



## FLORIDA DEVELOPMENTAL DISABILITIES COUNCIL, INC.

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### Medicaid Expansion

**The Council asks the Florida legislature to adopt the Medicaid eligibility expansion component of the Patient Protection and Affordable Care Act. This will benefit those low income families and caregivers who are trying to stay healthy so they can take care of a family member with developmental disabilities and keep them at home.**

The Patient Protection and Affordable Care Act (PPACA) is gradually being implemented across the United States. Each state has the choice of whether to go forward with the option to expand Medicaid coverage. Florida can make this decision at any time and there is no penalty directly associated with not making a decision.

To be eligible for Florida's current Medicaid program, adults must be very poor and either have minor children or have a disability. Florida's income limit for parents is less than 25% of the federal poverty guidelines. A single parent with two children can only earn an income of \$303 per month or less after disregards (\$3,600 annually) to be eligible for Florida Medicaid, and a single adult with a disability can only make \$698 a month or less (\$8,400 annually). Adults without a disability and without minor children are currently ineligible, regardless of how poor they might be. If Florida expands its Medicaid program to cover adults up to 138% of the federal poverty guidelines, a parent with two children could earn up to \$1,591 per month (\$26,344 annually), and a single adult (without a disability) could earn up to \$1,285 per month or just over \$15,000 a year.

If Florida does not adopt Medicaid eligibility expansion, uninsured adults at or below 100% of the federal poverty guidelines will have no coverage options because they are not able to go on the PPACA Exchange option to purchase coverage because the Exchange is for individuals above 100% of poverty guidelines. This will be yet another disadvantage for low income families and caregivers who are trying to stay healthy so they can take care of a family member with developmental disabilities and keep them at home. Ensuring all members of a family have adequate coverage appears to be a key strategy for strengthening home and community based living options for persons with developmental disabilities.

Children will benefit considerably from extending Medicaid eligibility to adults at or below 138% federal poverty guidelines. According to the Georgetown University Center for Children and Families, children who are eligible for health insurance are three times more likely to be enrolled if their parents also have insurance. Access to health care during childhood is critical for life-saving prevention and early identification of problems.

The Florida Legislature estimates that over 900,000 people will likely gain Medicaid coverage as a result of this expansion according to the Florida Legislature's Social Services Estimating Conference.

Costs of Medicaid Expansion to Florida will be \$0 in SFY 2014-15 and approximately \$300 million in SFY 2020-21 (after the 90% FMAP or match has taken effect). States can legislate that expansion will continue as long as there is the promised federal match. Florida Hospital Association released a report by the University of Florida that shows extending health care coverage using the \$51 billion in federal funds available would create more than 121,000 permanent jobs over the next 10 years.