

# **KidCare Expansion Update**

December 2024

## **Background**

For background information regarding the KidCare expansion proposal in Florida, please see here: <u>KidCare Expansion Status</u>: <u>What's the Holdup and Who is Affected?</u>

### What's the Latest?

On December 2, 2024, the Centers for Medicare and Medicaid Services (CMS) approved, effective immediately, Florida's request to increase the eligibility threshold for its subsidized KidCare program to 300% of the Federal Poverty Level (FPL). This approval allows Florida to charge monthly premiums for the expanded population (using a household of 4 as an example) as follows:

<u>FPL</u>	Annual Income	<u>Premium</u>
210-235%	\$65,520 - \$73,320	\$ 60
235-255%	\$73,320 - \$79,560	\$ 95
255-275%	\$79,560 - \$85,800	\$ 145
275-300%	\$85,800 - \$93,600	\$ 195

## CMS's approval also provides:

- Florida must provide twelve (12) months of continuous eligibility for Medicaid and KidCare enrollees, even in the event of missed premium payments. This is required by federal law and regulation, see Section 5112, Consolidated Appropriations Act, 2023; CMS, Department of Health & Human Services, Medicare and Medicaid Programs: . . . Medicaid and CHIP Continuous Eligibility (Nov. 27, 2024). CMS said it would require Florida to provide continuous eligibility as a condition of its waiver approval even if it was not required by federal law, based upon studies showing that continuous health coverage improves health outcomes.
- Premiums and copays combined cannot exceed five (5) percent of a family's income.
- Yearly premium increases may not exceed the Consumer Price Index (CPI).
- Florida must accept the terms and conditions of CMS's approval by January 1, 2025.

# What's the Next Step?

It's now up to Florida's Agency for Health Care Administration (AHCA), an agency that reports to Governor Ron DeSantis, to implement the expansion. State legislators may also be able to help. To urge them to act immediately, contacts for these individuals are provided below:

#### Ron DeSantis, Governor

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