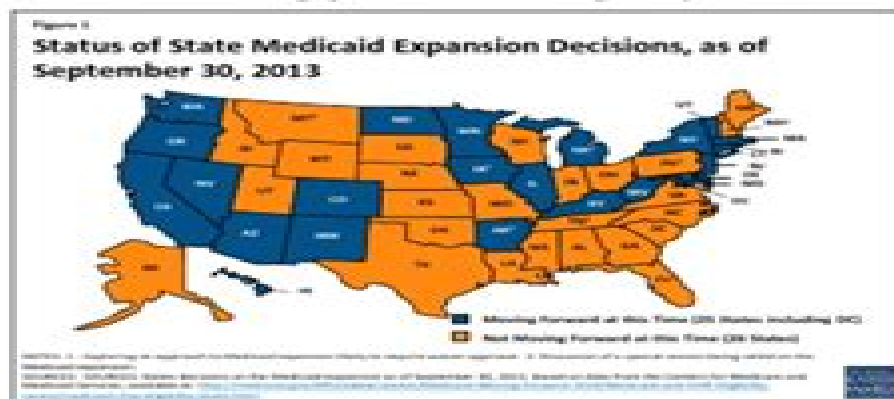


October 2013 | Issue Brief

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%).⁴

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.

Kaiser Family Foundation Report

Elisa Eiseman, Donna Fossum



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Morbidity and Mortality Weekly Report ,2006 *Public Health Reports* ,2003 **Navigating Health Insurance**

Pozen,Jim P. Stimpson,2017-02-24 Navigating Health Insurance examines health insurance from the perspective of the consumer Students are introduced to basic health insurance principles and terminology as well as types of insurance such as Medicaid Medicare Medigap Exchanges and others The impacts of the ACA on health insurance are explored as well as essential services and coverage decisions long term care workers compensation administration paper work filing claims and more Students will also be challenged to consider market and social justice philosophies for example the impact on health insurance and access to health care services international comparisons and advantages and disadvantages of the U S system

Global HIV/AIDS Politics, Policy, and Activism Raymond A. Smith,2013-10-28 An international team of specialists in politics policy and activism provide an indispensable guide to the persistent challenges and emerging issues posed by the global HIV AIDS epidemic now in its fourth decade The HIV AIDS epidemic is at a critical turning point Compelling new findings herald the potential to eventually grind the epidemic to a halt through a combination of expanded treatment coverage and new biomedical approaches to prevention At the same time the severe global economic downturns have negatively affected wealthy donor nations that have provided the funds and technical support for programs in the developing world It is against this backdrop that this landmark three volume set was developed It provides a broad overview of the critical political issues surrounding HIV AIDS inspects key areas of policy and policymaking and spotlights the most important forms of activism and community mobilization The volumes reflect an eclectic and wide ranging set of issues written by an international team comprising dozens of authors from nations including the United States the United Kingdom Ghana South Africa Brazil Cambodia Norway and Qatar The international contributors represent a variety of disciplines and bring with them a range of styles and methodological approaches appropriate to their specific topics and disciplines An important addition to academic and public libraries this expansive work will benefit students and other readers interested in politics policymaking public health activism and community mobilization both in the United States and globally The Challenges of Creating a Global Health Resource Tracking System

Elisa Eiseman,Donna Fossum,2005-03-18 The RAND Corporation conducted interviews consulted with experts and carried out detailed analyses of existing tracking systems that focus on health resources flowing to and within developing countries the objective being to determine how to provide a truly global health resource tracking system that will provide comprehensive accurate up to date data for policymakers and other users and will address the current systems limitations **Resources in Education** ,2001 *Health Services Reports*

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Earthquake How the Ever-shifting Healthcare Model Victimizes Americans uses an easy to understand metaphor that equates the ever-shifting healthcare system with tectonic plates just as earthquakes create victims with every shift of tectonic plates so does the unstable American healthcare system Dr Brian Casull a physician and physician executive of over 40 years provides information that will help you escape to solid ground including discussions about What drives healthcare cost and what you can do about it What the Affordable Care Act does and doesn't do The on-going political assault on your healthcare including pre-existing conditions preventive care and the 10 essential categories of care you rightfully deserve Earthquake aims to give you the average healthcare consumer the information necessary to become informed about America's healthcare system and understand the tectonic plates that make your healthcare shake and tremble With this book in hand you can stay up to date on America's Healthcare in Transition

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