

# Healthcare in Florida

*Hal Stern*

Over the last nine months, we have watched Congress repeatedly attack the healthcare safety net. Financing access to healthcare is a confusing jumble of federal and state programs, and the Republican controlled Congress has used this to try and shred the safety net and hurt millions of people.

We Democrats oppose these efforts and we need to generate greater citizen support for initiatives aimed at improving access to affordable quality healthcare. We need to understand what programs Republicans in Washington and Tallahassee are promoting and attacking so we can effectively persuade our neighbors that voting for Democrats is voting for better healthcare.

Prior to the enactment of the Affordable Care Act (the ACA), Medicaid coverage was linked to federal cash assistance (welfare) programs that aided families with young children, people over 65 and people who were blind or disabled. In the 1990s, Congress expanded coverage for children by creating the Children's Health Insurance Program. CHIP allowed intact families with higher incomes and older children to qualify for Medicaid coverage.

This still left millions of our fellow citizens uninsured—as many as 48 million people. This is the hole in the safety net that the ACA was aimed at filling. First, the ACA changed Medicaid to cover everyone who earned less than 138% of the federal poverty level (Florida refused to expand Medicaid and still does not cover the poorest adults who are not in families with children, over 65, blind or disabled). Second, the ACA created the health insurance exchanges and helped pay the premiums for people who didn't qualify for Medicaid but who didn't

earn enough to pay the full cost of insurance.

The national and state Republican dominated legislatures, now assisted by the Trump Administration, are working to destroy the safety net.

- Congress allowed CHIP funding to lapse as of September 30. Florida's CHIP program is the fourth largest CHIP program in America and covers as many as 340,000 children. Unless Congress acts, it is projected that Florida's CHIP program will run out of funds by January 2018. While there may be some federal funding available, the state budget assumed full federal funding. It is unclear what, if anything, our legislature can do or will do to plug this gap. What happens to these children's healthcare?
- Trump has eliminated payments to insurance companies that help subsidize premiums—this will hurt working Floridians and Florida families. The uncertainty created by this Administration has already caused premiums for next year to dramatically increase.
- Shorten the open enrollment period for getting insurance, kill funding for navigators (the people hired to help people enroll in the programs best suited to their needs) and limit access to the government healthcare websites.
- Propose a tax plan that will cut \$1 billion from the Medicaid program and \$500 million from Medicare to provide tax cuts overwhelmingly benefitting the top 1% of taxpayers.

As Democrats, we understand how these Republican state and federal initiatives hurt our neighbors and many of the people we work with every day. We need to expose politicians who support these policies. We

then need to urge our neighbors to vote for Democrats next November so that all Floridians can have access to predictable, affordable quality healthcare.