YOUNG**INVINCIBLES**

CATAL**YST**
M I A M I

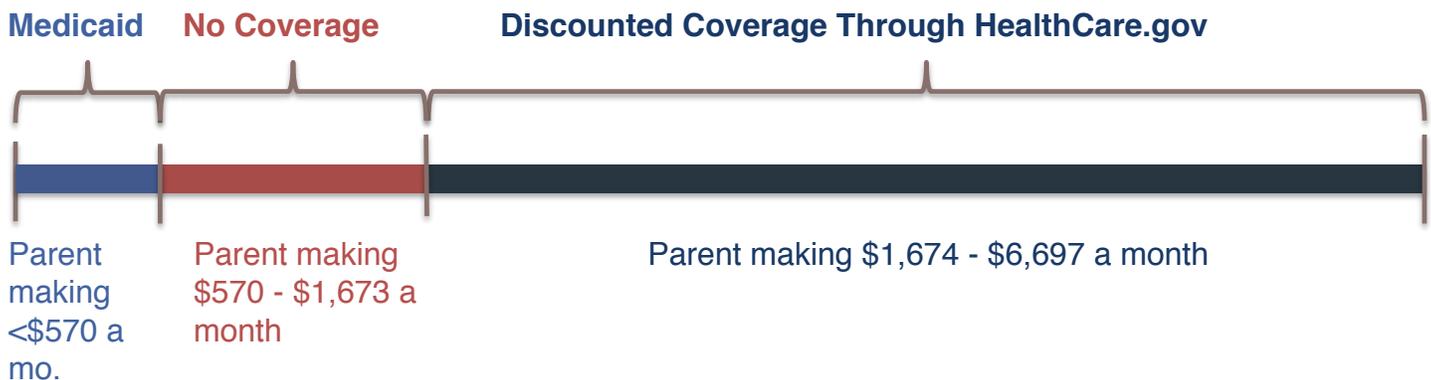## FLORIDA'S HEALTH COVERAGE GAP
FEBRUARY 2016

Thanks to the Affordable Care Act (ACA or Obamacare), 1.9 million Floridians have gained access to affordable health coverage.[1] But Florida lawmakers are choosing to leave nearly 600,000 low-income Floridians in the health coverage gap.[2]

WHAT IS THE COVERAGE GAP?

Under the ACA, states can choose to make free health coverage available to all low-income residents by strengthening Florida's Medicaid program. However, Florida lawmakers have chosen not to close the health coverage gap, leaving hundreds of thousands of Floridians without affordable health coverage.

The health coverage gap:

Parents (Family of 3)

Medicaid **No Coverage** **Discounted Coverage Through HealthCare.gov**

Parent making <$570 a mo.

Parent making $570 - $1,673 a month

Parent making $1,674 - $6,697 a month

Nonparents

No Coverage **Discounted Coverage Through HealthCare.gov**

Adult making <$981 a month

Adult making $981 - $3,923 a month

WHAT THIS MEANS FOR FLORIDIANS

Floridians who make slightly more money can get free or low-cost health coverage through HealthCare.gov, while those making slightly less have to pay full price for health coverage – or go without it.

	Carlos, Juan & Sofia	Johanne, Jean & Audrey
Monthly Income	$1,500	$1,700
Health Coverage: Parent	Carlos is not eligible for discounted coverage. He must pay full price - $475 of 32% of his monthly income - for coverage.	Johanne is eligible for discounted coverage from HealthCare.gov. She only pays $35 a month or 2% of her monthly income for coverage.
Health Coverage: Children	Juan and Sofia are eligible for low-cost coverage through Florida KidCare or Medicaid.	Jean & Audrey are eligible for low-cost coverage through Florida KidCare or Medicaid.

Carlos **makes $200 less** per month than Johanne. But because Florida lawmakers have chosen not to close the health coverage gap, Carlos may have to **pay $440 more** per month for health coverage – or, more likely, remain uninsured.[3]

WHAT YOU CAN DO

1. Connect with Young Invincibles: http://bit.ly/1Ig0WYk
Twitter: @YoungInvincible **Facebook:** Together.Invincible
We can help your share your story and contact your lawmakers.

2. Join the Florida Health Alliance: http://bit.ly/23tmWs9
Twitter: @FlaHealth **Facebook:** FLHealthAlliance
Visit the website to sign up for text alerts and become a volunteer in your neighborhood.

3. Share this fact sheet with your family and friends!

1"Five Years Later: How The Affordable Care Act is Working for Florida," US Department of Health and Human Services, accessed January 27, 2016, http://www.hhs.gov/healthcare/facts-and-features/state-by-state/how-aca-is-working-for-florida/index.html.

2 "The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid – An Update," The Henry J. Kaiser Family Foundation (KFF), last updated January 21, 2016, http://kff.org/health-reform/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid-an-update/.

3 Health Insurance Marketplace Calculator," KFF, accessed January 27, 2016, http://kff.org/interactive/subsidy-calculator/. Estimates are based on the price of the second-lowest cost silver plan in Miami zip code 33132.