

# Medicaid **covers** US

## Medicaid 101: Health Insurance for Low-Income Americans

### What is Medicaid?

Medicaid is a health insurance program that provides comprehensive and affordable health care coverage to many low-income Americans. Medicaid is funded by both state and federal governments.

### Who is covered by Medicaid?

Federal law requires states cover low-income families, qualified pregnant women and children, blind or disabled individuals, individuals receiving Supplemental Security Income (SSI), and some seniors.<sup>1</sup> States can cover more people than the federal law requires. States also choose the income levels for people to qualify for the state's Medicaid program. In some states, low-income children qualify for Medicaid or the Children's Health Insurance Program (CHIP), but their parents might not qualify for Medicaid. For example, in Alabama, a parent in a family of three must earn less than \$320/month (18% of the federal poverty level (FPL)); while in Virginia, a parent in a family of three can earn up to \$2,454/month to qualify for Medicaid.<sup>2</sup> In Alabama, childless adults generally do not qualify for Medicaid, but in Virginia they can qualify as long as they earn less than \$1,436/month.<sup>3</sup>

### What is Medicaid Expansion?

In 36 states and the District of Columbia,<sup>4</sup> low-income adults qualify for health insurance coverage through Medicaid as part of the Affordable Care Act. In these states, the eligibility for Medicaid has been expanded to adults earning up to 138 percent of the FPL (\$1,436/month for a single adult).<sup>5</sup> In the other 14 states, many low-income adults and parents do not qualify for Medicaid. These adults are often referred to as people in the "coverage gap." They earn too much to qualify for Medicaid, but not enough to receive tax credits to purchase health insurance on the federal marketplace.<sup>6</sup>

### What does Medicaid cover?

Medicaid covers many of the same services as private health insurance. Every state's Medicaid program covers benefits like: inpatient and outpatient hospital services, physician services, tobacco cessation counseling for pregnant women, and laboratory and x-ray services.<sup>7</sup> States have the option to cover additional benefits like: prescription drugs, preventive services, dental services, hospice care and physical therapy.<sup>8</sup>

### Why is Medicaid important?

For many families and individuals, Medicaid is much more than just health insurance. Medicaid gives people the peace of mind that they or their families can access health care when needed. Children and parents can get healthy and stay healthy because they can access doctors for check-ups, preventive



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screenings, and manage chronic conditions. It helps adults be productive at work, and helps kids do their best at school. For many people, access to health insurance allows them access to the medications they need to keep their job, get a degree, and care for their family and loved ones.

## Why does ACS CAN care about Medicaid?

Medicaid provides low-income Americans access to quality, comprehensive, and affordable health insurance, including those with cancer, those who will be diagnosed with cancer, and cancer survivors. More than two million<sup>9</sup> Americans (children and adults under age 65) with a history of cancer rely on Medicaid for their health care, and in 2014 nearly one-in-three<sup>10</sup> children diagnosed with cancer were enrolled in Medicaid at the time of their cancer diagnosis.

The health coverage provided by Medicaid programs helps improve outcomes and reduces the burden of cancer by offering access to prevention services; timely cancer screening and early detection services; as well as affordable treatment services and care.<sup>11,12,13</sup>

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<sup>1</sup> "Eligibility." Medicaid.gov, [www.medicaid.gov/medicaid/eligibility/index.html](http://www.medicaid.gov/medicaid/eligibility/index.html).

<sup>2</sup> "Poverty Guidelines." Office of the Assistant Secretary for Planning and Evaluation, 12 Jan. 2018, [aspe.hhs.gov/poverty-guidelines](http://aspe.hhs.gov/poverty-guidelines).

<sup>3</sup> "Virginia's New Health Coverage for Adults." Cover Virginia, 2018, [www.coverva.org/expansion/](http://www.coverva.org/expansion/).

<sup>4</sup> "Status of State Action on the Medicaid Expansion Decision." The Henry J. Kaiser Family Foundation, The Henry J. Kaiser Family Foundation, 13 Feb. 2019, [www.kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/?currentTimeframe=0&sortModel=%7B%22colld%22%3A%22Location%22%2C%22sort%22%3A%22asc%22%7D](http://www.kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/?currentTimeframe=0&sortModel=%7B%22colld%22%3A%22Location%22%2C%22sort%22%3A%22asc%22%7D).

<sup>5</sup> Ibid.

<sup>6</sup> "Uninsured Adults in States That Did Not Expand Who Would Become Eligible for Medicaid under Expansion." The Henry J. Kaiser Family Foundation, 16 Apr. 2019, [www.kff.org/medicaid/fact-sheet/uninsured-adults-in-states-that-did-not-expand-who-would-become-eligible-for-medicaid-under-expansion/?utm\\_campaign=KFF-2019-The-Latest&utm\\_source=hs\\_email&utm\\_medium=email&utm\\_content=71865572&\\_hsenc=p2ANqtz--c-bJNuEcqljBwtgc-6ss54d8CFmEPzxZROV\\_oNOno4COYFhysoJlcmSVrJn\\_L8tuG7hqXl3gNLX7IFTc2DCO7mRKLK6L0YKVQ\\_KG3foF9ky6WuEw&\\_hsmi=71865572#](http://www.kff.org/medicaid/fact-sheet/uninsured-adults-in-states-that-did-not-expand-who-would-become-eligible-for-medicaid-under-expansion/?utm_campaign=KFF-2019-The-Latest&utm_source=hs_email&utm_medium=email&utm_content=71865572&_hsenc=p2ANqtz--c-bJNuEcqljBwtgc-6ss54d8CFmEPzxZROV_oNOno4COYFhysoJlcmSVrJn_L8tuG7hqXl3gNLX7IFTc2DCO7mRKLK6L0YKVQ_KG3foF9ky6WuEw&_hsmi=71865572#).

<sup>7</sup> Mandatory & Optional Medicaid Benefits." Medicaid.gov, [www.medicaid.gov/medicaid/benefits/list-of-benefits/index.html](http://www.medicaid.gov/medicaid/benefits/list-of-benefits/index.html).

<sup>8</sup> Ibid.

<sup>9</sup> Analysis provided to ACS CAN by Avalere Health. Coverage of patients with cancer in Medicaid under the AHCA. Analysis performed June 2017.

<sup>10</sup> Ibid.

<sup>11</sup> Aparna Soni, Kosali Simon, John Cawley, Lindsay Sabik, "Effect of Medicaid Expansions of 2014 on Overall and Early-Stage Cancer Diagnoses", *American Journal of Public Health* 108, no. 2 (February 1, 2018): pp. 216-218.

<sup>12</sup> Dehkordy, SF, Hall, K, West, B, et al. "Medicaid Expansion Improves Breast Cancer Screening for Low Income Women." November 30, 2015. [https://www2.rsn.org/timssnet/Media/pressreleases/14\\_pr\\_target.cfm?id=1849](https://www2.rsn.org/timssnet/Media/pressreleases/14_pr_target.cfm?id=1849)

<sup>13</sup> Ungar, Laura. "More KY Medicaid Patients Get Preventative Care." *Courier Journal*. August 7, 2015. Web [www.courier-journal.com/story/life/wellness/2015/08/05/preventive-care-rises-among-kentucky-medicaid-patients/31190973](http://www.courier-journal.com/story/life/wellness/2015/08/05/preventive-care-rises-among-kentucky-medicaid-patients/31190973)

