

# Expanding Healthcare Coverage

*United Way of Miami-Dade urges the 2015 Florida Legislature to use available federal funds to extend healthcare coverage to more than 1 million Floridians.*

## BACKGROUND

Good health is fundamental to a child's ability to succeed in school and to adults' ability to provide for their families, contribute to society, and live a full life. Ensuring people have the opportunity to achieve optimal health is core to United Way's mission and community focus.

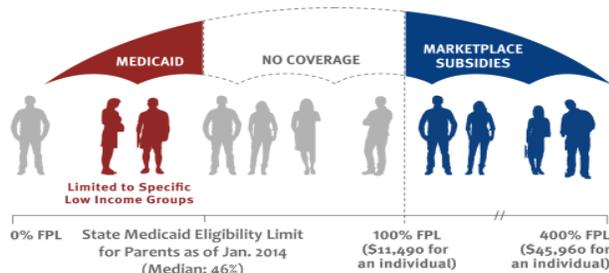
Florida has the 3<sup>rd</sup> highest uninsured rate in the United States. Over one million Floridians are without basic health coverage because they make too much to qualify for Medicaid and too little to afford coverage through the Health Exchanges. Extending health insurance to Floridians in the health care coverage gap will provide access to basic health coverage for thousands of working families.

**Federal Healthcare Coverage Expansion Funds:** Under healthcare reform legislation, the Federal Government is covering 100 percent of states' health coverage expansion costs for the first three years, with that percentage gradually declining to 90 percent in 2020 and beyond. Participating in some form of expansion would bring up to \$52 billion in federal dollars to Florida over the next decade, while the state would be required to spend \$2.4 billion. Combined, those funds would provide healthcare coverage to more than 1 million uninsured Floridians.

**Other States:** As of June, 26 states had adopted Medicaid expansion and four states had instead successfully implemented alternative public/private partnerships using the federal expansion dollars to extend healthcare coverage for families. Because adoption and implementation have taken place so recently, little data is available to indicate whether the efforts are succeeding or failing. However, Tenet Health Care Service Company reported that during the first quarter in Michigan alone – which has adopted Medicaid expansion – there was an 85 percent decline in uninsured and charity admissions, a 35 percent decline in uninsured and charity outpatient visits, and a 15 percent decline in uninsured and charity emergency room visits.

Figure 3

**In states that do not expand Medicaid under the ACA, there will be large gaps in coverage available for adults.**



NOTE: Applies to states that do not expand Medicaid. In most states not moving forward with the expansion, adults without children are ineligible for Medicaid.



## PROPOSED CHANGE

**Extend healthcare coverage to more than 1 million Floridians:** United Way of Miami-Dade supports creating an alternative plan that draws down federal healthcare coverage expansion dollars to provide health coverage for eligible Florida residents.

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