



**BRIDGE THE HEALTH CARE COVERAGE GAP
FOR LOW-INCOME FLORIDIANS**

*The Affordable Care Act (ACA) provides subsidies to people with incomes **between 100-400% of the Federal Poverty Level** to help purchase insurance and cover the ongoing costs of care.*

WHAT HAPPENS TO ADULTS WITH INCOMES BELOW 100% OF THE FEDERAL POVERTY LEVEL? Florida's current Medicaid program only covers very low income adults with severe disabilities or those with minor children and incomes less than 35% of the poverty level (less than \$460/month for a parent and child). Senator Rene Garcia and Representative Amanda Murphy have proposed legislation creating the Healthy Florida Program which would use federal dollars to purchase private insurance for low-income adults regardless of any specific category they fall into.

WHAT IS THE COVERAGE GAP? The 2013 Legislature voted NOT to accept 100 % federal funding to cover uninsured adults in Florida. Unless/until the Legislature changes its mind, the poorest working people in our state are not eligible for either Medicaid or subsidies in the exchange. They are in the "coverage gap."

WHO WOULD BENEFIT BY THE EXTENSION OF COVERAGE? The Healthy Florida Program would cover all non-elderly uninsured adults with incomes up to 138% of poverty. This means that up to 1.1 million Floridians could benefit from the this program. For example, a working parent with 3 children could earn \$2,708/month and get coverage paid for almost entirely by the federal government.

IF THE LEGISLATURE VOTES TO COVER UNINSURED WORKING ADULTS, HOW MUCH FEDERAL FUNDING WOULD COME TO FLORIDA? Florida would receive over **\$ 51 billion in federal funding** between 2014 and 2023 to cover our uninsured through the Healthy Florida Program. This federal funding comes in part from the significant federal taxes Floridians pay, and we deserve to have it come back to serve our state. See Social Services Estimating Conference, Mar. 7, 2013. However, 100% federal funding for this coverage is time-limited. After 3 years, it gradually decreases to 90%. *Florida is currently passing up \$7 million federal dollars per day.*

HOW MANY NEW JOBS WOULD BE CREATED IF THE LEGISLATURE ACCEPTS FEDERAL FUNDING TO COVER OUR UNINSURED? It is estimated that this would create over 120,000 jobs across the state. See Hodges & Rahmani, Economic Impacts of Extending Health Care Coverage in Florida, March, 2013.

WHAT HAPPENS TO LOW INCOME FLORIDIANS WITH HEALTH CONDITIONS AND NO ACCESS TO HEALTH INSURANCE? They are often forced to go to the Emergency Room for needed health care, and forego critical life-saving preventive services. They are often left with insurmountable debt and end up in bankruptcy. *And* the uncovered cost of their ER care is paid for by Florida taxpayers through increased local safety net taxes and our own higher premiums.

WHO ARE SOME FLORIDIANS IN THE COVERAGE GAP?—A.A., a 30 year old single mother in Orlando earns minimum wage and goes to college part-time. She suffers from heart disease. She has too much income for Florida's current Medicaid program (more than 35% of poverty) and too little income (less than 100% of poverty) for a subsidy to buy health coverage through the ACA Marketplace.

G.D., a 51 year old man in Sunrise became seriously infected after surgery because he could not get the care he needed without insurance. Because of the infection, he requires additional surgery. If he had the surgery he could go back to work. Since he has no income, he is not eligible for a subsidy to help buy coverage in the Marketplace.

TO PROMOTE THE PROVISION OF CIVIL LEGAL ASSISTANCE TO INDIGENT PERSONS
AN EQUAL OPPORTUNITY EMPLOYER