



## UNINSURED ADULTS IN MIAMI-DADE COUNTY: BACKGROUND & PARTNER REFERRAL INFORMATION

The Affordable Care Act (“ACA”), as passed by Congress, provided affordable coverage for virtually all American adults (with the exception of certain immigrants).<sup>1</sup> For adults age 19-65 with low to moderate incomes the ACA established two “paths” to coverage:

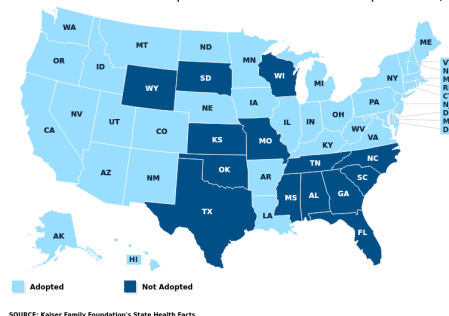
- 1) People with **moderate incomes** (100 to 400% of the federal poverty level) could receive subsidies to help pay for insurance in the Healthcare **Marketplace** (healthcare.gov in Florida);
- 2) Adults with **low incomes** (under 138% federal poverty level) would get health coverage through expanded Medicaid. Medicaid expansion also proposed to eliminate Medicaid’s “categorical requirement,” which limits adult coverage to pregnant women, parents and people who were aged, blind or disabled.

Medicaid expansion was intended to be national, but in 2012 the Supreme Court ruled it must be a state “option.”

### STATUS AND IMPACT

Florida is one of only 14 states that have not expanded Medicaid. As a result, 445,000<sup>2</sup> Floridians, including over 100,000 Miami-Dade County residents,<sup>3</sup> fall into the “Coverage Gap,” meaning they have no path to affordable coverage. For example, a working parent with one child who earns just \$500/month (less than 50% of FPL) is over-income for Florida’s very limited Medicaid coverage of parents, and, at the same time, is below the 100% income cut-off for Marketplace subsidies. For monthly and yearly income charts [click here](#). (The income charts are also printed on the back.)

Status of State Action on the Medicaid Expansion Decision: Current Status of Medicaid Expansion Decision, as of April 26, 20



A [large body of data and evidence](#) show that those states which have chosen to expand Medicaid under the ACA have witnessed improved healthcare access and individual financial stability, as well as economic benefits for states, local communities and providers.

### HOW TO GET INVOLVED: REFERRING TO Florida Health Justice Project (FHJP)

FHJP is working with local partners who serve uninsured low-income individuals. FHJP provides education on the status of health coverage in Florida and will do the following for individuals who consent to be referred to FHJP:

- **Contact** the individual within one week.
- **Explain** the background and status of the ACA in Florida.
- **Educate** the individual about potential eligibility for various government funded health care programs including Medicaid, Medically Needy Medicaid, the ACA healthcare.gov Marketplace and the Miami-Dade County publicly funded program at Jackson Health System, *Jackson Prime*.
- **Refer** individuals to Legal Services of Greater Miami who appear to be eligible for civil legal aid services.
- **Support** and provide training to individuals who want to share their personal story about the impact of being uninsured, see [Florida Health Justice STORIES](#)

<sup>1</sup> Most children in low-income families were already eligible for Medicaid or the Children’s Health Insurance Program (CHIP, or “KidCare in Florida), and adults over 65 are eligible for Medicare.

<sup>2</sup> Garfield, Rachel, Kendal Orgera, and Anthony Damico. 2019. “The Coverage Gap: Uninsured Poor Adults in States That Do Not Expand Medicaid.” [Issue brief](#). Washington, D.C.: Kaiser Family Foundation.

<sup>3</sup> <https://www.cbpp.org/research/health/fact-sheet-medicare-expansion#districts:Florida;1226>

## 2019 Federal Poverty Level Income Guidelines

Persons in Household	48 Contiguous States and D.C. Poverty Guidelines (Monthly)							
	100%	133%	138%	150%	200%	250%	300%	400%
1	\$1,041	\$1,384	\$1,436	\$1,561	\$2,082	\$2,602	\$3,123	\$4,163
2	\$1,409	\$1,874	\$1,945	\$2,114	\$2,818	\$3,523	\$4,228	\$5,637
3	\$1,778	\$2,364	\$2,453	\$2,666	\$3,555	\$4,444	\$5,333	\$7,110
4	\$2,146	\$2,854	\$2,961	\$3,219	\$4,292	\$5,365	\$6,438	\$8,583
5	\$2,514	\$3,344	\$3,470	\$3,771	\$5,028	\$6,285	\$7,543	\$10,057
6	\$2,883	\$3,834	\$3,978	\$4,324	\$5,765	\$7,206	\$8,648	\$11,530
7	\$3,251	\$4,324	\$4,486	\$4,876	\$6,502	\$8,127	\$9,753	\$13,003
8	\$3,619	\$4,813	\$4,994	\$5,429	\$7,138	\$9,048	\$10,858	\$14,477

Add \$368 for each person over 8

Persons in Household	48 Contiguous States and D.C. Poverty Guidelines (Annual)							
	100%	133%	138%	150%	200%	250%	300%	400%
1	\$12,490	\$16,612	\$17,236	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960
2	\$16,910	\$22,490	\$23,336	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640
3	\$21,330	\$28,369	\$29,435	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320
4	\$25,750	\$34,248	\$35,535	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000
5	\$30,170	\$40,126	\$41,635	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680
6	\$34,590	\$46,005	\$47,734	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360
7	\$39,010	\$51,883	\$53,834	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040
8	\$43,430	\$57,762	\$59,933	\$65,145	\$86,860	\$108,575	\$130,290	\$173,520

Add \$4,320 for each person over 8



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If you have any questions, please contact Miriam Harmatz  
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