

Healthykids™

To assure access to quality health care services for Florida's children.



WHO WE ARE

The Florida Healthy Kids Corporation (FHKC) is Florida's low-cost, high-quality health insurance marketplace for children ages 5-18.

Healthy Kids is a public-private partnership created to improve access to comprehensive health insurance for Florida's children. It has a 20-plus-year history of success.

Along with MediKids (1-4 years), Children's Medical Services Network/CMSN (birth through 18 with special health care needs) and Children's Medicaid (age-based eligibility tied to Federal Poverty Level), Healthy Kids is one of the four programs that make up Florida KidCare.

Healthy Kids enrollees have comprehensive benefits, a choice between at least two different health and dental plans, and a regular commercial insurance ID card.

WHAT WE DO

Florida Healthy Kids oversees the administration of health care for FHK, MediKids and Children's Medical Services Network enrollees.

Florida Healthy Kids is responsible for all application intake, eligibility (non-Medicaid only), enrollment, subsidy determinations, premium collection and customer service call center operations.

Florida Healthy Kids prioritizes customer satisfaction and efficiency by continuously monitoring quality of health and dental plan performance.

WHAT STILL NEEDS TO BE DONE

Florida continues to make strides in getting kids covered, and ranked in the **top 3 states** for reducing the number of uninsured children and 6th in reducing the percentage of uninsured from 2010-2012.* However, there is still much work that needs to be done.

According to a national study, almost **70% of U.S. children** are actually eligible for coverage through Medicaid or the Children's Health Insurance Program (CHIP)*, but haven't been enrolled.

Florida currently has approximately **436,000 uninsured children***. Applying the national rate here, that means in Florida today there are approximately **more than 300,000 uninsured children** currently eligible for Medicaid or CHIP.



FLORIDA HEALTHY KIDS BY THE NUMBERS



- **\$30,000,000** is paid out to health and dental plans monthly by Florida Healthy Kids
 - **\$26,000,000** in Federal and State funds are managed monthly by Florida Healthy Kids
 - **\$7,500,000** in premium funds are collected per month
 - **300,000** children are covered through Florida Healthy Kids
 - **90,000** phone calls are handled through the call center monthly
 - **17,000** new applications are processed monthly
 - **13,000** renewal applications are processed monthly
 - **200%** of the Federal Poverty Level allows premiums to be \$15 or \$20 per family
 - **\$149** is the full-pay price for non-subsidized Florida Healthy Kids coverage
 - **87%** of Florida Healthy Kids families receive subsidized coverage
 - **85%** medical loss ratio requirement ensures that premiums go toward family services
 - **67** Florida counties are receiving comprehensive coverage from Florida Healthy Kids
 - **12%** of Florida Healthy Kids families receive full-pay coverage
 - **7** health plans are managed through Florida Healthy Kids, all competitively bid
 - **3** statewide dental plans are managed through Florida Healthy Kids, all competitively bid

**Georgetown University Health Policy Institute's
Center for Children and Families*



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HIGHLIGHTS:

- Combined, the four Florida KidCare programs administered by Florida Healthy Kids provided coverage in 2013 for more than 2.1 million children who otherwise would not have insurance – a 3% gain from the previous year.
- Compared to the previous year, the programs received more than 7,900 additional applications in 2013, a 4.3% increase.
- The Florida Healthy Kids program grew by more than 2.3% in the last year, and now serves 300,000 children in our great state.
- 97% of Florida KidCare families say they agree that the small monthly premium is worth the peace of mind they receive from knowing their children have access to needed health insurance coverage and services.
- 95% of Florida KidCare families say they feel good about paying for part of their children's health insurance coverage.

HOW FLORIDA KIDCARE WORKS

Florida Healthy Kids is one of four programs that make up Florida KidCare. Through Florida KidCare, the state of Florida offers health insurance for children from birth through age 18, even if one or both parents are working.

When families apply for the insurance, they will be assigned to one of the following Florida KidCare programs based on age and family income:

- MediKids: 1-4 years
- Florida Healthy Kids: 5-18 years
- Children's Medical Services Network (CMSN): Birth-18 years, with special health care needs
- Medicaid: age-based eligibility tied to Federal Poverty Level

All Florida KidCare programs, including Florida Healthy Kids, cover doctor visits, checkups, immunizations, surgeries, prescriptions, emergencies, dental care and more.

Many Florida Healthy Kids and Florida KidCare families pay as little as \$15 or \$20 a month, but most families pay nothing at all. Families that don't qualify for subsidized coverage can utilize the full-pay option.

Florida KidCare continues to bring tangible cost savings and an affordable peace of mind to parents across Florida.

THE VALUE OF HEALTH INSURANCE

Many families pay only **\$15 or \$20 a month** for Florida KidCare coverage, and most pay nothing at all. Full-pay options are also available for those who don't qualify for subsidized coverage.

Some Examples	With FKC Insurance*	Without Insurance**
Antibiotic Prescription Doxycycline hyalate er 30-day supply	\$5	\$410
Arm Cast	\$5	\$163
Ambulance Ride	\$10	\$2,000
Removal of Tonsils or Appendix 2 days in hospital	\$5	\$1,087
Chest X-Ray	Free	\$44

*MediKids, Medicaid and CMSN do not charge copays **Source: Healthcare Blue Book