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CLERK OF THE BOARD
OF COUNTY COMMISSIONERS
MIAMI-DADE COUNTY, FLORIDA

MEMORANDUM

Agenda Item No. 11(A)(8)

TO:	Honorable Chairman Anthony Rodriguez and Members, Board of County Commissioners	**DATE:**	December 16, 2025
FROM:	Geri Bonzon-Keenan County Attorney	**SUBJECT:**	Resolution urging the United States Congress to extend enhanced premium tax credits under the Affordable Care Act; supporting Medicaid expansion in Florida pursuant to the Affordable Care Act and urging the Florida Legislature to pass legislation expanding Medicaid in Florida

Resolution No. R-1229-25

The accompanying resolution was prepared and placed on the agenda at the request of Prime Sponsor Commissioner Oliver G. Gilbert, III.   .

For

Geri Bonzon-Keenan
County Attorney

GBK/wm

MEMORANDUM
(Revised)

TO: Honorable Chairman Anthony Rodriguez
and Members, Board of County Commissioners

DATE: December 16, 2025

FROM: Geri Bonzon-Keenan
County Attorney

SUBJECT: Agenda Item No. 11(A)(8)

Please note any items checked.

_______ **"3-Day Rule" for committees applicable if raised**

_______ **6 weeks required between first reading and public hearing**

_______ **4 weeks notification to municipal officials required prior to public hearing**

_______ **Decreases revenues or increases expenditures without balancing budget**

_______ **Budget required**

_______ **Statement of fiscal impact required**

_______ **Statement of social equity required**

_______ **Ordinance creating a new board requires detailed County Mayor's report for public hearing**

✓ **No committee review**

_______ **Applicable legislation requires more than a majority vote (i.e., 2/3's present ____, 2/3 membership ____, 3/5's ____, unanimous ____, majority plus one ____, CDMP 7 vote requirement per 2-116.1(3)(h) or (4)(c) ____, CDMP 2/3 vote requirement per 2-116.1(3) (h) or (4)(c) ____, CDMP 9 vote requirement per 2-116.1(4)(c) (2) ____) to approve**

_______ **Current information regarding funding source, index code and available balance, and available capacity (if debt is contemplated) required**

Approved ______________________ Mayor
Veto __________
Override __________

Agenda Item No. 11(A)(8)
12-16-25

RESOLUTION NO. R-1229-25

RESOLUTION URGING THE UNITED STATES CONGRESS TO EXTEND ENHANCED PREMIUM TAX CREDITS UNDER THE AFFORDABLE CARE ACT; SUPPORTING MEDICAID EXPANSION IN FLORIDA PURSUANT TO THE AFFORDABLE CARE ACT AND URGING THE FLORIDA LEGISLATURE TO PASS LEGISLATION EXPANDING MEDICAID IN FLORIDA

WHEREAS, health insurance is expensive and is difficult for many Americans to afford, especially in those households with low to moderate incomes; and

WHEREAS, United States Census Bureau figures show that 10.9 percent of Florida's population did not have health insurance in 2024, compared with 8 percent nationally; and

WHEREAS, according to 2023 data published by the Florida Department of Health ("FDOH"), Miami-Dade County had the highest uninsured population of any county statewide, with nearly 372,000 people; and

WHEREAS, Medicaid is a joint federal and state program that provides free or low-cost health care coverage to certain individuals and families based on income and family size; and

WHEREAS, according to data published by the FDOH, as of September 2024, approximately 4,320,031 people were enrolled in Medicaid in Florida, or nearly 19 percent of the state's population; and

WHEREAS, the 111th United States Congress passed the Patient Protection and Affordable Care Act of 2010 ("Affordable Care Act"), and on March 23, 2010, the President signed the bill into law; and

WHEREAS, the Affordable Care Act was designed to address high rates of uninsurance due to high costs of coverage and exclusions based on pre-existing conditions, with a stated goal of making health insurance available to more people; and

WHEREAS, the Affordable Care Act established regulated health insurance exchange markets ("Marketplaces"), which are platforms where individuals can purchase Affordable Care Act-compliant health insurance plans when certain other traditional insurance sources are unavailable to them; and

WHEREAS, the Affordable Care Act provided for establishment of an official Marketplace in each state, which platform may be organized and operated by the individual state, by the federal government, or a combination of the two; and

WHEREAS, health insurance plans purchased through a Marketplace are generally organized into categories or "metal levels", which determine how costs are split between the individual and the insurance company, as certain categories entail lower premiums but higher deductibles and copays for consumers and others entail lower out-of-pocket costs but higher premiums; and

WHEREAS, a defining feature of Marketplace plans is the availability of financial assistance to make the coverage more affordable; and

WHEREAS, this financial assistance comes in the form of government subsidies—the first of which is a premium tax credit, which reduces enrollees' monthly premium payments, and the second of which is a cost-sharing reduction, which reduces enrollees' out-of-pocket costs for those eligible; and

WHEREAS, under the Affordable Care Act, the premium tax credits are awarded on a sliding scale based on income and other factors, for those with a household income between 100 percent and 400 percent of the federal poverty level; and

WHEREAS, the American Rescue Plan Act of 2021 (Public Law 117-2) ("ARPA") enhanced the amount of the premium tax credits and expanded the number of households eligible for them; and

WHEREAS, the provisions of the ARPA were extended through calendar year 2025 in the Inflation Reduction Act of 2022 (Public Law 117-169); and

WHEREAS, it is reported that approximately 22 million of the 24 million enrollees in Marketplace plans nationwide receive these enhanced premium tax credits; and

WHEREAS, if the enhanced subsidies under the ARPA are not extended by Congress by December 31, 2025, they will expire, and pre-2021 subsidy rules will take effect, which means that the costs of premiums for Marketplace plans will rise, and those households earning an income above 400 percent of the federal poverty level will lose their premium tax credit entirely; and

WHEREAS, according to one estimate, Marketplace enrollees' premiums are expected to increase 114 percent in 2026, on average, without the enhanced subsidies; and

WHEREAS, failure to extend the enhanced subsidies could have significant consequences for Americans' health insurance coverage; and

WHEREAS, for example, some families may switch to plans that come with lower up-front premiums but much higher deductibles and costs, making it more expensive to actually use their insurance; and

WHEREAS, other families may simply forgo coverage and become uninsured rather than pay the higher premiums; and

WHEREAS, according to a December 2024 statement from the United States Congressional Budget Office, the effect of not extending the enhanced premium tax credit structure under the ARPA would result in an estimated 3.8 million additional people becoming uninsured; and

WHEREAS, open enrollment for 2026 coverage under plans offered through Affordable Care Act Marketplaces is already underway; and

WHEREAS, Congress has been deadlocked on a plan to extend the enhanced subsidies under the Affordable Care Act; and

WHEREAS, millions of families are currently facing uncertainty about the cost of their health care; and

WHEREAS, it is in the interest of residents nationwide that Congress act to ensure enhanced subsidies remain in effect; and

WHEREAS, another key component of the Affordable Care Act required states to expand Medicaid to a minimum national eligibility threshold of 138 percent of the federal poverty level effective January 1, 2014; and

WHEREAS, this provision, however, was not upheld by the United States Supreme Court, in effect allowing states the option of whether or not to expand Medicaid; and

WHEREAS, although the Affordable Care Act authorizes Medicaid expansion, which would in effect provide health care coverage to a greater number of Floridians, to date the Florida legislature has opted not to do so; and

WHEREAS, in fact, bills that would have authorized expansion of Medicaid in Florida were filed for consideration by the Florida legislature previously, including in 2013, 2014, 2015, 2019, 2020, 2021, 2022 and 2025, but they were not heard or did not pass; and

WHEREAS, according to data provided by the United States Centers for Medicare and Medicaid Services, approximately 24.2 million people selected health insurance coverage through an Affordable Care Act Marketplace in 2025, up from 21.3 million in 2024; and

WHEREAS, Florida has especially high utilization of the Affordable Care Act Marketplace for procuring insurance coverage; and

WHEREAS, for example, based on recent data, it is reported that Florida has more people enrolled in health insurance under the Affordable Care Act than any other state—approximately 4.7 million people in 2025; and

WHEREAS, additionally, according to the Kaiser Family Foundation, the five United States congressional districts with the highest Affordable Care Act Marketplace enrollment nationwide in 2025 are all located in Florida—with four of those five being FL 24, FL 26, FL 27, and FL 28, each of which include portions of Miami-Dade County; and

WHEREAS, the failure of Florida to expand Medicaid is likely a significant factor driving these figures, as lower-income individuals and families ineligible for coverage under Medicaid seek affordability and cost savings through Marketplace plans; and

WHEREAS, additionally, in states that have expanded Medicaid, people who would otherwise fall into the "Medicaid coverage gap"—their incomes are too high to qualify for their state's Medicaid program but too low to qualify for Marketplace plan subsidies—now have access to care and preventative services; and

WHEREAS, most states have elected to expand Medicaid; and

WHEREAS, Florida continues to have an opportunity to expand Medicaid and ensure that Floridians do not fall into the Medicaid coverage gap; and

WHEREAS, Medicaid expansion would increase access to preventative and therapeutic health care services to Florida residents, improving health outcomes; and

WHEREAS, expanding Medicaid in Florida would ensure improved access to health care benefits for low-income, hard-working Floridians; and

WHEREAS, this Board has previously passed Resolution Nos. R-783-15, R-938-16, R-1195-18, R-1155-19, and R-318-20, which supported Medicaid expansion in Florida and urged the Florida Legislature to pass legislation expanding Medicaid in Florida; and

WHEREAS, this Board again urges the Florida Legislature to expand Medicaid eligibility,

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COUNTY COMMISSIONERS OF MIAMI-DADE COUNTY, FLORIDA, that this Board:

Section 1. Urges the United States Congress to extend enhanced premium tax credits under the Affordable Care Act, which are set to expire after December 31, 2025.

Section 2. Supports Medicaid expansion in Florida pursuant to the Affordable Care Act and urges the Florida Legislature to pass legislation expanding Medicaid in Florida.

Section 3. Directs the Clerk of the Board to transmit a certified copy of this resolution to the members of the Florida Congressional Delegation.

Section 4. Directs the Clerk of the Board to transmit a certified copy of this resolution to Governor Ron DeSantis, Senate President Ben Albritton, House Speaker Daniel Perez, and the Chair and Members of the Miami-Dade State Legislative Delegation.

Section 5. Directs the County's federal lobbyists to advocate for the issue identified in section 1 above, and authorizes and directs the Office of Intergovernmental Affairs to amend the 2025 Federal Legislative Package to include this item and to include this item in the 2026 Federal Legislative Package when it is presented to the Board.

Section 6. Directs the County's state lobbyists to advocate for action described in section 2 above, and authorizes and directs the Office of Intergovernmental Affairs to amend the 2026 State Legislative Package to include this item.

The Prime Sponsor of the foregoing resolution is Commissioner Oliver G. Gilbert, III. It was offered by Commissioner **Vicki L. Lopez**, who moved its adoption. The motion was seconded by Commissioner **Danielle Cohen Higgins** and upon being put to a vote, the vote was as follows:

Anthony Rodriguez, Chairman	**aye**		
Kionne L. McGhee, Vice Chairman	**aye**		
Marleine Bastien	**aye**	Juan Carlos Bermudez	**aye**
Sen. René García	**aye**	Oliver G. Gilbert, III	**aye**
Roberto J. Gonzalez	**aye**	Keon Hardemon	**aye**
Danielle Cohen Higgins	**aye**	Vicki L. Lopez	**aye**
Natalie Milian Orbis	**aye**	Raquel A. Regalado	**aye**
Micky Steinberg	**aye**		

The Chairperson thereupon declared this resolution duly passed and adopted this 16th day of December, 2025. This resolution shall become effective upon the earlier of (1) 10 days after the date of its adoption unless vetoed by the County Mayor, and if vetoed, shall become effective only upon an override by this Board, or (2) approval by the County Mayor of this resolution and the filing of this approval with the Clerk of the Board.

MIAMI-DADE COUNTY, FLORIDA
BY ITS BOARD OF
COUNTY COMMISSIONERS

JUAN FERNANDEZ-BARQUIN, CLERK

By: **Basia Pruna**
Deputy Clerk

Approved by County Attorney as to form and legal sufficiency. KMM

Kevin M. Marker