

Because Florida has not expanded Medicaid, many low-income adults fall into a “coverage gap.” They earn too little to qualify for subsidies on the Health Insurance Marketplace (which start at 100% of the Federal Poverty Level (FPL)), and either do not fit into one of Florida’s limited Medicaid eligibility categories (children, adults in low-income families, or individuals who have been found disabled) or have income that exceeds Florida’s Medicaid eligibility limits. The programs below offer limited free or reduced-cost services for uninsured county residents.

PRIMARY CARE

Jackson Health System (Jackson Prime)

Eligible Miami-Dade residents can access free or reduced-cost primary and prenatal care through the **Jackson Prime** program.

- **Cost:** Services are provided on a sliding scale based on income, with no charge for primary care for individuals earning below 100% of the Federal Poverty Level (FPL).
- **Application:** Visit their [financial assistance page](#) to learn more and for details on how to apply for a Jackson Prime card.
- **Coverage:** In addition to primary care, the Jackson Prime program also covers inpatient hospital services, and outpatient specialty care within the Jackson system. Fees are based on plan code. You can review the specific [JHS Fees here](#).

Florida Department of Health’s Volunteer Health Care Provider Program

You may also receive care from volunteer providers who work through the Department of Health (DOH)-approved clinics and programs. The [Volunteer Health Care Provider Program Online Listing of Participating Providers](#) provides a list. You should contact clinics or programs directly about eligibility and how to apply.

Federally Qualified Health Centers (FQHCs)

FQHCs provide primary and preventive care through a sliding fee discount program for individuals and families with incomes at or below the federal poverty level, ensuring that no one is denied services due to an inability to pay. Because each center is independently operated, they may offer different services and application processes. To find an FQHC near you, use the [HRSA website](#) search tool. Once you locate a center, we recommend visiting that specific FQHC’s website or contacting the clinic directly to learn more about their specific programs and how to apply for care.

Free Clinics

Florida’s free and charitable clinics provide medical, dental, and mental health care to people who are uninsured or struggling to afford care. To find a clinic in your area, visit the [Florida Association of Free and Charitable Clinics](#) (FAFCC) website.

HOSPITAL CARE

For more information on patients' rights and hospital obligations, refer to FHJP's [Advocate's Guide to Helping Uninsured Indigent Floridians](#).

Financial Assistance at Nonprofit Hospitals

Under the Affordable Care Act (ACA), nonprofit hospitals must follow specific IRS Rules on Financial Assistance Policies (FAPs) before taking collection actions. Local nonprofit options include:

- [Baptist Health South Florida](#)
- [Jackson Health System](#)
- [Mount Sinai Medical Center](#)

Financial Assistance at For-Profit Hospitals

While not subject to the same rules as nonprofits, many for-profit hospitals maintain their own "charity care" policies. Detailed requirements for these facilities can be found in the "Hospital Care" chapter of our [Advocate's Guide](#). Local for-profit hospitals include:

- [HCA Florida: Kendall Hospital and Aventura Hospital](#)
- [HSA: North Shore Medical Center, Hialeah Hospital, Coral Gables Hospital, and Palmetto General Hospital](#)

SEEKING ASSISTANCE

If you are a Miami-Dade resident and need help navigating these resources, you can contact the **FHJP** for assistance in the following situations:

- **Accessing Care:** Your application for a Jackson Prime Card has been denied or delayed, or you are having trouble accessing care at an FQHC or free clinic.
- **Hospital Charity Care Issues:** You are having difficulty applying for charity care or have received hospital care and are now facing a collection action. Please Note: At this time, FHJP does not provide legal representation for individuals in collection actions. However, we can review the hospital's Financial Assistance Policy (FAP) or charity care policy with you to help you understand your options.

To request help, please visit floridahealthjustice.org and click on [I NEED HELP](#) to complete our online intake form.

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