Medicaid Expansion 101

Tuesday, February 26 @ 12 PM
Featuring: Scott Darius, Florida Voices for Health
Florida Voices for Health is a collaborative of diverse community based organizations.

It is our mission to build a statewide grassroots coalition unified in promoting a consumer driven and equitable health care system for all Floridians.

Our issues include:

- Strengthening Florida Medicaid
- Improving Oral Health
- Protecting Floridian Health Care Consumers
Medicaid Expansion: Florida’s Fight to Close the Gap

HELP MAKE INSURANCE AFFORDABLE !!!
Medicaid in Florida

Medicaid provides essential health services to low-income people with disabilities, the elderly, children, families and pregnant women.

Medicaid programs are required to cover certain services including, but not limited to hospital, physician, nursing home and pregnancy-related services, as well as child health check-ups and treatment services for children and youth.
Medicaid Coverage in Florida

- 1.7 million adults – parents; aged and disabled;
- 2.3 million children – 46.8% of the children in Florida;
- About 85% of Medicaid population enrolled in Managed Care
- About 61% of all nursing home days are covered by Medicaid;
- 63% of childbirths/deliveries are covered by Medicaid
The Florida Agency for Health Care Administration is the state agency with overall responsibility for administering the Florida Medicaid program.

Medicaid eligibility is determined by the Florida Department of Children and Families.
• Federal funds cover nearly **61%** of the total state Medicaid budget.

• The state receives federal matching payments (FMAP) for the state’s total Medicaid costs.

• Florida pays **39.33%** in general revenue (state dollars) to match. A significant portion of the state’s match comes from local funds (local governments, hospital taxing districts).
Who Qualifies?

To qualify for Medicaid in Florida you must have a dependent child and make approx. $7,000/yr (29% FPL).

There is no help for single adults.

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### Florida’s Medicaid Income Eligibility Limit as a Share of the Federal Poverty Level

<table>
<thead>
<tr>
<th>Group</th>
<th>Income as Share of FPL</th>
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<tbody>
<tr>
<td>Children (Age 0-1)</td>
<td>206%</td>
</tr>
<tr>
<td>Children (Age 1-5)</td>
<td>140%</td>
</tr>
<tr>
<td>Children (Age 6-18)</td>
<td>133%</td>
</tr>
<tr>
<td>Pregnant Women</td>
<td>191%</td>
</tr>
<tr>
<td>Parents / Care Takers</td>
<td>29%</td>
</tr>
<tr>
<td>Elderly &amp; People with Disabilities</td>
<td>88%</td>
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</table>

Data Source: Medicaid.gov, and Florida Department of Children & Families
Florida’s Health Challenges

- Florida’s uninsured rate at 12.9 percent, one of the worst rates in the country – 400,000 without any access to coverage.

- Florida ranks 50th in per capita spending for mental health services.

- More than 1 in 2 adults in Florida lives with at least one chronic condition – such as diabetes, heart disease, or depression -- daily. And, nearly 1 in 3 have two or more chronic conditions.

- Florida’s health care system faces more than $2.4 billion annually for uncompensated care.
How the ACA Was Intended to Work:

**The Three Legged Stool** -

- Make less than 138% FPL
  - Guaranteed Medicaid coverage

- Make between 138% to 400% FPL
  - Financial help available at 100% FPL to purchase coverage in the new Health Insurance Marketplace

- Make more than 400% FPL
  - Get access to Marketplace.
Supreme Court Ruling: Game Changer

- 2012 Supreme Court ruling made Medicaid expansion “optional” to states
- Florida lawmakers *still* haven’t accepted the expansion opportunity
- This has led to the creation of the “Florida Coverage Gap”.
The Florida Coverage Gap

About 400,000 Floridians fall into the coverage gap, unable to access tax credits in the Marketplace or afford private coverage.

It is very difficult to qualify for Medicaid in Florida (29% of FPL)

The most a family of 3 can make in a YEAR and still qualify for Medicaid in Florida is approx. $7,000

Current Medicaid covers

• Children up to $27,724/yr
• Parents up to $7,331/yr
• Pregnant women up to $40,180/yr

Healthy Kids covers

• Children up to $43,194/yr

No affordable coverage for very low income non-disabled adults without dependent children

All it would take to fill the gap is Florida accepting the funds.

This is our federal taxes coming back to Florida to cover hard working Floridians

Subsidies for Premiums on the Marketplace for adults & families with income $27,724 - $80,360

All incomes reflect a family of three
What is the Florida coverage gap?
Missed Opportunities

The expansion is paid for by Florida’s federal tax dollars that would be returned to the state.

The federal share will never be less than 90% of the costs.

If Florida had accepted the federal funding when it was first available, it would have supported more than 71,000 jobs.

The Florida Policy Institute estimates that Florida would have saved $501,950,000 in 2018 alone.

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<thead>
<tr>
<th>Year</th>
<th>State Share</th>
<th>Federal Share</th>
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<tbody>
<tr>
<td>2014</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>2015</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>2016</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>2017</td>
<td>5%</td>
<td>95%</td>
</tr>
<tr>
<td>2018</td>
<td>6%</td>
<td>94%</td>
</tr>
<tr>
<td>2019</td>
<td>7%</td>
<td>93%</td>
</tr>
<tr>
<td>2020 and beyond</td>
<td>10%</td>
<td>90%</td>
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## Missed Opportunities

<table>
<thead>
<tr>
<th>Florida</th>
<th>has not accepted federal Medicaid expansion</th>
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<tr>
<td>4,229,664</td>
<td>Number of people covered by Medicaid/CHIP as of July 2018</td>
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<tr>
<td>1,362,000</td>
<td>Number of additional people who would be covered if the state accepted expansion</td>
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<tr>
<td>384,000</td>
<td>Number of people who have NO realistic access to health insurance without Medicaid expansion</td>
</tr>
<tr>
<td>$65.2 billion</td>
<td>Money the state is leaving on the table over the next decade by not expanding Medicaid</td>
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Florida’s Workers and the Coverage Gap

The majority of people who would be eligible are working in important sectors of the state’s economy such as hotels and restaurants, construction, agriculture and retail services. Lower-wage workers are less likely to have access to quality, affordable health care coverage through their jobs than workers at higher wage jobs.

Source: FPI analysis of the 2014 American Community Survey. Adults are those aged 19 through 64. Workers are those who have worked within the past year.
Rural Floridians and the Coverage Gap

- In Florida, 37 percent of low-income adults living in non-metro regions were uninsured in 2015/16 compared to 24 percent for those living metro areas.

- The report, *Health Insurance Coverage in Small Towns and Rural America: The Role of Medicaid Expansion*, shows that states that expanded Medicaid saw more than three times as large a decline in the uninsured rates for low-income adults living in rural areas and small towns than non-expansion states.

- Without Medicaid expansion, already stretched rural safety net clinics and hospitals will continue to bear the burden of being the only access to health care for many in their communities.
Many working moms and dads, veterans, young adults, people facing addiction and needing treatment.

Childcare workers, home health aides, hairdressers, servers, housekeepers, store clerks and MORE...
“Medicaid is an inefficient and broken system”

- Florida’s Medicaid program design (Medicaid Managed Care) was tested as a pilot program and was later expanded to the entire state in 2014.
- It is true that only a portion of physicians accept Medicaid.
- Still, having coverage in a limited network is better than having no coverage in any network.
“Coverage through Medicaid results in poorer health outcomes”

- On the whole, people on Medicaid start off in worse shape than people with private insurance and even the uninsured.
- The distinctly higher rates of poverty, chronic illness, and disability in the Medicaid population are important to bear in mind when considering the evidence on Medicaid’s impact.
“Florida’s Medicaid program is consuming the state budget”

- Opponents correctly state that Florida’s Medicaid program cost about one-third of Florida's budget.
- Of which only 41% came from state expenditures (general fund + other state funds).
- State expenditures on Medicaid only accounted for one-fifth (20%) of *state only* funds.
Where Florida Has Been

- In February 2013, Gov. Scott announced that he favored Medicaid expansion before reversing his position days later.
- During the 2013 legislative session, select committee’s in the House and Senate voted against expanding Medicaid.
- During a 2015 legislative special session, the Florida House soundly rejected a Medicaid expansion compromise.
- No proposal has been considered since.
Medicaid Expansion in 2019 Florida Legislature

- Senators Annette Taddeo (D-Miami) and Lori Berman (D-Lantana) filed a resolution calling for Medicaid Expansion.
- Passage of SJR 234 in the legislature would put Medicaid expansion on the ballot for FL voters in 2020.
- A Joint Resolution must pass the Legislature with three-fifths (3/5) majority vote (in each Chamber).
So What Now? Ballot Initiative

- Medicaid expansion passed in Utah, Idaho, and Nebraska—all deeply conservative states
- KFF found that 59 percent of the population would be in favor of expanding Medicaid, while 34 percent said they would like to see their state leave its existing Medicaid coverage unchanged
- 11 of 12 ballot initiatives on Florida’s 2018 general election ballot passed with over 60% support, including a rights restoration initiative
Bringing Medicaid Expansion to Florida

How do we make the ballot in 2020?

By Collecting Petitions!

Read & Print the Petition:
www.bit.ly/medexpetition
Bringing Medicaid Expansion to Florida-Field Plan

- 766,200 petitions must come from at least 14 of Florida’s 27 congressional districts for MedEx to get on the ballot in 2020.
- All these petitions must be validated by February 1st of 2020.
- Ballot language must be approved by the Supreme Court before we collect the total amount.
- 76,632 petitions must be collected and validated in order to trigger the Attorney General to submit the language to the Supreme Court.
- These “initial” petitions only have to come from at least 7 congressional districts.
- After language is approved, we continue with the collection of the remaining petitions (although we are not stopping, because we don’t want to lose time if the language is in fact approved).
Bringing Medicaid Expansion to Florida

How You Can Help

• Commit to collecting 20 petitions by April 2019
• Get your organization to collect a certain number based on your capacity by April 2019
• Recruit 3 people personally, to collect 20 petitions by April 2019
• Continue collecting past Spring 2019

Volunteer with the Campaign:
www.bit.ly/medexsignup
How You Can Help…

- Help us collect signatures!
- Phone banking
- Share health care stories
- Help us collect signatures!
- Write letters to the editor & opinion pieces
- Help us collect signatures!

**Medicaid Expansion Petition Collection Online Training**

Happening every week!

**Weekly partner calls during phase 1 every Monday at 6 pm**

Email me at scott@healthyfla.org or
Angie Nixon - Angie.Nixon@seiuFL.org
Share Your Story

- Most effective tool in this fight
- Fall in the gap or know someone who does? Introduce them to us!
- www.healthyfla.org/shareyourstory
Thank you!

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