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Forum Discusses Healthcare Coverage for Brevard's Most Vulnerable

Melbourne, Florida -- Speakers at a Space Coast Health Foundation community forum Wednesday discussed options for providing healthcare coverage for Brevard County's most vulnerable residents, especially in light of some federal funding that is scheduled to end in June.

About 90,000 of the adults living in Brevard County are uninsured, a number that increased significantly when thousands of people lost their jobs and health coverage after NASA's Space Center closed. Of the 90,000 uninsured, 24,000 are eligible for coverage under the Affordable Care Act, and of those, 17,500 earn too much for Medicaid and not enough to purchase insurance on the exchange.

"Many uninsured residents of Brevard County earn too much to qualify for traditional Medicaid but not enough to afford market rates for health insurance nor do they qualify for premium tax credits," said Johnette Gindling, executive director of the Space Coast Health Foundation.

Individuals whose income is below \$11,670 annually earn too little to qualify for assistance in buying insurance through the new Marketplace created by the Affordable Care Act but they earn too much to qualify for Florida's restrictive Medicaid eligibility rules. This creates a wide gap in coverage for residents of Florida because the state has not yet accepted nearly full federal funding to offer Medicaid coverage to individuals earning up to \$16,106 per year.

"Those who fall into the coverage gap often remain uninsured and unable to get the preventive care they need so some small health problems wind up becoming bigger issues requiring hospitalization," said Gindling. "Brevard County hospitals experience financial pressure when uninsured people turn to them for help but can't afford to pay the medical bills."

Some health care providers in Brevard see a much larger percentage of low-income uninsured patients and receive some federal funding to help offset uncompensated care costs through Florida's special arrangement with the federal government called the Low Income Pool (LIP). The LIP is scheduled to end on June 30 and Brevard County health care providers could experience a loss of more than \$10 million a year in federal funding, according to a report by Florida Legal Services released at the forum. Unfortunately, Brevard's hospitals are not expected to see as significant

of a reduction in uncompensated care costs that health providers are experiencing in states that expanded Medicaid and reduced their uninsured rate.

“Florida’s decision not to take federal funding to offer Medicaid coverage to more uninsured residents has a big impact on Brevard health care providers, which has a ripple effect through the whole community,” said Charlotte Cassel, an Equal Justice Works Fellow at Florida Legal Services, who spoke at the forum. “The LIP cuts are looming and it’s important for the residents of Brevard County to understand how these changes will impact their community.”

A national expert on public health care coverage, Joan Alker of the Georgetown University Health Policy Institute, also spoke at the forum explaining how other states found innovative ways to bring in federal dollars to create new approaches to meeting the needs of uninsured residents.

“Florida has one of the highest uninsured rates in the nation and is lagging behind other states in bringing in the federal dollars sitting on the table to help them meet those needs,” said Alker. “Florida could catch up very quickly by taking advantage of the flexibility the federal government is offering right now in allowing states to design their own solutions to meeting the needs of their uninsured residents.”

Alker provided several examples of states that had initially been reluctant to expand Medicaid but had successfully negotiated agreements, commonly referred to as waivers, so they wouldn’t lose the money intended for their low-income uninsured residents. She also highlighted the fact that the Tennessee Governor was in fast-track negotiations with the federal government to design a plan to expand Medicaid coverage to Tennesseans.

The Space Coast Health Foundation hosted the forum to engage the community in a conversation on health coverage for Brevard’s most vulnerable residents and to discuss options for maintaining a financially stable health care system.

“I’m glad our community is getting more engaged on this important issue as it will have such a significant impact on our community,” said Gindling.

A joint report titled, “Federal Funding for Coverage of Uninsured is Critical to Offset Brevard County and Safety-Net Health Providers Losses” was released at the presentation by Florida Legal Services, Space Coast Health Foundation and Brevard County Legal Aid. A link to the report is provided here for your convenience.

<http://www.communityjusticefls.org/medicaid>

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