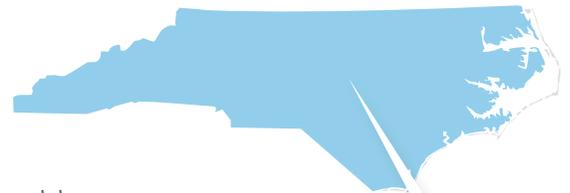


North Carolina Must Expand Medicaid Now to Protect Its Workers

As the COVID-19 crisis worsens, it is especially vital that all North Carolinians have health insurance so they can obtain testing and treatment. Yet many working North Carolinians are being laid off and losing access to job-based coverage at the worst possible time for the public's health.



In fact, in just the first three weeks of the COVID-19-related economic crisis, North Carolinians filed more than 500,000 new unemployment insurance claims, which account for more than 10% of the state's workforce.¹ The Economic Policy Institute estimates that nearly 250,000 North Carolinians lost their job-based coverage between March 14 and April 11.² If these North Carolinians don't have health insurance, they will be forced to choose between avoiding critical medical care due to the cost and risking financial ruin to keep themselves and their communities healthy.

Medicaid expansion could significantly address this access issue and support North Carolina's workers. But the state must act quickly.

Governor Roy Cooper supports Medicaid expansion, but opponents in the state legislature have repeatedly blocked attempts to expand the program. Now more than ever, hardworking North Carolinians need Medicaid coverage. The legislature must come together and pass emergency legislation to expand Medicaid immediately.

TOP OCCUPATIONS OF NORTH CAROLINA IN THE COVERAGE GAP

-  Food preparation and serving occupations
-  Construction and occupations
-  Sales and related occupations
-  Cleaning and maintenance occupations
-  Transportation and material moving occupations
-  Production occupations
-  Office and administrative support occupations
-  Personal care and service occupations
-  Health care support occupations

Table 1. The most common occupations of working adults who would benefit if North Carolina expanded Medicaid.

Industries and Example Occupations	Number of Adults Eligible for Medicaid Expansion	Percentage of All Working Adults Eligible for Medicaid Expansion
Food preparation and serving occupations <i>(cooks, bartenders, restaurant servers, and dishwashers)</i>	57,442	14.9%
Construction occupations <i>(carpenters, electricians, roofers, and plumbers)</i>	44,225	11.5%
Sales and related occupations <i>(cashiers, retail salespeople, travel agents, and real estate brokers)</i>	42,802	11.1%
Cleaning and maintenance occupations <i>(housekeepers, janitors, groundskeepers, and pest control workers)</i>	37,956	9.8%
Transportation and material moving occupations <i>(bus drivers, train conductors, truck and tractor operators, and shipping and packaging workers)</i>	36,541	9.5%
Production occupations <i>(bakers, meat and poultry processors, machinists, and power plant workers)</i>	28,634	7.4%
Office and administrative support occupations <i>(telephone operators, bank tellers, receptionists, and secretaries)</i>	28,424	7.4%
Personal care and service occupations <i>(hair stylists, childcare workers, tour guides, and fitness instructors)</i>	16,344	4.2%
Health care support occupations <i>(nurses, dental and medical assistants, and massage therapists)</i>	15,809	4.1%
Other occupations	77,470	20.1%

Source: These data are based on Families USA's analysis of information from the American Community Survey 2014-2018, which was conducted by the U.S. Census Bureau.

Note: Data are based on an analysis of North Carolina residents ages 19-64 who meet the following criteria: have family incomes up to 138% of the federal poverty level (\$29,974 for a family of three in 2020), are uninsured or purchase insurance from the individual market, and are currently working or have worked in the last 12 months.

Currently, almost no working North Carolinians are eligible for Medicaid because it is available only to adults with dependent children whose incomes are below 41% of the federal poverty level (about \$8,900 for a family of three). Medicaid expansion would change that for hundreds of thousands of North Carolinians by making Medicaid available to adults with incomes up to 138% of the federal poverty level (about \$30,000 for a family of three).

Most North Carolinians who would be eligible for Medicaid expansion currently have no way to get health insurance because they are in the “coverage gap.” That is, they don’t get coverage through their job, and they don’t make enough to qualify for subsidized coverage on the health insurance marketplace, but their income is too high to qualify for Medicaid. And thousands more North Carolinians are falling into the coverage gap as they lose their jobs and have their hours reduced due to the worsening crisis.

Prior to the COVID-19 crisis, estimates indicated that over 500,000 individuals would be eligible for Medicaid expansion in North Carolina, the majority of whom were working. Table 1 (page 2) lists the most common occupations of the hundreds of thousands of working North Carolinians who would be eligible for Medicaid if the state expanded it. Many of these uninsured North Carolinians continue to work in essential industries such as food preparation, production, and transportation.

Medicaid expansion will fill the coverage gap for hundreds of thousands of working North Carolinians and provide access to health care for thousands more who are newly unemployed due to the COVID-19 pandemic. North Carolina’s legislature has delayed long enough. Working people need access to care, especially in the midst of an historic health crisis. Lives are at stake. It is time to immediately implement Medicaid expansion.

Endnotes

¹ “A Tenth of the Workforce Has Filed for Unemployment. How NC Is Trying to Fix Delays,” *Raleigh News & Observer*, April 10, 2020, <https://www.newsobserver.com/news/politics-government/article241916341.html>.

² Ben Zipperer, Josh Bivens, “9.2 million workers likely lost their employer-provided health insurance in the past four weeks,” *Working Economics Blog*, Economic Policy Institute, April 16, 2020, <https://www.epi.org/blog/9-2-million-workers-likely-lost-their-employer-provided-health-insurance-in-the-past-four-weeks/>.

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