

Support the Reauthorization of CHIP for Florida



The Problem

The common misconception is that CHIP is no longer needed because low-income families can get relatively low-cost coverage through Florida's Federally Facilitated Marketplace (FFM).

However, this is not the case.

If CHIP is Not Authorized, Two Options Remain for Families

1. The Federally Facilitated Marketplace.

The FFM provides adult-focused health care, with limited enrollment periods and a lack of pediatric focus.

- a. Parents who can afford to insure their children via the FFM will pay more. Under the FFM, 51,000 CHIP-eligible children won't qualify for subsidies. Currently under CHIP coverage, the average annual per-child out-of-pocket costs, including copays, deductibles and unforeseen costs, will rise from \$62 to approximately \$480.
- b. Many parents can't afford the FFM and their children will go uninsured. The approximate annual FFM out-of-pocket costs for children are six times higher than CHIP. Under the FFM, roughly 68,000 Florida children will go uninsured if CHIP is not reauthorized.

2. Employer-Provided Health Insurance.

Most CHIP enrollees with parents who have access to health insurance through their job will become uninsured, because dependent coverage will be too expensive.

CHIP's Track Record of Success

- About 250,000 children in Florida currently receive comprehensive health insurance through the state's Children's Health Insurance Program (CHIP), which includes Florida Healthy Kids, MediKids and Children's Medical Services.
- CHIP is pediatric-centric with benefits specifically designed for children through a network of seasoned, board-certified pediatricians who are geographically accessible and continually subject to tough external quality review measures.
- Parents and caregivers can enroll children in CHIP year-round.
- CHIP helped reduce Florida's rate of uninsured children from 17% to 11% over the past six years.
- Federal funding for CHIP will expire in September 2015, unless Congress passes an extension.

Extend CHIP to Protect Florida's Children

- If CHIP funding is extended, the state's annual cost will drop from \$80 million to \$20 million, thanks to federal and state matching funds.
- Please urge Congress to support the reauthorization of CHIP for Florida through 2019.



CHIP's Track Record of Success

250,000

The number of children in Florida who currently receive comprehensive health insurance through the state's Children's Health Insurance Program (CHIP)



1-2

children per Florida classroom currently receive health insurance through CHIP

CHIP helped reduce Florida's rate of uninsured children by 6% in 6 years



CHIP is designed for children through a select pediatric network, featuring:

- Seasoned, board-certified pediatricians
- Geographic accessibility
- Rigorous third-party quality review
- Year-round open enrollment

\$62
per year

Average per-child CHIP co-pay costs

The Problem

Federal funding for CHIP will expire in September 2015. Unless Congress passes an extension:

68,000

Florida children will go uninsured.

51,000

CHIP-eligible children won't qualify for subsidies under the Federally Facilitated Marketplace (FFM).

Many low-income families in Florida will look to get coverage through the FFM, but the cost increase is high.

\$480
per year

Approximate deductible and co-pay costs per-child through FFM

Urge Congress to Support CHIP's Reauthorization Through 2019

- Reauthorization ensures that 250,000 Florida children will continue to have affordable health insurance.
- If CHIP funding is extended, Florida's annual cost will drop from \$80 million to \$20 million, thanks to federal and state matching funds.