

The Delray Democrat

Florida Can't Afford to Lose Debbie Mucarsel-Powell¹

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What's at stake for Florida in the upcoming election? Everything. From soaring insurance costs that force people to leave the state, to unchecked climate change. From an austere abortion ban that puts women's lives at risk to threats to Medicare and Social Security. The Republicans have brought us to a precipice where our very quality of life hangs in the balance.

The Democratic Senate candidate, former Congresswoman Debbie Mucarsel-Powell, is closing in on victory over current Senator Rick Scott. We can't afford to lose her; she's the most outstanding contender for any Florida office we've seen in years. "Democrats have fielded a top-notch candidate in former congresswoman Debbie Mucarsel-Powell," said [The Washington Post](#).

Insurance rates and the high cost of living

We need her help right now with the prohibitive cost of living in Florida, especially with property insurance making the state unlivable for [thousands of residents](#). Many homeowners may soon open letters from their insurers announcing a hefty increase in the cost of their premiums, following hurricanes Helene and Milton, or informing them the companies are dropping their policies. Mucarsel-Powell promises that, as Florida's next junior Senator, she will make this issue a "[top priority](#)."

The reasons for the insurance crisis are a mix of Florida's high propensity for natural disasters such as hurricanes, floods, and tornadoes as well as excessive litigation. Soaring premiums have caused many Florida homeowners to drop their policies, leaving them vulnerable to financial ruin.

Unlike her Republican opponent, junior Senator Rick Scott, Mucarsel-Powell understands the nexus between climate change and high insurance costs. Warming oceans, rising sea levels, and more powerful storms also threaten our agriculture and tourism industries.

Most consumers are squeezed. Many homeowners' associations and mortgage companies require proof of adequate property insurance. At the same time, many insurers have stopped writing policies in Florida. The problem has reached critical mass.

Once elected, Mucarsel-Powell plans to sponsor a counterpart to a House bill, [the Natural Disaster Risk Reinsurance Program Act of 2023](#), that she says would reduce the cost of property insurance for Floridians by 25%. "It basically means we would have a federal program that would back insurance companies so they can have funding available to insure customers and not put those costs on the consumers themselves. This is going to affect not only the rent and property insurance market, but it's going to start affecting our mortgage lending, and it's a critical issue that we need

¹ [The Delray Democrat](#), October 2024, page 3.

to [deal with immediately](#).”

Here’s how it would work. Insurance companies protect themselves against huge claims by buying what’s called “reinsurance” and they pass the cost onto their customers. [Newsweek](#) reported that, according to the National Bureau of Economic Research, “Florida has the highest rate of reinsurance exposure in the country, at 40 percent, while most of the country reports rates between 10 and 20 percent.”

Mucarsel-Powell’s bill would help consumers by having the federal government issue “post-event” bonds to the insurers to help with the costs of claims, instead of passing them to homeowners.

Reduce living costs through energy savings and combatting climate change

Unbelievably, Rick Scott claims he doesn’t know what causes climate change. In an interview with [CNN’s Dana Bash](#) concerning the damage from Hurricane Helene and increasing storm surges, Scott said “who knows what the reason is, but something is changing.” Who knows? The scientists do. And so does Mucarsel-Powell, whose voting history in Congress proved her commitment to help. As Congresswoman, she worked diligently to fight climate change and to lower energy costs.

She voted for [clean energy tax incentives](#) for electric vehicles and charging stations. She sponsored [the WISE Act](#) that required [using a percentage](#) of the federal Clean Water State Revolving Fund to aid green infrastructures. She signed onto the [Climate Action Now Act](#) to urge America’s participation in “international climate change mitigation efforts.”

Mucarsel-Powell supports a Senate counterpart to the House [REBATE Act](#), that provides local governments with federal grants for high-efficiency electric home programs.

This bill was made necessary because Governor Ron DeSantis decided Florida wouldn’t participate in President Biden’s plan to ease energy cost burdens. [Forbes](#) put it bluntly, “Florida Gov. Ron DeSantis rejected more than \$350 million in funding for energy efficiency initiatives as part of the Inflation Reduction Act, including money reserved for low-income households—a rebuke to President Biden’s economic agenda on which some Democrats have seized, as the state battles a hurricane, and many Floridians could be burdened with crippling expenses to rebuild or weatherize their homes.” And this was before hurricanes Helen and Milton.

If the REBATE Act becomes law, Floridians can receive tax incentives by upgrading to energy-efficient appliances and other forms of clean energy.

Mucarsel-Powell will also work to expand access to solar power. Her website notes, “Extreme heat continues to drive up electricity bills, but Florida has only tapped about 2% of its rooftop solar potential. Debbie will push to expand solar panel power in Florida and lower the cost of Floridians’ electricity bills.”

Mucarsel-Powell has taken the [No Fossil Fuel Money Pledge](#) promising she will not accept campaign contributions from fossil fuel donors. Rick Scott has not.

Climate change is an existential threat to life as we know it; the planet can't sustain our continued assaults. Mucarsel-Powell recognizes that the earth is in the balance, in contrast to her opponent. She says she's "Unlike Rick Scott who banned the use of the term 'climate change' as Governor and dismisses it as 'nuisance flooding.'"

Abortion rights. Mucarsel-Powell firmly believes abortion is a decision to be made by women and their doctors, not the government. She's fierce in her determination to protect this right. With Amendment 4 on the ballot this November, Florida women have an opportunity to regain the reproductive rights they lost when the Supreme Court overturned *Roe v. Wade*, but Mucarsel-Powell warns that even if the question gets the required 60% voter approval, Rick Scott is a threat.

In an interview on [MSNBC](#), she emphasized "Living in a state with such an extreme ban on abortion we know that there's a higher rate of violence against women when these abortion bans go into effect ... and higher rates of maternal mortality. Pregnancy is a very critical piece of a [sic] healthcare for a woman ... and many women have to face very complicated pregnancies. We have this opportunity to vote for Amendment 4...to enshrine it into the state constitution. But it's not going to mean anything if Rick Scott ... gets re-elected and then pushes for a national abortion ban."

Medicare, Medicaid and Social Security.

As a congresswoman, Mucarsel-Powell wrote [HR 986: Protecting Americans with Preexisting Conditions Act of 2019](#), the bill that turned back Donald Trump's policy that allowed states to reverse some of the consumer protections of the Affordable Care Act. In an [interview with AARP](#), she emphasized that she will fight to maintain Medicare. "Not only do we need to protect it, but . . . we need to expand the coverage we currently have . . . We need to figure out . . . [how to include basic] dental and optical [in Medicare]."

And she wants more help for caregivers. "This really hits home for me," she continued. "My mother lives with me, so I've personally seen the burden and really the responsibility [of caregiving]... One of the things we can do is provide tax incentives to families that have to take care of an elderly parent.... We also need to provide better services and expand Medicaid . . . So if the senior needs someone to come to their home to help them ... they should be able to receive that."

With Rick Scott's proposal to sunset federal programs, which include Social Security, Mucarsel-Powell said, "I've had multiple conversations with people living in the state of Florida that asked me specifically to not raise the age [for full Social Security benefits]... What we cannot do is reduce the benefit, eliminate the benefit or privatize the benefit."

Prescription drug costs are the bane of both the uninsured and underinsured. "I support legislation like the Lowering Drug Costs for American Families Act, which expands the Inflation Reduction Act's drug price negotiation program to all Americans . . . and increases the annual number of prescription drugs selected for negotiation."

Mucarsel-Powell is proud that she may be the first Latina Senator from Florida, but she's committed to representing Floridians of every background. It is her experience as an immigrant

that has made her sensitive to the concerns of all people. The issues are urgent, their stewardship profoundly consequential. Debbie Mucarsel-Powell is the only choice.