

## Medicaid Expansion Would Benefit Georgia Parents and Other Adults Without Insurance

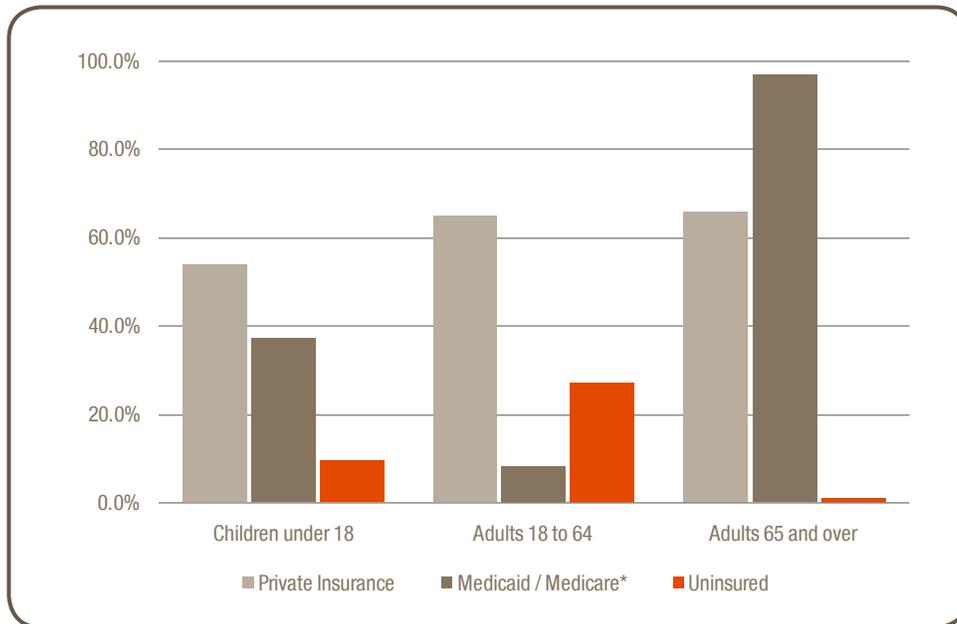
By Timothy Sweeney, Director of Health Policy

Georgia has a chance to dramatically increase access to health coverage and to improve the lives of hundreds of thousands of Georgians by expanding Medicaid. Low-income parents and other working-age adults in Georgia (ages 18 to 64), would benefit the most, since they are more likely to be uninsured than other age groups.

Here are some of the facts:

**More than one-quarter of working-age Georgians (more than 1.6 million men and women) went without health coverage in 2011.** That rate is three-times as high as for children under 18.

**Figure 1 Georgia's Working-Age Adults Have Highest Uninsured Rate**



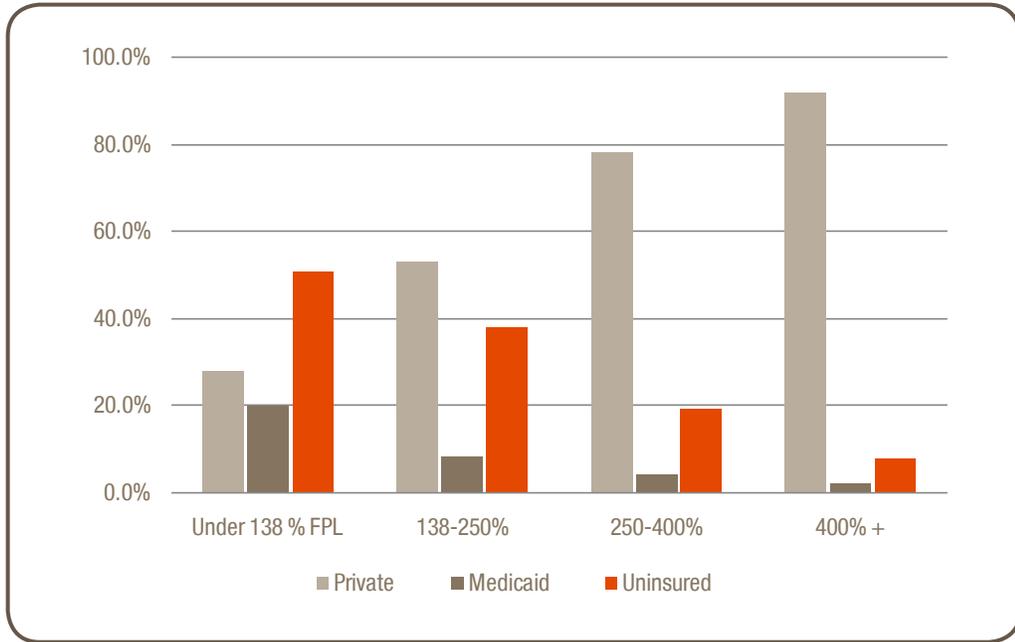
Source: US Census Bureau, 2011 American Community Survey one year estimates

\* Medicaid coverage is shown for Children and Adults 18-64; Medicare is shown for adults over 65.

- Medicaid and Medicare protect Georgia's children and elderly, but very limited eligibility for younger adults leaves those who can't get insurance through their jobs with few other options (Figure 1).
- Approximately 27 percent of Georgians between 18 and 64 went without coverage last year, compared to less than 10 percent of children in Georgia and barely 1 percent of Georgians over 65 (Figure 1).

**Low-income Georgians are more likely to not have health insurance.** Georgians with higher incomes commonly have private insurance (such as coverage through an employer). However, low-income adults often lack employer coverage and cannot afford coverage on the individual market. As a result, they are more likely to end up without coverage.

**Figure 2 Low-Income Working Age Adults More Likely to be Uninsured**



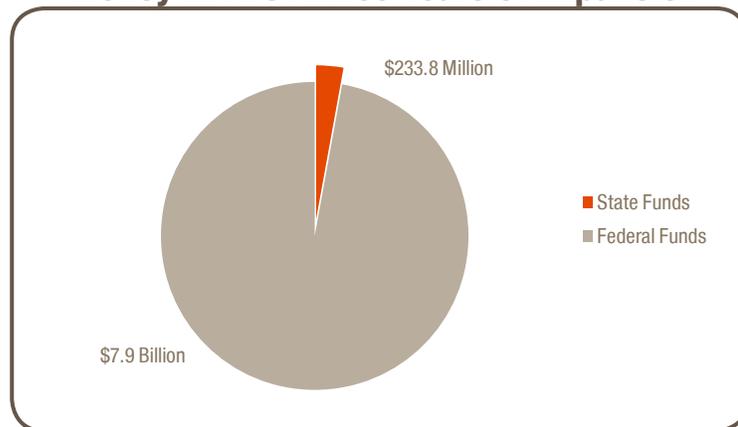
Source: US Census Bureau, 2011 American Community Survey one year estimates

- In 2011, about half of Georgians ages 18 to 64 with incomes below 138 percent of poverty (about \$15,000 for an individual or \$26,000 for a family of three) were without health coverage during the year. If Georgia expands Medicaid, all of these Georgians could gain insurance (Figure 2).

**Expanding Medicaid is a great deal for Georgia**

- The expansion would bring in nearly \$8 billion in new federal funds in the first three years alone, while new state spending would be minimal (Figure 3).
- From FY 2014 to FY 2016, new federal funds would account for nearly 97 percent of the coverage costs for newly enrolled Georgians (Figure 3).
- After FY 2016, federal funds would continue to pay for about 90 percent of the coverage costs.

**Figure 3 State Would Spend Little New Money in First Three Years of Expansion**



Source: State estimates provided by Georgia Department of Community Health

Expanding Georgia’s Medicaid program would extend coverage to more than 500,000 adults who currently lack coverage and would likely lead to increased enrollment among children who are already eligible. In total, 650,000 more Georgians could be covered in the coming years who would likely remain uninsured if the state fails to expand the program.