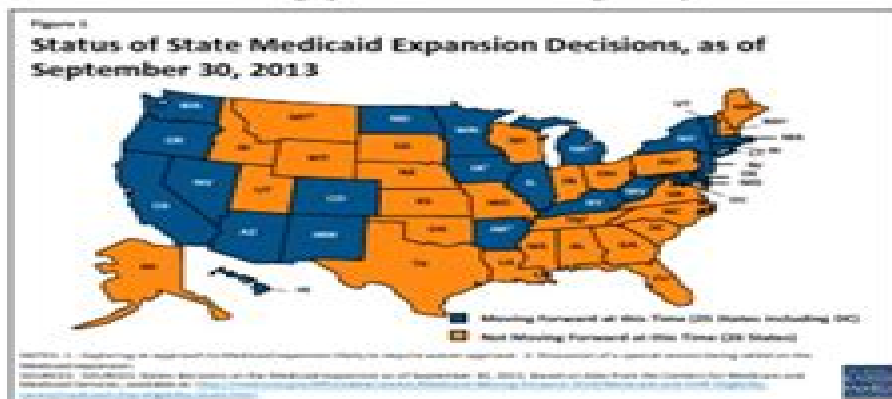


October 2013 | Issue Brief

The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid

The expansion of Medicaid eligibility to nearly all low-income adults is a core component of the coverage provisions in the 2010 Affordable Care Act (ACA). The ACA Medicaid expansion provides a link between new private coverage options available through either Health Insurance Marketplaces or employers and the existing Medicaid program, which previously had many gaps in coverage for adults. Historically, Medicaid eligibility generally was restricted to low income individuals in a specified category, such as children, their parents, the aged, or individuals with disabilities. In most states, adults without dependent children were not eligible for Medicaid. Further, eligibility levels for parents were generally set very low and varied greatly across states. As a result, only 30% of poor nonelderly adults had Medicaid coverage in 2012, compared to 70% of poor children, and uninsured rates for poor adults (42%) were well over twice the national average (18%).¹

The expansion of Medicaid, effective in January 2014, fills in historical gaps in Medicaid eligibility for low-income adults and has the potential to extend health coverage to millions of currently uninsured individuals. This expansion essentially sets a national Medicaid income eligibility level of 138% of poverty (about \$27,000 for a family of three²) for adults. The expansion was intended to be national and to be the vehicle for covering low-income individuals, with premium tax credits for Marketplace coverage serving as the vehicle for covering people with higher incomes. However, the June 2012 Supreme Court ruling made the expansion of Medicaid optional for states, and as of September 2013, 26 states did not plan to implement the expansion (Figure 1).



In states that do not expand Medicaid, over five million poor uninsured adults have incomes above Medicaid eligibility levels but below poverty and may fall into a “coverage gap” of earning too much to qualify for Medicaid but not enough to qualify for Marketplace premium tax credits. Most of these people have very limited coverage options and are likely to remain uninsured. This brief describes the coverage gap and presents estimates of the population that falls into this situation. An overview of the methodology underlying the analysis can be found in the Methods box at the end of the report, and more detail is available in the accompanying Technical Appendices.

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Table of Contents Kaiser Family Foundation Report

1. Understanding the eBook Kaiser Family Foundation Report
 - The Rise of Digital Reading Kaiser Family Foundation Report
 - Advantages of eBooks Over Traditional Books
2. Identifying Kaiser Family Foundation Report
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Kaiser Family Foundation Report
 - User-Friendly Interface
4. Exploring eBook Recommendations from Kaiser Family Foundation Report
 - Personalized Recommendations

- Kaiser Family Foundation Report User Reviews and Ratings
- Kaiser Family Foundation Report and Bestseller Lists
- 5. Accessing Kaiser Family Foundation Report Free and Paid eBooks
 - Kaiser Family Foundation Report Public Domain eBooks
 - Kaiser Family Foundation Report eBook Subscription Services
 - Kaiser Family Foundation Report Budget-Friendly Options
- 6. Navigating Kaiser Family Foundation Report eBook Formats
 - ePub, PDF, MOBI, and More
 - Kaiser Family Foundation Report Compatibility with Devices
 - Kaiser Family Foundation Report Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Kaiser Family Foundation Report
 - Highlighting and Note-Taking Kaiser Family Foundation Report
 - Interactive Elements Kaiser Family Foundation Report
- 8. Staying Engaged with Kaiser Family Foundation Report
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Kaiser Family Foundation Report
- 9. Balancing eBooks and Physical Books Kaiser Family Foundation Report
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Kaiser Family Foundation Report
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Kaiser Family Foundation Report
 - Setting Reading Goals Kaiser Family Foundation Report
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Kaiser Family Foundation Report
 - Fact-Checking eBook Content of Kaiser Family Foundation Report

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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