

Medicaid

## Medicaid Expansion in Wyoming: Health Insurance for Working Individuals and Families

Wyoming lawmakers have an opportunity to accept federal funds to increase access to affordable health coverage for low-income residents. Taking that opportunity would mean more than 24,000 uninsured Wyomingites would gain access to affordable health insurance. For many of these residents, this would be their only opportunity to get health coverage.

Accepting federal funds would allow Wyoming to expand its Medicaid program to cover residents with incomes up to 138 percent of the federal poverty level, which is \$27,310 for a family of three in 2014. The state's current Medicaid program covers only parents with extremely low incomes: Their family income must be no more than 61 percent of poverty, which is roughly \$12,072 for a family of three. Wyoming does not provide any coverage to adults without dependent children.

Wyoming can increase access to health coverage at any time but has not yet chosen to do so. If Wyoming takes up this opportunity, the federal government will pay virtually all costs of the expansion.<sup>3</sup>

# More than Half of Those Who Would Be Helped by Expanding Coverage Are Working

If the state chooses to expand its Medicaid program to cover more Wyomingites, most of those who would benefit are working. In fact, 72 percent—more than 17,000—of these Wyomingites are currently working or have worked within the last year. Of the 28 percent who are not working, 12 percent of Wyomingites who could gain coverage under a Medicaid expansion are classified as "not in the workforce." They include people with disabilities, students, non-working spouses, and people who have left the workforce. The remaining 16 percent of Wyomingites who could be helped are unemployed.

These uninsured Wyomingites work in occupations that most people encounter and rely on every day. These workers are in industries that are critical to the state's economy: They are fast food cooks, cashiers, clerks, and construction workers. They work in industries that range from transportation and production to cleaning and maintenance.

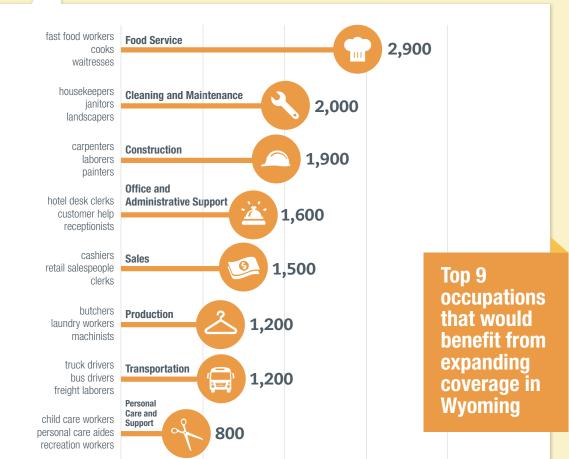
# **Expanding Medicaid Is an Investment in Wyoming's Workforce and Its Economy**

While Governor Mead has opposed expanding Medicaid in the past, he has made creating and maintaining a strong economy a top priority. His achievements in bringing more jobs to Wyoming are a cornerstone of his re-election campaign.<sup>4</sup>

# Top 9 occupations of the employed but uninsured in Wyoming who would benefit from expanding health coverage



Most of those who would benefit if Wyoming expanded health coverage are working adults. Fully 72 percent of those who could benefit work in occupations that Wyoming residents rely on, supporting industries that are the foundation of the state's economy.





### Expanding coverage is a sound investment for Wyoming, creating a healthier workforce and strengthening the state's economy.

Our calculations define Wyoming adults with incomes under 138% of poverty who are employed but lack health insurance and who are currently working or who have worked in the last 12 months. This population is equal to 72 percent of the 24,000 uninsured adults who could benefit if the state expanded health coverage. It excludes the following: people who have never worked or who have been out of the workforce for 5 years or more (12% of the 24,000 uninsured adults), and those we define as "unemployed," who had not worked in 1-5 years (16% of the 24,000 uninsured adults).

Source: These data are based on information from the American Community Survey, which is conducted by the U.S. Census Bureau. Data are based on an analysis of uninsured Wyoming residents ages 18-64 with family incomes up to 138% of poverty (\$27,310 for a family of three in 2014).

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Creating jobs is important, but it requires a strong workforce to attract businesses to the state. Perhaps no action represents a smarter investment in Wyoming's workforce than ensuring that its workers are prospering and healthy. Accepting the federal funds would give tens of thousands of working Wyomingites access to affordable health insurance. That will create a healthier, more productive workforce that would benefit Wyoming's employers.<sup>5,6</sup>

But making the choice to expand coverage will do more than provide many Wyomingites with health insurance—it will provide much-needed economic stimulus to the entire state. The federal government pays for roughly 50 percent of the current Medicaid program, and the state pays the rest. If Wyoming takes up the option to extend health coverage, federal funding will be much more generous: Through 2016, the federal government will pay all of the costs for those gaining insurance. The federal share will then gradually decline to 90 percent in 2020, where it will stay.

If Wyoming opts to accept the federal funds to expand Medicaid, substantial new money will come into the state over the next 10 years. This influx of new dollars will have a significant impact on the state's economy. If Wyoming had expanded Medicaid in January 2014 when the option was first available, by 2016, the new federal funds flowing into the state would have supported 460 new jobs, leading to approximately \$50 million in new business activity across the state.<sup>7</sup>

#### It Is Time to Move Forward

Governor Mead is right to prioritize building a strong economy. Wyoming can choose to have a healthier workforce and more jobs at any time. It can take the federal funds to extend health coverage rather than leave its workers behind—and walk away from federal dollars on the table. The decision is in the hands of state leaders.

For a complete list of citations and the methodology for this publications, visit: www.familiesusa.org/product/expanding-health-coverage-working-individuals-and-families

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