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Tampa Chamber: Health care expansion would lower business costs, increase competitiveness and create a healthier workforce and community

By: Bob Rohrlack and Ron Christaldi
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The Greater Tampa Chamber of Commerce, a nonpartisan business organization representing over 1,300 large and small businesses throughout the Tampa Bay region, fully endorses health care expansion legislation and the need for Florida to provide solutions that are specific to our state.

Our state Senate has passed a new bill and is moving health care expansion forward. At the ongoing request of our membership, we are encouraging our state House to take action on the bill during the 2015 legislative session.

The time for action is now.

Health care expansion is a people issue and a business issue that affects our state and local economy. Our businesses and health care systems are forced to cover about \$3 billion annually to provide medical care to the uninsured. These costs are shifted to higher fees for insured consumers and higher insurance premiums for employers.

The cost of free care to the uninsured becomes a “hidden tax” on Florida businesses through increased health premium rates of about 8 percent, or \$1,200 per year per employee, and growing.



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Providing more coverage to more people would result in more patients paying medical bills, improved access to care, fewer medical bankruptcies and higher drops in disability claims.

Health care expansion would also remove steep tax penalties that Florida businesses with more than 50 employees are forced to pay under the Affordable Care Act, estimated at \$253 million in 2015.

Expansion could also create 100,000 permanent jobs in Florida, with 15,000 of those here in the Tampa Bay area.

Jobs are already being created in other states, and in 2014 states that expanded coverage grew health care-related jobs at 15 times the rate of non-expansion states.

The bottom line is that health care expansion would lower business costs, increase competitiveness and create a healthier workforce and community.

States that do not expand health coverage bring home a smaller share of the federal dollars that their taxpayers already send to Washington, which means we are paying for health expansion programs in other states.

The University of Florida estimates that we will send \$4.7 million in Medicaid dollars to other states in 2016. Health care expansion would return over 50 billion tax dollars to Florida and save state tax dollars for other purposes, such as education or infrastructure.

Many businesses previously opposed to health care expansion now support it because the newly proposed bill backs a state-specific solution that doesn't simply rely on the Medicaid delivery system. Instead, it relies on making recipients more accountable through monthly premium payments and increased fees for unnecessary emergency room use. It also adds qualifiers, like employment or education.

We can and should design a private system that works for Florida.

Five states already have state-specific plans, while three other states are negotiating new plans.

Each plan is unique and includes provisions such as higher co-pays, premium support, freeze-out provisions and health saving account options.

The opposition believes the federal government won't keep its end of the bargain, but we can build in an automatic sunset that ends the program if the matching rate drops below 90 percent.

We agree there is always a risk with taking federal money; however, our state already accepted \$30 billion in federal money for issues such as transportation and education in the 2014-15 budget.



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We know that many legislators don't like the Affordable Care Act, but our businesses are forced to carry the financial burden.

Inaction from the House on health care expansion imposes a de-facto tax burden on our business community, which could threaten to unwind the impressive progress made by our regional economy.

We believe the expansion plan offered by the Florida Senate is a viable solution for the challenges we face.

Florida has the opportunity to chart its own path on health care expansion by using flexibility within the Affordable Care Act to implement conservative reforms.

We hope the state House will join the Senate in embracing this opportunity, as health care expansion is a win for the Tampa Bay area and Florida businesses.

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