

2021 Healthcare Affordability State Policy Scorecard

Polling data repeatedly shows that healthcare affordability is the number one issue that state residents, on both sides of the political aisle, want their policymakers to work on. This scorecard identifies areas where Florida is doing well and areas where it can improve. It reflects policies implemented as of Dec. 31, 2020.

STATE:

FLORIDA

RANK:

41

out of 47 states + DC

TOTAL SCORE: 23.8 OUT OF 80 POSSIBLE POINTS

Florida has much work to do to ensure wise health spending and affordability for its residents. According to the Healthcare Value Hub's CHES survey, 55% of FL adults experienced healthcare affordability burdens as of 2019.* While FL's high uninsurance rate (13.2%) may be a factor, healthcare is increasingly unaffordable largely due to high costs that affect everyone. According to the PCE, healthcare spending per person in FL grew 23% between 2013 and 2019, totaling \$7,107 in 2019.*

	POLICY SCORE	OUTCOME SCORE	RECOMMENDATIONS
CURB EXCESS PRICES IN THE SYSTEM 	4.0 OUT OF 10 POINTS Beyond establishing an APCD, FL has few policies to curb the rise of healthcare prices.	2.3 OUT OF 10 POINTS High private prices are one factor driving costs. FL is among the most expensive states, with inpatient private payer prices at 216% of Medicare prices. Ranked 40 out of 48 states, plus DC.	<i>Year-over-year increases in healthcare prices overwhelmingly drive state healthcare spending. FL should consider establishing a health spending oversight entity and creating health spending targets.</i>
REDUCE LOW-VALUE CARE 	1.9 OUT OF 10 POINTS FL requires some forms of patient safety reporting. 96% of hospitals have adopted antibiotic stewardship. FL has not yet measured the extent of low-value care being provided.	4.0 OUT OF 10 POINTS FL has slightly more low-value care than the national average. Ranked 36 out of 50 states, plus DC.	<i>FL should consider using claims and EHR data to identify unnecessary care and enacting a multi-stakeholder effort to reduce it.</i>
EXTEND COVERAGE TO ALL RESIDENTS 	1.6 OUT OF 10 POINTS Childless adults are not eligible for Medicaid, while parents are only eligible if their incomes are less than 31% of FPL. Only some immigrants can access state coverage options.	3.4 OUT OF 10 POINTS FL is among the states with the most uninsured people—13% of FL residents are uninsured. Ranked 48 out of 50 states, plus DC.	<i>FL should expand Medicaid to all low-income residents and consider options for residents earning too much to qualify for Medicaid, like a Basic Health Plan, premium subsidies, Medicaid buy-in and a public option. FL should also consider offering coverage options for legally residing immigrant and undocumented children, pregnant people and adults, as well as adding affordability criteria to rate review.</i>
MAKE OUT-OF-POCKET COSTS AFFORDABLE 	4.0 OUT OF 10 POINTS FL has comprehensive surprise medical bill protections.	2.6 OUT OF 10 POINTS FL ranked poorly in terms of affordability burdens (45 out of 49 states, plus DC)—16% of adults could not get needed medical care due to cost. The share of people with other affordability burdens is far higher.	<i>FL should consider a suite of measures to ease consumer burdens, such as protections against short-term, limited-duration health plans and waiving or reducing cost-sharing for high-value services.</i>

APCD = All-Payer Claims Database CHES = Consumer Healthcare Experience State Survey CMS = Centers for Medicare and Medicaid Services EHR = Electronic Health Records FPL = Federal Poverty Level PCE = Personal Consumption Expenditure (Healthcare PCE measures spending growth among households as well as nonprofit, commercial and government hospitals/nursing homes) SHADAC = State Health Access Data Assistance Center SMB = Surprise Medical Bill STLD = Short-Term, Limited-Duration

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FLORIDA NOTES

Methodological Notes:

State rank reflects the weighted sum of the policy and outcome scoring components. A lower state rank number (i.e. close to 1) reflects a higher overall score and better performance when compared to other states. For a complete discussion of methodology, please see healthcarevaluehub.org/affordability-scorecard/methodology.



Curb Excess Prices in the System:

In order to receive credit for price transparency tools, a state's tool had to be public-facing, searchable by specific procedure and hospital and show the negotiated rate paid by insurance plans/patients (not chargemaster rate). Florida's tool met this criteria. FL has an APCD.



Reduce Low-Value Care:

According to the Johns Hopkins Overuse Index created using Medicare data, FL's overuse of low-value care is 0.9 standard deviations above the national average, which is undesirable (however the value is still relatively close to the national average). In Florida, reporting of CLABSI/CAUTI is voluntary, but validation is required if there is a report. Improper use of antibiotics is another type of low-value care. Antibiotic stewardship is the effort to measure and improve how antibiotics are prescribed by clinicians and used by patients—states were scored on what share of their hospitals follow the CDC's stewardship program.



Extend Coverage to All Residents:

An effort to put Medicaid expansion on the 2020 ballot was postponed by its organizing committee until 2022. FL legislators introduced five bills focused on Medicaid expansion during the 2021 legislative session; however, none passed. In 2021, FL extended postpartum Medicaid coverage to a full year for women with incomes at or below 185% of FPL. FL offers Medicaid coverage to lawfully residing immigrant children without a 5-year wait. FL does not offer coverage options for legally residing immigrant pregnant people or undocumented children/pregnant people/adults. FL has effective rate review as classified by CMS but does not incorporate affordability criteria into rate review.



Make Out-of-Pocket Costs Affordable:

High-deductible health plans create barriers to care for many families. According to SHADAC, the average family deductible among employer insurance plans in FL rose 37% between 2013 and 2019, totaling \$3,632 in 2019. States should consider exploring new policies to reduce financial barriers to care for people with high-deductible health plans, although there are limits to how much states can influence employer insurance and Medicare. In response to rising insurance costs, some people turn to STLD health plans, which offer lower monthly premiums compared to ACA-compliant plans. However, these policies offer less coverage, can discriminate against people with pre-existing conditions and pose significant financial risks for consumers. States received credit depending on how much they limit or protect against these plans. FL has comprehensive protections against surprise medical billing. 'Comprehensive' surprise medical billing protections include emergency departments and hospitals, apply to all insurance types, hold consumers harmless/prevent balance billing and adopt adequate payment standard or dispute resolution process. States with only some of these policies have 'partial' protections. The federal No Surprises Act prohibits surprise medical billing in most plans effective January 2022. However, it does not cover ground ambulances which often result in surprise bills. States can still implement protections in this area—71% of ground ambulance rides in FL charged to commercial insurance plans had the potential for surprise medical billing.*

* Informational data, not used in state score or ranking. Scorecard Updated: Oct. 26, 2021