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Statewide Business Coalition Presents Framework for Extending Health Care Coverage in Florida

TALLAHASSEE – [A Healthy Florida Works](#), a bipartisan coalition of business leaders, chambers of commerce, statewide business organizations and concerned individuals, today announced a comprehensive policy proposal to extend health care coverage to approximately one million uninsured Floridians. [A Healthy Florida Works Plan](#) is a new, innovative approach that includes Florida-specific components, as well as ideas that have been successfully implemented in other states.

Designed to increase access to high-quality, affordable health care while promoting personal accountability, the plan describes eligibility criteria, benefits/services, infrastructure and health plan eligibility. Funding for the program is already available. Funds collected by the federal government for the extension of health care coverage are already being paid through taxes on health insurers, taxes on durable medical equipment and reductions in payments to hospitals to cover the cost of care provided to seniors and the uninsured. Those funds would be returned to Florida to cover 100 percent of the cost until December 2016 and no less than 90 percent every year thereafter.

“As a lifelong Republican and small business owner, I believe that government should get out of the way and not over-regulate the industries that drive our economy. However, the number of uninsured folks in our state is a problem that the business community and government need to tackle together. We have to do something to get rising health care costs under control and help many hardworking people who fall into the coverage gap,” said Jamie Harden, President and CEO of Creative Sign Designs and Board Member of the Greater Tampa Chamber of Commerce. “As a manufacturing business, my employees are particularly impacted by the lack of affordable health care options in our state. There seems to be a viable solution by using the available federal funds and then developing a plan tailored for our state. That’s why my business and the Greater Tampa Chamber of Commerce joined A Healthy Florida Works and have added our support for the policy proposal they put forward today.”

The program can be enacted through a waiver from the federal government. It is a private option plan in which health insurance providers can elect to participate and be paid a set monthly premium per member. Participating individuals and families will be able to select a health plan of their choice through a state-operated private health insurance marketplace. Enrollees will receive basic, essential benefits, including preventative care, obstetrical care, inpatient stays, outpatient care, lab tests, prescription drugs, emergency room visits, rehabilitation services and mental health/substance abuse services.

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A Healthy Florida Works Plan

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To be eligible, participants must have average annual income levels below \$16,000 (or \$32,900 for a family of four), pay modest monthly premiums and take part in job and education training activities, such as employment searches, on-the-job training, job placement and education opportunities for a specific trade. Mandatory premiums, which vary depending on income level, will be invested in individual savings accounts and used by enrollees for additional health services or education.

Florida currently has one of the highest rates of uninsured people in the nation. Last year, the cost of caring for uninsured patients in Florida totaled \$3 billion. This cost is absorbed through a “hidden tax,” which drives up businesses’ and individuals’ health insurance premiums roughly 8 percent every year. Beginning in January 2015, employer mandates associated with the *Patient Protection and Affordable Care Act* will go into effect and could cost Florida businesses more than \$250 million in penalties. Businesses that employ 100 or more people will be required to provide health care coverage to fulltime employees and their dependents, or face penalties of \$2,000 to \$3,000 per employee. If more Floridians are covered, Florida business owners will see fewer financial penalties.

“Rising health insurance premiums have made it tough for small businesses like mine to provide health care coverage to employees,” said Kim Williams, president of Marpan Supply and Marpan Recycling. “We have been fortunate at Marpan that we have been able to cover 77 percent of our employees’ health care costs, but I worry about how much longer we’re going to be able to do that. And, I worry about employees of other businesses – employees who work just hard as mine do, but make less than \$16,000 a year in jobs that do not offer health benefits. Putting a program such as [A Healthy Florida Works Plan](#) into action would cover nearly one million of our fellow Floridians – most of whom have jobs – and would help our state’s businesses that have been struggling with growing health care costs.”

A Healthy Florida Works is a statewide coalition of nearly 600 business members and more than 70,000 individual members who believe the State of Florida should use available federal funding to extend health care coverage to approximately one million, uninsured Floridians. For more information about the coalition, visit www.ahealthyfloridaworks.com.

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