

# HEALTHCARE & SAFETY TASKFORCE

## Co-Chairs

- Bob Burton
- George McCann
- Jim McKinley

## PROCESS & RESEARCH

- 25 Active Participants
- Eight Whole-Task Force Meetings
- Data - Broward District Health Plan 2003-2006
- Taskforce Composition
  - Strong Insurance Industry Representation
  - No Law Enforcement or Safety Industry Representation

# **DRIVING QUESTION**

**How can health and safety contribute to the economic growth of Broward County?**

# VISION STATEMENT

Broward County will be known as a healthy and safe place to live. Fulfilling this vision will help Broward County to retain existing businesses and attract new businesses.

# POLICY RECOMMENDATIONS

1. Create the image and reality of Broward County as a healthy and safe place to live.
2. Self-funded community-based medical insurance program.
3. Broward County Physicians Captive Insurance Company.
4. Develop or attract a major medical research center that will enhance the image of Broward County as well as provide additional revenue for the county.

## **ACTION PLAN POLICY #1**

**Create the image and reality of Broward County as a healthy and safe place to live.**

- Create a “marquee event”
- Develop a community infrastructure in Broward County that is conducive to health & wellness
- Encourage the practice of wellness in the daily life of all Broward County residents.

# Create a “marquee event”

Thematic ideas:

“Broward County – An Endless Summer of Sports”

“The Broward County Sunsport Winter fest”

“Broward County - Port of Sports”

Hold the event in conjunction with a national/international exposition of health/medical products/technology/treatment that will attract manufacturers, exhibitors, and consumers. Model the exposition on other internationally known product/service fairs.

# **Develop a community infrastructure in Broward County conducive to health & wellness**

- Safe and pedestrian/cycling-friendly roadways (where pedestrians and cyclists do not interact with motor vehicles).
- Ample, accessible and ecologically sound recreation sites (parks, trails, playgrounds, lakes/waterways, beaches)
- Sites supportive of physical activity for residents and tourists, including worksites, neighborhoods, schools, downtown areas, community recreation centers, hotels, and tourist attractions

# Encourage the practice of wellness in the daily life of all Broward County residents.

- Create an emphasis on school-based daily exercise/physical education/nutrition.
- Tailor widespread worksite wellness programs to the needs of employees.

## **ACTION PLAN POLICY #2**

### **Self-funded community-based medical program.**

- A committee should be established with both public & private employers and other empowered organizations to develop a health coverage plan
- Collection of Data
- Develop Coverage and Benefits

# **Committee should be established with both public & private employers**

- Broward County Government
- The School Board of Broward County
- All private businesses with 2,000 or more employees in Broward County
- North Broward Hospital District
- Memorial Healthcare System
- The insurance agent/broker community
- The major chambers of commerce
- Major labor unions
- Cities with 2,000 or more employees in Broward County

# Collection of Data

- The committee should collect data from all interested entities from both public and private employers with over 2,000 employees.

# Develop Coverage and Benefits

- The participants of the committee would develop a plan of coverage and benefits including stop-loss to be offered through this health alliance trust.
- Actuary Report - Once the coverage is established, that information, along with all collected data, would be submitted to a certified actuarial firm for pricing of a self-insured program.
- Establish a Health Alliance Trust - Membership to this trust would be offered to all private and public entities with 2,000 or more employees that were part of the initial fact-finding effort.
- Funding - It would be necessary to identify organizational seed money and initial funding for an actuary report.

## **ACTION PLAN POLICY #3**

# **Broward County Physicians Captive Insurance Company.**

- Planning and Development
- Formation
- Initial Operation
- Data/Analysis

# Planning and Development

- Identify and focus objectives for the insurance program
- Determine the type of coverage to be provided
- Fronted or direct-issue program
- Federal tax issues
- State regulatory issues
- Feasibility report

# Formation

- Corporate structure of the captive
- Insurance licensure
- Development of funding strategy
- Development of insurance program documents
- Consideration of operational matters

# Initial Operation

- Meeting of incorporators
- Initial meeting of directors
- Execution of insurance program documents
- Development of corporate policies
- Consideration of operational matters
- Adoption of banking resolutions
- Development of investment policy

# Data/Analysis

- Palm Medical Group, Inc., Business Plan, A Captive Medical Malpractice Insurance Program.
- Pro-forma Projections for Proposed Captive Summary of Premiums, Losses and Expenses, Madison Consulting Group, Inc.
- Competitive price information for South Florida from the Medical Liability Monitor.
- A summary of the results of a survey of targeted physicians in the Dade, Broward and Palm Beach Counties.

## **ACTION PLAN POLICY # 4**

**Develop or attract a major medical research center that will enhance the image of Broward County as well as provide additional revenue for the county.**

- A taskforce of players from interested organizations should be formed
- Considerations Which Areas to Focus Research On:
  - What resources are available?
  - National priorities?
  - Contact with the NIH to help refine what areas of research are not being adequately addressed in our country and globally
    - Areas likely to receive funding?
- Recruit an institute that already exists to relocate to Broward County

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