

## Georgia Veterans Would Gain Health Coverage Through Expansion

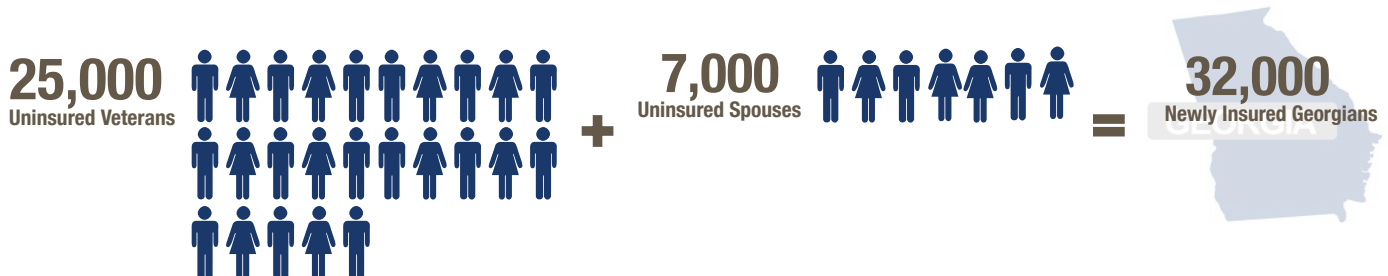
By Tim Sweeney, Director of Health Policy

If Georgia expands Medicaid in 2014, nearly 25,000 uninsured veterans and 7,000 of their spouses could get health coverage. That could mean nearly 45 percent of Georgia's uninsured veterans and more than one-quarter of their uninsured spouses could get health coverage.

Nearly one in eight veterans in Georgia went without health insurance in 2010, the most recent year statistics are available. Georgia is home to the fourth largest population of uninsured veterans in the United States. Approximately 56,000 veterans in Georgia lack health coverage, along with roughly 28,000 spouses between 19 and 64 years old.

Beginning in January 2014, Georgia could expand Medicaid to cover Georgians with income up to 138 percent of the poverty line, about \$16,000 for an individual or about \$27,000 for a family of three. The majority of Georgia's uninsured veterans (more than 20,000) and their spouses (more than 4,000) have income below 100 percent of the poverty line – which means they will be left out of new coverage options entirely if Georgia refuses to expand Medicaid. Individuals with income above the poverty line will be eligible for tax credits to help buy private insurance, but individuals with income below the poverty line will not be eligible for those tax credits.

### Medicaid Expansion Could Cover Nearly Half of Georgia's Uninsured Veterans



Source: Uninsured Veterans and Family Members: State and National Estimates of Expanded Medicaid Eligibility Under the ACA. The Urban Institute, March 2013

Although veterans have greater access to health coverage than the general population, veterans without job-based health coverage face some of the same barriers to health care as other Americans. It is a common misconception that veterans are provided comprehensive health care benefits after they complete their service. Not all veterans are eligible for health benefits through the Department of Veteran Affairs (VA). Even some people with VA health benefits may face difficulty accessing medical services if they don't have additional insurance. Younger veterans are more likely to be uninsured than their older counterparts and are more likely to only have VA health benefits, leaving them partially uncovered. Veterans without insurance are also more likely than insured veterans to delay care due to cost. They are also more likely to report unmet health or dental needs.