

# Focus On... Access to Insurance Charlotte County

In 2022, 11 percent of the total population of Florida was uninsured.<sup>1</sup>

194,603



Charlotte County has a total population of 194,603 people <sup>2</sup>

## Insurance and Poverty<sup>3</sup>



24.6%

Uninsured under 65 years of age who are **under 138%** the poverty line. These individuals would be eligible for Medicaid if Florida expanded eligibility.



16.2%

Uninsured under 65 years of age who are **between 138% and 400%** in the poverty line are eligible for assistance with ACA Plans



4.5%

Uninsured under 65 years of age who are **above 400%** the poverty line.

17.0%

Approximately **17.0%** of people in Charlotte County have Medicaid. <sup>5</sup>

According to the KFF, formerly known as the Kaiser Family Foundation, since 2020 the percentage of Floridians enrolled in the ACA Marketplace has **significantly increased** by 134%. In 2024, 4,107,487 Florida residents enrolled in a marketplace plan.<sup>1</sup>

## Uninsured by Gender<sup>3</sup>

16.3% 11.8%

MALES

FEMALES

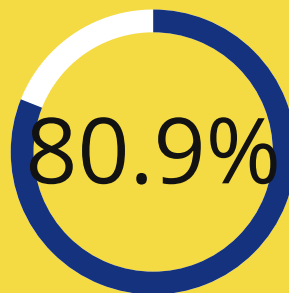
Compared to women, males in Charlotte County have a higher percentage of those who are under 65 years of age who are uninsured.

## Children Without Insurance<sup>3</sup>

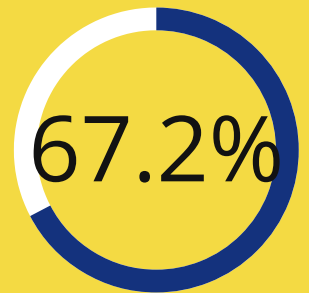
7.7%

**7.7%** of those under the age of 19 are uninsured. This is slightly higher than the state of Florida at **7.3%** and the United States at **5.1%**

## Insurance Coverage by Employment<sup>4</sup>



Employed  
With Health Insurance  
Coverage



Unemployed  
With Health Insurance  
Coverage

Those who are between the ages of 19-64 years of age

For more information please visit our website [www.hpcswf.com](http://www.hpcswf.com)  
With help accessing health insurance please visit [www.enrollswfl.com](http://www.enrollswfl.com)

# Focus On... Access to Insurance Charlotte County

HPC encourages you to think about the next steps to improve access to insurance in Southwest Florida. You may want to get involved, get enrolled, get informed, and/or get more data.

## Get Involved

### Young Invincibles

- [younginvincibles.org/issues/health-care/](http://younginvincibles.org/issues/health-care/)
- Young Invincibles is a public policy group representing those 18-34 years of age.

### Families USA

- [Familiesusa.org](http://Familiesusa.org)
- Families USA, a leading national, non-partisan voice for health care consumers, is dedicated to achieving high-quality, affordable health care and improved health for all.

### Florida Voices for Health

- [healthyfla.org](http://healthyfla.org)
- Florida Voices for Health is a coalition of community organizations, businesses, and individuals working to create a health care system that works for every Floridian.

## Get Informed

### Kaiser Family Foundation

- [kff.org/uninsured/](http://kff.org/uninsured/)
- A leader in health policy analysis and health journalism, KFF (Kaiser Family Foundation) is dedicated to filling the need for trusted information on national health issues.

### Robert Wood Johnson Foundation

- [rwjf.org/en/our-focus-areas/topics/health-care-coverage-and-access.html](http://rwjf.org/en/our-focus-areas/topics/health-care-coverage-and-access.html)
- The Robert Wood Johnson Foundation (RWJF) is the nation's largest philanthropy dedicated solely to health.

### Health News Florida

- [Health.wusf.usf.edu](http://Health.wusf.usf.edu)
- A Florida based public news outlet focused on health news.

## Get Enrolled

### HPCSWF Navigator

- [EnrollSWFL.com](http://EnrollSWFL.com)
- 1-866-547-2793
- Enroll SWFL Navigators provide free, unbiased and confidential assistance with enrolling into the federal and state health insurance programs

### Center for Medicare & Medicaid Services

- [Cms.gov](http://Cms.gov)
- The official website for all Medicare and Medicaid services

### Marketplace

- [Healthcare.gov](http://Healthcare.gov)
- The official website for the Affordable Care Act Marketplace

### Florida KidCare

- [Floridakidcare.org](http://Floridakidcare.org)
- The official website for the children's state medical insurance

### Area Agency on Aging for SW FL

- [aaaswfl.org/services/shine-medicare-counseling/](http://aaaswfl.org/services/shine-medicare-counseling/)
- Area Agency on Aging for SWFL is focused on serving older adults and people with disabilities in a seven county area.

## Get Data

- [Florida Legislature, Office of Economic and Demographic Research](#)
- [US Census Bureau, Small Area Health Insurance Estimate \(SAHIE\)](#)
- [Florida Health Charts, Community Social & Economic Factors](#)
- [Florida Health Charts](#)
- [Kaiser Family Foundation](#)

## Get More

For more information please visit our website [www.hpcswf.com](http://www.hpcswf.com)

Interested in receiving future Fact Sheets? Visit [hpcswf.com/health-planning/fact-sheet/](http://hpcswf.com/health-planning/fact-sheet/) to join our distribution list.