



House Leadership Health Plan Still a Threat for Millions of Floridians

There are 2.2 million Floridians at risk of losing health insurance if the House leadership's health care plan is revived

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House leadership may try again after the April recess to pass the American Health Care Act (AHCA) or use other legislative vehicles to enact its damaging health policy changes. On March 24, the AHCA was pulled from the House floor because it lacked enough votes to pass.

No matter what minor tweaks House leadership offers, there would be 2.2 million fewer people in Florida with health insurance in 2019 if the AHCA or the health proposals included in this bill are passed in other legislation.ⁱ

Nearly 1.8 million Floridiansⁱⁱ have enrolled in the federal marketplace, and based on 2016 enrollment history, over 90 percent get subsidized coverage through premium tax credits.ⁱⁱⁱ The House plan would put affordable insurance coverage out of reach for many of these Florida families. Total out-of-pocket costs would increase by an average of \$3,952 for Florida marketplace enrollees.^{iv} Older people would face particularly large cost increases because insurers could charge them more and their tax credits would not be large enough to cover the higher costs. For example, a 60-year-old Floridian making \$22,000 a year would face an increase in costs of nearly \$6,800.^v

The House health plan also ends Medicaid as we know it by imposing a cap on federal funding and cutting off millions of dollars the state needs to cover 4 million seniors, people with disabilities and families with children. Over time federal cuts would grow and the state would have to either make up the difference from its own funds – cutting areas like public education or public safety – or, more likely, cut Medicaid coverage, services or reimbursements to providers. It would also hinder state efforts to protect Floridians from the costs of an unexpected public health crises like Zika and the opioid epidemic.

We are also concerned that the cuts to Medicaid proposed by the House plan would be used to pay for tax cuts for the wealthy, pharmaceutical companies and insurers. While thousands of

low- and moderate-income Florida families would lose coverage, households earning more than \$1 million would receive tax cuts averaging more than \$50,000 per year.

President Trump has promised to “make health insurance available to everyone” and to “expand choice, increase access, lower costs and, at the same time, provide better health care.” The House plan violates these promises. It would result in millions of Floridians losing coverage, and those who remain insured would face higher premiums and cost-sharing.

Congress must reject proposals that would:

- Limit Medicaid spending via a “per capita cap” shifting costs and risk to the states;
- Eliminate or phase-out the state option to expand Medicaid;
- Result in millions of people losing coverage or facing higher costs; or
- Destabilize insurance marketplaces.

We urge Congress to move on from this partisan effort to repeal the Affordable Care Act and instead work together in a bipartisan way to improve our health care system and the health and financial security of Florida families.

ⁱ Blumberg, Linda J., Buettgens, Matthew, Holahan, John, Implications of Partial Repeal of the ACA through Reconciliations, Urban Institute, Table 2, 2016. Accessed via:

<http://www.urban.org/research/publication/implications-partial-repeal-aca-through-reconciliation>

ⁱⁱ Centers for Medicare and Medicaid Services, Biweekly Enrollment Snapshot, 2017. Accessed via:

<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-02-03.html?DLPage=1&DLEntries=10&DLSort=0&DLSortDir=descending>

ⁱⁱⁱ Centers for Medicare and Medicaid Services. March 31, 2016 Effectuated Enrollment Snapshot, 2016. Accessed via: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html>

^{iv} Aron-Dine, Aviva, Straw, Tara, House GOP Health Bill Still Cuts Tax Credits, Raises Cost by Thousands of Dollars for Millions of People, Appendix Table 1, 2017. Accessed via: www.cbpp.org/sites/default/files/atoms/files/3-22-17health.pdf

^v Supra, Appendix Table 2.