

## During this Public Health Crisis, States Must Immediately Expand Medicaid, if Only Temporarily

As the COVID-19 crisis worsens, it is especially vital that all Americans have health insurance coverage to access testing and treatment. Yet many working Americans are rapidly losing their jobs and their job-based insurance. As detailed in Table 1 (page 2), an estimated total of 1.78 million jobs will be lost by summer 2020 in the 15 states that have not yet expanded Medicaid.<sup>1</sup> Many of those jobs have already been lost, as indicated by the staggering number of new unemployment claims.<sup>2</sup>

In the states that have not expanded Medicaid, people who lose their job-based health insurance typically have no good options for staying covered. They fall in the “coverage gap,” meaning they do not have employment income that makes them eligible for subsidized coverage on the health insurance marketplace. And they can’t afford unsubsidized marketplace coverage or unsubsidized COBRA coverage to extend the job-based coverage they have lost.

If our newly unemployed neighbors don’t get health insurance, then they, their families, and ultimately all of us are at risk. Uninsured families have no way to pay for care during this public health crisis and risk bankruptcy with a trip to the emergency room. Without Medicaid, people who have lost their health insurance are forced to make an impossible choice: Avoid necessary care due to the cost, or risk financial ruin to keep themselves and their communities healthy.

Moreover, as detailed in Table 2 (page 2), new Medicaid coverage will bring millions of new federal

dollars into states to support the medical and public health infrastructure fighting the COVID-19 pandemic and the broader economy.<sup>3</sup> Thus, Medicaid expansion ensures access to health care, financial stability for families, and support to medical and public health infrastructure during this crisis. State policymakers must act immediately to expand Medicaid; importantly, they can choose to end Medicaid coverage immediately after the public health emergency. The Centers for Medicare & Medicaid Services has always given states the flexibility to start or stop their Medicaid expansions at will via a simple check box.<sup>4</sup> So, if state policymakers ultimately decide after the public health crisis ends to undo Medicaid expansion (and the federal coverage and funding it brings to the state), they can do so.

There is no risk to states if they expand Medicaid immediately. If they do not, there is a terrible risk to the millions of people losing job-based coverage, the medical community, and all of us who are trying to protect our health.

**Table 1. Estimated Job Loss by Summer 2020 for States That Have Not Expanded Medicaid**

States That Have Not Expanded Medicaid	Estimated Jobs Lost by June 2020 <sup>5</sup>
Alabama	70,159
Florida	352,753
Georgia	161,334
Kansas	45,995
Mississippi	40,929
Missouri	100,343
Nebraska	33,702
North Carolina	161,363
Oklahoma	56,213
South Carolina	79,802
South Dakota	15,402
Tennessee	110,670
Texas	442,717
Wisconsin	100,149
Wyoming	9,850
<b>Total</b>	<b>1,781,381</b>

**Table 2. Federal Funding for States That Expand Medicaid**

States That Have Not Expanded Medicaid	Estimated Annual Increase in Federal Funding From Medicaid Expansion <sup>6</sup>
Alabama	\$490.00 million
Florida	\$6.52 billion
Georgia	\$4.54 billion
Kansas	\$730.00 million
Mississippi	\$1.11 billion
Missouri	\$1.55 billion
Nebraska	\$470.00 million
North Carolina	\$3.61 billion
Oklahoma	\$1.15 billion
South Carolina	\$1.42 billion
South Dakota	\$300.00 million
Tennessee	\$2.61 billion
Texas	\$11.42 billion
Wisconsin	\$250.00 million
Wyoming	\$130.00 million
<b>Total</b>	<b>\$36.3 billion</b>

## Endnotes

<sup>1</sup> Cooper, David, and Julia Wolfe. “Every State Will Lose Jobs as a Result of the Coronavirus: Policymakers Must Take Action.” Economic Policy Institute, March 19, 2020. <https://www.epi.org/blog/every-state-will-lose-jobs-as-a-result-of-the-coronavirus-policymakers-must-take-action/>.

<sup>2</sup> “Unemployment Insurance Weekly Claims Data.” United States Department of Labor, Employment & Training Administration, January 14, 2020. <https://oui.doleta.gov/unemploy/claims.asp>.

<sup>3</sup> Dorn, Stan, and Matthew Buettgens. “The Cost to States of Not Expanding Medicaid.” Urban Institute, August 9, 2016. <https://www.urban.org/sites/default/files/publication/83301/2000886-The-Cost-to-States-of-Not-Expanding-Medicaid.pdf>.

<sup>4</sup> “Frequently Asked Questions on Exchanges, Market Reforms,

and Medicaid.” United States Department of Health and Human Services, Centers for Medicare & Medicaid Services, December 20, 2012. <https://www.cms.gov/CCIIO/Resources/Files/Downloads/exchanges-faqs-12-10-2012.pdf>.

<sup>5</sup> Cooper, David, and Julia Wolfe. “Every State Will Lose Jobs as a Result of the Coronavirus: Policymakers Must Take Action.” Economic Policy Institute, March 19, 2020. <https://www.epi.org/blog/every-state-will-lose-jobs-as-a-result-of-the-coronavirus-policymakers-must-take-action/>.

<sup>6</sup> Based on annual averages of the Urban Institute’s ten-year (2017–2026) projection of net increases in federal funding. Dorn, Stan, and Matthew Buettgens. “The Cost to States of Not Expanding Medicaid.” Urban Institute, August 9, 2016. <https://www.urban.org/sites/default/files/publication/83301/2000886-The-Cost-to-States-of-Not-Expanding-Medicaid.pdf>.

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