The Florida Medical Association’s Prescription for a Healthy Florida

Protect the Patient/Physician Relationship

2019 STATE LEGISLATIVE AGENDA
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Few issues are more important to Floridians than their health. Access to primary care physicians and highly skilled medical specialists is essential to achieving the goal of making Florida the healthiest state in the nation.

This begins with advocating for a bold public policy agenda that will make Florida the best state for physicians to practice medicine.

With more than 25,000 members, the Florida Medical Association (FMA) represents physicians who care for 21 million people in the Sunshine State. We are dedicated to improving the health of all Floridians and creating a model environment for physicians to practice medicine.

The FMA believes in promoting the highest standards of medical care, maintaining patient choice in our health care system, and preserving the trusted relationship between patients and their physicians. We can achieve these ideals by ensuring fair and transparent insurance markets, eliminating onerous regulations, and reducing unnecessary, costly, counterproductive measures that make it even harder for physicians to deliver patient care.

The FMA is committed to working with Governor Ron DeSantis and legislators from both political parties to advance a patient-centered health care agenda that will make Florida the best state in the country to live and work.

The following is the FMA’s Prescription for a Healthy Florida:
Empower Patients and Physicians by Eliminating Unnecessary Barriers to Care

A major burden for physicians and patients is the industrywide practice of requiring prior authorization for standard and necessary medical services. Prior authorization — sometimes called precertification or prior approval — is a health insurance cost-control process by which physicians and other health care providers must obtain advance approval from health plans before specific services are delivered to patients in order to qualify for payment coverage. These authorizations can apply to medications, tests recommended by a physician, referrals to specialists, and other treatments.

Numerous studies have found that the amount of time physicians spend obtaining authorizations from health insurers has increased substantially in recent years. A report from the Annals of Internal Medicine revealed that for every hour a physician spent seeing patients, another two hours were spent on paperwork and dealing with red tape.

While prior authorizations are annoying to physicians, it is patients who suffer the most. In many
cases, prior authorizations lead to unnecessary and harmful delays in treatment, patients having to take less effective medications, and time lost waiting for insurance company bureaucrats to approve services that a physician has deemed medically necessary. When used, prior authorization should adhere to a standardized, automated process in order to minimize the burden placed upon physicians and their patients.

The health insurance industry is enjoying record profits at the expense of patients and physicians. The FMA believes that the overall volume of medical services and drugs requiring prior authorization should be greatly reduced. Insurance companies and health plans should not be allowed to interfere in the patient/physician relationship. The State of Florida should no longer tolerate health plans making medical decisions that negatively affect patients’ lives. We must eliminate roadblocks that keep patients from getting the care they need, when they need it.

**Ensure Health Insurance Transparency and Network Adequacy**

Even when someone has health insurance, inadequate coverage and a limited choice of physicians compromise access to care. Many consumers purchase health insurance products without understanding their provider networks. Increasingly, health plans are developing “narrow networks” that restrict access and result in out-of-network costs to patients who often are not aware of their insurance plan limitations. The FMA supports legislation to ensure that health plans maintain more comprehensive physician networks and requires insurers to offer coverage options for out-of-network care. Insurance companies also should be required to fairly compensate physicians who provide patient care when they are not part of an insurer’s health plan network.
In addition, health plans should provide up-to-date information, in real time, about their provider networks. Legislation is needed to prohibit bait-and-switch tactics whereby health plans publish inaccurate information about their provider networks in order to attract premium dollars. Health plans that continue abusing the system should pay fines and face severe penalties, including being banned from operating in Florida. It is time to hold insurance companies and health plans accountable for adequate, transparent networks and accurate consumer information.

Preserve the Economic Stability of Physicians

Florida physicians constantly encounter the problem of unfair payment policies within the health insurance industry. Underpayment, lack of payment, and denial of payment for services that were prior-approved by insurance companies not only jeopardize the economic sustainability of medical practices in Florida, but also undermine access to care.

Physician practices, many of which are small businesses that provide jobs in our communities, must be protected from pervasive abuses by out-of-state insurance behemoths that are making record profits at the expense of clinicians and the patients they serve. One of the FMA’s top priorities is the passage of legislation to prohibit health plans from retroactively denying payment for medical services that were prior-approved. It is not unreasonable for physicians to expect payment for providing care that insurance companies approved in advance.
Address the Major Cost Driver in Health Care: The Obesity Epidemic

Obesity is a public health epidemic that reduces quality of life while significantly increasing health care costs. In fact, obesity-related chronic diseases — many of which are preventable — are among the major cost drivers in health care.

Such chronic diseases — diabetes, hypertension, muscle and joint problems, and some forms of cancer — account for an estimated 400,000 deaths nationwide each year and $190 billion in health care costs. At the current rate, by 2030, over half of Florida’s population will be obese, resulting in an estimated $18 billion per year in additional costs.

Physicians helping patients take responsibility for their own health is key to reversing this trend and improving the well-being of all Floridians.

The FMA is uniquely positioned to help address the obesity epidemic. The FMA Foundation’s Healthy Living Initiative aims to reduce chronic disease and lower health care costs by providing primary care physicians with specific resources to educate patients about good nutrition and adopting healthier lifestyle habits.

We seek to partner with the State of Florida in this important endeavor to end the obesity epidemic in our state.
Promote Quality by Requiring Medical School Training and Licensure to Practice Medicine in Florida

The practice of medicine is reserved for those who have completed medical school, undertaken years of training in a certified residency program, and passed arduous licensing exams. Other members of the health care team — nurses, physician assistants, pharmacists, therapists, and psychologists — have important skills that complement physicians’ unique expertise in caring for patients. However, lowering standards for medical training and reducing physician oversight are not in the best interest of Floridians. The Legislature should not provide shortcuts to non-physicians who want to practice medicine. The FMA believes that if someone wants to be a medical doctor, he or she should go to medical school and complete a residency training program.

Support Graduate Medical Education Programs that Keep Florida-trained Doctors in Our State

Doctors tend to stay in the states where they receive their specialized medical residency training. Therefore, Florida needs to invest appropriately in graduate medical education (GME) — not just build more medical schools — to train our next generation of physicians.

As our physician workforce ages and our population grows, the State of Florida must be prepared to meet this challenge.

Currently, almost half of the students who graduate from Florida’s outstanding medical schools are leaving the state to do their residency training. Essentially, we are using state taxpayer dollars to export Florida-educated doctors to other states.
Support Effective and Proven Public Health Initiatives

In 2016, state lawmakers passed the Infectious Disease Elimination Act (IDEA), authorizing a five-year pilot syringe exchange program at the University of Miami.

The success of the IDEA Exchange in Miami-Dade leaves no doubt about the importance of expanding this harm reduction program to other Florida counties. The IDEA Exchange has tested hundreds of people for HIV and Hepatitis C, helping them get treatment while also providing access to medications that halt disease transmission. These services are essential in Florida, which has one of the nation’s highest rates of new HIV infections.

A critical part of the IDEA Exchange’s mission is making sure that naloxone is available to people who use drugs, their family members, and others who are likely to witness an overdose. Naloxone is a safe, easily administered medication that can almost instantly reverse the effects of opioid overdose.

Via a mobile van, the IDEA Exchange has been able to do extensive street outreach, offering naloxone kits and other health services without judgment and always with a kind word. This process gives people who are using drugs an opportunity to ask for help getting into treatment — when they are ready. Because participants must bring a dirty needle to receive a clean one, the IDEA Exchange has removed more than 100,000 dirty needles and syringes from Miami’s streets. This has been accomplished without increasing crime or drug use, and without state funds.
But in many of Florida’s other 66 counties, the opioid epidemic is even worse. Fentanyl-related deaths in the state increased by 97 percent between 2015 and 2016. The State Medical Examiner’s report for 2016 showed that in 24 counties, death rates from fentanyl were equal to or higher than in Miami-Dade, with the most in Duval County. In Manatee County, deaths from fentanyl analogues or derivatives in 2016 were double the number in Miami-Dade. In the same year, Palm Beach County had the highest number of heroin-related overdose deaths.

Florida’s overdose epidemic is claiming an estimated 15 lives each day. The Legislature can ensure that every county in our state has the tools to address this public health crisis and save lives.

Improve Vaccination Rates to Control Infectious Diseases

Vaccination is one of the safest and most cost-effective ways to prevent infectious diseases. While Florida has worked to vaccinate more young children, coverage rates for this age group are not improving in our state or the U.S. as a whole. In fact, overall rates may be declining. Much of this stems from parental decisions against having their children vaccinated, exposing entire communities to potential outbreaks. Properly vaccinating all children born in the United States would prevent an estimated 20 million cases of disease during their lifetime and 42,000 premature deaths. For every dollar spent on childhood vaccination, we save a minimum of $10 in direct and indirect costs by reducing hospitalizations, lost work time, disability, and disease outbreak investigations.

But vaccinating our children is not enough. Adult immunization also prevents infectious diseases, and vaccination rates for this population are significantly lower than rates for children. Routine vaccination of older and high-risk adults against bacterial pneumonia has been shown to decrease preventable hospitalizations. Adult vaccinations also protect infants and people who cannot be vaccinated. Recent outbreaks of pertussis, measles, and influenza underscore the importance of improving Florida’s adult vaccination rates.