Near-poor consumers do much better in Medicaid than in the individual market
March 6, 2019

Dedicated to creating a nation where the best health and health care are equally accessible and affordable to all
If a state provides exchange coverage rather than Medicaid to people earning between 100 and 138 percent of the federal poverty level (FPL), many more people will be uninsured.
When states offer PTC-funded exchange plans rather than Medicaid, twice as many people are uninsured in the affected income group.

Percentage of uninsured adults with incomes between 100 and 138 percent of FPL, by Medicaid expansion status: 2017

- States that offered Medicaid to consumers in this income range: 16.9%
- States that offered PTC-funded marketplace coverage in this income range: 33.7%

Source: National Center for Coverage Innovation at Families USA analysis of 2017 American Community Survey (ACS) data. States were classified as expansion or non-expansion based on policy implemented in 2017.
When people in this income range enroll, individual-market coverage imposes much larger financial access barriers to care, compared to Medicaid.
Adults with incomes slightly above the poverty level do much better in Medicaid than in the individual market.

Percentage of non-elderly adults with incomes between 100 and 125 percent of the federal poverty level who encountered financial barriers to care, Medicaid vs. individual-market coverage: 2017

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Medicaid</th>
<th>Individual Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>Skipped medication doses to save money</td>
<td>15%</td>
<td>20%</td>
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<tr>
<td>Delayed medical care because of cost</td>
<td>8%</td>
<td>14%</td>
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<tr>
<td>Problems paying or unable to pay medical bills</td>
<td>18%</td>
<td>30%</td>
</tr>
</tbody>
</table>

Source: National Center for Coverage Innovation at Families USA analysis of 2017 National Health Interview Survey
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