

Ten-Year Impact Analysis of Amendment to SB 2-A

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Presented by:



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Fiscal Adjustments to SB 2-A Analysis...

- Delayed Medically Needy Program Sunset from October 2015 to July 2016.
- Removed Simple Expansion—Phase 1.
- Adjusted Rollout Schedule for FHIX from Three Months to Six Months.
- Recalculated the Number of Qualifying Disabled and Caretakers to Conform to the New Definition.
- Displayed Impact over Ten Years.

Definition of Disabled...

- Amendment broadens disability definition from a strict work-based constraint (SSI) to a daily functioning constraint (ADA).
 - To receive SSI, the recipient must be blind or show an inability to do any substantial gainful work activity.
 - Under ADA, the constraint addresses a limitation on daily functioning (at home or work), including major life activities such as caring for oneself, performing manual tasks, seeing, hearing, eating, sleeping, walking, standing, lifting, bending, speaking, breathing, learning, reading, concentrating, thinking, communicating, and working.
- The ACS PUMS data identifies persons with functional disabilities related to the ADA...
 - Cognitive difficulties.
 - Ambulatory difficulties.
 - Self-care difficulties.
 - Independent living difficulties.
 - Hearing difficulties.
 - Vision difficulties.
- In 2008, in the US...
 - 41% of persons with a hearing disability had limitations to work.
 - 53% of persons with a seeing disability had limitations to work.
 - 89% of persons with independent living difficulties had limitations to work.

Coverage Status with Disability Adjustment...

Current Coverage Status	Coverage Status under SB 2-A, Amendment 260258 (after full implementation)		Description	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY2020-21	FY2021-22	FY2022-23	FY2023-24	FY2024-25
	SB 2-A, Amendment 260258 (after full implementation)	Description										
Uninsured	FHIX		This group is currently uninsured and would qualify for the FHIX marketplace (school/work requirements and premium payment requirements).	344,733	349,639	354,520	359,364	364,107	368,755	373,322	377,822	382,270
Private Insurance	FHIX		This group currently has private insurance and would transition to the FHIX marketplace; they will meet all FHIX requirements and will opt for a FHIX plan over their current private insurance plan.	20,031	20,031	20,031	20,031	20,031	20,031	20,031	20,031	20,031
Medicaid Medically Needy	FHIX		This group is currently in Medicaid Medically Needy and would be transitioned to FHIX because they would meet all the requirements. This group, which has not paid premiums in Medicaid, would be subject to premium payments starting in Phase 2.	25,886	25,808	25,731	25,653	25,577	25,500	25,423	25,347	25,271
Healthy Kids Title XXI	FHIX		This group comprises the current Healthy Kids Title XXI population. They would be transitioned to FHIX in Phase 3; premiums would increase from the current average of \$12.48 per month to \$25.00 per month (all are above 100% FPL).	158,837	162,305	164,740	167,211	169,719	172,265	174,849	177,471	180,133
FHIX Enrollment Subtotal				549,486	557,783	565,021	572,259	579,433	586,550	593,625	600,671	607,705
Uninsured... ADA Disabled	FHIX		This group is currently uninsured and would qualify for the FHIX marketplace (disability exemption).	36,066	36,579	37,090	37,597	38,093	38,580	39,057	39,527	39,993
Uninsured... ADA Disabled Caretaker	FHIX		This group is currently uninsured and would qualify for the FHIX marketplace (disability-related caretaker exemption).	1,944	1,972	2,000	2,027	2,054	2,080	2,106	2,131	2,156
Disability Add-on Subtotal				38,010	38,551	39,090	39,624	40,147	40,660	41,163	41,658	42,149
Grand Total				587,496	596,334	604,111	611,883	619,580	627,210	634,788	642,329	649,854

Fiscal Impact – FHIX (2-A) As Originally Filed...

SB 2512 Phase 1, 2, and 3	Impact on State \$\$\$										
	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	Total
<i>Uninsured Presenters (new)</i>	-	(32.5)	(75.0)	(92.1)	(125.7)	(154.2)	(160.8)	(167.6)	(174.6)	(181.8)	(1,164.1)
<i>Crowd-Out (new)</i>	-	(1.9)	(4.3)	(5.2)	(7.0)	(8.5)	(8.8)	(9.0)	(9.3)	(9.6)	(63.6)
<i>Medically Needy Shift (net)</i>	237.4	219.0	200.5	193.9	180.8	172.1	172.5	172.8	173.1	173.5	1,895.6
<i>Medically Needy Sunset</i>	33.6	44.2	44.1	44.0	47.1	48.2	48.3	48.4	48.5	48.6	455.1
<i>Healthy Kids Title XXI</i>	<u>N/A</u>	<u>0.9</u>	<u>1.0</u>	<u>1.0</u>	<u>5.3</u>	<u>6.8</u>	<u>6.9</u>	<u>7.0</u>	<u>7.1</u>	<u>7.2</u>	43.3
<i>Medicaid Subtotal</i>	271.0	229.7	166.3	141.6	100.5	64.5	58.2	51.7	44.9	38.0	1,166.3
<i>Insurance Premium Revenue Adj.</i>	(7.2)	(6.2)	(6.3)	(6.6)	(6.9)	(7.2)	(7.5)	(7.8)	(8.2)	(8.5)	(72.3)
Total	263.8	223.5	160.0	135.0	93.6	57.3	50.7	43.8	36.8	29.5	1,093.9

SB 2512 Phase 1, 2, and 3	Impact on Federal \$\$\$ Coming to FL										
	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	Total
<i>Uninsured Presenters (new)</i>	1,946.8	1,266.8	1,282.2	1,324.4	1,352.6	1,387.8	1,447.0	1,508.0	1,571.1	1,636.2	14,722.9
<i>Crowd-Out (new)</i>	30.6	74.0	73.9	75.2	75.8	76.7	79.0	81.3	83.7	86.1	736.4
<i>Medically Needy Shift (net)</i>	235.3	213.8	195.3	188.7	175.6	167.0	167.3	167.7	168.0	168.4	1,847.2
<i>Medically Needy Sunset</i>	(51.5)	(69.6)	(69.9)	(70.3)	(75.9)	(77.8)	(78.0)	(78.2)	(78.3)	(78.5)	(728.1)
<i>Healthy Kids Title XXI</i>	<u>N/A</u>	<u>(21.0)</u>	<u>(23.4)</u>	<u>(23.8)</u>	<u>(19.8)</u>	<u>(18.7)</u>	<u>(19.0)</u>	<u>(19.2)</u>	<u>(19.5)</u>	<u>(19.8)</u>	(184.2)
<i>Medicaid Subtotal</i>	2,161.1	1,464.0	1,458.1	1,494.4	1,508.3	1,535.0	1,596.3	1,659.6	1,724.9	1,792.5	16,394.3
<i>Insurance Premium Revenue Adj.</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	2,161.1	1,464.0	1,458.1	1,494.4	1,508.3	1,535.0	1,596.3	1,659.6	1,724.9	1,792.5	16,394.3

Note: Dollars in Millions; Positive Total = Surplus; Negative Total = Shortfall; Numbers may not sum due to rounding.

Preliminary Impact – With Adopted Amendment...

SB 2-A, Amendment 260258*	Impact on State \$\$\$										Total
	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	
<i>Uninsured Presenters (new)</i>	-	(32.5)	(75.0)	(92.1)	(125.7)	(154.2)	(160.8)	(167.6)	(174.6)	(181.8)	(1,164.1)
<i>Crowd-Out (new)</i>	-	(1.9)	(4.3)	(5.2)	(7.0)	(8.5)	(8.8)	(9.0)	(9.3)	(9.6)	(63.6)
<i>Disabled Care Adjustments</i>	-	(9.8)	(22.5)	(27.7)	(37.7)	(46.3)	(48.2)	(50.2)	(52.3)	(54.4)	(349.0)
<i>Medically Needy Shift (net)</i>	69.3	219.0	200.5	193.9	180.8	172.1	172.5	172.8	173.1	173.5	1,727.5
<i>Medically Needy Sunset</i>	0.0	44.2	44.1	44.0	47.1	48.2	48.3	48.4	48.5	48.6	421.5
<i>Healthy Kids Title XXI</i>	N/A	0.9	1.0	1.0	5.3	6.8	6.9	7.0	7.1	7.2	43.3
<i>Medicaid Subtotal</i>	69.3	219.9	143.8	113.9	62.7	18.2	10.0	1.5	(7.3)	(16.4)	615.6
<i>Insurance Premium Revenue Adj.</i>	0.0	(9.3)	(6.3)	(6.6)	(6.9)	(7.2)	(7.5)	(7.8)	(8.2)	(8.5)	(68.2)
Total	69.3	210.7	137.6	107.3	55.8	11.0	2.5	(6.4)	(15.5)	(24.9)	547.4
Compared to SB 2-A	-194.5	-12.8	-22.5	-27.7	-37.7	-46.3	-48.2	-50.2	-52.3	-54.4	-546.5

SB 2-A, Amendment 260258*	Impact on Federal \$\$\$ Coming to FL										Total
	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	
<i>Uninsured Presenters (new)</i>	362.2	1,266.8	1,282.2	1,324.4	1,352.6	1,387.8	1,447.0	1,508.0	1,571.1	1,636.2	13,138.4
<i>Crowd-Out (new)</i>	21.5	74.0	73.9	75.2	75.8	76.7	79.0	81.3	83.7	86.1	727.3
<i>Disabled Care Adjustments</i>	109.2	381.5	385.8	398.2	406.3	416.5	433.9	451.8	470.4	489.5	3,943.1
<i>Medically Needy Shift (net)</i>	67.8	213.8	195.3	188.7	175.6	167.0	167.3	167.7	168.0	168.4	1,679.8
<i>Medically Needy Sunset</i>	0.0	(69.6)	(69.9)	(70.3)	(75.9)	(77.8)	(78.0)	(78.2)	(78.3)	(78.5)	(676.5)
<i>Healthy Kids Title XXI</i>	N/A	(21.0)	(23.4)	(23.8)	(19.8)	(18.7)	(19.0)	(19.2)	(19.5)	(19.8)	(184.2)
<i>Medicaid Subtotal</i>	560.7	1,845.6	1,843.9	1,892.5	1,914.6	1,951.5	2,030.2	2,111.4	2,195.3	2,282.0	18,627.7
<i>Insurance Premium Revenue Adj.</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total	560.7	1,845.6	1,843.9	1,892.5	1,914.6	1,951.5	2,030.2	2,111.4	2,195.3	2,282.0	18,627.7
Compared to SB 2-A	-1,600.4	+381.5	+385.8	+398.2	+406.3	+416.5	+433.9	+451.8	+470.4	+489.5	+2,233.5

*Assuming a start date of January 1, 2016; Phase-in 1/6 of the enrollees each month for all entering FHIX; delayed Medically Needy sunset to July 1, 2016.

Note: Dollars in Millions; Positive Total = Surplus; Negative Total = Shortfall; Numbers may not sum due to rounding.