact the Florida Department of Insurance at (800) 342-2762 or your local independent insurance agent.

WORKERS' COMPENSATION UPDATE

As most of you know by now, **construction exemptions are no longer valid on any "commercial building project" valued at \$250,000 or greater.** A "commercial building project" is defined in the law as any building or structure intended for commercial or industrial use, including any building or structure intended for multifamily use of more than 4 dwelling units. It does not include a project that is converting an existing residential building to a commercial

building. This means all condominium and apartment building projects of more than 4 units will be considered "commercial." Also, the \$250,000 is the value of the total project, not just one subcontractor's portion of the project.

Residential contractors working on solely residential projects will still be allowed to have their current exemptions. The law is not changing for contractors who only perform residential work.

As one of the benefits of FUBA membership, we offer workers' compensation insurance to our members who meet underwriting guidelines. If you are affected by this new law and must now buy workers' compensation insurance, please have your local insurance agent call our workers' compensation Fund at (850) 577-3030. Please note that we cannot issue insurance to you unless your business meets our underwriting guidelines.

Also, if you currently receive your workers' compensation insurance through FUBA's workers' compensation fund called Florida Citrus, Business & Industries Fund, please call us if this new law affects your business. If you perform construction work on commercial jobs (as defined in the new law), you will need to add any previously exempt owners to your workers' compensation policy. You can do this by submitting a Florida Workers' Compensation Monthly Change Sheet. These are available either through your local independent insurance agent that helped you with your policy, or you can call FUBA Workers' Comp at (850) 577-3030. If this new law applies to you but you do not add previously exempt owners to your current policy, you will not be in compliance and may be fined by the state Division of Workers' Compensation.

If you have any questions about whether you are covered by the new exemption law, please call your local insurance agent or FUBA Workers' Comp at (850) 577-3030.

POSTER UPDATE

As part of the workers' compensation changes explained above, all employers are now required to put up yet another poster. This one addresses fraud in workers' compensation and will list the phone number to call to report insurance fraud.

The state Division of Workers' Compensation has not yet finalized these posters. We will be working with them to make sure all of our members have these new posters, hopefully at no charge. Please watch future edition of this newsletter for more information about when the posters will be ready.