

Why is Florida stripping children of health insurance?

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To appreciate just how little the state of Florida cares for its children, look no further than the state's arguments for kicking more kids off KidCare, a low-cost health insurance program.

The count was already at 22,500 when a [federal judge](#) last month dismissed Florida's suit against the U.S. Department of Health and Human Services and the Centers for Medicare and Medicaid Services (CMS).

Florida's goal: Tossing kids off insurance rolls if a parent misses a premium payment, despite being warned that taking that benefit away might break federal rules.

All states have some version of KidCare, also known as Title XXI. The federal- and state-subsidized program offers insurance for children whose parents make too much to qualify for Medicaid.

How it works

Florida KidCare can require parents to pay premiums, typically no more than \$15 or \$20 a month. That generates \$30 million a year for state coffers.

The federal Centers for Medicare and Medicaid Services, or CMS, concluded that even if a premium goes unpaid, a child must remain insured until eligibility can be re-determined, usually annually.

Florida balked.

Without the threat of losing their kids' insurance, the state argued, parents could just make one premium payment at the beginning of the policy year, and get free health care for the next 11 months.

Thousands will do just that, the state predicted, costing as much \$48.5 million under an expanded KidCare plan That number seems to be pulled from thin air.

Sue first, ask later

Florida sued. But it sued poorly. The judge found the state jumped the gun. It sued in federal court before taking up the issue with CMS.

And although the ruling did not mention money, Florida also sued before it had lost even a penny under the new rule. It was speculating about future financial harm.

In court filings, the \$48.5 million reads like a figure based less on math and more on the presumption of scheming parents exploiting a loophole.

Even if accurate, the cost represents little more than lint in the state's pocketbook: It works out to 3.3% of this year's \$14.6 billion budget surplus, in a \$117 billion budget.

Indeed, the same state now squawking over a speculative future \$48.5 million cost involving uninsured children also set aside \$450 million this year—nearly 10 times as much—to offset the very real current cost of E-Pass toll relief for drivers.

But the state's argument is not just about the money. It's about building character.

KidCare, state lawyers solemnly argued, "is a personal responsibility program" for parents.

It's a Florida thing

In other words, Florida argued not only that parents needing health insurance for their kids are lying in wait to rob the state of \$15 a month, but they are also in dire need of lessons in [personal integrity](#), which our

state claims it provides—by taking away children's health insurance.

Never mind if the [family car](#) needs a new tire or the kids need school supplies. Never mind if a child's premium money is required to pay for a child's prescription.

Nowhere in decades of federal laws, amendments and rulemaking for this insurance program are requirements that parents be threatened and their children's health jeopardized as a necessary part of its success.

And it's not just KidCare. Last year, when states began unwinding a Medicaid eligibility policy adopted in the middle of the pandemic, Florida said it successfully reached out to 93% of families at risk of losing coverage.

Even so, the number of children disenrolled from Medicaid and KidCare combined was pushing 600,000 last December, when U.S. Health and Human Services Secretary Xavier Becerra wrote to Florida, "deeply alarmed" by the numbers.

Worse, between April 2023 and March of this year, the Center for Children and Families at Georgetown University found more than six of every 10 Florida disenrolled children had been dropped because of "procedural" issues, not because they had been ruled ineligible.

Becerra had offered federal help. Florida just said no.

The state still retains an opportunity to shed children from KidCare if parents miss payments. It can press the same argument it lost in federal court with CMS. If it loses there, it can plead its case before an appeals court.

If Florida wins, Florida [children](#) will lose. How irresponsible is that?

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