



Broward Regional Health Planning Council 2010 Broward County Health Plan

BROWARD COUNTY GAPS ANALYSIS

February 2010

INTRODUCTION

In 2009, the CCB requested an analysis to determine the potential impact of implementing a common eligibility program for publicly funded social services in Broward County and the surrounding metropolitan area. The analysis was based on five programs: 1) Earned Income Tax Credit (EITC), 2) Nutritional/Food Stamps Program, 3) Women, Infants and Children (WIC), and 4) Health Insurance.

OVERALL IMPACT

The below table illustrates the estimated range of economic benefit which could be the result of the implementation of common eligibility program. Based on the analysis, Broward could increase its social services funding by \$91.6 to \$196.8 million.

Estimated Benefits (millions of \$)		
Public Program	Broward	
	Low	High
Earned Income Tax Credit	5.9	14.9
Nutritional/Food Stamps	3.6	17.7
WIC	1.5	3.0
Health Ins – Kids	54.4	108.8
Health Ins – Adults	26.2	52.4
TOTAL	\$91.6	\$196.8

Source: CCB, November 2009

Prepared by South Florida Regional Health Council

EARNED INCOME CREDIT (EITC)

The EITC is a refundable tax credit for certain people who work and have low wages. Because the tax credit is refundable, people who qualify who owe less than the credit amount receive the difference as payment from the Internal Revenue Service (IRS). The following table estimates the impact of a 2% and a 5% increase in the number of filers receiving the EITC, and the aggregate value of the increase based on the average annual value of the EITC received in 2006.

Broward Gap Analysis for EITC	
Adjusted Gross Income (AGI)	
Total Returns	806,947
AGI < \$5,000	75,368
AGI from \$5,000 to \$9,999	72,280
AGI from \$10,000 to \$14,999	75,356
AGI from \$15,000 to \$19,999	68,519
AGI from \$20,000 to \$24,999	61,713
AGI from \$25,000 to \$29,999	55,209
AGI from \$30,000 to \$34,999	47,340
AGI from \$35,000 to \$39,999	40,488
AGI ≥ \$40,000	310,396
Residual / Not Classified	278
Total Returns with EITC	153,510
AGI < \$5,000	16,413
AGI from \$5,000 to \$9,999	32,521
AGI from \$10,000 to \$14,999	32,267
AGI from \$15,000 to \$19,999	22,424
AGI from \$20,000 to \$24,999	20,325
AGI from \$25,000 to \$29,999	17,320
AGI from \$30,000 to \$34,999	9,646
AGI from \$35,000 to \$39,999	1,985
AGI ≥ \$40,000	0
Residual / Not Classified	609
Value of EITC (\$)	\$297,029,214
Average Value of EITC (\$)	\$1,935
% Total Returns with EITC	19.02%
AGI < \$5,000	21.78%
AGI from \$5,000 to \$9,999	44.99%
AGI from \$10,000 to \$14,999	42.82%
AGI from \$15,000 to \$19,999	32.73%
AGI from \$20,000 to \$24,999	32.93%
AGI from \$25,000 to \$29,999	31.37%
AGI from \$30,000 to \$34,999	20.38%
AGI from \$35,000 to \$39,999	4.90%
AGI ≥ \$40,000	0.00%
2% Eligible Returns Increase	3,070
5% Eligible Returns Increase	7,676
2% Increase (\$ millions)	\$5.9
5% Increase (\$ millions)	\$14.9

Source: Brookings Institution/IRS, Prepared by the South Florida Regional Planning Council

FOOD STAMPS

The income threshold for eligibility for food stamps is 130% of the FPL. The Food Stamp Gap Analysis assumed the minimum gap to close for each county is the difference between current enrollment and 65% of those with eligible incomes. The maximum gap would enroll all individuals with incomes under 130% FPL. In each case, the number of additional enrollees is multiplied by the average monthly food stamp benefit for the respective county to determine the value of the additional benefits.

Gap Analysis for Food Stamps

Income to Poverty Level Ratio	Estimate	MoE (+/-)
TOTAL	1,724,827	2,591
< .50	91,009	9,457
.50 to .74	54,136	7,882
.75 to .99	59,442	7,887
1.00 to 1.24	77,784	8,859
1.25 to 1.49	76,616	8,759
1.50 to 1.74	78,281	9,428
1.75 to 1.84	33,495	6,645
1.85 to 1.99	45,642	7,579
2.00 to 2.99	291,318	15,877
3.00 to 3.99	241,149	11,418
4.00 to 4.99	187,556	11,297
≥5.00	488,399	15,477
< 1.24	282,371	
1.25 to 1.29	15,323	
1.3 (100%)	297,694	
Enrolled, 2008	115,721	
Enrolled, 2008	38.87%	
Enrolled 9/09	166,470	
Served, 9/09 based on '08	55.92%	
Target (65%)	193,501	
Unserved (65%)	27,031	
Unserved (100%)	131,224	
Avg. Mo. Issuance 9/09	134.57	
65% Coverage (millions)	\$3.6	
100% Coverage (millions)	\$17.7	

Source: 2008 American Community Survey, Florida DCF
Prepared by: South Florida Regional Health Planning Council

UNINSURED – KIDCARE

Florida KidCare (Florida's SCHIP) provides insurance coverage for uninsured children under the age of 19. The average annual value of enrollment is estimated as savings to local health care providers for uncompensated care, worth approximately \$1,500 per child. Estimates are provided for closing half of the gap and the entire gap.

Gap Analysis for KidCare

Age by Ratio of Income to Poverty	Estimate	MoE (+/-)
TOTAL	1,724,827	2,591
<18 years	401,664	1,336
< 0.50	26,046	6,305
0.50 to 0.99	35,012	5,119
1.00 to 1.24	25,281	4,685
1.25 to 1.99	60,838	5,741
2.00 to 2.99	71,234	6,316
3.00 to 3.99	57,272	4,964
4.00 to 4.99	36,600	4,238
5.00 and over	89,381	5,752
Total Children <18 (2008)	401,664	
Est. Uninsured	72,538	
Reduce Unins. by 50%	36,269	
Annual per Child Benefit	\$1,500	
Reduce Unins. by 50% (mil.)	\$54.4	
Eliminate Unins. (mil.)	\$108.8	

Source: 2008 American Community Survey
Prepared by: South Florida Regional Health Planning Council

UNINSURED – MEDICAID

To determine the potential impact on Medicaid eligibility, FL DCF Medicaid enrollment data (as of July 2009) was utilized. This analysis estimates the current number of people eligible could be increased by an additional 5 to 10 percent. The average annual value of enrollment is estimated as savings to local health care providers for uncompensated care, worth approximately \$3,000 per person.

Gap Analysis for Medicaid by County

Age by Ratio of Income to Poverty	Estimate	MoE (+/-)
TOTAL	1,724,827	2,591
< .50	91,009	9,457
.50 to .74	54,136	7,882
.75 to .99	59,442	7,887
1.00 to 1.24	77,784	8,859
1.25 to 1.49	76,616	8,759
1.50 to 1.74	78,281	9,428
1.75 to 1.84	33,495	6,645
1.85 to 1.99	45,642	7,579
2.00 to 2.99	291,318	15,877
3.00 to 3.99	241,149	11,418
4.00 to 4.99	187,556	11,297
≥ 5.00	488,399	15,477
< 0.34	60,066	
0.34 to 1.33	259,887	
1.34 to 1.99	206,452	
2.00 to 2.99	291,318	
3.00 to 4.99	428,705	
≥ 5.00	488,399	
Enrolled, 2008	147,589	
Enrolled, 2008	8.56%	
Enrolled, 9/09*	174,720	
Enrolled, 8/31/09**	210,874	
SSI, 8/31/09 – not in DCF	43,502	
Increase 5%	8,736	
Increase 10%	17,472	
Annual Cost per Client	\$3,000	
5% Increase (millions)	\$26.2	
10% Increase (millions)	\$52.4	

* Source: FL DCF (Case Load Report October 7, 2009)

** Source: ACHA (as of August 31, 2009)

Source: 2008 American Community Survey
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Broward Regional Health Planning Council, Inc. is a non-profit organization committed to delivering health and human service innovations at a national, state and local level through planning, development, implementation, evaluation and organizational capacity building. For additional information, please visit www.BRHPC.org.

The entire **Broward County Health Plan** available online (www.BRHPC.org) or hard copy upon request.