

Healthcare Reform in Florida

Chief Executive Officer

The Affordable Care Act



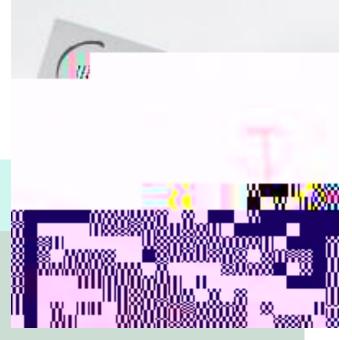






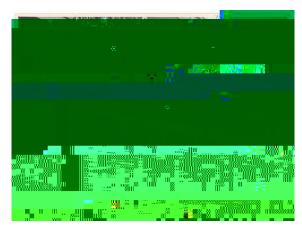
Reform in America

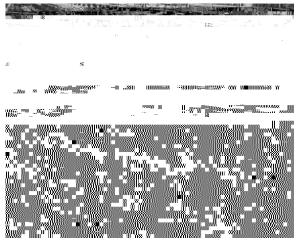


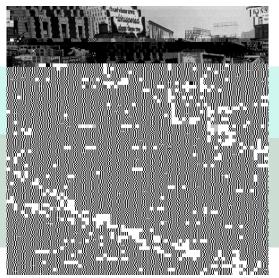


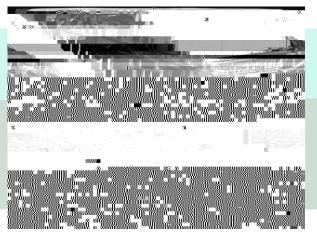
Employer-Sponsored Health Care





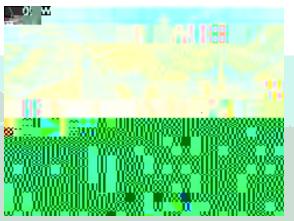






Government-Sponsored Health Care





To provide coverage for the elderly as well as poor women and children, Congress enacted Medicare & Medicaid in the mid-1960s.

Health Care For All... Through an Unfunded Mandate



The Emergency Medical Treatment and Active Labor Act (EMTALA) of 1986 requires hospitals to screen and stabilize (treat) every patient who comes to the hospital ED seeking care,

regardless of what it costs the hospital to provide the care.

Policy Decisions Have Left a Gap in Coverage for Florida



7.7 million have employer-based health insurance

Who are the Uninsured?



Majority are low-income working families

38% of the uninsured are below the poverty level (poverty level for a family of 4 was \$23,050)

90% are in low- or moderate-income families, meaning they are below 400% of the poverty level

Over 60% have at least one full-time worker in the family and 16% have a part-time worker

Most of these workers are either self-employed or work for small companies where benefits are not offered or they are low

Children are least likely to be uninsured because they are more likely to qualify for Medicaid

Source: Kaiser Family Foundation



Additional Insurance Reforms



No <u>annual</u> limits on coverage

No denial of coverage for <u>adults</u> with pre-existing conditions

No higher premium based on gender or medical history

Insurers required to report share of premium income spent on medical care
Limits on out-of-pocket costs

2014

Individual Mandate



- Beginning Jan. 1, 2014, US citizens and legal immigrants must have coverage or pay a penalty when they file their federal tax returns.
 - Individual penalties

Pay or Play for Large Employers



Large employers (more than 50 workers) not offering coverage will pay \$2,000 per year per worker minus first 30 full-time employees.

Employers with 50 or fewer employees are exempt.