

## Gardiner: The Florida Senate's Medicaid expansion plan works for Florida

By Andy Gardiner, special to the Times

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When the Florida Legislature convenes in special session on Monday, the Senate will do more than simply meet our constitutional obligation to pass a balanced budget. We will advance a long-term, Florida solution to the critical health care challenges facing our state.

State budgets are easy to complete if you walk away from the problem. Unfortunately, low-income, uninsured Floridians do not have the luxury of turning their backs on sickness, injury or disease. Without basic health insurance, the working poor flock to emergency rooms across Florida, seeking help for problems that could be prevented or treatment that could be provided in a more cost-effective manner. Again, we invite the House and Gov. Rick Scott to join us in pursuing a Florida alternative to Obamacare Medicaid expansion.

Last week, the Senate brought to the table a compromise plan to offer health insurance coverage to 800,000 uninsured Floridians. This Florida solution maintains, but strengthens, the core principles of the Senate's Florida Health Insurance Affordability Exchange (FHIX) program. The original proposal earned the overwhelming bipartisan support of the Senate, as well as the endorsement of an extensive coalition of business, health care and community leaders across Florida. But we also listened to senators, House members, constituents and other stakeholders, and incorporated their feedback to improve the plan.

The Senate, House and the governor can proudly present this revised proposal to Washington as Florida's best offer for a health insurance exchange that meets the unique needs of our state.

The new plan eliminates the Phase 1 enrollment into our current Medicaid managed care program. Instead, participants go straight to the FHIX marketplace on Jan. 1, 2016, without being enrolled in regular Medicaid.

Another concern was the group of Floridians between 100 and 138 percent of the federal poverty level who qualify for a subsidy on the federal exchange because Florida has not expanded Medicaid. Under provisions of Obamacare we do not control, in states that expand Medicaid, people in this group do not qualify for a federal subsidy. They only qualify for Medicaid. So to preserve their access to plans on the federal exchange, under FHIX 2.0 any enrollee can take their premium credit from the FHIX marketplace to purchase coverage on the federal exchange.

Some opponents stated expansion would primarily cover able-bodied childless adults who are not working. Maybe that is true in other states, but not Florida, and not through FHIX. Able-bodied adults asking for government assistance in purchasing health insurance should be working or looking for work. FHIX 2.0 clarifies what "looking for work" means, ensuring we leverage existing state resources to help people find gainful employment. FHIX 2.0 preserves the original exemption from work requirements available to students and clarifies the exemption for those with disabilities and their caregivers.

Some believe the federal government will never approve FHIX. I see no reason not to try.

As with any negotiation, Florida will not receive 100 percent of what we want. Neither will Washington. FHIX 2.0 maintains key provisions that end FHIX if the federal government fails to keep its financial commitments to Florida, but reaffirms state sovereignty by requiring state approval of any significant federal changes to our plan.

To date, Florida has not accepted a single federal dollar available for expansion of coverage. Yet in every year federal funding has been available, we have relied on more federal Medicaid dollars funneled through the Low Income Pool to pay for services our community and safety net hospitals provide to the uninsured.

FHIX 2.0 is a stronger Florida solution that will offer health care to low-income, working Floridians and mitigate the impact to our



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*Under President Andy Gardiner, R-Orlando, the Florida Senate has brought to the table a compromise plan to offer health insurance coverage to 800,000 uninsured Floridians.*

economy as we transition from LIP to a sustainable solution to the health care challenges facing our state.

FHIX represents the most significant health care reform package in state history, and we challenge our colleagues in the House and the governor to unite with us. Together, we can reject a one-size-fits-all Washington approach, forge a path that is right for Florida and compel the federal government to approve our free-market, consumer-driven alternative to Obamacare Medicaid expansion.

*Senate President Andy Gardiner is a Republican from Orlando. He wrote this exclusively for the Tampa Bay Times.*

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