

Orlando Sentinel

Orlando Sentinel (Florida)

October 26, 2011 Wednesday
FINAL

Report: Health-care law will save average Florida household hundreds

BYLINE: William E. Gibson, Washington Bureau

SECTION: A SECTION; FLORIDA; Pg. A14

LENGTH: 262 words

WASHINGTON -- The nation's controversial new health-care law will save the average Florida family \$1,520 a year by 2019, mostly because of lower premiums for the insured and expanded support for the uninsured, according to a report released on Tuesday by Families USA, a cheerleader for the law.

"The report shows that health-care reform is really not just about the 50 million uninsured Americans but really is going to impact everyone," said U.S. Rep. Ted Deutch, D-Boca Raton.

The report, compiled by economist Jonathan Gruber at the Massachusetts Institute of Technology, predicts that the average Florida household with insurance will save \$764 on premiums.

The assumption is that coverage of the uninsured through expansion of Medicaid and other means will eliminate the "hidden tax" that leads to higher premiums for those who have insurance.

The law's proponents also hope the new "exchanges" -- a way to compare plans and shop for affordable rates -- will spark competition and drive down costs.

The law also provides tax credits and greater access to Medicaid for low-income people, which the report figures will amount to an average of \$3,394 for uninsured households in Florida.

The report clashes with a **Cato Institute** study, which says the new law will cover more people and provide more benefits but will also cost more.

"If you are older or sicker, your premiums will probably go down. But if you are younger and healthier, your premiums will go up to offset it," said Michael Tanner, a health-care analyst who compiled the Cato report.