



In **Florida**, the health care of millions of people is at stake this fall, especially for **Latinos, African Americans, women, and young adults.**

The health care proposals of Hillary Clinton and Donald Trump will have an enormous impact in every state. Their proposals will especially affect Latinos, African Americans, women, and young adults because these communities face unique health care challenges. These groups have the most to lose if Donald Trump wins in November and carries out his plan to get rid of the recent insurance reforms and new coverage options that have helped millions of Floridians get the health coverage and care they need.

**Candidate Trump would let insurance companies deny health insurance to millions of Floridians with pre-existing conditions.**

Candidate Trump would repeal the Affordable Care Act, which forbids insurance companies from discriminating against people with pre-existing conditions. Millions of Floridians could be denied health insurance because they have health problems:

- » **Latino adults**—About 28% have high blood pressure, 17% have arthritis, and 11% have diabetes.<sup>1</sup> And 220,500 working-age Latinos have a pre-existing condition that is so serious it results in a disability.<sup>2</sup>
- » **African American adults**—Approximately 34% have high blood pressure, 20% have arthritis, and 14% have diabetes.<sup>3</sup> In fact, 218,000 working-age African Americans have a pre-existing condition that is so serious that it results in a disability.<sup>4</sup>
- » **Women**—Millions have pre-existing conditions, including 32% who have high blood pressure, 31% who have arthritis, and 17% who either have cancer or are cancer survivors.<sup>5</sup> About 590,900 working-age women have a pre-existing condition that is so serious that it results in a disability<sup>6</sup>

### **Candidate Trump would let health insurance companies go back to charging millions of Floridians for preventive care—or even stop covering it altogether.**

Insurance companies are currently required to cover preventive care without any additional cost (like copayments), and without having to pay a deductible. This includes well-baby care; screening for conditions like cancer, diabetes, and high blood pressure; and birth control. Candidate Trump would reverse this progress, allowing insurance companies to go back to charging for these services—or even stop covering them altogether. In Florida, this would affect:

- » About 2 million **Latinos** under age 65 with private insurance<sup>7</sup>
- » About 1.3 million **African Americans** under age 65 with private insurance<sup>8</sup>
- » About 5 million **women** under age 65 with private insurance<sup>9</sup>

### **Candidate Trump would let insurance companies charge higher premiums to women simply because they are women.**

In Florida, nearly 819,000<sup>10</sup> women buy their own health insurance and are protected by the Affordable

Care Act, which banned discrimination based on gender. Candidate Trump would repeal the law, allowing insurers to go back to the days when they charged women more than men—sometimes 30% more<sup>11</sup>—for the same coverage.

### **Candidate Trump would take away young adults' right to stay on their parents' health insurance.**

Today, insurance companies are obligated to let young adults under age 26 stay on their parents' health insurance. Approximately 683,000 Floridians ages 18-25 now have coverage because of this requirement,<sup>12</sup> which Candidate Trump would undo. Insurance companies could once again push teenagers off their parents' health insurance when they turn 18, cutting off an important source of coverage.

### **Candidate Trump would endanger coverage for those who don't have health insurance through their job. Latinos and young adults could be especially hard hit.**

Because of the Affordable Care Act, states have new health insurance marketplaces where people can buy coverage if they can't get it through their job, are self-employed, or want to start a small business. Most people can get financial assistance to help pay for this coverage. The law also provided extra money to states to expand Medicaid, allowing millions of low-income workers to get needed coverage and care. Candidate Trump would repeal the law, placing coverage for millions at risk.

- » In Florida, less than one-third of working-age Latinos (29%) have jobs that provide health insurance. The 1.7 million Latinos who do not have job-based coverage<sup>13</sup> are highly vulnerable to Candidate Trump's proposal to repeal the affordable Care Act.
- » Only 12 percent of Florida's young adults ages 18 to 25 have health insurance at their jobs.<sup>14</sup> The remaining 1.7 million young adults<sup>15</sup> would have their coverage endangered by Candidate Trump's proposal to repeal the health care law.



Only about 12% of Florida's young adults have health insurance at their jobs. The remaining 18- to 25-year-olds would have their coverage endangered by Candidate Trump's proposal.



### **Candidate Trump would take health insurance away from hundreds of thousands of Floridians who've gained coverage.**

Candidate Trump would eliminate the Affordable Care Act's health insurance marketplace, known as "healthcare.gov" in Florida. This would take coverage away from more than a million Floridians, including:<sup>16</sup>

- » 304,000 Latinos
- » 130,000 African Americans
- » 940,000 women
- » 227,000 young adults ages 18-25

### **Candidate Trump would endanger health care for the millions of Floridians who have Medicaid.**

Candidate Trump would replace the successful Medicaid program with individual grants to the states. This would

cut state funding and let Florida take health coverage away from millions of people who rely on this program to get the care they need, including:

- » About 1.2 million Latinos<sup>17</sup>
- » Approximately 945,000 African Americans<sup>18</sup>
- » More than 954,000 adult women and 891,000 girls under the age of 18<sup>19</sup>

### **Candidate Clinton's health care proposals would protect Floridians by defending recent progress, and she would further improve residents' access to affordable coverage and care.**

Candidate Clinton would preserve the current consumer protections, federal programs, and financial assistance that millions of Floridians depend on for health coverage, including many Latinos, African Americans, women, and young adults. And her proposals would make health

coverage and care even more affordable and accessible.

- » **Candidate Clinton would provide financial assistance to Florida families who pay more than 5% of their income toward medical expenses.** This would help families who have health insurance but who are unable to keep up with the costs, like deductibles and copayments.
- » **Candidate Clinton would push Florida to expand Medicaid and provide additional federal money to do so.** If the state takes up expansion, coverage could be extended to 294,000 Latinos, 223,000 African Americans, 509,000 women, and 195,000 young adults under age 25.<sup>20</sup>

- » **Candidate Clinton would provide additional financial help to make health plans sold in the marketplace (healthcare.gov) more affordable for many low-wage workers and middle-class families.** This extra help is essential for more than a million residents who need marketplace plans because their jobs don't offer insurance, they are self-employed, or they want to start a small business.
- » **Candidate Clinton's plan would provide new resources to community groups to sign up uninsured Floridians who qualify for coverage but are not enrolled.** This will be especially helpful for Latinos and young adults, who are more likely to be eligible but not enrolled.

*For the full set of endnotes, please visit:*

*[www.familiesusaaction.org/election-health-care-facts-florida](http://www.familiesusaaction.org/election-health-care-facts-florida)*

Families USA Action is a 501(c)(4) organization dedicated to achieving a health care system that works for everyone and to educating Americans about how the decisions they make at the ballot box affect their health and their family's economic security. For more information, visit [www.familiesusaaction.org](http://www.familiesusaaction.org).

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