

Florida Women in Dire Need of Health Insurance

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The National Women's Law Center

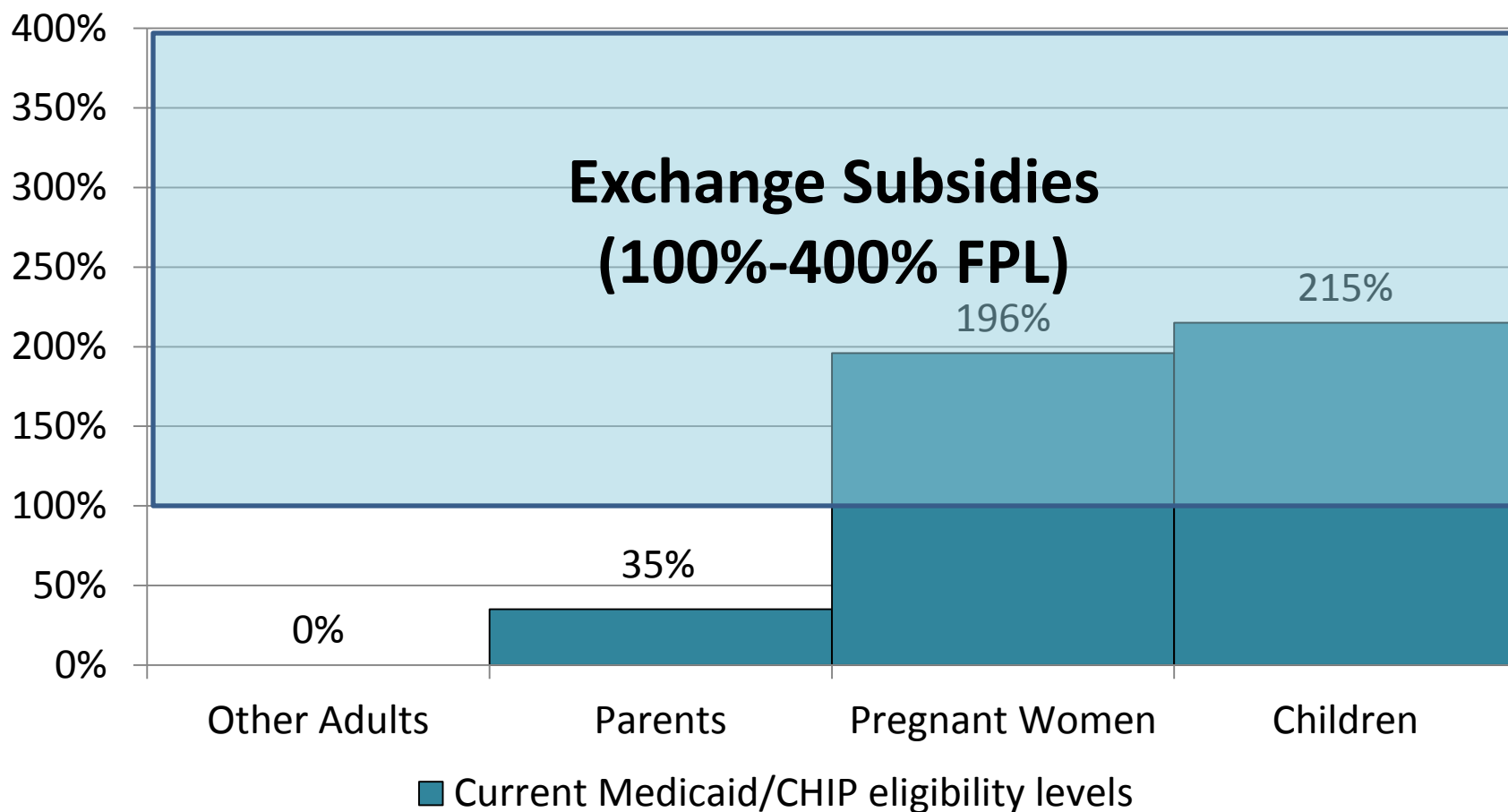
Medicaid Expansion Background

- The ACA expands Medicaid coverage for most low-income adults to 133% (effectively 138%) of the federal poverty level; \$15,415 for an individual or \$26,344 for a family of three in 2012
- States are required to maintain current coverage levels for adults through 2014 and for children through 2019.
- For newly eligible Medicaid recipients, the federal government will pay 100 percent of the costs from 2014 to 2016; the federal contribution phases down to 90 percent by 2020 and remains at that level.
- State by state decision whether or not to accept the federal money and cover more people (as per SCOTUS decision).

What the Medicaid Expansion Means for Women

- The Medicaid Expansion has the potential to cover over 7 million low income women, including 613,000 in Florida
- Currently, over 3 million women fall into the coverage gap including 464,000 in Florida

The Coverage Gap in Florida



Why Women Need Medicaid

- Good for Women's Health: Low-income women are significantly more likely to report poor health outcomes and have difficulty accessing care.
- Good for Women's Economic Well-being: Medicaid recipients are 35 % less likely to experience out-of-pocket expenses, and see a 25 % decline in unpaid medical bills sent to collection agencies compared to uninsured low-income individuals. Medicaid beneficiaries are also 40 % less likely to ignore other bills, or borrow money, in order to pay medical expenses.
- Good for the family: In states that expanded Medicaid or CHIP coverage to parents, only 14 percent of low-income children were uninsured, compared to 25 percent in states that had not expanded parental eligibility. Parents with health care coverage are also more likely to ensure that their children are receiving the health care services they need.

New Report: Mind the Gap

- New report focused on women in the coverage gap
- We analyzed data to compare low-income insured and uninsured women's access to care and preventive service utilization
- We found that the coverage gap leads to a health care gap

Mind the Gap: General Findings

- Low-income women without health insurance are significantly less likely to access basic health care services on a regular basis and are less likely to use important preventive services than women who have similarly low incomes but who are covered by insurance
- Low-income women without health insurance report going without needed care because of cost 2.5 times as often as low-income women with insurance
- Uninsured low-income women report receiving a flu vaccine at a rate of nearly 80 percent lower than insured women

Mind the Gap: Florida

- Number of women in the coverage gap: 464,000
- 27.4 percent of all uninsured women in Florida will fall in the coverage gap
- Only Texas has more women in the coverage gap than Florida

Mind the Gap: Florida

Indicator	Low-Income Women without Insurance	Low-Income Women with Health Insurance
In the last 12 months, have needed to see a doctor but could not because of cost	62.3%	31.9%
Have a personal doctor or health care provider	44.5%	85.5%
Had a “regular check-up” in the last two years	62.1%	89.6%
Had a mammogram in the past two years (aged 40+)	37.2%	72.7%
Had a sigmoidoscopy or colonoscopy (aged 50+)	33.5%	72.0%
Had a Pap Test in the past three years (18+)	61.6%	79.3%
Ever tested for HIV	56.4%	53.7%
In the last 12 months, have had either a seasonal flu shot or a seasonal flu vaccine that was sprayed through the nose	13.3%	26.2%

Messaging Tools

Overview

- By a margin of 2-to-1, voters want their state to accept the federal money
- Hard-working families having the security of health coverage and avoiding big medical bills is by far the top reason for states to accept the money.
 - Covering uninsured parents so the whole family has coverage
 - Reducing spending on ER care
 - Keeping local hospitals open.
- Cover more people and save taxpayer dollars by reducing ER care

Insights into Audience

- **Democrats, people in the Northeast and West, lower income individuals, African Americans, and more educated individuals** have the highest rates in favor of accepting the money.
- Individuals in the **South and Midwest, Republicans, individuals 65+** and **middle income individuals** tend to have more concerns about accepting the federal money than others.
- The Coverage Gap message **cuts across these divisions** somewhat — many of those who are initially neutral or against accepting the money express concern about the coverage gap and see it as a good reason to accept the federal money.

Coverage Gap Messaging

- Concerned about people falling into the “coverage gap”
- One-quarter of voters (24%) believe they would possibly fall into the coverage gap themselves.
- Two-thirds of voters (68%) say that avoiding people falling into the coverage gap is a good reason for their state to accept the federal money
- Powerful with those who are “neutral” on whether to accept the money or not. Nearly three-quarters (74%) of these conflicted voters say it is a good reason to accept the money.

Thank you!

Mind the Gap

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