



Background on the Coverage Gap

- The ACA provided 2 ways for low and middle income people to get health insurance.
 - First, people between 100% and 400 % FPL (*see* guidelines on back) get help paying for insurance in the new Marketplace.
 - Second, states were required to greatly expand their Medicaid programs
- Medicaid in FL currently only covers limited “categories” of low income adults
 - pregnant women
 - parents of minor children (income limit 35% FPL, *e.g.* \$5,400/yr. for single parent)
 - disabled adults. (income limit \$710/mo. for individual or \$1,066/mo. for couple)
- Under the ACA, Medicaid would cover all low income adults (not just the disabled, pregnant women or people with kids), at *much higher* incomes (single parent with one child could earn up to \$21,400/year of 138% FPL)
- Supreme Court ruled that the Medicaid program expansion was a state “option”
- Florida’s legislature has decided so far not to expand Medicaid.
- Result is people are in the “Coverage Gap” – ineligible for Medicaid and too poor for Marketplace help (assistance begins over 100%FPL). Over 750, 000 Floridians fall into this Coverage Gap.
- Our legislators need to know about how people in Florida would benefit from expanded health coverage for all low income people in Florida.

2013 Federal Poverty Guidelines Yearly								
Household Size	~35%*	100%	133%	138%	150%	200%	250%	400%
1	\$4,044	\$11,490	\$15,282	\$15,856	\$17,235	\$22,980	\$28,725	\$45,960
2	\$5,424	\$15,510	\$20,628	\$21,404	\$23,265	\$31,020	\$38,775	\$62,040
3	\$6,804	\$19,530	\$25,975	\$26,951	\$29,295	\$39,060	\$48,825	\$78,120
4	\$8,196	\$23,550	\$31,322	\$32,499	\$35,325	\$47,100	\$58,875	\$94,200
5	\$9,588	\$27,570	\$36,668	\$38,047	\$41,355	\$55,140	\$68,925	\$110,280
6	\$10,980	\$31,590	\$42,015	\$43,594	\$47,385	\$78,975	\$99,075	\$158,520
7	\$12,564	\$35,610	\$47,361	\$49,142	\$53,415	\$71,220	\$89,025	\$142,440
8	\$13,956	\$39,630	\$52,708	\$54,689	\$59,445	\$79,260	\$99,075	\$158,520
Additional	\$1,392	\$4,020	\$5,347	\$5,548	\$6,030	\$8,040	\$10,050	\$16,080

2013 Federal Poverty Guidelines Monthly								
Household Size	~35%*	100%	133%	138%	150%	200%	250%	400%
1	\$337.00	\$957.50	\$1,273.50	\$1,321.33	\$1,436.25	\$1,915.00	\$2,393.75	\$3,830.00
2	\$452.00	\$1,292.50	\$1,719.00	\$1,783.67	\$1,938.75	\$2,585.00	\$3,231.25	\$5,170.00
3	\$567.00	\$1,627.50	\$2,164.58	\$2,245.92	\$2,441.25	\$3,255.00	\$4,068.75	\$6,510.00
4	\$683.00	\$1,962.50	\$2,610.17	\$2,708.25	\$2,943.75	\$3,925.00	\$4,906.25	\$7,850.00
5	\$799.00	\$2,297.50	\$3,055.67	\$3,170.58	\$3,446.25	\$4,595.00	\$5,743.75	\$9,190.00
6	\$915.00	\$2,632.50	\$3,501.25	\$3,632.83	\$3,948.75	\$5,255.00	\$6,581.25	\$10,530.00
7	\$1,047.00	\$2,967.50	\$3,946.75	\$4,095.17	\$4,451.25	\$5,935.00	\$7,418.75	\$11,870.00
8	\$1,163.00	\$3,302.50	\$4,392.33	\$4,557.42	\$4,953.75	\$6,605.00	\$8,256.25	\$13,210.00
Additional	\$116.00	\$335.00	\$445.58	\$462.33	\$502.50	\$670.00	\$837.50	\$1,340.00

* Medicaid eligibility limit for parents with minor child or children 19 and 20 years old.