# MEDICAID EXPANSION = BETTER MENTAL HEALTH FOR FLORIDIANS



# Without Medicaid Expansion...

- Low-income adult Floridians without insurance do not receive immediate treatment for serious mental health conditions.
- Uninsured adults with untreated serious mental illness may cycle in and out of emergency rooms, jails and homelessness.
- Young adults experiencing their first psychotic episodes can't get access to early diagnosis and treatment, which reduces the risk of lifetime disability.
- Individuals with mental health conditions who are incarcerated may fall through the cracks when re-entering the community by losing their access to psychiatric medications and care.

#### What is Medicaid Expansion?

Medicaid Expansion is a part of the Affordable Care Act (ACA) that allows states to expand their Medicaid programs to cover low-income adults. The federal government cover 90% of the costs for medical care for these individuals and states cover the remaining costs.

#### **Does Florida Have Medicaid Expansion?**

**No.** Florida is one of 12 states that chose not to adopt Medicaid expansion. As a result, Florida has one of largest numbers of uninsured residents in the country.

The Florida Policy Institute estimates that Florida could save nearly \$199 million in FY 2022-23 by offering Medicaid healthcare to eligible uninsured Floridians. The savings would come from offsetting state expenditures in health care, reducing state match for some enrollees and increased revenue from provider taxes.

### The Relationship Between Medicaid and Mental Health

In Florida, Medicaid is limited to low-income children and youth pregnant mothers, the elderly and disabled.

Uninsured adults who have mental health or substance abuse conditions can receive Medicaid insurance coverage <u>only if they qualify for disability</u>, a lengthy and difficult process that many people struggling with mental health conditions cannot manage on their own.

That leaves thousands of uninsured, low-income adults living with mental illness without any form of health care coverage when they desperately need mental health treatment. This includes tens of thousands of Florida veterans, who do not qualify for VA benefits and are at higher risk of PTSD, depression and suicide than the general population.

## Medicaid is Critical for Mental Health and Our Economy

A person's access to mental health treatment depends on having health insurance. Mental health conditions are extremely common, affecting <u>one in five adults in the U.S.</u> Sadly, well <u>over half of the people</u> who need mental health treatment do not receive it in any given year.

By enacting Medicaid expansion, Florida can dramatically increase the number of people receiving treatment for their mental health needs. The data backs this up: other states that expanded their Medicaid program saw greater improvements in access to mental health services and medications, and a 44% average decline in uninsured mental health hospital stays.

The impact of expanding Medicaid for Florida goes beyond improving our mental health—it's also good for our economic health. When a state expands its Medicaid program, state spending is replaced with an influx of federal Medicaid dollars. In Florida's case, expanding Medicaid would bring over 4 billion new dollars into the state from the federal government, increasing our capacity to provide needed care while bolstering state funds, creating jobs, and freeing up additional resources.



We are a non-profit, non-partisan coalition of organizations that advocate for policy changes to improve the quality of life for those who live with a mental illness and/or substance use disorder in the state of Florida. Visit our website at <a href="https://www.FLMHAC.org">www.FLMHAC.org</a>. Contact us at <a href="mailto:gayle@flmhac.org">gayle@flmhac.org</a>.