

Mississippi Must Expand Medicaid Now to Protect Its Workers

Tens of thousands of working people in Mississippi are being laid off and losing access to job-based health coverage at the same time the country grapples with a massive public health crisis. More than 1 in 5 adults in Mississippi are now uninsured — the fifth-highest rate in the country. Without health insurance, these people will be forced to choose between avoiding critical medical care due to the high cost or risking financial ruin to keep themselves and their communities healthy.



As the COVID-19 crisis worsens, it is vital for everyone's health that all Mississippians have health insurance so they can obtain testing and treatment for COVID-19. Medicaid expansion could significantly address this access issue and support Mississippi's workers and communities, but policymakers in the state must act quickly.

Currently, most working Mississippians are not eligible for Medicaid because it is available only to adults who have dependent children and whose annual incomes below 26% of the federal poverty level (about \$5,700 per year for a family of three). Medicaid expansion would change that and offer coverage to hundreds of thousands of Mississippians by making Medicaid coverage available to adults with incomes up to 138% of the federal poverty level (about \$30,000 per year for a family of three).

Most Mississippians 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 insurance through their jobs, their income is too low to qualify for subsidized coverage on the health insurance

TOP OCCUPATIONS OF WORKING MISSISSIPPIANS IN THE COVERAGE GAP.

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

Since February 2020, an estimated 37,000 Mississippians have become uninsured due to job losses, but only a small number of these Mississippians have gained Medicaid coverage because the income-based eligibility threshold is so low in the state that very few laid-off Mississippians even qualify for Medicaid.

marketplace, and their income is too high to qualify for Medicaid. And thousands more Mississippians are falling into the coverage gap as they lose their jobs or have their hours reduced due to the worsening COVID-19 crisis.

Prior to the COVID-19 pandemic, estimates indicated that over 200,000 people, many of whom **were working**, would be eligible for Medicaid if the state took up the Medicaid expansion option¹. Table 1 (on Page 3) lists the most common occupations of the thousands of working Mississippians who would be eligible for Medicaid if the state expanded it. Many of these uninsured Mississippians continue to work in essential industries, such as food preparation, cleaning and maintenance, and transportation.

In the midst of the pandemic, the number of Mississippians who would benefit from Medicaid expansion has grown now that thousands of Mississippians have lost their jobs and their job-based insurance due to the COVID-19 crisis. Since

February 2020, an estimated 37,000 Mississippians have become uninsured due to job losses². While a small number of these Mississippians have gained Medicaid coverage, resulting in a 4.9% increase in enrollment between March and July 2020, this increase in Medicaid enrollment is well below the national average because the income-based eligibility threshold is so low in Mississippi that very few laid-off Mississippians even qualify for Medicaid.³

If the state expanded Medicaid, the coverage gap for hundreds of thousands of working Mississippians would be closed, and thousands of Mississippians who lost their job-based insurance due to the COVID-19 pandemic would gain access to health care. Policymakers in Mississippi have avoided Medicaid expansion for too long. Working people need access to care, especially in the midst of a historic public health crisis when so many lives are at stake. It is time to immediately implement Medicaid expansion.

Table 1. Most Common Occupations of Working Adults Who Would Benefit if Mississippi 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>	18,080	16%
Sales and related occupations <i>(cashiers, retail salespeople, travel agents, and real estate brokers)</i>	15,155	13.4%
Transportation and material moving occupations <i>(bus drivers, train conductors, truck and tractor operators, and shipping and packaging workers)</i>	11,819	10.5%
Cleaning and maintenance occupations <i>(housekeepers, janitors, groundskeepers, and pest control workers)</i>	11,267	10.0%
Construction occupations <i>(carpenters, electricians, roofers, and plumbers)</i>	10,744	9.5%
Production occupations <i>(bakers, meat and poultry processors, machinists, and power plant workers)</i>	8,553	7.6%
Office and administrative support occupations <i>(telephone operators, bank tellers, receptionists, and secretaries)</i>	7,481	6.6%
Health care support occupations <i>(nurses, dental and medical assistants, and massage therapists)</i>	5,216	4.6%
Personal care and service occupations <i>(hair stylists, childcare workers, tour guides, and fitness instructors)</i>	4,536	4.0%
Other occupations	20,151	17.8%

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

Endnotes

¹ Based on Families USA's analysis of information from the American Community Survey 2014-2018, an estimated 240,673 Mississippians ages 19-64 with incomes below 138% of the federal poverty level would be eligible for Medicaid expansion. This estimate includes Mississippians in the "coverage gap," as well as Mississippians with incomes between 100% and 138% of the federal poverty level who currently qualify for subsidized coverage on the marketplace and would qualify for Medicaid if the state expanded it.

² Stan Dorn, *The COVID-19 Pandemic and Resulting Economic Crash Have Caused the Greatest Health Insurance Losses in American History* (Washington, DC: Families USA, July 2020), https://familiesusa.org/wp-content/uploads/2020/07/COV-254_Coverage-Loss_Report_7-17-20.pdf.

³ Joe Weissfeld, *Rapid Increases in Medicaid Enrollment: A Review of Data from Six Months* (Washington, DC: Families USA, September 2020), https://familiesusa.org/wp-content/uploads/2020/09/MCD-313_Medicaid-Enrollment-A-Review-of-Six-Months-of-Data-since-COVID-19-Analysis-1.pdf.

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