

# New Health Coverage for Floridians



Starting on October 1, Floridians will be able to enroll in affordable, comprehensive health plans through Florida's health insurance marketplace. Coverage begins on January 1, 2014.

## THE FACTS



# 1,730,000

Floridians will be able to receive financial help for health insurance.

## PRE-EXISTING CONDITIONS WILL BE COVERED

# 7,839,000



Floridians with pre-existing conditions can no longer be turned down or charged more for coverage.

## YOUNG ADULTS BENEFIT THE MOST

# 36%

**36 percent of uninsured Floridians are ages 18-34.** Young adults are the age group most likely to be uninsured, because they are more likely to be unemployed or to earn low wages that make health coverage unaffordable. Therefore, they stand to gain the most.

For example, **more than one-third of individuals in Florida who will be eligible for premium tax credits will be ages 18-34** (approximately 581,000 young adults). Furthermore, since young adults earn disproportionately lower wages, they will receive larger premium tax credits than their older counterparts, who generally earn higher wages.



## THOSE WITH THE GREATEST NEED WILL GET THE MOST HELP

### 2 CASE STUDIES

Premium tax credits will make coverage affordable for those with incomes up to 400 percent of poverty—\$45,960 for an individual or \$78,120 for a family of three.



The Johnsons:  
**family of three**

Annual income:  
**\$29,000** (about 150% of poverty)

**Estimated marketplace premium:**  
\$8,250\*

**Price for the Johnsons:**

An income-based tax credit will ensure that the Johnsons pay only 4 percent of their income, approximately **\$1,172 (\$98 a month)**, for coverage.

**Size of tax credit:**

The remainder of the premium will be covered by a tax credit of **\$7,078**.

The Robinsons:  
**family of three**

Annual income:  
**\$39,000** (about 200% of poverty)

**Estimated marketplace premium:**  
\$8,250\*

**Price for the Robinsons:**

An income-based tax credit will ensure that the Robinsons pay only 6.3 percent of their income, approximately **\$2,461 (\$205 a month)**, for coverage.

**Size of tax credit:**

The remainder of the premium will be covered by a tax credit of **\$5,789**.

\*Estimated premium for the marketplace's silver level reference plan, the premium on which tax credit amounts are based. Source: Kaiser Family Foundation, *Quantifying Tax Credits for People Now Buying Insurance on Their Own*, August 2013.

# New Health Coverage for Floridians (continued)

## ENROLLMENT INFORMATION



### ▶ Starting on October 1, Floridians can:

**Apply** for financial help, **compare** health plan options, and **enroll** in the plan of their choice through Florida's health insurance marketplace. Coverage begins on January 1. Visit [healthcare.gov](http://healthcare.gov) or call **800-318-2596**.

### ▶ Today, Floridians can:

**Get questions answered 24 hours a day, 7 days a week.**

Call **800-318-2596** or live chat at [healthcare.gov](http://healthcare.gov) ([CuidadoDeSalud.gov](http://CuidadoDeSalud.gov) for Spanish speakers).

Translators for more than 150 other languages are available at **800-318-2596**.

**Learn about the marketplace and create a marketplace account.**

Learn more about how to get health coverage through the marketplace and set up an account to prepare for enrollment at [healthcare.gov](http://healthcare.gov).

## IN-PERSON HELP

Throughout Florida, **in-person assistance will be available** to help people enroll in coverage. Organizations that have received grants to operate in-person assistance programs include, but are not limited to:



**Advanced Patient Advocacy**  
[www.aparesults.com](http://www.aparesults.com)

**Cardon Outreach**  
[www.cardonoutreach.com](http://www.cardonoutreach.com)

**Epilepsy Foundation of Florida**  
[www.efof.org](http://www.efof.org)

**Families Count**  
[www.familiescount.net](http://www.familiescount.net)

**Florida CHAIN**  
[www.floridachain.org](http://www.floridachain.org)

**Florida's Community Health Centers**  
[www.bphc.hrsa.gov/outreachandenrollment](http://www.bphc.hrsa.gov/outreachandenrollment)

**The Health Planning Council of Northeast Florida**  
[www.hpcnef.org](http://www.hpcnef.org)

**The Health Planning Council of Southwest Florida**  
[www.hpcswf.com](http://www.hpcswf.com)

**Legal Aid Society of Palm Beach County, Inc.**  
[www.legalaidpbc.org](http://www.legalaidpbc.org)

# New Health Coverage for Floridians (continued)

**Mental Health America**  
www.nmha.org

**National Hispanic Council on Aging**  
www.nhcoa.org

**Panhandle Area Educational Consortium (PAEC)**  
www.paec.org

**Pinellas County Board of County Commissioners**  
www.pinellascounty.org/commission

**Primary Care Access Network (PCAN)**  
www.pcanorangecounty.com

**Treasure Coast Health Council**  
www.hcsef.org

**United Way of Brevard**  
www.uwbrevard.org

**United Way of Marion County**  
www.uwmc.org

**USF Health at University of South Florida, Tampa**  
www.health.usf.edu/publichealth/chiles/fckaf/index.htm

## AFFORDABLE CARE ACT PROGRESS

Since the Affordable Care Act passed, Floridians have already experienced many gains that have made health coverage and care more accessible and affordable.

**224,000**

Approximate number of young adults in Florida who have **gained insurance by staying on their parents' health plans** until they turn 26.

**614,245**

Floridians who **received rebates totaling \$54,380,139** from their insurance companies in 2012 because those companies failed to spend at least 80-85 percent of their premium dollars on health care.

**1,823,396**

Medicare beneficiaries in Florida who **received at least one cost-free preventive service**—such as an annual check-up, mammogram, or bone mass measurement—in 2012.

**237,344**

Medicare Part D beneficiaries in Florida who **received discounts on brand-name drugs** in 2012 while in the coverage gap known as the “doughnut hole,” with **an average \$678 in savings** per beneficiary.

**www.FamiliesUSA.org**

**202-628-3030**

Families USA, September 2013