

Closing the Florida Coverage Gap



FHA

- Florida Health Alliance is a coalition of non-profits, community organizations, health care providers, advocates and others dedicated to improving the health care system in Florida.
- The FHA is a joint project of Progress Florida and FL CHAIN (Florida Community Health Action Information Network).
- Our goals are to educate Floridians about new health care coverage opportunities and to engage public support to protect, implement, and support the Patient Protection and Affordable Care Act (PPACA).



WHAT IS THE FLORIDA COVERAGES GAP?

HOW THE ACA WAS *INTENDED* TO WORK:



The way it was supposed to work:

IF YOUR INCOME IS

- < 138% FPL
\$16,243 individual
\$33,464 family of 4
- 100% - 400% FPL
\$11,770 - \$47,080 individual
\$24,250 - \$97,000 family of 4
- > 400% FPL

YOUR INSURANCE OPTION WOULD BE:

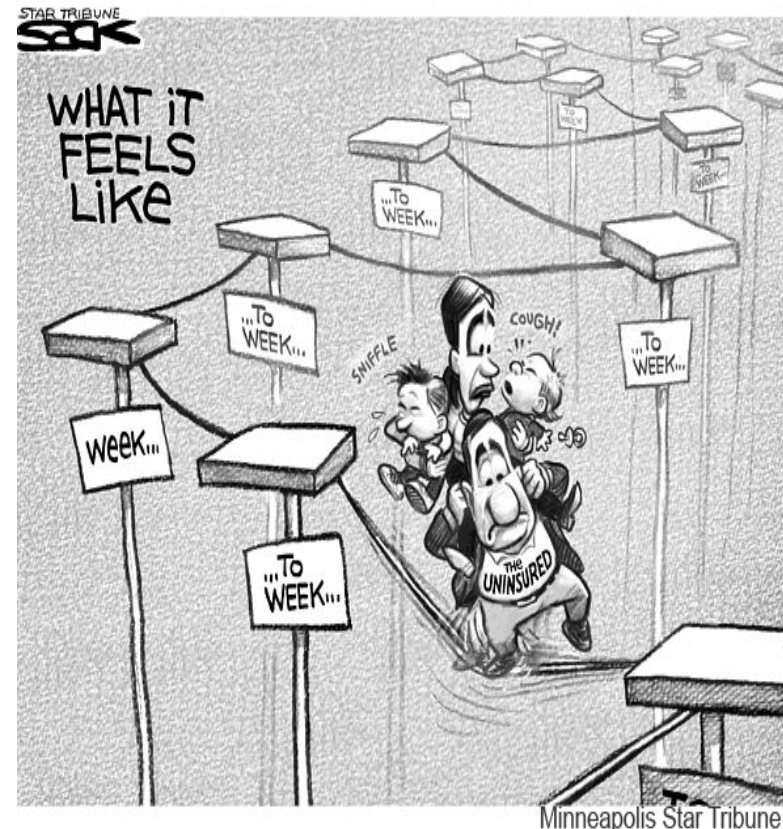
- -> Medicaid coverage
- Subsidies to help you purchase coverage in the Obamacare Health Insurance Marketplace
- Purchase insurance in the Obamacare marketplace

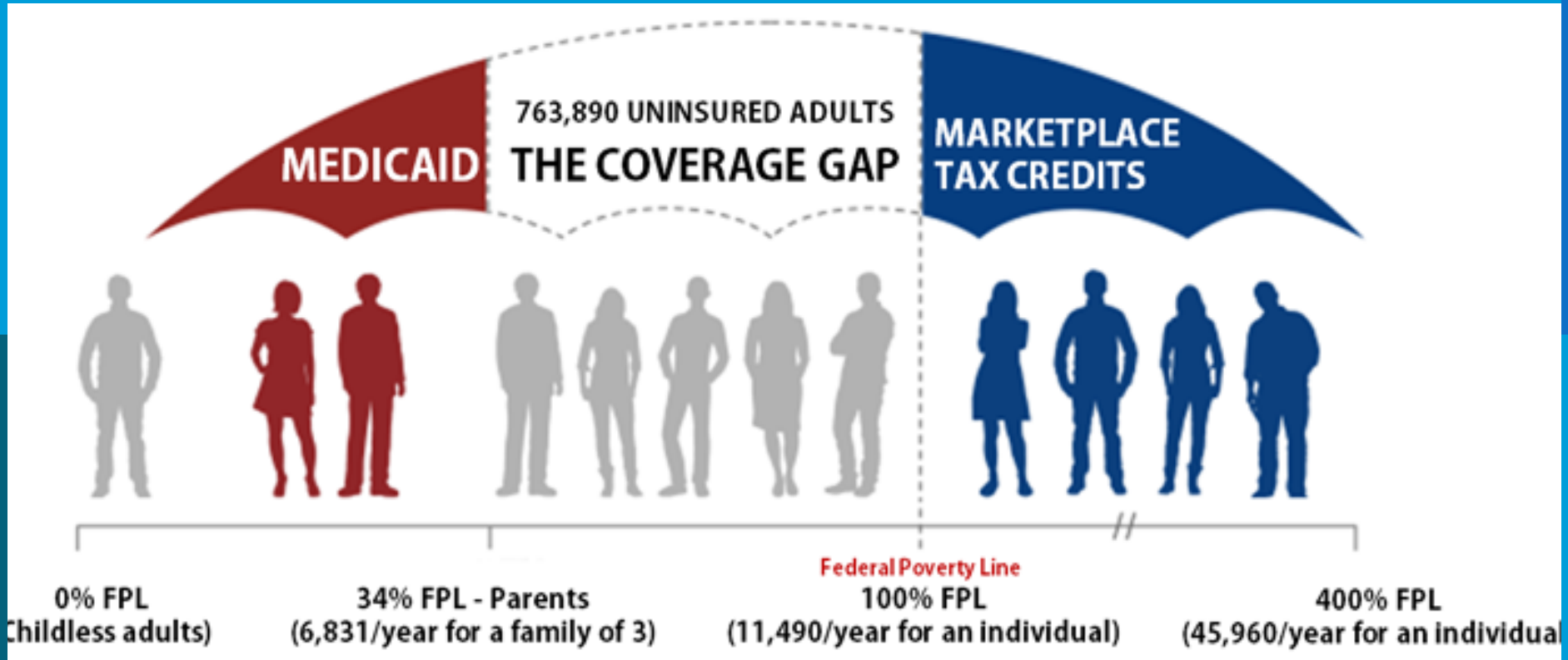


**SUPREME COURT RULING: MEDICAID
EXPANSION IS STATE OPTION**

FL opts to not take \$51 Billion of our federal tax \$ to expand Medicaid

- Almost 1 million Floridians in Coverage Gap
- Hard to qualify for Medicaid in Florida (34% of FPL)
- Florida has one of highest numbers of uninsured





Who is in the COVERAGE GAP?

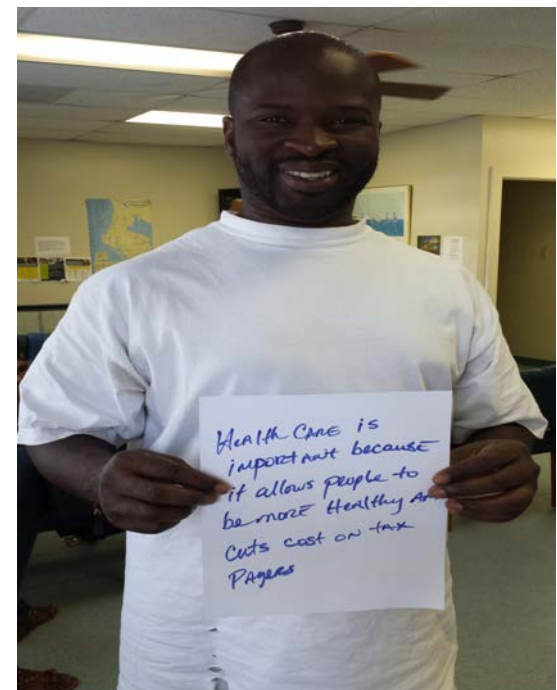
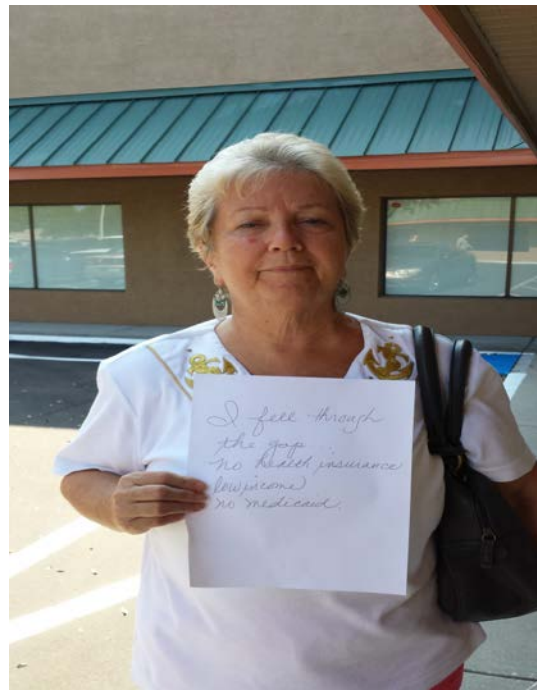
- MANY working moms and dads,
- 40,000 veterans
- 300,000 young adults

- Personal care: Childcare workers, Home health aides, hairdressers
- Hospitality: Servers and Housekeepers
- Retail: Store clerks
- Construction workers and landscapers

- 26% of Floridians in the coverage gap are Hispanic.



What happens to people in the coverage gap?



They end up in hospital with costly needs, costly care, sometimes too late.

We are paying on the wrong side of the equation.



Meet Susan Burns

Susan Burns, 55, works hard cleaning carpets. She pays a mortgage. She pays taxes. But she doesn't earn enough to be able to afford healthcare.

“My husband and I are living hand to mouth. We haven't had health insurance since 2004 when my husband lost his job with the county. At first I paid COBRA, but the monthly bill went from \$350 to \$750 and I had to drop it,” recalls Susan.



Truth v “it will cost FL too much”

Year	State Share	Federal Share
2014	0%	100%
2015	0%	100%
2016	0%	100%
2017	5%	95%
2018	6%	94%
2019	7%	93%
2020 and beyond	10%	90%





Closing the Gap Helps Florida Economy

- Brings our tax dollars back to us: Tens of billions federal \$ to pay for cost of care
- Creates 71,000 jobs
- Strengthens our hospitals and health system
 - Uncompensated care costs FL Hospitals >\$1 Billion/year
 - Federal Low Income Pool (LIP) funding ending

Legislative and Political Landscape is Changing!

- Low Income Pool (LIP) funding
- Redistricting



Share Those Stories!

- Most effective tool in this fight
- Fall in the gap or know someone who does?
Introduce them to us!
- Help collect *Lives on the Line* photographs

Letters to the Editor (LTEs)

- Very Effective
 - Educates community & lawmakers read them
- Easy to draft
 - We have samples, key points
- Easy to submit
 - Make sure you include your name, town, and phone number
- Let us know if it runs!

What can you do?

- Vote for candidates that support taking the federal money
 - Vote by mail, early voting, voting day
- Join League of Women Voters, educate others on this issue (THEFloridaVoter.org)
- Write letters to editor, make calls
- Tell legislators



TAKE THE MONEY!!

Take our money!