



# FLORIDA ASSOCIATION OF NURSE PRACTITIONERS

ADVOCACY THROUGH ACTION

LAKE HELEN, FL [Aug 29, 2025]: An attack on small businesses is under way in Florida, and even nationally, warns the Florida Association of Nurse Practitioners (FLANP.) Insurance companies are singling out small business healthcare clinics, inclusive of those owned by Autonomous Advanced Practice Registered Nurses (APRNs) and terminating Medicaid and Medicare contracts for no cause. These insurance cuts have no end in sight. There are essentially no restrictions on insurance companies or legislative protection for Autonomous APRN business owners who are providers that are desperately needed in a state with a known critical provider shortage.

The Medicaid, Medicare, and commercial insurance companies discriminating against Autonomous APRNs and individual practice owners hurts small businesses, the backbone of our economy. These decisions have already caused the loss of employees in the workforce from the impact on just two FLANP member-owned businesses that cover almost 10,000 patients in rural Florida counties. These two Autonomous APRNs have recently been fighting against cuts that would affect their vulnerable complex children and elderly adults due to Sunshine and Humana ending contracts without cause. These providers have stellar ratings.

While these terminations impact both the businesses and the patients, they also impact the rural communities these Autonomous APRNs typically serve. Logan Andrews, owner of Andrews Healthcare, is facing Humana terminating his Medicaid and Medicare contracts. Andrews provides medical support for the EMS system in Gilchrist and Dixie Counties helping keep patients out of the Emergency Departments. His practice covers 21 counties, has 27 providers (but one less now after the Humana termination), serves 12 assisted living facilities, and has 4 brick and mortar offices. His office serves Medicaid and Medicare patients in their homes providing comprehensive primary care to keep these patients out of the Emergency Departments. Humana terminating his contract without cause will result in more patients seeking care in the Emergency Departments in Gilchrist and Dixie Counties. "The termination of our Humana agreement without cause is uncalled for, especially in rural and underserved area of Florida with limited access to quality healthcare," Andrews said. "This is not just affecting those patients that see us for primary care, but also for mental health. This should be seen as patient abandonment by Humana as so many of these homebound patients will now be left without a provider to see them since Andrews Healthcare is the only house-call provider available in many of these rural areas we serve. Now these patients have no option but to go back to using the ER as their main source of healthcare."

Elizabeth Barger, owner of Happy Camper Pediatrics, has more than 170 medically complex children she has treated for years, many of them since birth. She is the only primary care provider they have ever known. Several of these children have been refused by all other area CMS (a specialty

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Medicaid plan through Sunshine) providers and now face uncertainty with disruption to their medical care and an inability to find another local provider who will accept them. Barger works in a medical desert where there are already not enough providers. Case managers working for CMS frequently refer patients to Barger. Despite this, CMS informed AHCA that this was a business decision and there were too many providers. “You can’t say there’s a shortage in Medicaid providers when the Medicaid companies are allowed to terminate contracts for no reason, causing these shortages and leaving willing providers unable to see their patients,” Barger said. “At some point, the state is going to have to step in to protect its residents.” This is Barger’s second time undergoing this disruption to her patient care. Last year, Sunshine Medicaid, despite her good standing, terminated the Medicaid, Child Welfare, and Serious Mental Illness lines of insurance, affecting almost 1,000 children. Barger still has patients who have been unable to find a new provider almost one year later.

Terminating these contracts will result in increased hospitalizations, Emergency Department visits, longer wait times for all, and a general delay in medical care. Andrews and Barger are just the tip of the iceberg. As word spreads about termination without cause, more providers are speaking up by sharing how they, too, have faced this discrimination.

It is projected that Florida will be short almost 21,978 physicians by 2030. This is the result of Florida’s ever-aging, ever-growing population. Rural areas are projected to suffer the greatest disparity. Historically APRNs have been the main healthcare providers in rural areas of the state. FLANP warns until these insurance companies cease termination without cause an already underserved population will have an even worse healthcare crisis.

FLANP, as the state’s largest APRN organization, has local APRNs willing to speak with your local news organization, including Andrews and Barger. For further questions, email us at [contact@flanp.org](mailto:contact@flanp.org).