



Choice, Access & Affordability: A Roadmap for Quality Health Care in Florida

Executive Summary

Florida's health care system is facing greater challenges than ever before. Record numbers of hard-working Floridians are unable to afford health insurance and cannot access quality care. Small businesses struggle to provide coverage for employees. Doctors and nurses are leaving practice faster than we can replace them, and the quality of our health care system depends on access to these professionals. Costs have risen too high, too quickly. The status quo is unacceptable. These challenges require strong action.

However, President Obama's approach is the wrong direction. I am proud to lead a 20-state lawsuit to declare this law unconstitutional. Congress has exceeded its powers with its individual mandate and by commandeering state assets in unprecedented ways. These reforms will cripple Florida's budget, destroy the private insurance market, leave residents with less choice and less access to care, increase costs, and severely limit the ability of states to develop innovative reforms. There are better solutions. I believe in the private market and in providing consumers with more choice. I believe the doctor-patient relationship is sacred and that bureaucrats should not dictate health care decisions from Washington. My health care platform is based on five core principles:

- 1) **Lower the overall costs within the health care system:** We must place more choice in the hands of consumers, tackle fraud and abuse, achieve litigation reform, incentivize healthy behaviors, and promote the use of health information technology.
- 2) **Drive down the cost of health insurance with market-based reforms:** We must provide more choices and flexibility consumers. We must lower costs for small businesses and the self-employed and ensure access to coverage for people with pre-existing conditions.
- 3) **Ensure a strong health care workforce:** We must improve Florida's health care climate and ensure access to adequate numbers doctors, dentists, nurses, and other health care professionals.
- 4) **Secure and improve Medicare and Medicaid:** We must curb the costs of Medicaid while providing quality care. We must improve coordination to drive down costs, increase access to home and community-based care, and fight to restore Medicare to a solid financial foundation.
- 5) **Support and empower persons with disabilities:** It is a core function of government, and a value central to my own beliefs, to provide opportunity and freedom for all individuals. We must promote policies that enhance independence and self-direction for persons with disabilities.

For more than three decades, I have been honored to serve our nation and the people of Florida as an officer in the United States Navy, in Congress, and most recently as Florida's Attorney General. These are tough times, and we need strong leadership to get our economy back on track. I am proud to stand on my record of service and humbly ask for your support as I work to continue serving the State of Florida.

Sincerely,
Bill McCollum

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➤ Reduce the costs of the health care system

I believe strongly in the private market and its ability to help reduce costs in the health care system. Private sector ideas do work, and the evidence supports my position. Some politicians wrongly think Congress can outlaw the idea of supply and demand, and that politicians can centrally run the health care system from their ivory tower in Washington. The best way to reduce cost and increase quality is to create competitive market conditions where consumers have the benefit of choice and information on cost and outcomes. Unfortunately, President Obama's health plan will increase costs even faster than originally thought. His own actuaries have now confirmed that Congress underestimated the costs of this plan by hundreds of billions of dollars. This is a crisis. As Governor, I will do everything I can to fight these cost increases, and will develop state-based solutions that help reduce overall costs for Floridians.

- *Place more choice in the hands of consumers*

Our health care system should be based on consumer choice and transparency. Individuals should be able to select their own health insurance plans and providers based on their individual needs and preferences – not based on the political decisions of Washington appointees. I will fight any effort to impose government-determined rationing of care. Ultimately, I believe if consumers are provided pricing and outcomes information on insurance plans and providers, and are also financially invested in their health care decision, costs will stabilize and decrease, as has been proven for employers and employees that have switched to high-deductible health plans with health savings accounts. Choice requires information; and as I will discuss in more detail, as Governor I will implement policies to provide more health pricing and quality data to consumers. Finally, I will direct that Medicaid provide enrollees with choice of plans that have outcomes and patient satisfaction data provided to the public, so families can make their choices rather than have government bureaucrats do it for them. Health care consumers should be financially invested in their health care decisions. This will lead to lower costs, reduced out of pocket expenses, and positively impact health outcomes.

- *Fight President Obama's government-run health care plan, which is increasing, not decreasing costs*

Health care in this nation is in serious crisis. We face record numbers of uninsured, rising costs for care and health insurance, and a growing shortage of health care providers. Florida's rate of uninsured is among the highest, and this is an unacceptable status quo. Yet I do not believe the solution for this problem is creating more government. The federal health care reforms proposed by President Obama and pushed through Congress are deeply flawed and will result not only in federal tax increases, new taxes on pharmaceuticals and new taxes on medical devices, the staggering costs to the state may lead to huge state tax increases. This will damage our economy, increase the health care cost curve and actually harm patient care by damaging our efforts to retain physicians. I am proud, in my role as Attorney General of Florida, to be leading 20-state lawsuit against federal health care reform to declare this law unconstitutional. For one, Congress has exceeded its powers by penalizing individuals for failing to purchase insurance, and secondly, the federal government is commandeering state assets in unprecedented ways. The impacts of these reforms on Florida will cripple our state budget and leave Floridians with inadequate access to health care providers. Further, President Obama's plan will threaten the viability of Medicare, and lead to greater difficulty affording insurance in the private market. The reason people do not purchase coverage is because they cannot afford it. We must start from the premise that reducing costs gives people more access to coverage. Obama's plan, in contrast, will increase insurance premiums for people. There are better solutions. We must reduce the costs of care by creating a rational, market-based system.

- *Tackle Medicaid fraud and abuse*

Stealing from public programs is an affront to every American. Floridians are paying billions of dollars each year due to fraud. As Attorney General, I prioritized fighting Medicaid, taking aggressive action and increasing the number of convictions and recoveries in record amounts. On July 15, 2010, my petition to the federal government was approved allowing Florida to be the first state in the nation that gives the Office of the Attorney General authority to mine data for indicators of fraud and abuse; and the next day, July 16, 2010, my Medicaid Fraud Control Unit signed a Medicaid fraud settlement that will bring \$27 million back to Florida. As Governor, I will build on these efforts and guarantee that Florida's taxpayer dollars are directed toward legitimate programs that serve only those in greatest need, not the personal bankrolls of criminals.

- *Achieve meaningful litigation reform*

According to the 2008 Tort Liability Index, Florida ranks 1st in the nation in overall monetary tort losses, and 2nd in overall litigation risks. The economic impacts of lawsuit abuse are far-reaching across industries, but the most notable context is the impact on health care. Florida has the highest medical malpractice insurance premiums in the nation, with Miami the top city on the list. Because of this, new doctors are not choosing Florida as a place to practice medicine, and are avoiding critical, high-risk practice areas such as emergency medicine, obstetrics, and neurosurgery. The only winners in the system are plaintiffs' lawyers and insurance companies. Due to the risk of lawsuits, doctors, hospitals and nursing homes engage in "defensive medicine", ringing up excess bills. The practice of defensive medicine costs over an estimated \$100 billion each year. These costs translate directly into higher insurance premiums for consumers and more costs for taxpayers, and may have negative health impacts on patients. Florida passed medical liability reform in 2003, and while this helped stabilize what was a serious crisis, we have not solved it. I believe consumers should have access to justice when they have been injured, but we need a more rational system. When Texas passed real reform more than 10,000 doctors returned to the Lone Star State. Florida can consider reforms such as lowering caps on non-economic damages and requiring expert witnesses who testify in Florida courts to be accountable for their testimony under Florida law. As Governor, I will work with all stakeholders – health care professionals, attorneys, and victims' advocates – to find concrete solutions for stopping the rising and unnecessary costs of Florida's litigious environment while protecting consumers from preventable injury.

- *Promote the use of health information technology to lower costs and improve health outcomes*

Health Information Technology provides powerful new tools for patients and physicians to be able to improve quality of care, reduce medical errors and lower costs in the health care system. For example, the voluntary electronic storage of personal health information prevents the duplication of treatments and diagnostic tests, improves the coordination of care at the point of care, can prevent harmful drug interactions, and protects patients especially during times of emergency. The federal government committed \$20 billion to the adoption of electronic health records, and the federal bureaucracy is moving to spend this money. As Governor, I will support the enhanced use of privacy-protected electronic medical records, but will insist on accountability measures for how this funding is spent in Florida. Like so many other federal programs, funds are spent and there is no appreciable outcome. Important outcomes I will seek include ensuring that use of these tools actually improves a physician's productivity rather than making her job even more difficult; ensuring the technology decreases the opportunity for medical errors; ensuring the technology provides meaningful information to consumers to help them manage their own health conditions; and finally, that the funds lead to measurable increases in the adoption rate of the technology. If we do not achieve these objectives, then this money will have been wasted. If a physician uses tools that are proven to reduce the likelihood of medical errors, the physician should receive some protection from medical liability.

- *Use market-based methods to incentivize healthy behaviors*

Our own individual behaviors do matter when it comes to health care. Proper management of chronic disease reduces costs and improves quality of life. Practicing behaviors that improve health or ensure that individuals take an active role in the management of their chronic conditions helps reduce the strain on the health care system. Proper incentives do help guide our actions, and I believe, whether it is in Medicaid, private health insurance or the state employee health plan, incentives for consumer participation should be a part of the plan. We must focus on ensuring children receive well-child visits, and pregnant women receive proper neonatal care. People with diabetes who routinely check their blood sugar reduce the number of avoidable hospitalizations. People who take their asthma medication reduce avoidable E.R. visits. So, if these behaviors help save money and improve quality of life, why would we not have a market-based policy of incentives? A focus on prevention can be done at little or no cost to the state, but savings can be substantial to individuals and taxpayers. I also believe that our schools must improve physical education and nutrition programs, ensuring that all students from kindergarten through high school learn life-long skills for maintaining active, healthy lifestyles. As Governor I will work with Florida school districts to develop and implement these curriculums. Additionally, I will work with private and non-profit organizations to promote physical education opportunities that are revenue neutral to the state during these challenging budget times.

➤ Drive down the costs of health insurance with market-based reforms

Much can be done to reduce the cost of health insurance. Unfortunately, the President's plan goes in the opposite direction. According to independent studies, insurance rates for people below the age of 30 will increase by nearly 20 percent, making the insurance market even more unstable. Further, the federal health care plan takes significant control of decisions away from the states, which is part of the genesis of my lawsuit against these reforms. As Governor, I will continue to push for market-based solutions that have been proven to decrease costs. I will work to achieve reforms that can be accomplished at the state level, and will work with Florida's congressional delegation to pass important federal reforms.

- *Increase the transparency and accountability of health insurance and health care services*

The first step toward a more market-based climate in health care is to increase the amount of information available to consumers. As Governor, I will promote policies that increase access to data about health care services, costs and providers. I believe, fundamentally, in the ability of families to make decisions that are in the best interest of their loved ones. This can only be done when information is forthcoming. Governor Jeb Bush took the first step in this direction with the introduction of www.floridahealthfinder.gov - the nation's first website devoted to transparency. I will build on these tools to continue expanding the measurement of services. For instance, we measure private health plans and providers, but little is done to measure the performance of government-services. I will direct Florida Health Finder to provide metrics on the quality, cost and outcome of all state human services programs, like mental health, addictive disorders, public health, services for seniors and children, and a myriad other services, and will provide these measurements to the public in an easy format. It is difficult to manage what isn't measured, and it is time we use the tools of technology to make government more transparent.

- *Provide more choices and flexibility in health insurance policies*

Floridians deserve the option to select insurance policies that are best fit to their needs. The President's health care plan reduces state flexibility in insurance, which is the opposite direction we should be going. Floridians should be capable of selecting insurance policies that best fit their needs. The massive new mandates will increase costs and make insurance less affordable, which is the single biggest factor for why people do not buy coverage. Florida's current insurance market is already limited, requiring policies to cover over 50 mandates, many of which may be unnecessary for any given policyholder. For example, a 28-year-old male has no need for breast cancer screenings or maternal health benefits. Unfortunately, President Obama's plan will limit Florida's ability to redesign these requirements. Nevertheless, to every extent possible, as Governor I will work with the Legislature to evaluate all existing mandates and to propose reforms that will permit the purchase of policies geared more toward the individual needs of the uninsured and the underinsured. Lowering unnecessary regulations will increase the competitiveness of Florida's insurance market and provide greater options for consumers.

- *Permit Floridians to buy health insurance across state lines*

Today, Floridians are not permitted to shop for and purchase health insurance across state lines. I believe this limits choice and increases the cost of policies available to consumers. Changing these laws requires federal action. While Republicans in Washington advocated these reforms, they have not yet been accomplished, and again, President Obama's plan will reduce competition among plans, limit access to private policies, and undermine the point of permitting the sale of policies across state lines. Nevertheless, I will work with our federal leaders to accomplish this goal. If federal laws were changed, states should have the ability to work with together to set guidelines and consumer protections, which will lower costs and provide consumers with greater numbers of choices.

- *Lower costs of health insurance for small businesses and the self-employed through pool purchasing and tax credits*

Small businesses are true engines of economic growth, but face many obstacles. One of their most challenging expenses is accessing affordable health insurance for employees. The small number of employees means they cannot qualify for more competitive group rates. Florida and the nation must develop options for small businesses to pool together to increase their purchasing power and access health insurance at lower prices, the same way larger companies do. I believe that all consumers, whether small businesses or the self-employed, should have equal access to low-cost, high-quality insurance, and should be able to purchase coverage without tax penalties through their employers, churches, unions, or other groups. Further, I believe that small businesses should be eligible for corporate income tax credits to help cover costs for employee health insurance plans. It is wrong for the federal government to make the business environment even more difficult for struggling small businesses, when in fact, most small businesses would buy coverage if they could afford it. As Governor, I will fight to reverse the ill-advised penalties against businesses, and instead, advocate for policies that make coverage more affordable.

- *Ensure that health insurance policies are available for people with preexisting conditions*

I strongly believe that all Americans should have access to health insurance policies regardless of pre-existing conditions or health status. I share these principles with my Republican colleagues in Washington, and as Governor, I will work to find solutions to achieve this. If designed properly, high-risk pools and reinsurance programs can be utilized to guarantee access to coverage for individuals who choose it while simultaneously the lowering costs of health insurance for the state as a whole. These pools are costly and take time to develop and implement. The methods chosen by President Obama and Congress are not adequate to solve the national health insurance crisis and are insufficient to help states do so on their own. We must look to alternative methods. As Governor, I will work with insurers to redefine which conditions exclude individuals from accessing coverage, as I believe current restrictions may be too broad. Further, as proposed above, I advocate permitting small businesses and other organizations to pool together to purchase insurance for members, and I believe that through this, those who are denied individual coverage will have access to policies through group plans.

- *Improve the long-term care insurance marketplace and increase utilization of these plans*

As Florida's population ages, it will be increasingly important for individuals to plan for their future health care needs. Although long-term care insurance is not highly utilized today, it has the potential to provide important coverage and savings for individuals, and the state. I believe that these policies should become more prevalent and considered as important as disability insurance and life insurance. These policies should help cover costs for home-based health care services as well as care provided institutionally. As Governor I will work with the Legislature, Florida's Office of Insurance Regulation, the Agency for Health Care Administration, the Department of Elder Affairs, and stakeholder groups to develop plan to incentivize Floridians and businesses to purchase long-term care insurance and to build these policies into family retirement and health care portfolios. Other innovative solutions such as pre-paid long-care insurance policies must also be pursued. North Carolina, Louisiana and several other states recently created a program that protects residents who purchase long-term care insurance by allowing them to exempt a portion of their assets from Medicaid spend-down requirements and estate recovery. Finally, long-term care insurance was addressed within President Obama's health care reform legislation, but not adequately so. I will work with Florida's congressional delegation to ensure that premiums that people pay into this program are put aside and protected, to be used only for the payment of future claims.

- *Encourage the use of Health Savings Accounts (HSAs) and other high-deductible plans*

Until recently, various efforts were made at the federal level to support the use of Health Savings Accounts (HSAs), which are known to empower consumers, increase competition in the marketplace, and lower costs for the system as a whole. Tax credits are available to individuals who purchase these policies, and I believe these incentives must be expanded. However, reforms made by President Obama and Congress will actually stifle the use of HSAs and other high-deductible policies. As Governor, I will continue to support these consumer and market-friendly policies and will look for state and federal solutions to increase incentives for their use.

➤ **Ensure access to a top-quality health care workforce**

Florida has a critical shortage of physicians, dentists and nurses. The quality of health care in Florida depends on access to health care professionals. It is projected that the national demand for physicians will exceed the supply by 2020, and the shortage is even more dramatic in Florida. According to Kaiser Family Foundation and the American Academy of Family Physicians, Florida faces the third-largest physician shortage in the nation and will need 63% more primary care physicians within ten years to avoid a shortage. The demand for physicians outstrips the production of new doctors in Florida. From 1974 to 2004, Florida's three accredited allopathic medical schools graduated about 450 doctors per year, even as the state's population doubled in the same period. Similar conditions exist for nurses. Florida lacks new nurses to make up for the growing numbers of nurses who are approaching retirement age, and lacks enough qualified instructors to train new nurses. Further, due to the demographic profile of Florida, health care needs exceed those of other states. As Governor, I will work to improve Florida's health care workforce across specialties and fields.

- *Increase the number of medical residency positions in Florida*

After completing medical school, new graduates must complete residency training, also known as Graduate Medical Education (GME). Florida has a shortage of these positions, which limits the state's ability to draw newly graduated doctors and means lost taxpayer dollars on the many Florida medical students who leave for other states. Doctors tend to remain in the state where they completed their residency training, more than where they completed medical school. Florida ranks 46th in the ratio of residency positions, and under these conditions cannot meet workforce demands. To bring Florida at least up to the national average, the state would need an additional 2,700 residency positions. As Governor, I will work with our congressional delegation to fight for more federally funded in-state residency positions. I will also work with the Florida Legislature to develop state-community partnerships to accomplish the same.

- *Rebuild the role of primary care doctors*

Primary care and family physicians are the backbone of our health care system. Through primary care, patients receive long-term comprehensive treatment, rather than episodic care from multiple disconnected doctors. This reduces duplicative treatments, decreases inpatient admissions, and reduces the use of the ER and costly specialty care. Yet Florida, like the nation, has a significant shortage of primary care physicians. This is due in large part because new physicians tend to choose specialties that provide greater compensation. As Governor I will work to develop incentives, such as funding loan repayment programs, for primary care physicians to stay in Florida after they have completed their residency training.

- *Quickly address Florida's shortage of nurses and nursing instructors*

A primary cause of Florida's nursing shortage is a lack of instructors to train new nurses and a lack of hospital space available for the training. We must work to successfully retain existing nurses by providing greater opportunity for senior nurses to remain within the workforce, and improving overall working conditions. Further, we must develop strategies to overcome the nurse faculty shortage to guarantee that nursing students receive appropriate clinical experience. The Florida Center for Nursing was established by the Legislature in 2001 to address supply and demand issues in the field, and to recommend solutions to recruit and retain Florida's nurses. As Governor, I will work to support these initiatives, expand nursing school enrollment and ensure Florida patients have access to high quality care.

- *Enhance access to dental care*

Dental health is an essential component of overall health, not only for preventing decay but also because poor dental hygiene is linked to cardiovascular disease, complications with pregnancy, low detection of oral cancer, and other systemic medical conditions. One American dies from oral cancer every hour of the day. Early detection is critical, and requires greater access to dental health care. Florida has a serious crisis in access to dental care, especially for low income children and adults. A July 2010 report states that “dental care is probably the most pressing need for low-income residents in Duval County and the state.” Even among middle-class families, dental care can be prohibitively expensive and difficult to obtain. One reason for this is a shortage of dentists practicing in Florida. The Pew Foundation gave Florida an F grade for its dental health policies, and I believe we must take immediate action to fix this and other dental workforce problems. As Governor I will build upon recommendations from Florida’s Department of Health Oral Healthcare Workforce Workgroup, which is comprised of dentists, hygienists, health clinics and other professionals, and will look for immediate ways to enhance access to dental care in Florida.

➤ Secure and improve Medicare and Medicaid

Today, Florida's Medicaid program consumes about a quarter of our state budget, up from 18% in 1998, and if nothing is done to curb this trend, it is expected to increase to 36% of state spending within ten years. Approximately 2.7 million Floridians have Medicaid as their health insurance program, which also pays for about half of all births in Florida. Enrollment and Medicaid costs will increase dramatically if federal health care reform is fully enacted. Florida is already facing a severe revenue shortfall, and with the huge shift of cost to the states imposed by President Obama's health plan, these costs are not sustainable. Reforms to Medicaid that reduce cost and improve quality are essential. I support increasing coordination of care, providing consumer choice of their own network of coordinated care, improving management of chronic disease and reducing avoidable hospitalizations. I will work with the Legislature to implement reforms that achieve these objectives. Although Medicare is a federal program, Florida must be proactive in shaping its future. With more than 3.3 million Floridians enrolled in Medicare, it is more important than ever that state leaders work with federal lawmakers to ensure the long-term sustainability of this program. The following proposals represent a starting point, and will be developed in partnership with state and federal legislative leaders and health care experts.

- *Fight to restore Medicare to a solid foundation and ensure quality care for Florida's seniors*

Over 3.3 million Floridians depend on Medicare to meet their increasing health care needs. President Obama's health care reform act has siphoned funds away from Medicare, making the system even more fragile and threatening the program's long term viability. In fact, according to the President's own actuaries, the Medicare cuts will lead 15 percent of America's hospitals to financial ruin. These policies make it more difficult for our seniors to obtain treatment from primary care physicians and specialists alike. As Governor, I will work with Florida's congressional delegation and other national leaders to help them restore Medicare to a solid financial foundation. I will also insist on a partnership with the Departments of Justice and Health and Human Services to fight the runaway fraud in Medicare. This fraud is threatening the very stability of this vital program.

- *Improve the coordination of care drive down costs and achieve better health outcomes*

The number one way to decrease costs within the Medicaid program and achieve greater health outcomes is to insist on greater coordination of care. A disproportionate share of Medicaid dollars are spent on persons who have chronic diseases, such as diabetes or congestive heart failure. Within the context of networks of coordinated care, I believe in the concept of the "medical home" and the "medical neighborhood", where a consumer has their own primary care provider and network of health providers supported by health information technology, adequacy of the provider network, management of chronic disease and coordination of care. These models value early, preventive care, and save money by avoiding costlier diseases and costly visits to emergency rooms or hospital in-patient stays. Better coordination also prevents the duplication of services and the use of unnecessary services. As Governor I will work with the Legislature to ensure that Florida's Medicaid program coordinates care and ensures all enrollees have a primary care "medical home." Florida's low Medicaid reimbursement rates have limited the number of providers available, and strong efforts must be taken to increase participation in this program. Other states have demonstrated that with greater provider participation, and with better coordination of care, Medicaid is able to save taxpayer dollars. I believe there is great potential in Florida to achieve the same. I will petition the federal government for the required waivers to develop more innovative approaches to streamline Medicaid and improve its cost effectiveness. Finally, no Medicaid reforms should happen at the expense of our doctors. Rather, doctors should benefit from cost-savings that are achieved.

- *Prioritize improved access to health care for children*

It is widely known that just giving a child a Medicaid card does not mean they have access to care. We must improve our Medicaid program so children who are covered in this system can access the specialists they need. I will bring an intense focus on the issue of well-child checkups and proper management of children with diagnosed chronic conditions. We will measure the performance of care networks to make certain these critical services are made available. A child with a life-changing illness is tragic, and we must make certain the system is equipped to help them when they need it.

- *Improve access to home and community-based care options*

I strongly believe that families should remain intact and that seniors and persons with disabilities should be able to remain in their homes for as long as they wish and are able to do so safely. Not only is remaining in one's home the most desired place to live, it is also far less expensive than institutional care. Make no mistake, Florida must continue to provide adequate funding for safe, quality nursing home care; however seniors and persons with disabilities should have the option to remain in their homes and in community-based settings. The average cost of home care services for seniors is between \$5,000 and \$8,000 per year, which is considerably less than the cost of Medicaid-funded nursing home care at \$50,000 per year. Florida's ratio of nursing home residents among people over age 65 is lower than the national average, however much more can be done to help keep people in their homes. There are currently around 30,000 seniors on waiting lists for home care services. In 2008, nearly 5,000 waitlisted people entered a nursing home at a cost of over \$101 million. I believe access to home and community-based care must be improved, including assistance with bathing, dressing, chores, and medication, as well as caregiver supports. As Governor I will support home care programs to assist seniors and those with disabilities to remain in their homes safely and with dignity.

➤ Support and empower persons with disabilities

It is a core function of government, and a value central to my own beliefs, to provide opportunity and freedom for all individuals. For persons with disabilities, Florida has taken important steps developing programs that support and empower children and adults with disabilities, but more can be done. As Governor I will work with members of the disabilities community to further advance our state's approach to providing care and opportunities for all Floridians. I will work to reduce waiting lists for important services, enhance employment and transportation options, and support educational opportunities for persons with disabilities.

- *Advocate consumer self-direction and dignity*

As Governor, I will work to empower individuals of all ages and their families through greater flexibility in consumer self-direction for services. Individuals with disabilities and their families are in the best position to know what services are most important for their well-being. I support the development of a service delivery system that gives individuals and families maximum flexibility to address unique needs, and I will work to foster collaborations among all types of service providers to reduce duplicative efforts and improve opportunities in education, employment, transportation, and living options.

- *Enhance independence for persons with disabilities*

I believe that every person deserves the opportunity to live in and make contributions to their community. As Governor, I will work with the disabilities community to support efforts to increase the independence of individuals with disabilities of all ages. This involves careful planning and support across the lifetime of the individual to provide the best opportunities for optimal quality of life. I will seek opportunities to enhance educational supports, employment and living supports, transportation, access to essential health care services, and care that may become necessary in the later years of life. As mentioned above in the section on Home and Community Based Care, I believe strongly that families should remain intact and that people are always better off when receiving care in their own home with their loved ones. Experience has shown that people who live and work in smaller, integrated settings have two to three times more positive outcomes as others, and often times, it costs less to care for people in these home and community-based settings.

- *Support improved opportunities for education and safety*

Being a part of the community is the best insurance against abuse and neglect. Unfortunately, abuse rates for persons with disabilities are overwhelming. In my role as Attorney General I have fought to protect Florida's most vulnerable from abuse, fraud and scam artists. I pledge continued support of the advancements made during the 2010 legislative session in the McKay Scholarship Program, in ensuring that early childhood educators and professionals learn how best to support children with disabilities, in protecting children from inappropriate uses of restraint and seclusion, in developing a developmental disabilities savings plan, and in ensuring that individuals with disabilities of all ages are free from abuse, neglect and exploitation.