

Support Medicaid Expansion Community Activities

Legislative Process

In order to expand Medicaid the Florida Legislature needs to agree on a bill that passes both the House and the Senate and that the governor would sign into law. The law would direct the Agency for Health Care Administration to amend the Florida State Medicaid Plan to expand to include adults, as described in the Affordable Care Act. Two bills have been proposed in the Senate (SB 556 by Thurston and SB 698 by Jones) and one in the house (HB 341 by Duran and HB 443 by Thompson) that would expand Medicaid.

The Senate bills are now (Feb 10) in the Health Policy Committee (<https://www.flsenate.gov/Committees/Show/HP/>) and the House Bills are in the Facilities and Finance Committee (<https://www.myfloridahouse.gov/FileStores/Web/HouseContent/Approved/ClerksOffice/HouseDirectory.pdf> see page 45)

Bills are assigned to committees and getting them on the agenda for discussion is difficult, especially since the governing party has historically not been in favor of expanding Medicaid. The best thing you can do to help is to encourage the people who represent you in the Florida Legislature to support the bills and get them on the agenda. Legislators are influenced by their party leaders but will listen to their constituents. The principle target for action is your legislator. Everyone is represented by one Senator and one Representative and the more people who contact them the about Medicaid the more likely they are to respond. Look at the websites shown below to contact your legislators. If they are on one of the committees to which the bills are assigned please contact them to urge the committee chair to agenda the bill.

Things you can do:

- Talk to your friends, neighbors and your groups to make sure they know why MedEx is important and ask them to contact their legislators.
- Identify additional community groups to engage
- Join the Health Care for Florida Coalition - <https://www.healthcareforfl.org/join>. They will be scheduling meetings to help you advocate in your area. If you register as a member you will receive
- Share a story about someone who needs health care and cannot afford it: Go to <https://www.healthyfla.org/shareyourstory> or email to FLVoices@healthyfla.org to request an interview
- Write a letter to the editor (See below for samples and see talking points and myths v facts for ideas)
- Write an Op-Ed (See below for a samples)
- Approach your City Council or County Commission about passing a resolution (attached)
- Tweet your legislators
- Follow LWV Florida and Florida Voices for Health on Twitter, you can retweet to your followers and legislators and stay up-to-date
- Locate and send your legislators an e-mail through their website (examples of emails)
 - <https://www.myfloridahouse.gov/Representatives>
 - <https://www.flsenate.gov/Senators>

- Ask for a meeting (Phone or Zoom) with your legislators to express your support of Medicaid Expansion – Use expression “Health Care” if they ask what you want to discuss
 - Be prepared - write down your talking points (see below for ideas)
 - If several people plan to call the same legislator, distribute talking points so people bring up different advantages but **always** include two items 1- we pay for Medicaid Expansion already in our federal taxes and 2- expansion will not cost the state any new tax money.
 - Be brief you will probably only get 10-15 minutes
 - You may meet with staff and not the legislator – they are your ambassador you should treat them as if they are the legislator
 - Review the myths vs facts so you can be prepared if they say something you want to respond to
- If you are a member of the League of Women Voters and want to include that affiliation in your communications, you should review it with your local board or president before submittal.

Talking Points: Medicaid Expansion is Good for Florida's Economy

The financial burden caused by the pandemic requires the legislature to take bold steps to improve the economy. Simply cutting budgets is not the answer. Legislators need to enact innovative solutions to stimulate economic recovery that target citizens and communities as well as the state budget. An infusion of billions of federal dollars will stimulate the economy by paying for the jobs in health care that we need, as well as, create jobs in other sectors.

Enrollee Benefits: Improved Financial Status

- Newly insured are able to eliminate and avoid medical debt and are less likely to file for bankruptcy, have better credit scores and have money to spend in the local economy.
- Medicaid pays for comprehensive treatment of mental health and substance use disorders which impair personal productivity and have increased during the pandemic.
- Medicaid enrollees report that improved health makes them able to look for a job and keep working which will be critical to Florida's recovery.

Benefits for Local Economies

- Expansion reduces the uncompensated hospital care provided to the increased number of uninsured due to pandemic related loss of income and health insurance.
- Expansion states have higher employment rates among the low-income population than non-expansion states.
- Small business becomes an attractive employer because employees would be eligible for insurance.
- MedEx facilitates entrepreneurship, which is needed as small businesses reemerge.
- Medicaid expansion reduces premiums of market-place plans.
- Counties could save millions of local tax dollars because they would no longer pay for health care of residents who would be eligible for Medicaid.
- Access to behavioral healthcare reduces days of incarceration.

Financial Benefit for State Budget

- Florida would save millions of state tax dollars by expanding Medicaid. The Florida Policy Institute estimated savings of almost 200 million dollars in the first year.
- Expansion states find that Medicaid expansion allows them to increase Medicaid services without increasing the amount of state match.
- Expansion would provide an economic stimulus by adding 4.1 to 4.29 billion federal dollars in the first year. Economists project new money results in multiplier of 1.5-1.7, which means Medicaid expansion will increase Florida's economic activity by 6.15-7.27 billion dollars.
- Expansion will increase jobs in health care and other economic sectors.

- Florida residents pay federal taxes which fund MedEx even if we do not participate.

Examples of Possible Emails to your Legislator

E-mails can be brief. Of course, you may write whatever you want but here are some ideas. Please **always** include two items in your e-mail 1- we already pay for Medicaid Expansion in our federal taxes and 2- expansion will not cost the state any new tax money.

Dear Representative/Senator XXXXXXX

As your constituent I am urging you to support Medicaid Expansion..... then add something like what is shown in one of the bullets.

- This is important to our community because so many people who have lost their jobs cannot get health care, which is especially important if they are also infected with Covid - 19.
- There are so many people with substance use dependency who need services who can not afford them. Their addiction is destroying their lives and those of their families.
- My father has lost his job and cannot afford the medicine he needs for his diabetes. He is cutting the pills he has left in half.
- My sister lost her husband to Covid 19 and is so depressed she has not left the house and has now lost her job.
- We need to offer health care to people who will be trying to start their business back up.
- We need to offer health care to people like my yard man/pool cleaner/plumber who works hard but does not make enough to qualify for the insurance on the Market Place.
- Florida is paying for it even though we are not getting it.
- Medicaid expansion will help reduce the deaths of mothers and newborns
- Medicaid expansion will help reduce the death of Mothers and newborns of color.
- It will help to reduce racial disparities in health outcomes that are so striking in Florida.
- It will add billions of federal dollars to Florida's economy. This is money we paid in federal taxes.
- It will help small businesses get back on their feet.

You may also want to add some information about your county health outcomes, employment or economic situation. For example:

- Babies born to black mothers in _____ county are more than twice as likely to be of low birthweight than those born to white mothers
- There were _____ more unemployed in _____ county in November 2020 than there were in November 2019
- Since the pandemic began _____ business have closed and we need to help them get going again by offering health care to small business owners and employees and stimulating the economy.

References for Health Outcome Data

<http://www.flhealthcharts.com/charts/default.aspx>

This is a very large data base it will take a while to find things on it

Number of uninsured (2019) by county

<https://www.healthcareforfl.org/map>

Employment 2019 vs 2020

<https://floridajobs.org/workforce-statistics/data-center/statistical-programs/local-area-unemployment-statistic>

Examples of a Letter to the Editor

The 600,000 people who have recently lost their job and the health insurance that came with it are probably surprised that they have no options for health care. If they start coughing or realize they cannot smell their morning coffee they will have to pay for a Covid test out of their dwindling savings. If they run out of their medication they will have to pay full price. They are joining the almost 900,000 other low-income Floridians who lack health insurance. But it does not have to be this way. In 2011 our taxes were increased to pay for the state to expand Medicaid to adults between 19-64 ,who have a family income of less than 138% of the federal poverty level. Widespread misinformation has resulted in a failure of our legislature to pass up receiving billions of our own tax dollars returning to Florida to pay for health care. This must stop. Urge your Florida legislative representatives to expand Medicaid in the 2021 session.

Did you know that Florida can receive billions of dollars to pay for health care by just passing legislation expanding Medicaid to low-income adults? Not only can we receive funds to provide badly needed health care, it will not cost any new state dollars. As a matter of fact it will increase the state budget by billions of federal dollars and not increase the need for state matching funds. Florida is only one of 12 states that have not expanded Medicaid. Research shows low income adults in expansion states are healthier, use the ER less often and more likely to be employed. Hospitals are less likely to close and local economies are more robust. A recently published study reports that no expansion state increased state expenses to expand Medicaid benefits to adults. Before pandemic job losses Palm Beach County had over 50,000 who could have comprehensive health coverage including mental health and substance use coverage. Our legislature needs to expand Medicaid.

Example of Op-Eds

These were published in the Gainesville Sun within the last year. The editor has given permission for them to be reprinted in other publications. If you submit them for publication as written please include the authors name. You may revise them and submit them as your own.

Health Care for Florida

Diane Dimperio

What if we could provide health care to over 900,000 uninsured Floridians while simultaneously reducing the State's expenditures by millions of dollars? What if we could reduce health disparities experienced by people of color without paying for new initiatives? These possibilities would become reality if we expand Medicaid in Florida. Year after year our legislature has turned down the opportunity to expand Medicaid. If you ask your Florida representative and senator why, they will provide answers which sidetrack the reality - that their decision to deny health care to thousands of Florida citizens is based on political considerations.

The bottom line is that Florida has no health care safety net. This may come as a shock to the almost 600,000 previously insured adults who have joined the ranks of the uninsured due to pandemic job losses. The pandemic has increased everyone's fear of being unable to access health care if infected by Covid 19, and leaves the previously and newly uninsured without any certainty that they would survive a Covid diagnosis.

Medicaid expansion is financed by federal taxes we pay every year. Because in Florida we do not participate in the program, other states, which opted for expansion, use our money to pay for health care for their residents. Expanding Medicaid in Florida would be a boon to our state's economy. In addition to reducing state costs by millions of dollars annually, Medicaid Expansion is projected to bring over 14 billion new dollars to Florida in the first five years. This money would be distributed throughout the state to employ people and stimulate local economies. Economists estimate that every new dollar added to an economy generates 1.5 to 2.0 dollars in additional financial activity. This infusion of our own funds would offer a desperately needed boost to Florida's economy .

Most states have expanded Medicaid and have reaped the rewards in population health and general welfare. Data from these states demonstrate that Medicaid Expansion results in healthier adults, fewer deaths among adults between 55 -64 and reduced rates of maternal and infant deaths. Adults enrolled in Medicaid are able to find and keep work, are less likely to declare bankruptcy and are able to contribute to the local economy. Hospitals have less uncompensated care and local tax dollars are no longer needed to fund indigent health care. The health improvements shown with Medicaid Expansion are beginning to reduce the racial disparities in health outcomes experienced by communities of color. In addition, insured parents are more likely to have insured children. States which have expanded Medicaid have been better able to respond to the pandemic.

It is time for legislators to put politics aside and make decisions that benefit Florida residents. Our legislators can vote to expand Medicaid and thereby provide peace of mind to the growing number of adults who cannot afford health insurance. The pandemic has dramatically highlighted the importance of a health care safety net needed to protect our citizens during these very difficult times. Urge your legislators to vote in favor of Medicaid Expansion.

Covid Relief

Diane Dimperio

The good news is that Florida will not have a five-billion-dollar deficit in the fiscal year that begins July 1, 2021. The bad news is that state economists are predicting a 3.3-billion-dollar deficit. Since the instinctive reaction to a budget deficit is to cut spending, the governor has already asked state administrators to submit reduced department budgets. Our biggest spending categories are health-human services and education. How, at a time when thousands of people are losing jobs, receiving eviction notices, getting sick and dying, can we think about reducing health and human services? How, when children have been wrenched out of classrooms, forced to sit in front of a screen all day then returned to the classroom with a mask and bottle of hand sanitizer, looking for their beloved teachers who are retiring instead of being required to face children to whom they have devoted their lives, can we think about cutting funding for education?

States have to live within their incomes and can't borrow money for operations so, if we don't want to gut desperately needed services, legislators need to find ways to increase income. The Florida Policy Institute has identified over 4 billion dollars in revenue proposals that would more than balance the budget. Some of these proposals would close the corporate loopholes that make Florida "business friendly" and may be controversial. But, let's think about small businesses. Small businesses, often referred to as the backbone of the Florida economy, have been responsible for creating 60% of all new jobs since 2012. Due to the pandemic, 85% report a loss of revenue, over 74% reported shutting down and 40% have reported closing permanently. There is widespread anxiety among small business owners, many of whom have invested everything they have in their business.

The Small Business Majority, an organization that empowers America's entrepreneurs to build a thriving and inclusive economy, has developed a Roadmap to Recovery During and After the Corona Virus Crisis. One of their recommendations is expanding Medicaid, which is described as "vitally important" for low-income entrepreneurs and small business employees.

Medicaid expansion is a key policy initiative that would provide the financial stimulus Florida needs to begin to recover from the pandemic. It would provide needed health care for those suffering from Covid-19, but also has proven economic benefits. Medicaid expansion offers financial benefits to the uninsured, who can pay off and avoid future medical debt, are less likely to file for bankruptcy and, are better able to work. County governments would pay less for indigent health care and incarceration, as well as, experience a resurgence of small businesses and higher rates of employment. Hospitals would have less uncompensated care and be less likely to close. The state will reduce the amount of tax dollars spent on Medicaid match by almost two million dollars and will generate over four billion dollars in new federal funds. This new money will be distributed throughout the state to pay for health care and will result in six to over seven billion dollars in total economic activity. We have never before been faced with an economic and health crisis like this. It is time for our state legislators to take bold and effective action to support Florida citizens and jump start the economy.

Myth Vs Facts About Medicaid Expansion

The failure of the Florida Legislature to expand Medicaid is based on widely disseminated misinformation. As you meet with legislators and others you may hear some of the myths that are being promulgated as arguments against expansion. This memo is to prepare you to respond to some of them.

1. Critics describe Medicaid as “broken”

Medicaid is not broken. There are hundreds of studies demonstrating the benefits of Medicaid Expansion. Delivery of Medicaid services in most states, including Florida, is through commercial plans most of which contract with multiple payer sources including employer and government entities. Medical care is offered through predominantly private sector providers. There are hundreds of studies showing that Medicaid Expansion improves health and reduces racial disparities among beneficiaries.

The Florida Medicaid Program serves over 4 million people including almost half of Florida’s children, and pays for over half the nursing home days. Services are delivered by managed care companies under contract with the Agency for Health Care Administration. Quality scores are at or higher than national averages and annual costs are better controlled than in the private sector. Beneficiaries report high rates of satisfaction with services. AHCA has transformed the care offered to beneficiaries by continually refining the delivery and quality of care over the last decade or more.

2. Critics say Federal funds pay for Medicaid for 5 years and then it becomes an unfunded mandate and the state will pay 100% of cost.

The state will NOT be responsible for more than 10% of costs of expanding Medicaid. Federal law requires federal funding at no less than 90%. The initial funding was set at 100% and was reduced to 90% over the first 5 years.

3. Critics say states that have expanded Medicaid have experienced higher than expected costs and regret their decision to expand.

States that have **expanded Medicaid report financial benefits** including more jobs in health care and other employment sectors. The experience of other states has been studied and summaries of individual states are included in the FPI report. A recently conducted national study was summarized in the prestigious New England Journal of Medicine (June 2020). The data show that Medicaid Expansion resulted in 24% increase in spending on services for beneficiaries “which was entirely subsidized by federal funding...with no significant changes in spending from state revenues”.

Remember: Expanding Medicaid is a reversible decision. No state has elected to end the program.

4. Critics say that Medicaid is overwhelming state budgets

State funds for regular Medicaid should not be confused with Medicaid Expansion

Some statistics that purport to show the cost of expanding Medicaid are, in fact, based on the cost of supporting “regular” Medicaid. For example, tracking state matching funds from 2000 to 2017 have nothing to do with Medicaid Expansion.

5. Critics say that the projection of increased state dollars needed to match regular Medicaid in the 2021-22 budget means that Florida cannot afford to expand Medicaid

This time of fiscal duress is the best time to expand Medicaid. Expanded and regular Medicaid are separate budgeting items. In 2021-22 the state must provide 39% of the cost of Medicaid while the percent of state dollars required for expanded Medicaid is 10%. Projections based on Florida data and the experience of other states (described above) show Medicaid Expansion reduces the amount of state match.

In Fiscal year 2020-2021 the federal government sent extra funds to the states for Medicaid, so Florida actually spent 343 million less state dollars than budgeted. Pandemic increased caseloads and the likely loss of enhanced federal funding are expected to result in an increased need for state Medicaid matching in 2021-22 relative to projections. This is **not** related to Medicaid expansion. The increased case load in regular Medicaid is due to reduced income and loss of insurance coverage due to pandemic related job losses.

An infusion of new federal funds that would support jobs in health care and other employment sectors would act as a stimulus and jump start Florida’s economy. The analysis done by the Florida Policy Institute estimated that Medicaid expansion would generate 4.1 billion in new federal dollars annually. A recent analysis by the Florida Health Justice Project estimates the first year’s federal contribution for expansion would be 4.29 billion dollars. Economists tell us that the infusion of **federal money will have a multiplier effect of 1.5 to 1.7 so the federal contribution from Medicaid expansion will result in economic activity of between 6.15 to 7.27 billion dollars** in the first year.

6. Critics say Florida should “enact policies that provide more care and reduce costs”

This is true. Florida has one of the highest rates of uninsured in the nation. It was ranked 48th in the nation for access and affordability of health care. Medicaid expansion would provide comprehensive care to low income uninsured which prior to the pandemic was estimated to be almost 900,000.

The uninsured often use the emergency room and are more likely to be admitted to the hospital for conditions that could have been treated in, or prevented by access to, primary care. Unnecessary use of hospital care drives up the cost of health care. In 2017 Florida Hospitals provided \$2.6 billion in uncompensated care which would be reduced if more people are covered. Regions with Medicaid plans experience reduced premiums in Marketplace plans.

Expansion reduces other costs. It reduces state and county funds currently allocated to fund indigent care. Florida and counties spend millions of dollars incarcerating adults who have severe behavioral health issues. Medicaid offers out-patient psychiatric care that will reduce incarceration.

NAME OF ENTITY Resolution

Title: RESOLUTION URGING THE FLORIDA LEGISLATURE TO APPROVE MEDICAID EXPANSION FOR CERTAIN QUALIFIED ADULTS UNDER THE AGE OF 65 IN AN EFFORT TO IMPROVE THE HEALTH OF FLORIDIANS

WHEREAS, the **NAME OF ENTITY** prides itself on the well-being of all of its residents; and

WHEREAS, over ##### adults in **NAME OF** County between the age of 19-64 with incomes below 138 percent of the Federal Poverty Level and are uninsured; and

WHEREAS, the Patient Protection and Affordable Care Act provides federal funding for states to expand Medicaid to all citizens with incomes less than 138 percent of the federal poverty level; and

WHEREAS, this Medicaid expansion would extend health insurance coverage to more than 800,000 Floridians; and

WHEREAS, according to the Florida Policy Institute, Florida would see a reduction in General Revenue expenditure of roughly \$200 million in Fiscal Year 2022-23 by expanding the Medicaid program; and

WHEREAS, our state decision to not expand Medicaid means that some of our poorest citizens – especially adults without children with incomes below 100 percent of the federal poverty level – will go without health insurance coverage; and

WHEREAS, in light of COVID-19 and for public health purposes, it is necessary that Floridians who are most in need have access to health insurance; and

WHEREAS, the **NAME OF ENTITY** believes all residents should have access to quality, affordable health coverage.

NOW THEREFORE, BE IT RESOLVED, that we, the members of the **NAME OF ENTTY** do hereby urge the Florida legislature and the Governor to accept federal funds to expand Medicaid in Florida.

BE IT FURTHER RESOLVED that a copy of this resolution be sent to the members of the state legislative delegation, Governor Ron DeSantis and newly elected Speaker of the House President of the Senate.

Signed,

This the XXth day of XXXX, 2020

