

Estimated Costs Associated with Newly Eligible

This estimate of enrollees shown below only applies to uninsured people, meeting the age and income criteria, who have no other involvement in any State government programs that deliver any sort of healthcare. The reality is that the inclusion of clients in the Medically Needy program and affected subcomponents of the current Medicaid program, participants in the Substance Abuse and Mental Health programs, and State prisoners would all drive the overall effective take-up rate higher than the blended 42 percent used for this component.

2017 Analysis¹

Total Universe of Citizens Below 138% FPL	2,059,861
Insured Citizen Population Below 138% FPL	1,384,908
Newly Eligible Uninsured	674,953
Population Aged 19-64	
Universe (Citizens)	10,504,437
Universe (Citizens and Non-Citizens)	11,985,877

¹ US Census Bureau, American Community Survey (ACS), 5-year Public Use Microdata Sample, 2013-2017 for Florida

² Medicaid program capped at 138% for components that exceed the threshold today

April 1st Population Estimates Ages 19-64

	Citizens and Non-Citizens ³	Citizens	Newly Eligible Uninsured Citizens
2018	12,207,090	10,698,308	687,410
2019	12,360,870	10,833,081	696,070
2020	12,507,743	10,961,801	704,341
2021	12,609,650	11,051,112	710,079
2022	12,707,836	11,137,163	715,608
2023	12,802,419	11,220,055	720,934
2024	12,890,904	11,297,604	725,917
2025	12,972,778	11,369,358	730,528
2026	13,046,964	11,434,375	734,705
2027	13,117,830	11,496,482	738,696

³ Age projections consistent with the February 2019 Florida Demographic Estimating Conference, University of Florida, Bureau of Economic and Business Research (published and unpublished data)

Estimated Newly Eligible (FY2022)	715,608
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Take-up Rate	Percent 138% FPL	Newly Eligible	Take-up Rate ⁴	Estimated Newly Eligible Enrollees
Age Group Total				303,644
19-25	21.9%	157,019	22%	34,544
26-35	21.6%	154,546	9%	13,909
36-45	17.8%	127,721	47%	60,029
46-55	19.9%	142,108	75%	106,581
56-64	18.8%	134,214	66%	88,581

⁴ Implied Medicaid Take-Up Rates: Table 1, Dworsky M, Eibner C. "The Effect of the 2014 Medicaid Expansion on Insurance Coverage for Newly Eligible Childless Adults." Santa Monica, CA: RAND Corporation; 2016

Estimated Newly Eligible Enrollees	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
Total ⁵	303,644	305,906	308,020	309,974	311,748	313,442

⁵ Based on Estimate of Newly Eligible Uninsured Citizens and Age-Based Take-Up Rates

Capitation Rates	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
AHCA PMPM Draft Rate	\$ 305.00	\$ 315.68	\$ 327.99	\$ 341.12	\$ 355.11	\$ 369.67	\$ 384.83	\$ 400.61
SMMC Prepaid Rate Forecast ⁶	-	3.5%	3.9%	4.0%	4.1%	4.1%	4.1%	4.1%
Newly Eligible Premium	\$ 396.50	\$ 410.38	\$ 426.39	\$ 443.45	\$ 461.64	\$ 480.57	\$ 500.28	\$ 520.80
Annual	\$ 4,758.00	\$ 4,924.59	\$ 5,116.68	\$ 5,321.40	\$ 5,539.64	\$ 5,766.83	\$ 6,003.34	\$ 6,249.55

⁶ Statewide Medicaid Managed Care Program - Prepaid Rate Increase Forecasts: http://edr.state.fl.us/Content/conferences/mcicaid/medexp_rateincrease.pdf

Cost of Estimated Newly Eligible Enrollees	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
Ages Groups	\$ 1,553,649,814.32	\$1,627,849,059.91	\$ 1,706,320,809.46	\$ 1,787,568,410.38	\$ 1,871,529,652.98	\$ 1,958,871,101.66
State Share	\$ 155,364,981.43	\$ 162,784,905.99	\$ 170,632,080.95	\$ 178,756,841.04	\$ 187,152,965.30	\$ 195,887,110.17
Federal Share	\$ 1,398,284,832.89	\$1,465,064,153.92	\$ 1,535,688,728.51	\$ 1,608,811,569.34	\$ 1,684,376,687.68	\$ 1,762,983,991.49

Crowd Out Population

The crowd out population is individuals who are only paying for private health insurance today and who would qualify for Medicaid coverage under expansion. Using the 2011-13 ACS PUMS data, there were 122,704 individuals who would be classified as crowd out population (March 25, 2015 analysis of crowd out population <http://edr.state.fl.us/Content/special-research-projects/medicaid-expansion/ExpansionPhase1.pdf>).

The March 25, 2015 analysis of crowd out population projected that that there would be 122,704 crowd-out enrollees into Medicaid through 2019-20, assuming that the decision to switch is of a one-time nature.

This estimate of 122,704 has been reduced by the percentage of the citizen population aged 19-64 with health insurance that were below 100% FPL relative to the same population below 138% of the FPL; effectively reducing the estimate to represent only the share of the target population that was below 100% FPL. The revised estimate is 81,702.

Estimated Crowd Out Population	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
Total	81,702	81,702	81,702	81,702	81,702	81,702

Capitation Rates	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
AHCA PMPM Draft Rate	\$ 305.00	\$ 315.68	\$ 327.99	\$ 341.12	\$ 355.11	\$ 369.67	\$ 384.83	\$ 400.61
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³Statewide Medicaid Managed Care Program - Prepaid Rate Increase Forecasts: http://edr.state.fl.us/Content/conferences/medicaid/medexp_rateincrease.pdf

Cost of Estimated Crowd Out Population	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
TOTAL	\$ 418,043,159.52	\$ 434,769,255.56	\$ 452,599,905.12	\$ 471,161,820.88	\$ 490,484,993.35	\$ 510,600,643.02
State Share	\$ 41,804,315.95	\$ 43,476,925.56	\$ 45,259,990.51	\$ 47,116,182.09	\$ 49,048,499.34	\$ 51,060,064.30
Federal Share	\$ 376,238,843.57	\$ 391,292,330.00	\$ 407,339,914.61	\$ 424,045,638.79	\$ 441,436,494.01	\$ 459,540,578.72

Estimated Costs Associated with Florida Consumers Who Could Move from an Exchange Plan to Medicaid

Total Number of Consumers Who Have Selected an Exchange Plan in Fall 2018 for 2019¹	1,783,304
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¹Centers for Medicare & Medicaid Services: 2019 Health Insurance Exchange Public Use Files (Exchange PUFs)

	Number	Percentage
Income Distribution¹	1,783,304	100.0%
Not Requesting Financial Assistance	54,196	3.0%
≥100% to ≤150% of FPL	981,323	55.0%
>150% to ≤200% of FPL	333,271	18.7%
>200% to ≤250% of FPL	180,436	10.1%
>250% to ≤300% of FPL	96,333	5.4%
>300% - ≤400% of FPL	98,972	5.5%
Other FPL	38,773	2.2%

¹Centers for Medicare & Medicaid Services: 2019 Health Insurance Exchange Public Use Files (Exchange PUFs)

	Number	Percentage
Age Distribution¹	1,783,304	100.0%
<18	133,111	7.5%
18-25	210,985	11.8%
26-34	254,824	14.3%
35-44	297,388	16.7%
45-54	401,133	22.5%
55-64	454,924	25.5%
>=65	30,939	1.7%
Ages 18-64	1,619,254	90.8%

¹Centers for Medicare & Medicaid Services: 2019 Health Insurance Exchange Public Use Files (Exchange PUFs)

Estimate of Exchange Consumers Aged 18-64 with ≥100% to ≤150% of FPL	891,049
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Income to Poverty Ratios Population Aged 19-64²	
A ≥100% to ≤138% of FPL	840,211
B ≥100% to ≤150% of FPL	1,105,488
Percent A of B	76.0%

²US Census Bureau, American Community Survey (ACS), 5-year Public Use Microdata Sample, 2013-2017

Estimate of Exchange Consumers Aged 18-64 with ≥100% to ≤138% of FPL	677,230
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Population Aged 19-64²	
Citizens	10,504,437
Total Population	11,985,877
Percentage of Citizens to Total	87.6%

²US Census Bureau, American Community Survey (ACS), 5-year Public Use Microdata Sample, 2013-2017

Estimate of Exchange Consumers that are Citizens Aged 18-64 with ≥100% to ≤138% of FPL	593,525
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Take-Up Rate	100.0%
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Estimate of Exchange Consumers that are Citizens Aged 18-64 with ≥100% to ≤138% of FPL that may Present	593,525
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Estimate of Exchange Consumers that are Citizens Aged 18-64 with ≥100% to ≤138% of FPL that may Present	FY 2021-22
Percentage	100.0%
Number	593,525

Estimated Consumers that Move from an Exchange Plan to Medicaid	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
Total	593,525	593,525	593,525	593,525	593,525	593,525

Capitation Rates	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
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³Statewide Medicaid Managed Care Program - Prepaid Rate Increase Forecasts: http://edr.state.fl.us/Content/conferences/medicaid/medexp_rateincrease.pdf

Cost of Estimated Consumers that Could Move from an Exchange Plan to Medicaid	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
TOTAL	\$ 3,036,878,733.13	\$ 3,158,385,625.91	\$ 3,287,916,558.78	\$ 3,422,759,782.35	\$ 3,563,133,162.96	\$ 3,709,263,502.07
State Share	\$ 303,687,873.31	\$ 315,838,562.59	\$ 328,791,655.88	\$ 342,275,978.24	\$ 356,313,316.30	\$ 370,926,350.21
Federal Share	\$ 2,733,190,859.82	\$ 2,842,547,063.32	\$ 2,959,124,902.90	\$ 3,080,483,804.11	\$ 3,206,819,846.66	\$ 3,338,337,151.86

Total Expansion Participants at 90/10 Match

2017 Total Universe¹	2,059,861	
Qualifying Current Recipients Unaffected	792,213	
Affected Universe	1,267,648	
Uninsured ²	286,395	
Medicaid Eligible Today	96,805	
Subtotal	383,200	
Public / Private Prisons	Indeterminate ³	
Substance Abuse and Mental Health	Indeterminate ⁴	
Subtotal	Indeterminate	
Crowd Out ⁵	81,702	
Marketplace Exchange to Medicaid	593,525	
Subtotal	675,227	
TOTAL	1,058,427	
Percent of Affected Universe	83.5%	
	Total Identified Universe	Effective Percentage of Total Identified Universe
Total	1,058,427	
State Conversion of Medicaid Participants	96,805	9.1%
State Conversion of Other Government Participants	Indeterminate	0.0%
Induced Conversion of Other Insured	675,227	63.8%
Newly Insured	286,395	27.1%

¹US Census Bureau, American Community Survey (ACS), 5-year Public Use Microdata Sample, 2013-2017

²Uninsured people, meeting the age and income criteria, who have no other involvement in any State government programs that deliver any sort of healthcare

³Estimated public/private prison population 92,904

⁴Maximum upper bound from FY16-17 of 262,472. However, one departmental study from 2016 referenced an affected universe of 132,940.

⁵Estimated to be 122,704 from: Impact of Medicaid Expansion 2015, Part 1: Simple Expansion, March 25, 2015, <http://edr.state.fl.us/Content/special-research-projects/medicaid-expansion/ExpansionPhase1.pdf>, reduced to represent the insured population aged 19-64 that is <=100% FPL