



**FLORIDA
CHIPPING AWAY AT
CHILDREN'S COVERAGE**

NATIONAL ACADEMY FOR STATE HEALTH POLICY

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healthykids.org

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Florida | Children's Health Insurance Program

- One of the nation's first CHIP programs, grandfathered in 1996 enabling legislation by Congress.
- 219,247 children enrolled – fourth largest CHIP in the country. *
- One-of-a-kind implementation model that integrates Medicaid and three CHIP programs under the Florida KidCare brand, providing 'one door' to coverage for Florida's uninsured from birth through age 18.
- One-of-a-kind governance model collaboratively administered by three state agency partners and the private, nonprofit Florida Healthy Kids Corporation.
- Services delivered through managed care plans; plans vary by program and service area.
- 96.25% CHIP FMAP effective October 1, 2017.

* Enrollment as of September 1, 2017. Includes subsidized + full-pay. Does not include estimated 195,800 'stairstep children' with CHIP-funded Medicaid.

Florida MediKids

CHIP for children 1 through 4 | 24,911 subsidized; 7,206 full-pay

- Subsidized coverage at 133-200% FPL with families paying \$15 or \$20 per month to cover all children in the household. No deductibles, coinsurance or copays.
- Full-pay coverage at 200% + FPL for \$157 per month per child. No deductibles, coinsurance or copays.
- Medicaid look-a-like with subsidized plan and full-pay plan including same benefits as Medicaid and services provided by the same 11 contracted managed care plans as Medicaid with at least two options in every Florida county.
- Administered by the Florida Agency for Health Care Administration, state Medicaid agency.

* Enrollment as of September 1, 2017.

Florida Healthy Kids

CHIP for children 5 through 18 | 163,469 subsidized; 12,473 full-pay

- Subsidized coverage at 133-200% FPL with families paying \$15 or \$20 per month to cover all children in the household. No deductibles or coinsurance. Small copays.
- Full-pay coverage at 200% + FPL for \$230 with dental or \$215 without dental per month per child. Deductibles, coinsurance and small copays.
- Subsidized plan includes comprehensive, child-centered CHIP benefits and services are provided by four contracted managed care plans with at least two options in every Florida county.
- Full-pay plan includes comprehensive child-centered MEC compliant benefits and services are provided by one contracted managed care plan statewide.
- Administered by the Florida Healthy Kids Corporation, private nonprofit created by Legislature.

* Enrollment as of September 1, 2017.

Florida Children's Medical Services Managed Care Plan

CHIP for children birth through 18 with special healthcare needs| 11,188

- Subsidized coverage at 133-200% FPL with families paying \$15 or \$20 per month to cover all children in the household. No deductibles, coinsurance or copays.
- Same benefits as Medicaid. Managed care services delivered through two integrated care systems – one serving 51 counties in North Florida, one serving 16 counties in South Florida. Services reimbursed at Medicaid fee-for-service rates.
- Administered by the Florida Department of Health, state public health agency.

Florida | CHIP Success

- Integrated, data-driven, multi-channel marketing, contributing to an all-time high 2.45 million – 63 percent of all children – insured by Florida KidCare (Medicaid + CHIP) and continued year-over-year decline in the number of uninsured children.
- Continuous innovation in automating, integrating and streamlining Florida KidCare (Medicaid + CHIP) eligibility / renewal determinations, customer communication and customer services.
- Waiver of five-year waiting period for lawfully residing immigrant children resulting in 23,000 more children insured – and counting.
- New statewide customer survey / focus groups revealing 95 percent satisfaction and actionable opportunities for ongoing process improvement.

* Florida KidCare enrollment as of December 2016 as compared to total insured based on U.S. Census Bureau, 2016 American Community Survey.

Florida | Then and Now

1997

- 2.5 million Florida children insured / 639,000 or 20.3% uninsured
- Fragmented branding and marketing
- Beyond Medicaid, few options for uninsured children
- Access hindered by paper processes and limited enrollment period
- Questions of quality and best methods for delivery of care

2017

- 3.87 million Florida children insured / 257,000 or 6.2% uninsured
- Integrated Florida KidCare branding and marketing
- Continuum of coverage birth to 18 and full-pay options to help close gap
- One online application and year-round enrollment expand access and expedite coverage
- 95 percent of families are happy with Florida KidCare services

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