Expanding Medicaid in Florida: Unlocking the Door to Health Insurance for Hispanics

ISSUE BRIEF / SEPTEMBER 2014
Florida has the opportunity to accept federal Medicaid funds and extend much-needed health coverage to more than 1.3 million low-income, uninsured adults. Of this population, 28 percent—more than 369,000 people—are Hispanics.¹

Accepting federal Medicaid funds would not only provide more than 369,000 Hispanic Floridians with access to affordable health insurance, it would also be a critical step toward achieving health equity in the state. Compared to non-Hispanic whites, Hispanics nationally have higher rates of several diseases—including diabetes, cervical cancer, and liver disease—all of which can be ameliorated by access to health insurance.²

Working with Dr. Shun Zhang, a biostatistician with the National Center for Primary Care at Morehouse School of Medicine, Families USA examined key measures of health and access to health care from the U.S. Centers for Disease Control and Prevention’s Behavioral Risk Factor Surveillance System (BRFSS 2012). The data set compares access to health care and preventive health services for insured and uninsured low-income Hispanics.

Our analysis provides a valuable picture of the health status of a low-income population that correlates to the Medicaid expansion population. Below are three core indicators of this population’s access to health care.

### Findings from the BRFSS Data

The BRFSS database does not use federal poverty levels; therefore, we defined low-income individuals as any person with an annual income of $35,000 or less. This BRFSS income break approximates 138 percent of the federal poverty level for a family with between four and five people.

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### Three Core Health Indicators

#### Could not see a doctor because of cost
Fifty-six percent of uninsured, low-income Hispanics reported that they could not see a doctor because of cost, whereas only 18 percent of insured, low-income Hispanics reported the same outcome.

#### No regular source of care
Seventy percent of uninsured, low-income Hispanics reported that they did not have a regular doctor, whereas only 25 percent of insured, low-income Hispanics reported the same outcome.

#### No access to a routine check-up
Sixty-nine percent of uninsured, low-income Hispanics reported that they had not had a routine check-up in the past year, whereas only 27 percent of insured, low-income Hispanics reported the same outcome.
Other Notable Health Care Indicators

Below are indicators of access to important preventive services.

» No access to a screening mammogram
   Forty-one percent of uninsured, low-income, Hispanic women who are more than 40 years old reported that they had not had a mammogram in the past two years, whereas only 19 percent of insured, low-income, Hispanic women who are more than 40 years old reported the same outcome.

» No access to a prostate cancer screening
   Eighty-two percent of uninsured, low-income, Hispanic men who are more than 40 years old reported that they had not had a prostate-specific antigen (PSA) test to screen for prostate cancer in the past two years, whereas only 40 percent of insured, low-income, Hispanic men who are more than 40 years old reported the same outcome.

Florida’s Medicaid Expansion Option

The Affordable Care Act gives Florida and other states the option to provide Medicaid to residents with incomes up to 138 percent of the federal poverty level ($32,913 for a family of four in 2014). Twenty-seven states and the District of Columbia have decided to accept the federal dollars and expand Medicaid to their low-income, uninsured residents. Florida has not.

To be eligible for Medicaid in Florida, a family’s income must be no more than 35 percent of poverty ($8,348 annually for a family of four). Florida does not provide any Medicaid coverage to adults without dependent children.3

Florida: The Cost of Expanding Medicaid

If Florida expands Medicaid, the federal government will pay 100 percent of the cost through 2016, 95 percent in 2017, 94 percent in 2018, 93 percent in 2019, and 90 percent of costs in 2020. Florida will not have to pay more than 10 percent of the cost of providing millions of Floridians with affordable, quality health insurance.

New Jobs

If Florida expands Medicaid, the influx of new federal dollars will generate new jobs in the health care sector and other economic sectors. If Florida had expanded Medicaid in January 2014 when the option was first available, the influx of federal dollars would have supported approximately 71,300 jobs in 2016.4
Conclusion

There is no question that Hispanic communities have a significant stake in the Medicaid expansion debate in Florida. The Medicaid expansion can unlock a door to the health care system for hundreds of thousands in Hispanic communities across the state. For Florida, rejecting Medicaid expansion means leaving billions of federal Medicaid dollars on the table. Floridians who care about public health, economic growth, social justice, and health equity should tell their state leaders to move Florida forward by expanding Medicaid.

For a detailed methodology and other state reports in this series, please visit:
www.FamiliesUSA.org/MedicaidLatino

ENDNOTES


