Florida ranks 45th for its Rate of Insured Residents, Despite Historic Increases in Coverage

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With 13.3 percent of Floridians lacking health insurance, Florida ranked near the bottom of the list for its rate of insured residents in 2015 (the most recent year for which data is available). Florida’s uninsured rate significantly exceeds the national average of 9.4 percent. The Affordable Care Act (ACA) is in danger of being repealed and replaced in Congress, despite yielding record health insurance coverage rates. In order to maintain coverage for current enrollees and extend coverage to those who are uninsured, state policymakers must ensure that health insurance is affordable, accessible, quality, sustainable and equitable.

Based on U.S. Census Bureau data, an estimated 2.6 million Floridians—13.3 percent of residents—do not have health insurance coverage.¹ This uninsured rate is three times higher than the rate in Vermont, where only 3.8 percent of residents are without coverage.

Florida’s uninsured rate is significantly higher than the national average of 9.4 percent. The only four states with higher rates of uninsured residents are Texas (leading the nation at 17.1 percent), Georgia and Oklahoma (13.9 percent each) and Alaska (14.9 percent).

The chart below shows how Florida compares to the national average and to the states that had the highest and lowest health insurance coverage rates in 2015, based on Census data.
Even though Florida’s uninsured rate is higher than the nation’s average, it has also shown a marked decline since the major coverage provisions of the ACA went into effect in 2014. In 2013, 3.8 million Floridians (20 percent of residents) were without any health insurance coverage.²

The ACA played a pivotal role in reducing the uninsured rate through its insurance premium subsidies and marketplace, even though Florida did not take advantage of all available federal enhancements.³ States that expanded coverage experienced greater declines in their uninsured rate than non-expansion states like Florida.⁴

Lack of access to affordable and quality health care coverage has a range of negative health and economic effects on children, families and seniors. Nationally, one in five uninsured adults in 2015 went without needed medical care due to cost, and more than 53 percent of the uninsured had problems paying medical bills in the past 12 months.⁵ Further, research often concludes that the uninsured are less likely than those with insurance to receive preventive care and services for major health conditions and chronic diseases.

With congressional leaders poised to repeal the ACA, policymakers must critically evaluate the implications of any change proposed to the Medicaid program, including block granting initiatives. More than 3.5 million low-income children, families, seniors and people with disabilities in Florida rely on Medicaid as their monthly source of health care coverage.⁶ Coupled with Florida’s growing population, reductions in health care funding will exacerbate both the need for and cost of health care services in the state.
The state should prioritize the needs of its residents who are currently relying on Medicaid and those who rely on marketplace subsidies for affordable health care coverage, as well as the more than 2.6 million Florida residents who are going without health care coverage.

1 U.S Census Bureau, American Community Survey, 2015, Table S2701
2 U.S Census Bureau, American Community Survey, 2013, Table S2701
6 Florida Agency for Health Care Administration (AHCA).2016. Medicaid Eligible Reports.