

**Low Income Pool Council Questions and Answers**  
**Miami-Dade County Pilot Limited Benefit Health Insurance Product**

**1. What amount of local match is required to generate \$20 million in total funding?**

The FMAP match ratio is approximately 55.4 % Federal, 44.6% IGT. In order to “hold harmless” the Public Health Trust (PHT), \$16.145 million in IGT is required to net \$20 million for the subsidy program via the federal match.

**2. How will the \$20 million be used?**

\$20 million will be used to subsidize health insurance premiums for individuals with incomes in two tiers up to 200% of FPL and potentially for administrative costs of “means testing” people applying for the subsidy.

**How will you market the product to the low-income population?**

BCBSF and Miami-Dade County will jointly develop and execute an aggressive grass roots marketing plan. The plan will target the low income (working and non-working) uninsured residents in Miami-Dade County (Individual and Small Group segments). Features of the marketing plan include, but are not limited to:

- Public Announcements/Press Conferences
- Public Service Announcements
- Community Outreach through Community Safety Net Organizations
- Navigator Application Assistance
- Experiential Marketing
- Community Leader & County Promotions Efforts
- Direct Mail
- Web Sales
- Telemarketing
- Other Distribution Channel Sales

**How many people will be covered by the pilot?**

The Miami-Dade County enrollment will consist of two distinct groups; 1) members who qualify for a subsidized premiums and 2) members who purchase coverage either directly or through their employers.

The projected enrollment for the first year of the pilot is approximately 20,000 to 50,000 members, depending on available funding for the Subsidy Program. The available funding for Subsidy Program will drive projections for years 2 and 3 of the pilot.

**3. What experience does BCBSF have with Limited Benefit Plans?**

BCBSF was selected by MDC through a rigorous competitive bid process. BCBSF’s extensive experience with Limited Benefit Products was a critical factor in their selection.

BCBSF has the leading market share in both the Individual and Small Group markets and is the industry leader in the State of Florida.

BCBSF has three different types of Limited Benefit plans that are marketed statewide. Enrollment in limited benefit plans continues to grow, as does their understanding of individuals and groups that purchase Limited Benefit plans. BCBSF has leveraged their knowledge of current plans in the market to develop the new plan that will be offered in this Pilot.

**What is the plan design and how will the pilot be financed?**

Please see attached power point for Plan Design.

Pilot Financing:

**Projected Enrollment and Premium Summary Schedule  
State Fiscal Year 2008-2009**

<b>Projected Total Enrollment</b>	32,433
Projected Subsidized Enrollment	12,433
Projected Non-Subsidized Enrollment	20,000
<b>Total Premium</b>	\$65,072,763
Subsidized Premium	\$20,000,000
Non-Subsidized Premium	\$45,072,763
<i>Sources of Total Premium</i>	
<i>Employer Paid (1)</i>	\$19,140,491
<i>Employee and Individual Paid</i>	\$25,932,272
<i>Subsidized (LIP Funded)</i>	\$20,000,000
<i>Total Sources of Premium</i>	\$65,072,763

Note: The projected enrollment and premium figures will change. The benefit plan designs have not been finalized. These are the best estimates currently available.  
(1) The employer pays 50% of the premium for Small Group products.

**4. How will this program compete with the Florida Healthy Kids Program?**

This program will not compete with FHK or any other public program. The program is designed to address needs that are not met by existing public funded programs. Application assistance will also assist those qualified for FHK in accessing the program instead of participating in this Pilot.