

Medicaid Expansion a Shot in the Arm for Coastal Georgia

By Tim Sweeney, Director of Health Policy

About 50,000 uninsured Georgians in the 10-county Coastal Georgia region could get guaranteed health coverage if Georgia accepts new federal money to expand Medicaid eligibility. That is about half the area residents between 18 and 64 without health coverage in 2012, the last year of available data. It's the third largest number of residents of any of Georgia's 12 state-designated regions.

New federal funding for states to expand Medicaid eligibility to more low-income adults became available January 2014. More than half the states are using the money to cover adults under 65 with income up to 138 percent of the federal poverty level. That describes a single person with a \$16,000 annual income, or a family of three with about \$27,000 in annual income. About 27 percent of coastal residents 18 to 64 had income in 2012 that qualifies them for Medicaid coverage under rules the state could adopt right now. About 44 percent of them didn't have health coverage in 2012.

Coastal Georgians Stuck in Coverage Gap

Georgia limits Medicaid eligibility for adults more than many states. Parents qualify for Medicaid with income below about 38 percent of the poverty level, or about \$7,500 annually for a family of three. Adults without children or a disability are ineligible for Medicaid regardless of income.

Georgians can use new federal tax credits to purchase private health insurance if their income is above the poverty level or about \$11,700 for a single adult. That threshold is about \$19,800 for a family of three. Without Medicaid eligibility expansion, many uninsured Georgians with income below the federal poverty level will remain stuck in a coverage gap. Their income is above Georgia's current Medicaid threshold, yet too low to qualify for new federal insurance subsidies.

More than 400,000 uninsured adult Georgians fall in this coverage gap, including an estimated 27,000 or more coastal residents. That is more than the populations of Brunswick and Garden City combined.

50,000 Coastal Georgians Could Get Health Care through Medicaid Expansion



