

## **FLORIDA HEALTH INSURANCE ADVISORY BOARD MEETING**

Tuesday, November 25, 2025, 4:00 PM

Conference Call

Call-In Number: 866-299-7949

Code: 1433866#

## **AGENDA**

- I. Call to Order**
- II. Roll Call - Attachment**
- III. Antitrust Statement - Attachment**
- IV. Approval of Minutes, February 11, 2025 - Attachment**
- V. Executive Director's Report - Attachments**
- VI. Other Business**
- VII. Public Comment**
- VIII. Adjourn**

# **Attachment A**

# FLORIDA HEALTH INSURANCE ADVISORY BOARD

**Alexis Bakofsky, Chair Designee**  
Deputy Commissioner – Life & Health  
Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, FL 32399  
850-413-5000  
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Office of Insurance Regulation

**Karin Bailey**  
Chief, Bureau of Plan Management  
Operations  
Agency for Health Care Administration  
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(850) 321-0365  
[Karin.Bailey@ahca.myflorida.com](mailto:Karin.Bailey@ahca.myflorida.com)  
Agency for Health Care Administration

**Nathan Landsbaum**  
President and CEO, Florida Sunshine Health  
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Term Ending: 2/31/2027  
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813-206-9151  
[nlandsbaum@centene.com](mailto:nlandsbaum@centene.com)  
Term Ending: 12/31/2027  
Carrier

**Eric Johnson, PhD, ASA**  
Chief Actuary & VP of Analytics & Business Intelligence  
AvMed Health Plans  
4300 NW 89th Blvd.  
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Term Ending: 12/31/2026  
Carrier

**Richard B. Weiss, CPA**  
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Term Ending: 12/31/2024  
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**John J. Matthews**  
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Term Ending: 12/31/2026  
Carrier

**Seth M. Phelps**  
Assistant General Counsel  
Blue Cross and Blue Shield of Florida, Inc.  
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Jacksonville, FL 32246  
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Term Ending: 12/31/2026  
Carrier

**Rick Wallace**  
President/CEO  
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[Rick@teamwallace.org](mailto:Rick@teamwallace.org)  
Term Ending: 12/31/2028  
Employers or Employer Representatives

**Robert Muszynski**  
Director of Finance and Administration  
WMFE (NPR) Radio  
11510 E. Colonial Drive  
Orlando, FL 32817  
MOBILE: 407-617-5261  
[rmuszynski@wmfe.org](mailto:rmuszynski@wmfe.org)  
Term Ending: 12/31/2028  
Employers or Employer Representatives

**Christina Lake**  
Executive Vice President  
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2001 Drayton Drive  
Tallahassee, FL 32311  
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Term Ending: 12/31/2027  
Employers or Employer Representatives

**William "Bill" Herre**  
Executive Director  
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Term Ending: 12/31/2026  
Employers or Employer Representatives

**Vickie Whaley**  
434 Parkside Circle  
Crawfordville, FL 32377  
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Term Ending: 12/31/2028  
Agent

**Vacant**  
Agent

**Vacant**  
Individual Policyholder

# **Attachment B**

**FLORIDA HEALTH INSURANCE ADVISORY BOARD**  
**BOARD MEETING**

**November 2025**

**Antitrust Statement**

We are here to discuss and act on matters relating to the business of the Florida Health Insurance Advisory Board. We are not here to discuss or pursue the business interests of any individual companies. All of us should proceed with caution and awareness of the requirements and prohibitions of federal and state antitrust laws. We should not engage in discussions, either at this meeting or in private conversation, of our individual companies' plans or contemplated activities. We should concern ourselves only with the business of the Florida Health Insurance Advisory Board, as set forth in the agenda for this meeting and each company's business plans cannot be discussed. If you have questions, please contact the General Counsel.

# **Attachment C**

# DRAFT

**Florida Health Insurance Advisory Board  
Board of Directors Meeting Minutes  
Tuesday, February 11, 2025, 9:00 AM  
Via Teleconference  
Tallahassee, FL**

**Board Members Present:**

Alexis Bakofsky, Chair	Christina Lake
John Matthews	Nathan Landsbaum
Bill Herrle	Louisa McQueeney
Eric Johnson	Robert Muszynski

Rick Wallace
Richard Weiss
Seth Phelps
Vickie Whaley

**Others Present:**

- Jack McDermott, FHIAB Executive Director
- Christina Jackson, Deputy Director of Legal Affairs, Life & Health Product Review, Office of Insurance Regulation (OIR)

**I. Call to Order**

Alexis Bakofsky (Deputy Commissioner – Life & Health, Office of Insurance Regulation), as the Chair, called the meeting to order at 9:00 am, indicating the meeting was properly noticed to the public in accordance with Florida Law. The Chair thanked the members for their attendance.

**II. Roll Call**

Jack McDermott conducted a roll call of members, noting the presence of a quorum.

**III. Antitrust Statement**

Christina Jackson was recognized to review the antitrust statement.

**IV. Approval of Minutes, October 8, 2024**

The Chair presented the minutes from the Board's October 8, 2024, meeting and asked for questions or comments. The Chair accepted a motion from Seth Phelps to approve the minutes, seconded by Rick Wallace. The minutes were approved without changes.

**V. Executive Director's Report**

The Chair recognized the Executive Director for this report.

**Review of Plan of Operation**

The Executive Director stated the Board is required to review the plan of operation at least once each year and recommend any necessary amendments. The Executive Director did not recommend any changes at this time.

### **Financial Statements**

The Executive Director presented the financial statements as of December 31, 2024, which were used as the basis for both the budget and the assessments, and these were included with the published materials. The Executive Director also provided a “verbal” update for financials as of January 31, 2025 -- the Board had Total Assets of over \$51,000 on a cash accounting basis, and Total Net assets of over \$40,000; the difference was due to the 2023 financial audit.

### **2025 Budget and Assessments**

The Executive Director presented the proposed budget and assessments. This was similar to the prior year, and per a recommendation from the auditor, a three-month “cushion” was being built in as a reserve. Due to the carry-over dollars and reserve – the proposed assessment was \$60,000, of which \$50,000 would be assessed to the small group market, and \$10,000 to the individual market.

### **Bank Changes**

The Executive Director mentioned the Board’s current bank recommended closing the old account, and opening a new similar account. This required a Board banking resolution which was read to the Board.

The Chair accepted a motion to approve the budget, assessments, and banking resolution. Louisa McQueeney made the motion and Seth Phelps seconded the motion. The motion was passed unanimously.

### **VI. State of the Market Annual Report Approval**

The Chair recognized the Executive Director to summarize the State of the Market Annual Report utilizing data through December 31, 2023.

The Executive Director remarked some of the data was different from prior years due to “external factors” originating at the federal level most notably: The end of Medicaid’s continuous coverage period enacted during the pandemic, and the commencement of the Medicaid Redetermination process (or “unwinding”) in Florida which began April 1, 2023. Another factor is the Inflation Reduction Act of 2022, which extended enhanced premium tax credits for use on the health insurance marketplace for those under 400% of the Federal Poverty Level, which makes the purchase of ACA products more affordable.

With these caveats, in 2023 the individual market enrollment increased 731,000 or 25.2%, while the small group market declined 20,000 enrollees or 4.8%. Meanwhile the data shows the large group market increased 438,000 enrollees or 32.4% during 2023. Collectively, if you add these together, the major medical health insurance market in Florida increased by 1.15 million enrollees or 24.6% during 2023.

The Chair accepted a motion from Louisa McQueeney to approve the annual report. Christina Lake seconded the motion. The motion passed unanimously.

## **VII. Approval of 2023 Financial Audits**

The Chair recognized Board member Seth Phelps, the Chair of the audit committee, to present the audit committee's recommendation to approve the 2023 financial audits for both the small group and individual programs. The audit findings were consistent with prior years, and he reported the Executive Director is working with the auditor to address these findings.

The Chair accepted a motion from Vickie Whaley to approve the financial audits. Eric Johnson seconded the motion. The motion was approved unanimously.

## **VIII. Discussion/Approval of Legislative Proposals for 2025**

The Chair recognized the Executive Director to present all eight proposals, which were originally discussed during the October 8, 2024, Board Meeting, and were on the agenda without alterations:

- Proposal # 1: Deductible Health Credit Transfer
- Proposal # 2: Provide Health Care Consumers with One Free Copy of their Own Medical Records
- Proposal # 3: Protect Consumers from Prescription Drug Formulary Changes During a Policy Year
- Proposal # 4: Cap the Cost of Insulin at \$35 a Month
- Proposal # 5: Prohibit Balance Billing for Ground Emergency Medical Transportation
- Proposal # 6: Include Applied Behavioral Analysis as a Covered Benefit in all Insurance Plans
- Proposal # 7: Add Fetal Alcohol Spectrum Disorder (FASD) to Include the Definition of the Term Developmental Disabilities
- Proposal # 8: Apply Payments by, or on Behalf of, a Beneficiary to Count Toward the Out-of-Pocket Cost Sharing Calculations

The Chair requested a motion to approve all of the recommendations. Lousia McQueeney made a motion, and Rick Wallace seconded. The motion passed unanimously.

The Chair asked the Executive Director to finalize the Board recommendations and issue this report to the Office of Insurance Regulation, the Florida Senate President, and the Florida House Speaker.

## **IX. Other Business**

The Chair asked if any Board members had other business. No Board member responded.

## **X. Public Comment**

The Chair asked if any member of the public wanted to comment. One person from the public, Ramona Galwin had several questions:

- 1) Ms. Galwin asked the Board to expound on the expiration of the ACA tax credits in 2025.  
*The Executive Director responded this is a federal law; the tax credits were part of the 2022 Inflation Reduction Act and are set to sunset on December 31, 2025.*
- 2) Ms. Galwin asked what the Board's position was on this.  
*Board member Louisa McQueeney asked for clarification – basically if they expire could the state of Florida pay for these tax credits. Ms. Galwin said yes, but asked to move on.*
- 3) Ms. Galwin asked when the proposals will take effect or are they already in effect.  
*The Chair responded these are recommendations to the Florida Legislature, and it would be incumbent on the Legislature to take action.*

4) Ms. Galwin asked when these proposals will be sent.

*The Chair responded as soon as this meeting is concluded.*

5) Ms. Galwin asked how the money raised via the assessments will be used.

*The Executive Director responded the money is used for the Board's administrative expenses including teleconference fees, software fees, postage, financial audits, and Executive Director's compensation.*

#### **XI. Adjourn**

The Chair thanked everyone who participated. Having completed the agenda, the Chair adjourned the meeting.

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Prepared by: Jack McDermott, Executive Director

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Approved by Board

# **Attachment D**

**Balance Sheet**  
**October 31, 2025**  
**FHIAB**

	<b>Small Employer Plan</b>	<b>Individual Plan</b>	<b>Combined Total</b>
<b>Assets</b>			
Cash Operating	28,679.23	14,021.47	42,700.70
Cash Depository	11,498.13		11,498.13
Cash Special Purpose	62.46		62.46
Prepaid Expenses	-	-	-
Due Between Pools	(510.95)	510.95	-
Assessments Receivable			-
<b>Total Assets</b>	<b>39,728.87</b>	<b>14,532.42</b>	<b>54,261.29</b>
<b>Liabilities</b>			
Federal Income Tax Payable			
Due to Small Employer Plan			
Audit Fees			
Accued Taxes			
Account Payable - Postage			
Account Payable - Line1 Comm			
<b>Total Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Net Assets</b>	<b>39,728.87</b>	<b>14,532.42</b>	<b>54,261.29</b>
<b>Total Liabilities and Net Assets</b>	<b>39,728.87</b>	<b>14,532.42</b>	<b>54,261.29</b>

**Income Statement**  
**For the Period Ended October 31, 2025**  
**FHIAB**

	<b>Small Employer</b>	<b>Individual</b>	<b>Combined</b>
	<b>Plan</b>	<b>Plan</b>	<b>Total</b>
<b>Revenues</b>			
Interest Income	0.97	1.17	2.14
Expense Write-off	-	-	-
Assessments	49,980.00	9,995.00	59,975.00
<b>Total Revenues</b>	<b>49,980.97</b>	<b>9,996.17</b>	<b>59,977.14</b>
<b>Expenses</b>			
Contract Services	41,500.00	8,500.00	50,000.00
Professional Fees	-	-	-
Meetings (Phone)	211.24	43.27	254.51
Audit (2023)	7,250.00	3,750.00	11,000.00
Adobe Acrobat	170.07	34.83	204.90
Quickbooks*	787.67	161.33	949.00
PO Box	-	-	-
Postage	21.21	4.34	25.55
Income Taxes 2023	4.00	1.00	5.00
Avalara (Tax Prep Fees)	5.15	1.05	6.20
<b>Total Expenses</b>	<b>49,949.34</b>	<b>12,495.82</b>	<b>62,445.16</b>

\*Quickbooks October Payment was delayed - not reflected here or in balance sheet

# **Attachment E**

October 7, 2025

Florida Small Employer Health Reinsurance Program and  
Florida Individual Health Reinsurance Program  
200 E. Gaines St.  
Tallahassee, Florida 32399

We are pleased to confirm our understanding of the services we are to provide for the Florida Small Employer Health Reinsurance Program and the Florida Individual Health Reinsurance Program (collectively known as the Florida Health Insurance Advisory Board, or the Organization) for the year ended December 31, 2024.

### **Audit Scope and Objectives**

We will audit the financial statements of the Organization, which comprise the statements of financial position as of December 31, 2024, the related statements of activities, functional expenses, and cash flows for the year then ended, and the disclosures (collectively, the financial statements).

The objectives of our audit are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and issue an auditor's report that includes our opinion about whether your financial statements are fairly presented, in all material respects, in conformity with accounting principles generally accepted in the United States of America. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with generally accepted auditing standards (GAAS) will always detect a material misstatement when it exists. Misstatements, including omissions, can arise from fraud or error and are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment of a reasonable user made based on the financial statements.

### **Auditor's Responsibilities for the Audit of the Financial Statements**

We will conduct our audit in accordance with GAAS and will include tests of your accounting records and other procedures we consider necessary to enable us to express such an opinion. As part of an audit in accordance with GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit.

We will evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management. We will also evaluate the overall presentation of the financial statements, including the disclosures, and determine whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from: (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to the Organization or to acts by management or employees acting on behalf of the Organization.

### **CERTIFIED PUBLIC ACCOUNTANTS**

Gainesville | Ocala | Tallahassee | Sarasota | Orlando | Tampa  
[purvisgray.com](http://purvisgray.com)

Members of American and Florida Institutes of Certified Public Accountants

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, there is an unavoidable risk that some material misstatements may not be detected by us, even though the audit is properly planned and performed in accordance with GAAS. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, fraudulent financial reporting, or misappropriation of assets that comes to our attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

We will obtain an understanding of the Organization and its environment, including the system of internal control, sufficient to identify and assess the risks of material misstatement of the financial statements, whether due to error or fraud, and to design and perform audit procedures responsive to those risks and obtain evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, or the override of internal control. An audit is not designed to provide assurance on internal control or to identify deficiencies in internal control. Accordingly, we will express no such opinion. However, during the audit, we will communicate to you and those charged with governance internal control-related matters that are required to be communicated under professional standards.

We have identified the following significant risks of material misstatement as part of our audit planning:

- Improper Revenue Recognition
- Separation of Incompatible Duties
- Conversion of Accounting Records from Cash to Accrual Basis

We will also conclude, based on the audit evidence obtained, whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern for a reasonable period of time.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, tests of the physical existence of inventories, and direct confirmation of receivables and certain assets and liabilities by correspondence with selected individuals, funding sources, creditors, and financial institutions. We will also request written representations from your attorneys as part of the engagement.

We may, from time to time and depending on the circumstances, use third-party service providers in serving your account. We may share confidential information about you with these service providers but remain committed to maintaining the confidentiality and security of your information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality agreements with all service providers to maintain the confidentiality of your information, and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to secure an appropriate confidentiality agreement, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. Furthermore, we will remain responsible for the work provided by any such third-party service providers.

Our audit of the financial statements does not relieve you of your responsibilities.

**Responsibilities of Management for the Financial Statements**

Our audit will be conducted on the basis that you acknowledge and understand your responsibility for designing, implementing, and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including monitoring ongoing activities; for the selection and application of accounting principles; and for the preparation and fair presentation of the financial statements in conformity with accounting principles generally accepted in the United States of America. You are also responsible for making drafts of financial statements, all financial records, and related information available to us; for the accuracy and completeness of that information (including information from outside of the general and subsidiary ledgers); and for the evaluation of whether there are any conditions or events, considered in the aggregate, that raise substantial doubt about the Organization's ability to continue as a going concern within one year after the date that the financial statements are available to be issued. You are also responsible for providing us with: (1) access to all information of which you are aware that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, identification of all related parties and all related-party relationships and transactions, and other matters; (2) additional information that we may request for the purpose of the audit; and (3) unrestricted access to persons within the Organization from whom we determine it necessary to obtain audit evidence. At the conclusion of our audit, we will require certain written representations from you about the financial statements and related matters.

Your responsibilities include adjusting the financial statements to correct material misstatements and confirming to us in the management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

You are responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting the Organization involving: (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Your responsibilities include informing us of your knowledge of any allegations of fraud or suspected fraud affecting the Organization received in communications from employees, former employees, grantors, regulators, or others. In addition, you are responsible for identifying and ensuring that the Organization complies with applicable laws and regulations. You are responsible for the preparation of the supplementary information in conformity with accounting principles generally accepted in the United States of America. You agree to include our report on the supplementary information in any document that contains, and indicates that we have reported on, the supplementary information. You also agree to include the audited financial statements with any presentation of the supplementary information that includes our report thereon.

**Other Services**

We will prepare the Organization's federal tax returns for the year ended December 31, 2024, based on information provided by you. We will also prepare the trial balances and financial statements of the Organization in conformity with accounting principles generally accepted in the United States of America based on information provided by you.

We will perform the services in accordance with applicable professional standards, including the Statements on Standards for Tax Services issued by the American Institute of Certified Public Accountants. The other services are limited to the financial statement and tax services previously defined. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management responsibilities. We will advise management with regard to tax positions taken in the preparation of the information return, but management must make all decisions with regard to those matters.

You agree to assume all management responsibilities for the tax services, financial statement preparation services, and any other non-attest services we provide; oversee the services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of the services; and accept responsibility for them.

**Engagement Administration, Fees, and Other**

We understand that your employees will prepare all cash, accounts receivable, and other confirmations we request and will locate any documents selected by us for testing.

Ryan M. Tucker, CPA is the engagement partner and is responsible for supervising the engagement and signing the report or authorizing another individual to sign it. We expect to begin our audit in October 2025 and issue our report by December 2025.

We estimate that our fees for the audit and tax returns will be as follows:

Florida Small Employer Health Reinsurance Program	\$	7,500
Florida Individual Health Reinsurance Program		<u>3,875</u>
<b>Total</b>	<b>\$</b>	<b><u>11,375</u></b>

The fee estimate is based on anticipated cooperation from your personnel and the assumption that unexpected circumstances will not be encountered during the engagement. If significant additional time is necessary, we will keep you informed of any problems we encounter and our fees will be adjusted accordingly. Our invoices for these fees will be rendered each month as work progresses and are payable on presentation.

**Reporting**

We will issue a written report upon completion of our audit of the Organization's financial statements. Our report will be addressed to the Board of Directors of each organization. Circumstances may arise in which our report may differ from its expected form and content based on the results of our audit. Depending on the nature of these circumstances, it may be necessary for us to modify our opinion, add a separate section, or add an emphasis-of-matter or other-matter paragraph to our auditor's report, or if necessary, withdraw from this engagement. If our opinion is other than unmodified, we will discuss the reasons with you in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed an opinion, we may decline to express an opinion or withdraw from this engagement.

Florida Small Employer Health Reinsurance Program and  
Florida Individual Health Reinsurance Program  
Tallahassee, Florida

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October 7, 2025

We appreciate the opportunity to be of service to you and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign and return it to us.

Respectfully Submitted,

PURVIS, GRAY AND COMPANY, LLP



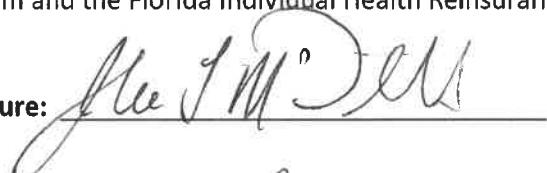
Ryan M. Tucker, CPA  
Partner

RMT/rve

**RESPONSE:**

This letter correctly sets forth the understanding of the Florida Small Employer Health Reinsurance Program and the Florida Individual Health Reinsurance Program.

**Signature:**



**Title:**

Executive Director

**Date:**

Oct. 15, 2025