



MEDICAID EXPANSION: FLORIDA'S BIG OPPORTUNITY

The Affordable Care Act (ACA) offers tax credits to individuals and families earning between 100% and 400% of the Federal Poverty Level (FPL) to buy health insurance.

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

However, people earning less than 100% FPL (see chart) are not eligible for those credits. This leaves millions of Americans, including approximately 500,000 Floridians, without any affordable options for insurance.

2016 Federal Poverty Level Guidelines			
	30% of FPL	100% of FPL	400% of FPL
One Individual	\$3,531 (no help)	\$11,770	\$47,080
Family of two	\$4,779	\$15,930	\$63,720
Family of four	\$7,275	\$24,250	\$97,000

These half a million Floridians are people who earned too much to qualify for Medicaid but not enough to qualify for ACA tax credits. To close this coverage gap, the ACA gives every state the opportunity to expand their Medicaid programs.

Preventive services such as cancer screenings, wellness checks, and vaccinations are key to helping people stay healthy.

The uninsured are less likely to receive preventive care for major health conditions and chronic diseases. When they do seek care, they often face high bills or rely on strained emergency rooms.

For six years, Florida legislators have refused.

While Medicaid is crucial to low-income, hardworking Floridians, it is extremely difficult to qualify. To be eligible applicants must have a dependent child and can't earn more than 30% FPL. For example, in 2018, a family of four must not earn more than approx. \$7,700 a year.

If Florida were to expand Medicaid, the federal government would return Florida's tax dollars to pay for 90% of the costs.

There is no help available for working single adults.

Closing the health care gap could save the state budget millions. The Florida Policy Institute estimates that **Florida would have saved \$501,950,000 in 2018 alone if state lawmakers chose expansion.**

With Medicaid expansion, families with incomes up to 138% FPL would be eligible for Medicaid coverage - \$16,643 for an individual and \$33,948 for a family of four in 2017.

Our lawmakers should seize this great opportunity to provide hardworking Floridians with health care, making our state healthier and more productive.

