

Florida's Legislature Must Expand Medicaid Now to Protect Workers

As the COVID-19 crisis worsens, it is especially vital that all Floridians have health insurance so they can obtain testing and treatment. Yet many working people are being laid off and losing access to job-based coverage at the worst possible time for the public's health. Between March 14 and April 11, more than 650,000 Floridians filed for unemployment insurance, and more than 280,000 Floridians lost their job-based insurance.¹ Without health insurance, they will be forced to choose between avoiding critical medical care due to the cost and risking financial ruin to keep themselves and their communities healthy.

Medicaid expansion could significantly address this access issue and support Florida's workers. But policymakers in the state must act quickly. The legislature must convene a special session and expand Medicaid immediately. Importantly, the state has the flexibility to expand Medicaid temporarily and policymakers can choose to undo the expansion (along with the enhanced federal funding) when the crisis ends.

Currently, most working Floridians are not eligible for Medicaid because it is available only to adults with dependent children whose annual incomes are below 31% of the federal poverty level (about \$6,700 for a family of three). Medicaid expansion would change that for hundreds of thousands of Floridians by making Medicaid available to adults with incomes up to 138% of the federal poverty level (about \$30,000 for a family of three).



TOP OCCUPATIONS OF FLORIDA IN THE COVERAGE GAP

-  Food preparation and serving occupations
-  Sales and related occupations
-  Cleaning and maintenance occupations
-  Construction occupations
-  Transportation and material moving occupations
-  Office and administrative support occupations
-  Personal care and service occupations
-  Production occupations
-  Health care support occupations
-  Management occupations

Table 1. The most common occupations of working adults who would benefit if Florida expanded Medicaid

Industries and Example Occupations	Number of Adults Eligible for Medicaid Expansion	Percentage of All Working Adults Eligible for Medicaid Expansion
Food preparation and serving occupations <i>(cooks, bartenders, restaurant servers, and dishwashers)</i>	99,784	13.1%
Sales and related occupations <i>(cashiers, retail salespeople, travel agents, and real estate brokers)</i>	99,559	13.0%
Cleaning and maintenance occupations <i>(housekeepers, janitors, groundskeepers, and pest control workers)</i>	94,072	12.3%
Construction occupations <i>(carpenters, electricians, roofers, and plumbers)</i>	81,231	10.6%
Transportation and material moving occupations <i>(bus drivers, train conductors, truck and tractor operators, and shipping and packaging workers)</i>	71,888	9.4%
Office and administrative support occupations <i>(telephone operators, bank tellers, receptionists, and secretaries)</i>	66,695	8.7%
Personal care and service occupations <i>(hair stylists, childcare workers, tour guides, and fitness instructors)</i>	39,024	5.1%
Production occupations <i>(bakers, meat and poultry processors, machinists, and power plant workers)</i>	28,963	3.8%
Health care support occupations <i>(nurses, dental and medical assistants, pharmacy aides, and massage therapists)</i>	28,392	3.7%
Management occupations <i>(Executives, human resources managers, education and childcare administrators, and emergency management directors)</i>	25,532	3.3%
Other occupations	128,603	17%

Source: These data are based on Families USA's analysis of information from the American Community Survey 2014-2018, which was conducted by the U.S. Census Bureau.

Note: Data are based on an analysis of Florida residents ages 19-64 who meet the following criteria: have family incomes up to 138% of the federal poverty level (\$29,974 for a family of three in 2020), are uninsured or purchase insurance from the individual market, and are currently working or have worked in the last 12 months.

Working people need access to care, especially in the midst of an historic health crisis when so many lives are at stake.

Most Floridians who would be eligible for Medicaid expansion currently have no way to get health insurance because they are in the “coverage gap.” That is, they don’t get insurance through their jobs, but they don’t make enough to qualify for subsidized coverage on the health insurance marketplace, and their income is too high to qualify for Medicaid. And thousands more Floridians are falling into the coverage gap as they lose their jobs and have their hours reduced due to the worsening crisis.

Prior to the COVID-19 crisis, estimates indicated that over 1,400,000 people would be eligible for Medicaid expansion in Florida, the majority of whom were working.² Table 1 (on p. 2) lists the most common occupations of the hundreds of thousands of working Floridians who would be eligible for Medicaid if the state expanded it. Many of these uninsured Floridians continue to work in essential industries such as food preparation, cleaning and maintenance, and transportation.

Medicaid expansion will close the coverage gap for hundreds of thousands of working Floridians and provide access to health care for thousands more who are losing their job-based insurance due to the COVID-19 pandemic. Policymakers in Florida have avoided Medicaid expansion for too long. Working people need access to care, especially in the midst of an historic health crisis when so many lives are at stake. It is time to immediately implement Medicaid expansion.

Endnotes

¹ Ben Zipperer and Josh Bivens, “9.2 million Workers Likely Lost Their Employer-Provided Health Insurance in the Past Four Weeks,” *Working Economics Blog*, Economic Policy Institute, April 16, 2020, <https://www.epi.org/blog/9-2-million-workers-likely-lost-their-employer-provided-health-insurance-in-the-past-four-weeks/>.

² Based on Families USA’s analysis of information from the American Community Survey 2014-2018, an estimated 1,413,418 Floridians ages 19-64 with incomes below 138% of the federal poverty level would be eligible for Medicaid expansion. This estimate includes Floridians in the “coverage gap,” as well as Floridians with incomes between 100% and 138% of the federal poverty level who currently qualify for subsidized coverage on the marketplace and would qualify for Medicaid if the state expanded it.

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