

Medicaid

Expanding Health Care in Florida: Health Insurance for Working Individuals and Families



The Affordable Care Act gives Florida the option to extend health insurance to more low-income adults by expanding the state's Medicaid program. This health care expansion would give more than 1 million uninsured Floridians access to affordable health insurance.¹ For many of these residents, this is their only health coverage option.²

By expanding health care, Florida could cover residents with incomes up to 138 percent of the federal poverty level, which is \$27,310 for a family of three in 2014. The state's current Medicaid program covers only parents with extremely low incomes: Their family income must be no more than 35 percent of poverty, which is roughly \$6,930 for a family of three. Florida does not provide any coverage to adults without dependent children.

Florida can take up the health care expansion at any time but has not yet chosen to do so. If Florida does expand health care, the federal government will pay virtually all costs of the expansion.³

More than Half of Those Who Would Be Helped by a Health Care Expansion Are Working

More than half of the uninsured Floridians who would benefit from the health care expansion work. In fact, 51 percent—nearly 551,000—of

these Floridians are currently working or have worked within the last year. Of the 49 percent who are not working, a majority (26 percent of Floridians who could gain coverage under the health care expansion) are classified as “not in the workforce.” They include people with disabilities, students, non-working spouses, and people who have left the workforce. The remaining 23 percent of Floridians who could be helped are unemployed.

These uninsured Floridians work in occupations that most people encounter and rely on every day. These workers are in occupations that are the backbone of the state's economy. Many are in occupations that are essential to important state industries, such as tourism. They work in restaurants and hotels. They are cooks, cashiers, clerks, and hotel housekeeping staff. They work in industries that range from food service and transportation to construction and building maintenance.

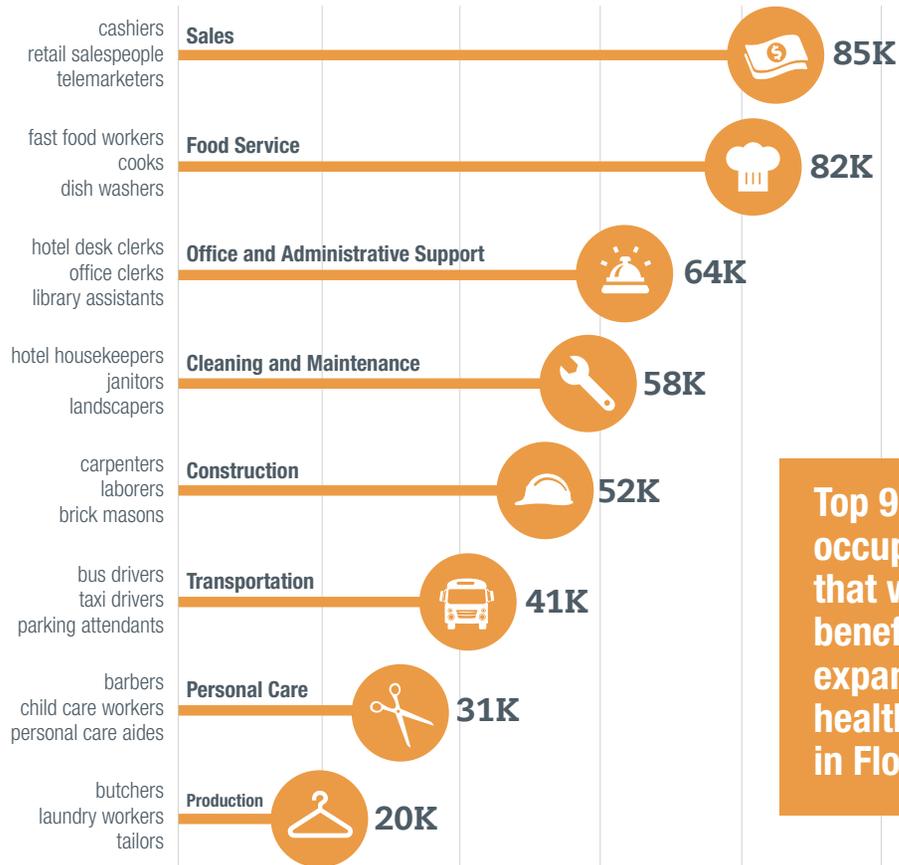
Health Care Expansion Is an Investment in Florida's Workforce and Its Economy

Governor Scott has wavered on Medicaid expansion, referring to it as a “common sense step forward” back in 2013 but refusing to take bold action to ensure its implementation.⁴ When it comes to the state

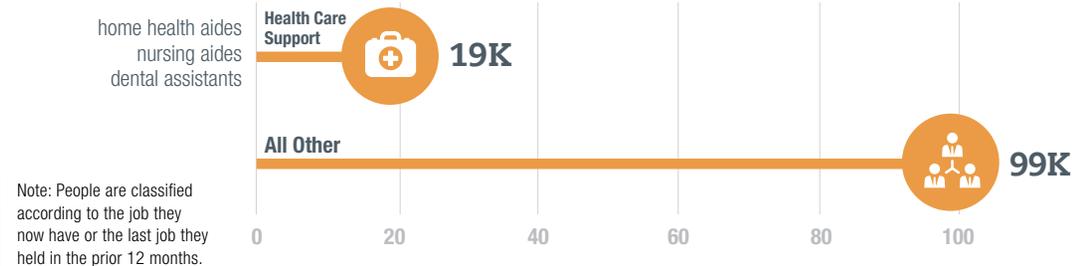
Top 9 occupations of the employed but uninsured in Florida who would benefit from expanding health care



Most of those who would benefit if Florida took up the health care expansion are working adults. Fully 51 percent of those who could benefit work in occupations that Florida residents rely on, supporting industries that are the foundation of the state's economy.



Top 9 occupations that would benefit from expanding health care in Florida



Expanding health care is a sound investment for Florida, creating a healthier workforce and strengthening the state's economy.

Our calculations define Florida adults with incomes under 138% of poverty who are employed but lack health insurance and who are currently working or who have worked in the last 12 months. This population is equal to 51 percent of the 1,083,000 uninsured adults who could benefit if the state expanded health coverage. It excludes the following: people who have never worked or who have been out of the workforce for 5 years or more (26% of the 1,083,000 uninsured adults), and those we define as "unemployed," who had not worked in 1-5 years (23% of the 1,083,000 uninsured adults).

Source: These data are based on information from the American Community Survey, which is conducted by the U.S. Census Bureau. Data are based on an analysis of uninsured Florida residents ages 18-64 with family incomes up to 138% of poverty (\$27,310 for a family of three in 2014).

July 2014

FamiliesUSA.org



economy, however, the governor has been firm, saying, “The best cure for our economic ills are jobs.... Floridians want to work and my administration’s top priority will be creating jobs.”⁵

The governor has the right idea. However, perhaps no action represents a smarter investment in Florida’s economy than ensuring that its workers are prospering and healthy. Health care expansion would give hundreds of thousands of working Floridians access to affordable health insurance. That will create a healthier, more productive workforce that would benefit Florida’s employers.^{6,7}

But expanding health care will do more than provide many Floridians with health insurance—it will provide much-needed economic stimulus to the entire state. The federal government pays for roughly 60 percent of the current Medicaid program, and the state pays the rest. For the health care expansion, federal funding is much more generous: The federal government will pay all of the costs of the expansion through 2016. The federal share will then gradually decline to 90 percent in 2020, where it will stay.

Publication ID: 000MCD072914

This publication was written by:

Dee Mahan, Director of Medicaid Advocacy

Kathleen Stoll, Director of Health Policy

Data Consultant: Rahul Nayak

The following Families USA staff contributed to the preparation of this material (listed alphabetically):

Andrea Callow, Medicaid Policy Analyst

Sanjay Kishore, Villers Fellow

Evan Potler, Art Director

Carla Uriona, Director of Content Strategy

Ingrid VanTuinen, Director of Editorial

Alexandra Walker, Senior Web Editor

© Families USA 2014

If Florida opts to expand health care through Medicaid, substantial new federal funds will come into the state over the next 10 years. This influx of new dollars will have a significant impact on the state’s economy. If Florida had taken up this option when it was first available in January 2014, the new federal funds flowing into the state would have supported more than 71,000 jobs and led to approximately \$8.9 billion in new economic activity across the state in 2016.⁸

It Is Time to Move Forward

Governor Scott is right to prioritize building a strong economy. Florida can choose to have a healthier workforce and more jobs at any time. It can expand Medicaid rather than leave its workers behind—and walk away from federal dollars on the table. The decision is in the hands of state leaders.

For a complete list of citations and the methodology for this publication, visit: www.familiesusa.org/product/expanding-health-coverage-working-individuals-and-families

This report was funded by
The Rockefeller Foundation.

FAMILIESUSA
THE VOICE FOR HEALTH CARE CONSUMERS

1201 New York Avenue NW, Suite 1100
Washington, DC 20005
202-628-3030
info@familiesusa.org
www.FamiliesUSA.org
facebook / FamiliesUSA
twitter / @FamiliesUSA