



THE NATIONAL CENTER FOR
COVERAGE INNOVATION



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

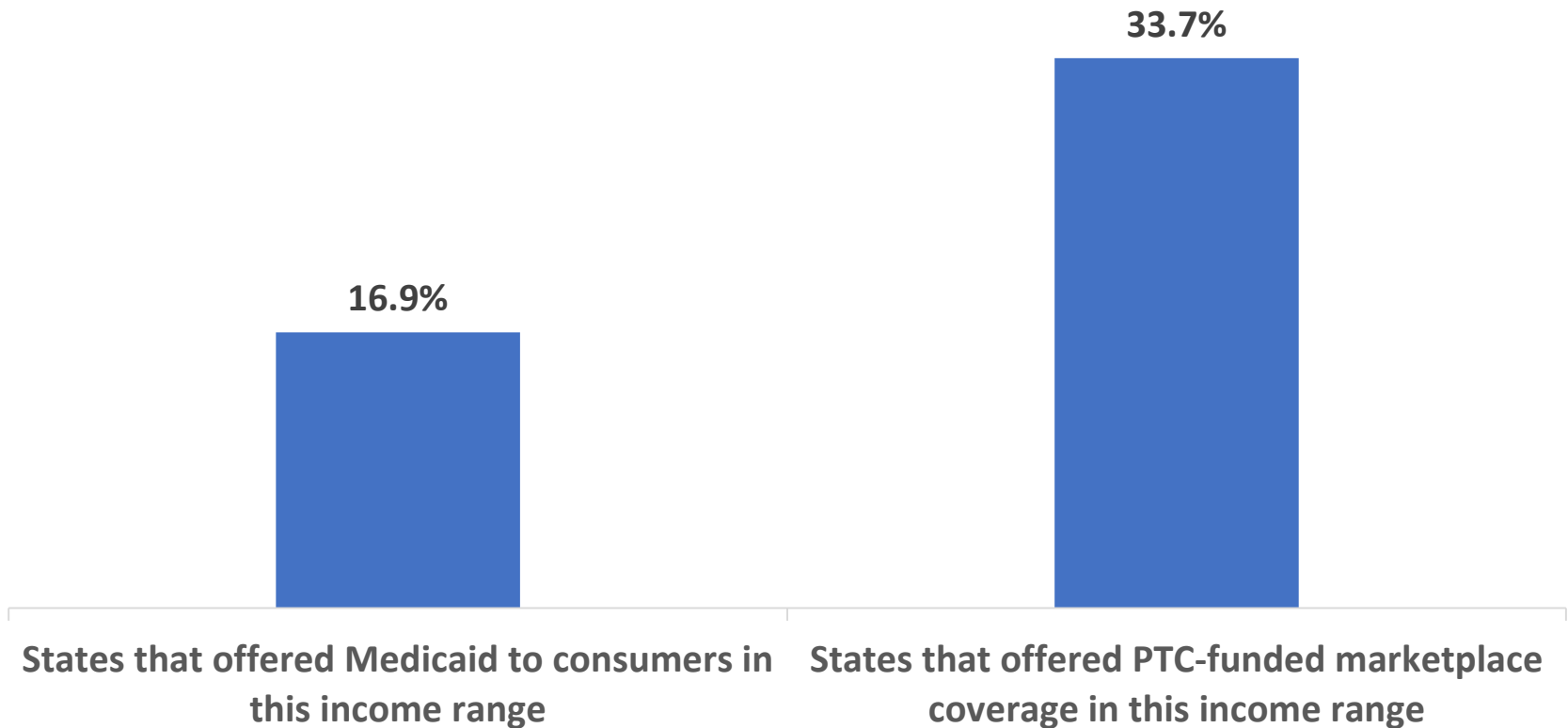


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If a state provides exchange coverage rather than Medicaid to people earning between 100 and 138 percent of the federal poverty level (FPL), many more people will be uninsured

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



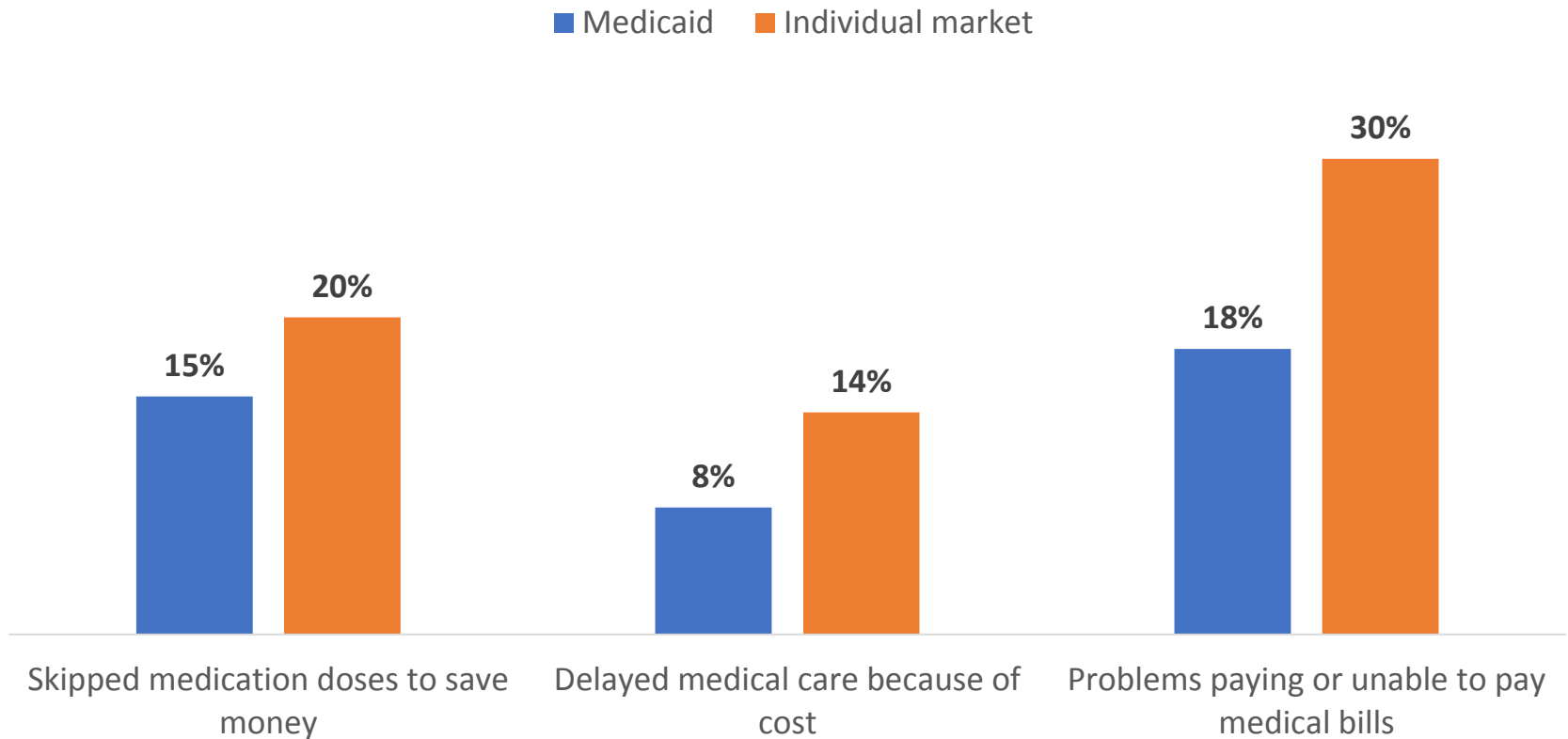
Source: National Center for Coverage Innovation at Families USA analysis of 2017 American Community Survey (ACS) data. States were classified as expansion or non-expansion based on policy implemented in 2017.



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



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



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