Florida outpaces health law's enrollment goal

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Dwaine Larkin said he not did pay much attention to the Affordable Care Act until a friend told him recently that he was now required by law to get health insurance.

So, on Monday, the deadline for open enrollment, Larkin went to the Jacaranda Library in Venice to speak with one of two application counselors, learning that he and his wife qualified for subsidized insurance for $288 a month.

“That’s better than the $1,000” he had been quoted from various carriers, said Larkin, a veteran who suffers from diabetes, relieved that he could get covered.

Those were the kind of stories health care advocates were touting Monday, despite computer glitches that re-emerged on the final day of enrollment to frustrate applicants once again.

The government’s online enrollment site, healthcare.gov, broke down Monday morning and again in the afternoon. The government said a surge of people trying to enroll, up to 100,000 at a time, had flooded the system.

Despite those problems, Florida emerged as one of the Affordable Care Act’s biggest success stories, with close to half a million citizens expected to sign up.

More than 440,000 Floridians had enrolled through March 1 — the highest number of the three dozen states relying on the federal exchange and significantly ahead of the federal government’s goal of 381,600 for Florida.

Dr. Leslie Beitsch, a health care expert who teaches at Florida State University’s College of Medicine, said that after a horrendous start to the enrollment period last fall, marred by a broken computer system, enrollment in Florida and across the nation has “really been pretty impressive.”

“I’d give it a grade of B, at least,” said Beitsch, who formerly served as commissioner of health for Oklahoma and deputy secretary for the Florida Department of Health. “To think that we’ll end up between 6 and 7 million people enrolled nationally is a demonstration of how much interest there is, and Florida is obviously one of the leaders.”
Florida has also done well among younger enrollees, who are considered critical to the program’s success because they require fewer medical services and therefore help subsidize older people who cost more to insure. In Florida, nearly one-quarter of the enrollees through March 1 were between 18 and 34.

That comes despite Republican opposition to the law. The state banned navigators from enrolling consumers at county health departments and offered no extra dollars to help with outreach.

Beyond the enrollment numbers, Beitsch said the ACA is improving health care in a number of ways, including a greater emphasis on preventative care and allowing workers to move to new jobs or start their own business without fear of being denied coverage because of pre-existing conditions.

Nine out of 10 Floridians who have enrolled in health insurance through the federal marketplace have qualified for a taxpayer subsidy, according to the Kaiser Family Foundation.

Typically, taxpayer subsidies are available to those whose incomes range from one to four times the poverty level ($11,490 to $45,960 for a single person and $23,550 to $94,200 for a family of four).

Even so, some low-income people are still getting left uncovered. An estimated 1.1 million Floridians make too little to qualify for insurance subsidies, yet won’t be eligible for Medicaid because the Florida Legislature rejected expanding it.

“They couldn’t help me because I don’t make enough money,” Daniel Menge said after speaking with an application counselor at the Jacaranda Library. “I need to make $11,000 or something. . . I don’t want to get charged a fee on my taxes.”

Regardless, Menge said the counselors were “very helpful” and said they would let him know “if Medicaid opened up.”

Under the Affordable Care Act, Florida could have received an additional $51 billion in federal funding over the next decade for Medicaid coverage to nearly 1 million low-income Floridians.

Although Gov. Rick Scott initially rejected the offer then changed his mind, House Republicans refused it. They insist the Medicaid program, which now consumes nearly a third of the state budget, needs to be overhauled before it is expanded.

Beitsch added that the Affordable Care Act will be “tinkered with” for decades to come. But he believes it is here to stay.
“What people need to understand is that the federal government is already paying 60 percent of health care costs in this country,” he said. “We have not had a private health care system in this nation for 50 years.”

Damien Filer, a spokesman for Florida CHAIN, a consumer health advocacy group, cited two reasons Florida has fared better in enrolling citizens than most states.

“First, there is a tremendous need here for coverage,” Filer said. “And, second, we had a large network of organizations in place to help people get covered.”

For example, the University of South Florida was one of the largest recipients of federal grants funding navigator programs across the state to help citizens sign up to new insurance exchanges.

Like many advocates, Filer greeted Monday’s final day of registration as a triumph for a program that a few months ago looked headed for defeat.

“It just shows on those dark days you just have to keep working,” he said. “We’re already looking ahead to the next enrollment period in October and working to get Medicaid expansion in Florida. There is still a lot left to do.”

That includes helping people who have tried to enroll but were stopped short because of computer problems or other obstacles. As long as they are in the system, they have until April 15 to enroll for coverage that will begins May 1.

Those who return to healthcare.gov and say they could not log in earlier because of technical difficulties are likely to get an extension.

“It’s like being in line for voting,” said Anthony Stack, a Sarasota navigator for the Health Planning Council of Southwest Florida who assisted people in learning about their options.

When the polls close on an Election Day, those already in line can still cast ballots, Stack said.

The Associated Press contributed to this report.