



Medicaid's Impact In New Jersey:

Helping People with
Serious Health Care Needs

American Cancer Society Cancer Action Network,
American Diabetes Association, American Lung Association, and
Families USA



American Cancer Society Cancer Action Network

901 E Street NW, Suite 500

Washington, DC 20004

Phone: 202-661-5754

www.acscan.org



American Diabetes Association

1701 North Beauregard Street

Alexandria, VA 22311

Phone: 1-800-DIABETES

www.diabetes.org



American Lung Association

1301 Pennsylvania Avenue NW, Suite 800

Washington, DC 20004-1725

Phone: 1-800-LUNG-USA (1-800-586-4872)

www.LungUSA.org



Families USA

1201 New York Avenue NW, Suite 1100

Washington, DC 20005

Phone: 202-628-3030

Email: info@familiesusa.org

www.familiesusa.org

Medicaid, the state and federally funded health insurance program for low-income people, covers many vulnerable New Jerseyites. It helps New Jersey children get a healthy start in life. It helps New Jersey's seniors and people with disabilities who need long-term care. It also helps New Jerseyites with serious health conditions get the care they need—for them, Medicaid coverage can truly be the difference between life and death.

To get a sense of how important Medicaid is for New Jerseyites with serious health care needs, this report looks at a subset of that group: the number of New Jerseyites with cancer, diabetes, chronic lung disease, or heart disease or stroke who rely on Medicaid for their health coverage. (All of the individuals whose conditions are captured in the data in this report have received a diagnosis of their condition from a health care professional.) The conditions were defined as follows:

- Cancer: Includes all cancers except for non-melanoma skin cancers;
- Diabetes: Includes type 1 and type 2 diabetes;
- Chronic lung disease: Includes a range of lung diseases such as asthma, chronic obstructive pulmonary disease (COPD), and cystic fibrosis; and
- Heart disease or stroke: Includes a range of cardiovascular conditions, such as heart attacks, heart valve disorders, and stroke.

These are people whose health care needs require regular medical attention. Often, these conditions can be managed, or sometimes even cured, if treated in a timely manner. Medicaid helps make it possible for these New Jerseyites to see a doctor when they need to, fill prescriptions, and keep up with screenings and other preventive care so that they can act quickly if their illness gets worse or recurs. Without Medicaid, many of these seriously ill people would not be able to afford the care they need. For them, Medicaid coverage is critical. Federal or state cuts to the Medicaid program would truly put them at risk.

To better understand the importance of Medicaid for people with serious health care needs, Families USA contracted with The Lewin Group to develop national and state-level estimates of the number of New Jerseyites with the health conditions listed above, as well as their insurance status. For this analysis, The Lewin Group analyzed data from the Medical Expenditure Panel Survey (MEPS), which is administered by the Agency for Healthcare Research and Quality, and the Census Bureau's Current Population Survey (CPS).¹ A detailed methodology is available online at www.familiesusa.org.

Key Findings

New Jerseyites with Cancer In Medicaid

Medicaid provides vitally important health care services to an estimated 17,980 New Jerseyites with cancer (Table 1). Of those New Jerseyites:

- 430 are children,
- 9,910 are adults, and
- 7,650 are seniors.

Table 1.
New Jerseyites with Cancer Who Rely on Medicaid

Age Group	Total Number With Cancer	Number with Cancer Who Rely on Medicaid
Children (18 and under)	1,810	430
Adults (19-64)	113,730	9,910
Seniors (65+)	120,390	7,650
All Ages*	235,930	17,980

Source: Estimates for Families USA by The Lewin Group. See the methodology for details.

* Numbers may not add due to rounding.

New Jerseyites with Diabetes In Medicaid

Medicaid helps an estimated 74,220 New Jerseyites with diabetes get the care they need to manage their diabetes and treat any complications (Table 2). Of those New Jerseyites:

- 2,940 are children,
- 44,690 are adults, and
- 26,600 are seniors.

Table 2.
New Jerseyites with Diabetes Who Rely on Medicaid

Age Group	Total Number With Diabetes	Number with Diabetes Who Rely on Medicaid
Children (18 and under)	7,480	2,940
Adults (19-64)	340,240	44,690
Seniors (65+)	262,600	26,600
All Ages*	610,320	74,220

Source: Estimates for Families USA by The Lewin Group. See the methodology for details.

* Numbers may not add due to rounding.

New Jerseyites with Chronic Lung Disease in Medicaid

Medicaid provides health coverage to an estimated 141,120 New Jerseyites with chronic lung disease, helping them manage their health conditions (Table 3). Of those New Jerseyites:

- 62,700 are children,
- 60,660 are adults, and
- 17,750 are seniors.

Table 3.
New Jerseyites with Chronic Lung Disease Who Rely on Medicaid

Age Group	Total Number With Chronic Lung Disease	Number with Chronic Lung Disease Who Rely on Medicaid
Children (18 and under)	252,310	62,700
Adults (19-64)	509,910	60,660
Seniors (65+)	197,350	17,750
All Ages*	959,570	141,120

Source: Estimates for Families USA by The Lewin Group. See the methodology for details.

* Numbers may not add due to rounding.

New Jerseyites with Heart Disease or Stroke In Medicaid

An estimated 172,270 New Jerseyites with heart disease or stroke depend on Medicaid (Table 4). Of those New Jerseyites:

- 8,660 are children,
- 103,070 are adults, and
- 60,550 are seniors.

Table 4.
New Jerseyites with Heart Disease or Stroke Who Rely on Medicaid

Age Group	Total Number With Heart Disease or Stroke	Number with Heart Disease or Stroke Who Rely on Medicaid
Children (18 and under)	24,200	8,660
Adults (19-64)	1,030,510	103,070
Seniors (65+)	794,700	60,550
All Ages*	1,849,410	172,270

Source: Estimates for Families USA by The Lewin Group. See the methodology for details.

* Numbers may not add due to rounding.

The Medicaid Program: A State and Federal Partnership

Medicaid is the national health insurance program for low-income individuals. It is jointly funded by states and the federal government through a unique partnership. Each state administers its own Medicaid program, building on minimum requirements set by the federal government. Every state must cover certain low-income children, pregnant women, parents with dependent children, and seniors and people with disabilities. States may—but do not have to—cover childless adults. In addition to covering certain groups, states must also provide Medicaid enrollees with a set of basic health care benefits. States have broad authority to expand their programs and to determine what kinds of services will be covered and how those services will be delivered.

The federal government “matches” every dollar that states invest in Medicaid. For every dollar New Jersey puts into its Medicaid program, the federal government puts in \$1.00. If New Jersey’s Medicaid expenditures go up or down, the federal share does as well. This federal matching structure makes it easier for state Medicaid programs to continue covering people during tough economic times, or when health crises or natural disasters strike. Without a guaranteed federal match that moves in tandem with state spending, states would have more difficulty operating their Medicaid programs in hard times, making Medicaid a much less reliable health care safety net.

Cuts to the Medicaid program, whether cuts in federal Medicaid funding or cuts at the state level, would mean the loss of essential health care for New Jerseyites who rely on Medicaid, including thousands of New Jerseyites with serious health care needs.

Discussion

Thousands of New Jerseyites with serious health care needs rely on Medicaid for their health coverage. There are several reasons why many of these New Jerseyites have Medicaid coverage, which include the nature of the Medicaid program and some of the ways people become eligible for it. Medicaid is limited to low-income individuals. And people with low incomes are more likely to have poorer health, even when educational levels and health behaviors are taken into account.² There are many reasons for this: Low-income people often have greater exposure to occupational and environmental health hazards, the stresses of being poor exact a physical toll, and their health coverage is frequently sporadic.³

Not everyone who is eligible for Medicaid is enrolled in the program.⁴ Among those who are eligible, sicker individuals are more likely to enroll than healthier ones.⁵ In part, that's because many people do not enroll in Medicaid until they seek care for an illness.⁶ For example, if an uninsured patient receives a diagnosis of cancer or heart disease, doctor and patient may work together to explore insurance options, including Medicaid. This means that quite a few of the individuals who have the health problems that are reflected in our data were likely already sick when they enrolled in Medicaid.

People with a serious illness may also become eligible for Medicaid because they use up their financial resources paying for medical care. Each of the diseases that is profiled in this report can lead to extremely high medical costs. For example, in New Jersey, the average hospital charge for a stay associated with a heart attack is approximately \$94,000.⁷ For people without health insurance or with inadequate insurance, those kinds of costs can drive them into poverty, to the point that they qualify for Medicaid.

Medicaid Helps New Jerseyites Get the Care They Need

Medicaid makes it possible for New Jerseyites to get the care they need. People with Medicaid have better access to health care than do the uninsured. A recent study that used a randomized, controlled design—the gold standard in medical research—found that, compared to the uninsured, people with Medicaid had better access to outpatient and hospital care and prescription drugs.⁸ They were also more likely to have a regular source of care.⁹ For people with serious health care needs, having access to care and having a regular source of care can improve health and lower rates of costly, and sometimes deadly, complications, or it can keep a disease from progressing.

- Uninsured adults with cancer have poorer outcomes and die sooner than those with insurance.¹⁰
- Adults with diabetes who have health insurance and a regular source of care are much more likely to receive all the recommended preventive services than people with diabetes who do not have insurance or a regular source of care.¹¹ And higher

- use of recommended screenings among seniors with diabetes is associated with reduced rates of hospitalization.¹²
- Children with asthma who have access to a primary care doctor are more likely to get asthma-controlling medications and to have fewer asthma-associated emergency room visits.¹³
 - Insured people with hypertension who have a regular source of care are more likely to be aware of their condition, to receive treatment, and to have their hypertension controlled than those without insurance.¹⁴ Treating and controlling hypertension reduces the risk of stroke, coronary heart disease, congestive heart failure, and premature death.¹⁵

Medicaid Makes It Possible for Low-Income Seniors and People with Disabilities to Get the Care They Need through Medicare

Most New Jersey seniors with Medicaid will also have Medicare. Likewise, some of the adults in Medicaid who are under the age of 65 and who have a disability may also qualify for Medicare. People with both Medicare and Medicaid, who are referred to as “dual eligibles,” generally have higher health care needs and lower incomes than others who are covered by either program.¹⁶

The standard premium for Medicare’s outpatient insurance, Medicare Part B, is \$1,385 a year.¹⁷ Patients may also have to pay 20 percent of the cost of doctor visits.¹⁸ And the deductible for a hospital stay is \$1,132.¹⁹ Most people with Medicare purchase Medicare supplemental policies to help cover these out-of-pocket costs. It would be nearly impossible for a very low-income person with a serious medical condition to be able to afford all the premiums, cost-sharing, and deductibles that are associated with Medicare without the help of Medicaid. Such a person would also be very unlikely to be able to afford a Medicare supplemental policy. By helping cover cost-sharing and premiums, Medicaid makes it possible for residents to get the care they need through Medicare.

Cutting Medicaid Would Put New Jerseyites with Serious Health Care Needs at Risk

Cuts to the Medicaid program would put New Jerseyites with serious health care needs at risk—at risk of not being able to get the care they need when they need it, at risk of incurring higher medical costs when they do get care, at risk of getting sicker, and even at risk of dying prematurely.

It’s easy to understand how reducing Medicaid eligibility would mean that many New Jerseyites with serious illnesses like cancer would lose coverage and not be able to afford medical care. But even reducing benefits or passing more out-of-pocket costs on to patients can affect their ability to get the care they need.

When states increase Medicaid cost-sharing or reduce benefits, people who depend on the program report having difficulties getting the care they need. When one state increased its Medicaid cost-sharing by adding sliding-scale premiums and other costs, 31 percent of the adults who were enrolled in Medicaid lost their coverage entirely, and another 15 percent reported disruptions in their care. Those who lost coverage had greater unmet health care needs, including an inability to get needed medications.²⁰ For those with serious medical conditions, such as those profiled in this report, unmet medical needs can carry a high price—both physically and financially.

Cutting Medicaid Would Shift Costs to the Health System and to New Jersey Consumers

While cutting Medicaid might offer some short-term savings, there is a clear human cost in terms of unmet medical needs and increased sickness, as well as higher risk of premature death, for those who lose coverage. There is also a cost to other New Jerseyites, who often end up paying higher premiums to cover a share of the cost of care that is provided to the uninsured.

Cutting Medicaid does not make anyone's health care needs go away: The people with heart disease and diabetes who lose Medicaid coverage will still need to fill the same prescriptions, those with cancer will still need treatment, and those with chronic lung disease will still need medication so that they can breathe more easily. Cutting Medicaid just shifts the cost of care to the people who had depended on the program and who suddenly find themselves uninsured. Without insurance, they will not be able to afford much of the care they need. Critical cancer treatments may be delayed. Manageable health problems may deteriorate and ultimately lead to hospitalizations and emergency room visits that could have been prevented.²¹ And treatment costs will be higher when those who've lost coverage finally do get care. Often, a portion of those costs goes unpaid.

Even at public hospitals and other safety net providers, the uninsured may receive substantial bills for their medical care.²² For the low-income uninsured, paying those bills can be impossible. To make up for the cost of this uncompensated care, hospitals and doctors charge insurers more for services that are provided to patients with health coverage. Insurers then pass those costs on by charging higher premiums to consumers and to businesses that purchase health insurance. It is estimated that, in 2008, family coverage cost \$1,017 more because of higher premium charges that resulted from insurers passing along the costs of uncompensated care.²³

Cutting Medicaid Would Hurt New Jersey's Economy in Other Ways

Higher premiums for New Jersey families are not the only cost of cutting Medicaid.

■ Cutting Children's Opportunities Short

Children who lose Medicaid coverage pay the price not only in terms of going without needed health care, but also in terms of facing limitations on their future

opportunities. Children with health insurance are generally healthier throughout their childhood and into their teens.²⁴ Better health correlates with better school performance and greater success later in life.²⁵ For children without health insurance, health problems may interfere with school performance, which, in turn, may result in fewer employment opportunities later in life.

For children with serious health conditions like asthma, the consequences of losing insurance can be quite stark. Asthma is a leading cause of school absences. In 2008 alone, children with asthma missed 10.5 million school days.²⁶ With regular medical care and medication, persistent asthma can be managed.²⁷ However, when children lose Medicaid coverage, they often lose their regular source of medical care. That can lead to more frequent asthma-related school absences and poorer school performance, which can ultimately affect overall educational attainment and employment opportunities.²⁸

Asthma is just one example of how losing health coverage can interfere with education and limit employment opportunities. The same holds true for a host of other childhood diseases. Cutting Medicaid coverage can reduce children's opportunities. If it cuts Medicaid, New Jersey may save money today, but it will come at a substantial cost to its children and its future.

■ **Lost Worker Productivity**

Many people with Medicaid work.²⁹ For them, having access to medical care leads to better health, which can mean fewer days lost from work, better job performance, and higher productivity.

For the diseases profiled in this report, there are many ways that access to health care can improve individuals' health and work productivity. Diabetes management is just one example. Appropriate management of diabetes can reduce the incidence of vascular disease (also called hardening of the arteries), a complication that is associated with an increase in missed work days and lost productivity.³⁰ However, a person needs access to medical care to manage diabetes optimally.³¹ For thousands of New Jerseyites with diabetes, Medicaid makes that possible. Having Medicaid can mean that workers with diabetes are healthier and have fewer complications. For working New Jerseyites with Medicaid, that can mean fewer missed work days and higher productivity. That is good for New Jersey businesses and New Jersey's economy.

■ **Pushing People into Debt and Hurting Communities**

When people lose Medicaid coverage, they are more likely to incur medical debt.³² The burden of medical debt is particularly hard on those with serious health care needs.

Medical debt is a leading cause of bankruptcies and home foreclosures.³³ But even if they don't go as far as declaring bankruptcy, people with medical debt must often make gut-wrenching decisions about the basic necessities: They may be forced to

delay making rent or utility payments, may accumulate credit card debt, or may be unable to pay for food.³⁴ Low-income people who lose Medicaid, especially those with serious health care needs, can quickly reach the point where they have to make these tough choices—choices that have an effect on communities as well. When more individuals in a community miss paying bills, accumulate debt, and curtail spending, it is a drag on local economies.

Cutting Medicaid would hurt New Jersey communities in other ways, too. The federal Medicaid matching funds that flow into the state represent new money that generates economic activity and creates jobs. Cuts at either the state or federal level would reduce the federal dollars that flow into the state, and that would place jobs at risk. For example, a cut in federal Medicaid funding of as small as 5 percent could cost New Jersey an estimated 6,250 jobs in 2011.³⁵

Conclusion

Thousands of New Jerseyites with serious health care needs rely on Medicaid—it makes it possible for them to get the health care they need. For New Jersey's children, that can mean better performance in school and greater success later in life. For workers, that can mean better job performance. For everyone with Medicaid, it can mean a chance at leading a longer, healthier life.

Cuts to Medicaid would take that away from many who rely on the program. Cuts would also affect New Jerseyites who don't directly rely on the program. For example, an increase in the amount of uncompensated care (a likely consequence of a rise in the number of uninsured) would translate into higher premiums for those with health insurance. Lost worker productivity, worse performance in school for sick children who can't get the care they need, and increased medical debt would all be byproducts of cutting Medicaid—byproducts that would be a drag on New Jersey's economy. Medicaid is vital to all the New Jerseyites it covers, but its benefits are particularly clear to people with conditions like cancer, heart disease, diabetes, and chronic lung disease who need ongoing medical care. Unfortunately, because of current limits on Medicaid eligibility, thousands of low-income New Jerseyites with serious health care needs remain uninsured. The Affordable Care Act will expand Medicaid eligibility in 2014, and that will give many of these individuals an opportunity to get Medicaid coverage and to be able to afford the care they need.

Keeping Medicaid intact and fully implementing the Affordable Care Act are clearly important to low-income New Jerseyites with serious health care needs—but they're important to the rest of New Jersey as well.

The Affordable Care Act: Better Access to Health Care for New Jerseyites with Serious Health Care Needs

All of the provisions of the Affordable Care Act will be in place in 2014. For low-income people with serious health care needs, that will mean greater access to health coverage, including Medicaid. Today, not everyone who is low-income is eligible for Medicaid. Eligibility levels for adults can often be quite low, which excludes many people with very low incomes from the program. In fact, in most states, a childless adult can literally be penniless and not qualify for Medicaid.

Beginning in 2014, all state Medicaid programs will cover individuals with incomes at or below 133 percent of the federal poverty level (about \$25,000 for a family of three in 2011).³⁶ For the first three years, the federal government will pay for all of the associated costs for those who are newly eligible for Medicaid. In the following years, the percentage that the federal government covers will gradually decline until, by 2019, the federal government will pay 90 percent of these costs and states will pay 10 percent.

For many New Jerseyites with serious health care needs, this expanded coverage will mean better access to the health care they need. There are thousands of uninsured New Jerseyites with incomes at or below 133 percent of poverty who've been diagnosed with serious medical conditions and who are not currently eligible for the state's Medicaid program but who would be eligible in 2014.³⁷ These include the following:

- 2,700 who've been diagnosed with cancer,
- 13,000 who've been diagnosed with diabetes,
- 29,500 who've been diagnosed with chronic lung disease, and
- 35,800 who've been diagnosed with heart disease.

With the Affordable Care Act in place, thousands of New Jerseyites with serious health care needs who do not currently have health insurance will have the opportunity to get coverage that will make it easier for them to see a doctor, get the medicines and treatment they need, and lead more productive lives.

Endnotes

¹ For this analysis, The Lewin Group took national Medical Expenditure Panel Survey (MEPS) data to the state level by running a logistic regression to U.S. Census Bureau Current Population Survey (CPS) data. Because the CPS provides a conservative estimate of Medicaid enrollment compared to other estimates, such as those using Centers for Medicare and Medicaid Services Medicaid Statistical Information System (MSIS) data, these disease-specific estimates for Medicaid are conservative.

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¹⁷ Centers for Medicare and Medicaid Services, *Medicare and You, 2011* (Washington: Department of Health and Human Services, 2011).

¹⁸ Ibid. The 20 percent cost-sharing applies to individuals in the original Medicare program. The amount is based on Medicare-approved charges and applies to physicians who accept Medicare. Patients in Medicare Advantage plans may have different cost-sharing.

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³⁰ Managing blood glucose can reduce the incidence of macrovascular disease, a type of vascular disease that affects the large blood vessels. Coronary artery disease is an example of macrovascular disease. C. Stettler et al., "Glycemic Control and Macrovascular Disease in Types 1 and 2 Diabetes Mellitus: Meta-Analysis of Randomized Trials," *American Heart Journal* 152, no. 1 (July 2006): 27-38; Alex Z. Fu et al., "Health Care and Productivity Costs Associated with Diabetic Patients with Macrovascular Comorbid Conditions," *Diabetes Care* 32, no. 12 (December 2009): 2,187-2,192, available online at <http://care.diabetesjournals.org/content/32/12/2187.full>. This study focuses on the productivity losses and economic costs associated with macrovascular disease.

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³⁶ Under the Affordable Care Act, individuals with a modified adjusted gross income that is at or below 133 percent of poverty will be eligible for Medicaid. Adjusted gross income is based on the Internal Revenue Code definition, modified to disregard 5 percent of income, which essentially increases income eligibility to 138 percent of poverty.

³⁷ These estimates are based on modified adjusted gross income as defined in the Affordable Care Act.

Acknowledgments

This report was written by:

Kim Bailey
Senior Health Policy Analyst

Dee Mahan
Director, Medicaid Advocacy

Kathleen Stoll
Deputy Executive Director,
Director of Health Policy

with

Christine Sebastian
Health Policy Analyst

**The following Families USA staff assisted in the
preparation of this report:**

Ron Pollack, Executive Director

Peggy Denker, Director of Publications

Ingrid VanTuinen, Deputy Director, Publications

Tara Bostock, Editor

Rachel Strohman, Editorial Assistant

Nancy Magill, Senior Graphic Designer

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