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Businesses back broader Medicaid

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Florida is facing a healthcare crisis. And while the rhetoric about this issue has intensified over the last few weeks, we cannot afford to stand by and simply say No.

Saying “no” does not address the fact that Florida currently ranks second in the country for the number of uninsured residents, nor does it help Miami-Dade County, which is home to the highest number of uninsured people in the state. Saying “no” to more than a third of our county’s population who are working, but are too poor to buy private policies and earn too much to qualify for Medicaid, is not a solution.

As chairman of the Greater Miami Chamber of Commerce, I understand the very real impact of the uninsured from a business and community perspective. Every year, our families and businesses are saddled with billions of dollars in uncompensated healthcare costs. And, every year, employers’ health insurance premiums go up — about 8 percent annually. That ever-growing budget item is hurting our community’s businesses.

Businesses that provide health insurance to their employees pay almost \$2,000 more per person to help cover the cost of care for the many working Floridians who don’t qualify for employer-based coverage. And, to make matters worse, businesses that cannot provide health insurance to their full-time employees and their dependents could face up to \$253 million in financial penalties this year.

Fortunately, through the outstanding leadership of Senate President Andy Gardiner and Senate Health Care Appropriations Chairman Rene Garcia of Hialeah, the Florida Senate passed a comprehensive healthcare package in its proposed budget. The plan addresses the changes to the Low Income Pool (LIP) — money used to help offset the cost of hospital care for existing Medicaid participants — and creates an entirely new program that would extend health care coverage to more than 800,000 low-income, working Floridians.

Known as the Florida Health Insurance Affordability Exchange (FHIX) program, this consumer-driven, free-market plan would help fix Florida’s healthcare crisis. More people would receive the care they need, the state would save money and businesses would see a much-needed stabilization of health care costs.

The FHIX program would require participants to be working or looking for work, and also requires them to contribute something to their own premium. Newly covered beneficiaries would get their coverage through private-sector managed care companies. It also includes built-in



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budget protections for the state. Should the federal government renege on its promise for continuous support, Florida would simply end the program.

This is a solution that the business community is squarely behind. And, it's one that businesses and taxpayers have already funded. Money collected by the federal government for the extension of health care coverage in Florida is 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.

These are Florida dollars that have already been sent to Washington, D.C. As an accountant, I tell my clients to never leave cash on the table, especially when that money is your money.

The Greater Miami Chamber of Commerce, along with the 26 other chambers of commerce around the state that are members of A Healthy Florida Works, commends the Florida Senate for showing true leadership on this issue.

This legislative session is beyond its midpoint and the clock is ticking. It's time for the Florida House of Representatives to join the Senate in working toward a solution that Florida businesses have repeatedly said we need — and we need now. We're running out of time.

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