



# VOICE OF REASON



**Frank Ryll, Jr.**  
President

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## Chamber’s Health Insurance Campaign Aims to “Get Florida Covered”

The results are in, and the news is not good for Florida’s employees and their families.

Fewer employers than ever before are able to provide health insurance for their employees, according to the latest statewide survey conducted by the Florida Chamber Federation. The number of employers offering coverage has now declined five consecutive years, spiraling down from 91 percent in 1999 to a low of 75 percent in 2003.

The disastrous result of such a trend cannot be ignored and the Florida Chamber has responded with its strongest language yet to urge lawmakers to address this issue in a responsible manner. Our recommendations are designed to invigorate the state’s health care delivery system to give employees statewide an ability to receive employer-sponsored coverage.

As we have stated in the past, employer-sponsored insurance coverage is key to maintaining our state’s economic well-being and is a top priority for the Chamber Federation and the thousands of employers it represents.

The Florida Chamber strongly supports meaningful legislative reform to create a stable health insurance market that is affordable and accessible. The Florida Chamber Federation developed the following priority recommendations:

- Encourage “flex plans” to provide more coverage choices.
- Increase the level of data on quality health care available to the public.
- Ensure high-risk subsidy programs do not contribute to the un-affordability of health insurance for employers and employees.
- Promote evidence-based medicine to ensure appropriate medical care is provided in the private and public sectors.
- Expand use of Health Savings Accounts (HSAs) to give employers and employees more coverage options.

These recommendations are part of the Florida Chamber Federation’s “Let’s Get Florida Covered” proj-

ect, an extensive look into Florida’s health insurance environment. In November and December of 2003, 41 local chambers of commerce, representing 43,000 employers conducted the survey. More than 2,500 employers responded, citing skyrocketing costs, shrinking availability and possible elimination of their group health plan as some of their top business concerns.

As these highlights demonstrate, the survey results were quite alarming:

- 98 percent of respondents indicated they had experienced an increase in their health insurance premiums in the last 12 months. Of those, 47 percent endured a greater than 20 percent increase.
- 43 percent of Florida employers indicated they would be forced to consider eliminating health insurance benefits if they experience additional increases in premiums.
- One quarter of employers are unable to offer health insurance to employees. Of those employers 56 percent cite high costs or limited access to group health insurance as the reason.
- 59 percent of Florida employers indicated they pay most (50 percent or greater) or all of their employees’ individual health insurance. This number is down from 62 percent in 2002.

The only real solution to decreasing the number of uninsured workers in Florida is to strengthen employers’ ability to offer affordable and reliable insurance through employer-sponsored coverage. This issue continues to be a top priority for the Florida Chamber Federation and will receive much attention in the upcoming legislative session.

Health Care reform and relief is a Florida Business Agenda priority for the Florida Chamber Federation – and that is why the Florida Chamber is making this information available through Federation chambers across the state. For more information on this and other important topics impacting Florida employers, visit us online at [www.flchamber.com](http://www.flchamber.com).