Expanding Health Care Coverage & Reducing Disparities: Medicaid Expansion

Citseko Staples Miller State & Local Campaigns ACS CAN



Medicaid: What the Supreme Court Said...

- June 2012: Upheld individual mandate, but found Medicaid expansion unconstitutionally coercive of states
- Medicaid expansion is legal and valid
- However, federal government cannot withhold all other Medicaid funds if a state does not adopt the expansion, ruled to be extreme and unconstitutional
- As a result, state's can opt in / out of the Medicaid expansion with no penalty



Questions, Questions

- Will states expand or not?
- Who will make decision? Governor? Legislature?
- When and for how long will state expand?
- How will states finance state share in 2017 and beyond?



Medicaid: Coverage Expansion

- Income based eligibility (no longer categorical)
- Medicaid eligibility: 138% of poverty for adults
 - \$16,242 individual / \$27,724 family of three
- Federal government will cover 100% of costs through 2016 and no less than 90% in the future for the newly eligible population
- Coordination with Exchange (eligibility & enrollment)
- Essential Health Benefits → Preventative Services
- CMS providing states with some flexibility



Benefits Under Expansion

Figure 26

Alternative Benefit Plans (ABP)

Alternative Benefit Plan (APB) must:

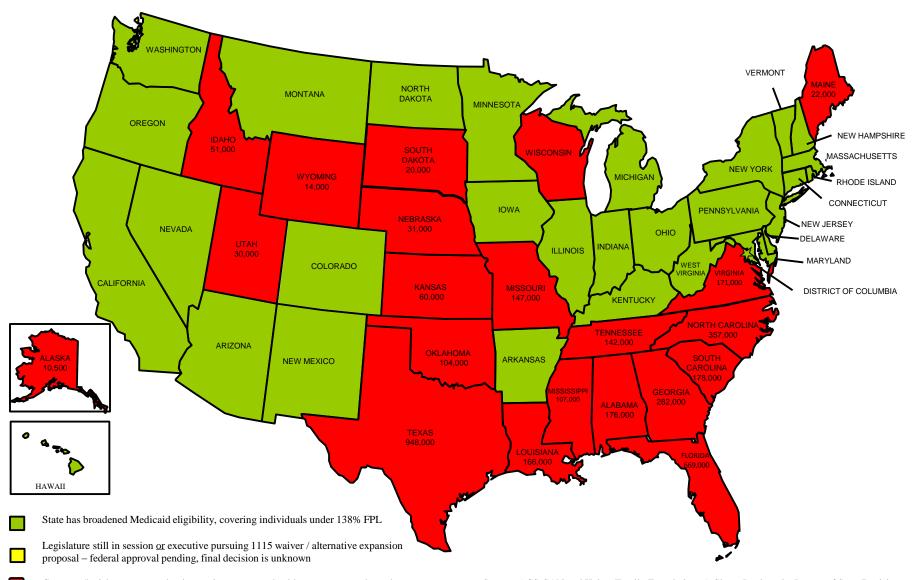
- Cover 10 essential health benefits (EHBs)
- Meet mental health parity requirements
- Provide EPSDT services for those under age 21
- Provide non-emergency transportation
- Include family planning services and supplies
- Provide FQHC/RHC services

10 EHBs

- Ambulatory patient services
- 2. Emergency Services
- 3. Hospitalization
- 4. Maternity and newborn care
- Mental health and substance use disorder services
- 6. Prescription drugs
- Rehabilitative and habilitative services and devices
- 8. Laboratory services
- Preventive / wellness services and chronic disease management
- 10. Pediatric services, including oral and vision care



State Decisions on Increasing Access to Health Care Through Medicaid Up to 138% FPL



Governor/legislature opposed to improving access to health care coverage through Medicaid, includes estimated number of individuals under 100% Federal Poverty Level (FPL) in coverage gap

Source: ACS CAN and Kaiser Family Foundation: A Closer Look at the Impact of State Decisions Not to Expand Medicaid on Coverage for Uninsured Adults

- Updated April 2015

1115 Waivers & Medicaid Expansion

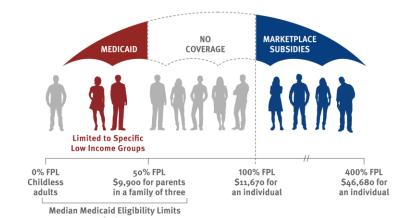
- 1115 Research and Demonstration Projects
 - Gives states additional flexibility to design and improve their Medicaid programs through alternative policy approaches
- Formal application process to request permission from the Centers for Medicare & Medicaid Services (CMS) to to take alternative approaches to expanding Medicaid
- Five states have received 1115 Medicaid expansion waivers (AR/IA/MI/PA*/IN), many other states considering waivers
- Key elements of expansion waivers: premium assistance, premiums (cost sharing), benefit changes, healthy behavior/wellness incentives, job search requirements, disenrollment/lock-out

Medicaid Expansion...What We Know...

- Reduction in # of uninsured → KY & AR = 12%¹
- "Coverage Gap" = 4m individuals in non-expansion states²
- 30m estimated to be exempt from individual mandate³
- Significant health care needs among newly eligible
- Enrollees continue to face barriers to care
 - Cost & Access
- Economic benefits & reductions in uncompensated care

Figure 1

In states that do not expand Medicaid under the ACA, there will be large gaps in coverage available for adults.



as of October 2014



What We Don't Know...Just Yet!

- Utilization of services expansion versus non-expansion states:
 - Preventive & diagnostic services
 - Primary & specialty care versus emergency room
- Demographics of the uninsured / underinsured
- Who qualifies for...and is filing an exemption from the individual mandate
- Long-term effects of coverage on cancer (incidence, morbidity, mortality)
- Impact of alternative / innovative approaches to expansion
- Are we reducing geographic, racial/ethnic and socioeconomic disparities?

Our Work Continues...

- Compelling 21 remaining non-expansion states to take action & protecting expansion in 29 states
- Protecting funding & eligibility for safety net programs
 (Medicaid, BCCEDP, cancer/tobacco control programs)
- Encouraging use of patient centered medical homes, emphasizing care coordination & disease management
- Unimpeded access to full range of benefits & services, including wrap benefits
- Supporting community health centers
- Broadening provider networks
- Educating public about coverage options



Next Steps...What We Need to Do

- Research, evaluation, data = evidence of what is/isn't working
- Engage key stakeholders
 - State policymakers
 - Media
 - Public
 - Partners (traditional & non-traditional)
- Sharing stories of those who have/would benefit
 - Patients, providers, business



Thank You

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