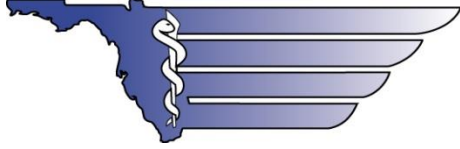


Florida College of Emergency Physicians



A CHAPTER OF THE AMERICAN COLLEGE OF EMERGENCY PHYSICIANS
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AFFORDABLE HEALTHCARE IN FLORIDA

The **Florida College of Emergency Physicians (FCEP)** takes a keen interest in the availability, accessibility and affordability of health insurance. Today, the uninsured and the underinsured have only the emergency department to rely on for health care. This creates difficult issues for Florida's emergency and trauma care system which is required by law to provide care regardless of the ability of a patient to pay. Resources are stretched to meet the needs of individuals who might otherwise have turned to a primary care physician. As the uninsured problem grows, emergency departments become more crowded, wait times grow, and hospitals have less capacity to deal with possible surges due to natural disasters, emergencies or terrorist attacks.

FCEP supports public policies which make health insurance more affordable and available, and recognizes the need to work with federal, state and local policy makers to come up with practical solutions ensuring everyone has access to health care. **FCEP** believes that any reform package must ensure access to emergency care and protect physician reimbursement. Proposals which cap or reduce reimbursement threaten access to care by discouraging specialists to provide coverage. The elimination or diminishment of reimbursement for services mandated by state and federal law could serve to destabilize the safety net of our emergency departments in Florida.

According to the latest U.S. Census data, 17.4% of Floridians have no health insurance coverage (and as high as 27% in Miami-Dade County). (Health Insurance Coverage: 2001, Bureau of the Census) That is approximately 2.7 million Floridians. Among those without insurance, recent surveys show that high cost is the primary factor. 74% of the uninsured say that health coverage is just too expensive. (Health Care in the Sunshine State: 2001, FHA, 115)

The problem of uninsured citizens places greater pressures on Florida's emergency medicine and trauma system. Those without adequate coverage often know that federal and state law mandate that care be provided in hospital emergency departments.

The emergency care safety net comes with a price. In 1999, Florida's hospitals absorbed \$1.2 billion in costs associated with treating uninsured patients. For emergency department physicians, this also translates into significant financial losses. A recent, unpublished study from the University of South Florida indicates that physicians receive no compensation for 31.2% of all visits to Florida's emergency departments (when calculated using total charges). With Florida's emergency physicians treating more than 6 million patients a year, this means that approximately 1.87 million of those patient visits go uncompensated.

The **Florida College of Emergency Physicians** believes it is important for emergency physicians to be involved in the discussion of any health insurance initiative, since the emergency medicine represents the primary source of health care for the uninsured. FCEP stands ready to work with policy makers, health care providers, insurers, employers and other constituency groups to craft a workable solution to Florida's uninsured problem.