

Characteristics of Floridians Newly Eligible for Coverage through the FHIX

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The Florida Health Insurance Affordability Exchange program (FHIX) proposed by the Florida Senate (as well as other coverage expansions that would qualify for full federal funding under the Affordable Care Act) would make more than a million uninsured, very low-income Floridians newly eligible for real coverage. In general, these newly eligible individuals include uninsured, non-elderly adults (i.e., ages 19 to 64) who:

1. Have family incomes at or below 138 percent of the Federal Poverty Level (FPL)
2. Do not qualify for Medicaid based on rules for the current Medicaid program or Medicare; and
3. Meet other basic criteria (for example, they must be either U.S. citizens or lawfully residing immigrants who have lived in the U.S. for at least five years¹.)

(The group of Floridians who meet these criteria are referred to collectively as the “Newly Eligible” for the remainder of this brief.)

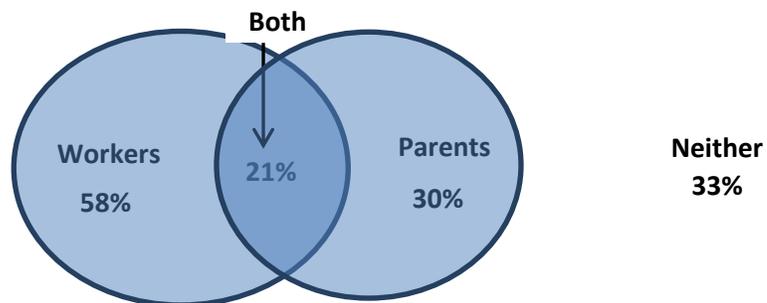
As a result, the Newly Eligible consist generally² of the following three subgroups of non-elderly adults:

- Parents or caregiver relatives of children under age 19 with family incomes between 35% and 138% FPL (i.e., between \$578 and \$2,310 per month for a family of three in 2015)
- Disabled workers who do not receive SSI, are in the waiting period for Medicare (at least 29 months after the onset of a disability), and have family incomes at or below 138% FPL
- Other non-disabled individuals without minor children who have family incomes at or below 138% FPL

Characteristics of the Newly Eligible:

In terms of the basic characteristics of the Newly Eligible, as of 2013:

• 58% were workers	• 21% were both (i.e., working parents)
• 30% were parents or caregiver relatives	• 33% were neither working nor parents



Other prominent characteristics of the Newly Eligible (as of 2013) included the following:

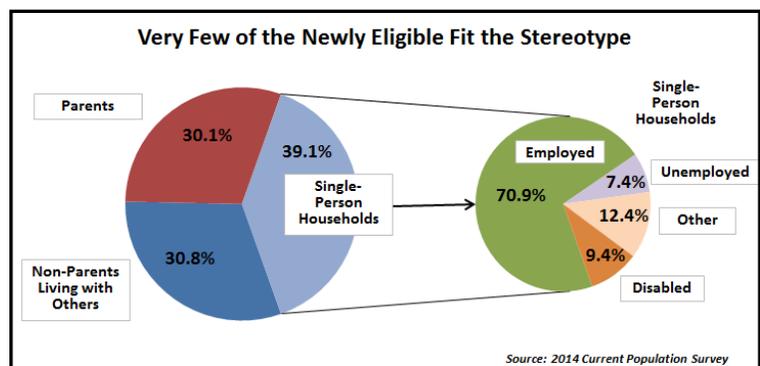
- **Older Adults:** More than a quarter (28%) of the Newly Eligible were between ages 50 and 64 - too young to qualify for Medicare (without a disability), but far more likely to be unemployed/under-employed for health reasons than their younger counterparts.
- **Young Adults:** Another quarter (25%) were between ages 19 through 25. If these young adults had a parent with employer-based coverage like many of their counterparts, they could have remained in that coverage as provided under the Affordable Care Act. However, at these low income levels, these individuals are very likely to be members of families in which parents lack access to affordable dependent coverage or to be without access to parental financial support altogether.
- **Deep Poverty:** Fully 30% reported annual family incomes of less than \$10,000. More than 70% had incomes of less than \$20,000.
- **Larger Families:** 37% of Newly Eligible parents were in families with at least five members.

Characteristics of the Portion of the Newly Eligible Without Children:

Both the FHI proposal and expansion proposals from other states call for stricter requirements for adults who do not have children and/or who do not meet certain work requirements. These adults are more likely to be perceived of as undeserving of coverage, despite the fact that they are less likely to have access to affordable coverage than their higher income counterparts and more likely to have unmet health needs. As of 2013:

- Among the one third of Newly Eligible who were neither employed nor parents, almost half (48%) were older adults (ages 50 to 64).
- Approximately 13% of the Newly Eligible who did not have children reported having a disability, and they accounted for a highly disproportionate share of the unemployed Newly Eligible non-parents.
- The majority (56%) of the Newly Eligible without children comprised their own household, which indicates that they were supporting or attempting to support themselves. Among these single-person households, the vast majority (71%) were employed.

Only about one in five of these single-person households were neither employed nor looking for work, and even among that small group, 43% reported having a disability. Thus, even among the portion of the Newly Eligible most likely to be perceived as undeserving of coverage (i.e., single-person households), fully seven out of eight were employed, were seeking work, or reported having a disability.



Examples of Floridians Who Would Be Newly Eligible through the FHI:

- A 34 year-old child care worker (or dishwasher, housekeeper or other service sector employee) who is a single parent of two children and who works 35 hours per week at \$10 per hour.
- A 34 year-old child care worker (or dishwasher, housekeeper or other service sector employee) who is single with no children and who works 25 hours per week at \$10 per hour.
- A 58 year-old disabled worker who receives \$900 a month in Social Security Disability and who is in the waiting period to qualify for Medicare.
- A 23 year-old young adult who lives on his/her own, works part-time and has no access to parent coverage.
- A 62 year-old with multiple chronic health problems who is married to a 66 year-old (who *does* qualify for Medicare) and lives on a fixed income.
- 29 year-old parents of four children, where only one parent is employed with an annual income of \$30,000.
- A 45 year-old divorced parent of a teenager who earns \$1,200 a month at a part-time job and receives \$800 a month in child support.

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The source of the estimates provided in this document is the Current Population Survey (CPS), U.S. Census Bureau and Bureau of Labor Statistics, 2014 (1-year), based on iterative queries generated using the CPS Table Creator. For queries that incorporated a very large number of nested variables, the independence of certain variables was assumed.

¹ Lawfully residing immigrants who have not lived in the U.S. for five years may qualify for subsidies to purchase coverage in the federal Health Insurance Marketplace.
² 19- and 20 year-olds with incomes at or below 35% FPL are eligible for Medicaid under current rules.