

HOPE DEFERRED

DESPITE BEST EFFORTS, MANY FLORIDIANS MAY LOSE MEDICAID HEALTH BENEFITS WITH DENTAL COVERAGE, SETTING OFF A BEVY OF HEALTH CHALLENGES.

BY PENNY DICKERSON



LaQuoria Lloyd is a single parent to 9-year-old Mia Rhymer and 6-year-old Davion Young. She is a Jacksonville native, Black, in the lower income financial bracket and inhabits a feisty spirit to defy odds.

The 35-year-old mother has experienced unemployment, transportation woes and housing instability over the past five years, but no challenge rivals witnessing both children endure oral surgical extractions under general anesthesia. Poor nutrition led to corrosion and cavities in their baby teeth.

It was normal for Mia and Davion to indulge in candy and sugary drinks from corner stores or relatives and caretaker's homes. Lloyd says her children began regular dental check-ups at Greenberg Dental in Jacksonville when they reached age 3. The same practice completed the procedures — Florida Medicaid paid the bill.

"It was scary watching both my kids go through that," Lloyd said. "Mia was 5 and had silver caps placed in her mouth as two front teeth. One cap came off before her permanent teeth grew in. Davion was only 3, and his bad teeth were in the bottom and lower back."

Lloyd told ONYX Magazine that after being terminated from Amazon and the US Postal Service, she was offered a job in 2019 as a security guard for Duval County Public Schools. Her rate of pay is \$18.25 per hour, and her children are recipients of Step-up for Schools scholarships at The Guardian Catholic Schools in Jacksonville's Northwest quadrant.

"My kids eat better and now drink a whole lot more water," Lloyd said. "Mia eats more vegetables and would eat salad and fried chicken every day if I let her. Davion loves mashed potatoes, sandwiches and chicken nuggets. They have learned candy is a special treat."

The latter represents triumph, but also a familiar indemnity for the Black family — one positive outcome becomes an elusive gauge for long-term stability. With a steady job and salary, Lloyd is still deemed low income. She no longer qualifies for food stamps through SNAP and is not receiving child support.

Government agencies like the Florida Department of Children and Family (DCF) may view Lloyd as back on her feet, but this year, she joined the ranks of nearly one-million Floridians at risk of losing health care coverage through Medicaid. Lloyd says DCF contacted her by mail to reapply for Medicaid and sent mobile text message reminders.

Mia Rhymer, 9, and Davion Young, 6, are Jacksonville-based siblings who endured oral surgical extractions under general anesthesia. Due to high indulgence of candy and sugary drinks, their baby teeth developed corrosion and cavities. Florida Medicaid paid for the procedure at Greenberg Dental in Jacksonville. They now eat healthier and are scholarship recipients at The Guardian Catholic School.

"The process was easy because I was already in the DCF system," Lloyd said. "I just completed forms online and waited for a decision. Mia and Davion were re-approved, but they said I was ineligible for Medicaid based on my income."

In a June report, Kaiser Health News said 82% of Floridians or a quarter-million people in the state have lost coverage. State data shows that most of those people are still eligible but lost coverage for procedural reasons such as having outdated contact info or computer glitches.

The report further said that 10% of those who lost coverage were terminated because they were ineligible or hadn't used Medicaid over the past 12 months.

In Florida, most Medicaid recipients are enrolled in the Statewide Medicaid Managed Care program that has three parts: Managed Medical Assistance, Long-Term Care, and Dental. All people on Medicaid must enroll in a dental plan.

Daniel van Hoogstraten is an Ohio-based consultant and healthcare advocate who has devoted decades of support in the nonprofit space. He works in various states and on Capitol Hill with a focus on groups who are trying to help people. He says Medicaid falls into that bucket very often.

"So, there's two big things going on with Medicaid right now in Florida and that's obviously the disenrollment that was paused, but then continued on," van Hoogstraten said.

During Covid-19, the federal Public Health Service Act was implemented. It stipulated that you couldn't roll people off Medicaid, but it ended May 11 of this year. Florida began rolling people off Medicaid who had been on it for a long period of time. Now, people are losing Medicaid because they are not eligible or because they didn't properly complete the enrollment process."

van Hoogstraten says for many states, if not all, Medicaid is their largest state expenditure.

It is big money and taxpayer money, so he and fellow advocates are currently talking to government administrations to determine if their process is working well and transparent. He thinks states are generally trying to do the right thing.

"I also think Medicaid departments are behemoths because of the really large population they serve," van Hoogstraten said. "The populations are often so hard to reach, and they're constantly shifting and changing. The shortcomings or mistakes are usually not nefarious or ill intentioned, but they're inevitable."

Despite the State's best intent, without Medicaid, Floridians like Lloyd will struggle to find affordable health coverage that includes a dental plan. She is potentially an unwitting contributor to Florida's state of poor oral health — a precursor to a bevy of extended health diseases.

The Jacksonville Urban League played an integral role in Florida's Oral Health Crisis by hosting a Town Hall meeting in April 2022. The organiza-

tion's core vision is to be a leading advocate for promoting access to quality education, economic opportunity, civic engagement, health, and wellness. The following statistics emerged from the oral health gathering:

1. More than five-million Floridians live in areas that have limited or no access to dental care and more than 23% of third graders in Florida have untreated tooth decay, making Florida sixth in the nation for the highest percent of third-grade children with unfilled cavities.
2. 34% of senior citizens have lost six teeth due to tooth decay or gum disease.
3. In 2019, hospitals in Florida billed more than \$630 Million for preventable ER visits and hospital admissions stemming from preventable oral health issues.
4. Poor dental health has been said to be the cause of 57 systemic diseases and illnesses.
5. Patients with serious dental conditions are 25% more likely to suffer from heart disease and have an increased chance of autoimmune diseases, anemia, gastrointestinal disorders, and renal disease.

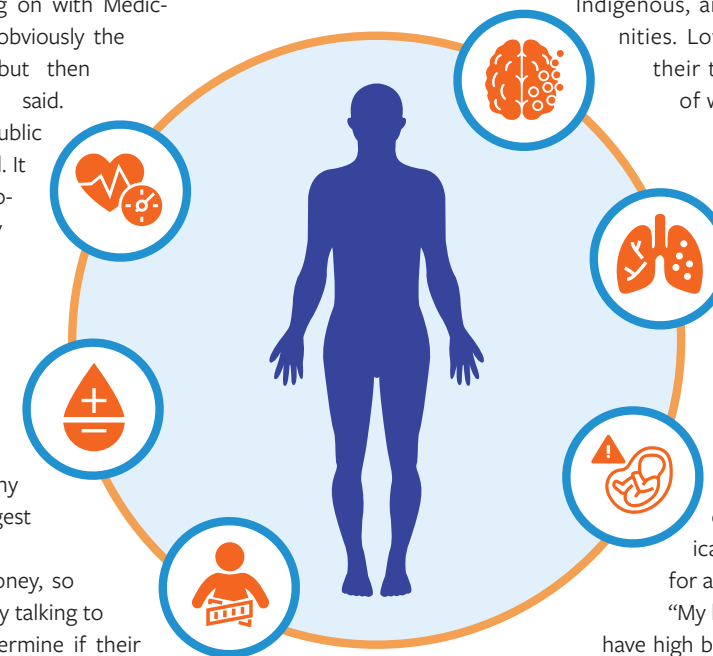
The largest burden of disease occurs among marginalized groups such as those living in poverty and members of Black, Indigenous, and People of Color (BIPOC) communities. Low-income families spend 10 times of their total income on dental care than that of wealthier families.

Without dental coverage or the ability to afford care, many adults delay treatment which leads to more expensive and extensive oral care than they would require had they seen a dentist earlier in the disease process.

Lloyd has valiantly rebounded from being dropped off the Medicaid roll. Her employer offers a Blue Cross Blue Shield of Florida plan and Delta Dental, but cumulative payroll deductions are near \$100. Without Medicaid, she will also have to budget co-pays for appointments.

"My health is already not good," Lloyd said. "I have high blood pressure, and if I go to the dentist and it's high, they won't treat me. I am head-of-household.

It's just me, so one entire paycheck goes to rent and the other pays JEA electric and car insurance. With food skyrocketing and two kids, it's hard, but I am determined to make it work."



Penny Dickerson is innovation and entrepreneur reporter for the Jacksonville Business Journal. Reporting for this story in ONYX Magazine was made possible by a health equity fellowship sponsored by The Commonwealth Fund and Association of Health Care Journalists.