

Impact of the Affordable Care Act in Florida

Over 1 million Floridians have gained coverage, and millions more have had their coverage substantially improved

Today, the U.S. Department of Health and Human Services released an extensive [compilation](#) of state-level data illustrating the substantial improvements in health care for all Americans over the last six years. The data show that the uninsured rate in Florida has fallen by 38 percent since the Affordable Care Act (ACA) was enacted in 2010, translating into 1,597,000 Floridians gaining coverage. And, in addition to residents who would otherwise be uninsured, millions more Floridians with employer, Medicaid, individual market, or Medicare coverage have also benefited from new protections as a result of the law.

“As our nation debates changes to the health care system, it’s important to take stock of where we are [today](#) compared to where we were before the Affordable Care Act,” said Secretary Sylvia M. Burwell. “Whether Floridians get coverage through an employer, Medicaid, the individual market, or Medicare, they have better health coverage and care [today](#) as a result of the ACA. Millions of Americans with all types of coverage have a stake in the future of health reform. We need to build on our progress and continue to improve health care access, quality, and affordability, not move our system backward.” Highlights of [today](#)’s data release include:

Employer Coverage: 8,847,000 people in Florida are covered through employer-sponsored health plans. Since the ACA was enacted in 2010, this group has seen:

- **An end to annual and lifetime limits:** Before the ACA, 5,587,000 Floridians with employer or individual market coverage had a lifetime limit on their insurance policy. That meant their coverage could end exactly when they needed it most. The ACA prohibits annual and lifetime limits on policies, so all Floridians with employer plans now have coverage that’s there when they need it.
- **Young adults covered until age 26:** An estimated 132,000 young adults in Florida have benefited from the ACA provision that allows kids to stay on their parents’ health insurance up to age 26.
- **Free preventive care:** Under the ACA, health plans must cover preventive services — like flu shots, cancer screenings, contraception, and mammograms – at no extra cost to consumers. This provision benefits 7,289,873 people in Florida, most of whom have employer coverage.
- **Slower premium growth:** The average premium for Florida families with employer coverage grew 1.3 percent per year from 2010-2015, compared with 8.2 percent over the previous decade. Assuming Florida premiums grew in line with the national average in 2016, family premiums in Florida are \$7,600 lower [today](#) than if growth had matched the pre-ACA decade.

- **Better value through the 80/20 rule:** Because of the ACA, health insurance companies must spend at least 80 cents of each premium dollar on health care or care improvements, rather than administrative costs like salaries or marketing, or else give consumers a refund. Floridians with employer coverage have received \$109,283,128 in insurance refunds since 2012.

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Medicaid: 3,644,673 people in Florida are covered by Medicaid or the Children’s Health Insurance Program, including 2,462,518 children and 374,140 seniors and people with disabilities covered by both Medicaid and Medicare. The ACA expanded Medicaid eligibility and strengthened the program for those already eligible.

- **750,000 Floridians could gain coverage:** An estimated 750,000 Floridians could have health insurance [today](#) if Florida expanded Medicaid under the ACA. Coverage improves access to care, financial security, and health; expansion would result in an estimated 86,000 more Floridians getting all needed care, 106,700 fewer Floridians struggling to pay medical bills, and 900 avoided deaths each year.
- **Up to 309,000 Floridians with a mental illness or substance use disorder could get help:** 309,000 Floridians, or an estimated 28 percent of those who could gain Medicaid coverage through expansion, have a mental illness or substance use disorder.
- **Florida could be saving millions in uncompensated care costs:** Instead of spending \$790 million on uncompensated care, which increases costs for everyone, Florida could be getting \$6 billion in federal support to provide low-income adults with much needed care.
- **Children, people with disabilities, and seniors can more easily access Medicaid coverage:** The ACA streamlined Medicaid eligibility processes, eliminating hurdles so that vulnerable Floridians could more easily access and maintain coverage.

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Individual market: 1,531,714 people in Florida have coverage through the Marketplace. Individual market coverage is dramatically better compared to before the ACA:

- **No discrimination based on pre-existing conditions:** Up to 7,838,642 people in Florida have a pre-existing health condition. Before the ACA, these Floridians could have been denied coverage or charged an exorbitant price if they needed individual market coverage. Now, health insurance companies cannot refuse coverage or charge people more because of pre-existing conditions.
- **Tax credits available to help pay for coverage:** Before the ACA, only those with employer coverage generally got tax benefits to help pay for health insurance. Now, 1,428,712 moderate- and middle-income Floridians receive tax credits averaging \$305 per month to help them get covered through HealthCare.gov.

- **Women pay the same as men:** Before the ACA, women were often charged more than men just because of their gender. That is now illegal thanks to the ACA, protecting roughly half the people of Florida.
- **Greater transparency and choice:** Before the ACA, it was virtually impossible for consumers to effectively compare insurance plan prices and shop for the best value. Thanks to the ACA, consumers can now shop for coverage on a transparent market, choosing among 55 plans on average.

Medicare: 4,149,593 people in Florida are covered by Medicare. The ACA strengthened the Medicare Trust Fund, extending its life by over a decade. In addition, Medicare enrollees have benefited from:

- **Lower costs for prescription drugs:** Because the ACA is closing the prescription drug donut hole, 355,360 Florida seniors are saving \$351 million on drugs in 2015, an average of \$987 per beneficiary.
- **Free preventive services:** The ACA added coverage of an annual wellness visit and eliminated cost-sharing for recommended preventive services such as cancer screenings. In 2015, 1,826,053 Florida seniors, or 75 percent of all Florida seniors enrolled in Medicare Part B, took advantage of at least one free preventive service.
- **Fewer hospital mistakes:** The ACA introduced new incentives for hospitals to avoid preventable patient harms and avoidable readmissions. Hospital readmissions for Florida Medicare beneficiaries dropped 3 percent between 2010 and 2015, which translates into 3,161 times Florida Medicare beneficiaries avoided an unnecessary return to the hospital in 2015.
- **More coordinated care:** The ACA encouraged groups of doctors, hospitals, and other health care providers to come together to provide coordinated high-quality care to the Medicare patients they serve. 49 Accountable Care Organizations (ACOs) in Florida now offer Medicare beneficiaries the opportunity to receive higher quality, more coordinated care.