

Cost of Coverage for 55-64 Year Olds in Palm Beach County, FL: A Model for Health Care Expansion



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Uninsured in Palm Beach County

- Estimated at 27.5% of the population
- Estimated 2009 census is 1,280,500
- Estimated uninsured 352,137
- Unemployment rate estimated at 10.9%



Providing Health Coverage at a Local Level

- Health Care District was formed in 1988
- Programs include Health Coverage, Pharmacy, Trauma, Aeromedical, School Health, Lakeside Medical Center and the Healey Center
- Model for health coverage is the money follows the member



Health Coverage Programs at the Health Care District

- Coordinated Care
- Healthy Palm Beaches
- Maternal Care Program
- Vita Health Program



Coordinated Care Eligibility Requirements

- Residency
- Identification
- Assets
- Income – Up to 150% FPLG



Coordinated Care Benefits

Dental Services	Nutrition Services
Durable Medical Equipment (DME)	Orthotics and Prosthetics
Dialysis (up to 90 days)	Outpatient Diagnostic Services
Emergency Room Services	Outpatient Surgery
Home Health Services – including home infusions	Physician Services – Primary Care and Specialty
Hospice Services	Prescriptions
Hospital Services – Inpatient limited to 45 days per calendar year	Rehabilitation – Inpatient limited to 42 days per year
Hospital Services -- Outpatient	Therapy Services – Occupational, Physical, Respiratory, Speech
Laboratory Services	Vision Services



Cost of Coordinated Care Benefits

- Medical Costs are \$330 PMPM
- Pharmacy costs are \$88 PMPM
- Total costs are \$418 PMPM
- No premium costs



Vita Health

- Health Flex programs were created by the state of Florida under FS 408.909
- Provide low cost health coverage
- Not a traditional insurance product
- Emphasizes basic health care and preventive services



Vita Health Eligibility

- Residency
- Age: between 1 and 64 years of age
- Most not be eligible for other public coverage programs
- Must be uninsured for the last six months
- Income up to 300% FPLG



Vita Health Benefits

BENEFIT	CO-PAYMENT
Inpatient Hospital, 10 day maximum per year	\$20-\$30 per admission
Emergency Room	\$20-\$25 per visit
Outpatient Diagnostic Testing – Lab and X-Ray	\$15 per visit
MRI, CT or PET scan	\$25 per scan
Primary Care Physician Services	\$5-\$10 per visit
Specialist Physician Visits	\$5-\$10 per visit
Hospital-based Physician Visits	\$15-\$20 per visit
Prescriptions – generic only at participating pharmacies, \$50 per month	\$10 per prescription



Vita Health Costs

- Medical services cost \$180 PMPM
- Pharmacy services cost \$5 PMPM
- Total cost of services is \$185 PMPM
- Members pay the following premiums

Age	Premium cost per month
Child (1-20)	\$ 30
Adult (21-54)	\$ 65
Adult (55-64)	\$ 125



Costs of Coordinated Care Expansion

- Estimated 2009 population for age group 55-64 is 122,532
- Estimated uninsured at 27.5% is 33,696
- Use \$418 PMPM, \$5016/year
- \$169,019,130



Costs of Vita Health Expansion

- Estimated 2009 population for age group 55-64 is 122,532
- Estimated uninsured at 27.5% is 33,696
- Use \$185 PMPM, \$2220/year
- Monthly premium is \$125, \$1500/year
- Cost to District \$60 PMPM or \$720/year
- \$24,261,120



Discussion

- How could local programs be used to advance the health care reform agenda?
- How might funding for local programs change under health care reform?
- How could local programs be preserved and encouraged under health care reform?

