



## **It's Time to Close the Health Insurance Coverage Gap!**

### **Support Families and Those Who Need Mental Health Services**

**Congressional Efforts to Repeal & Replace the Affordable Care Act (ACA) have failed.** The ACA remains the law of the land. The recent debate makes clear that:

- The American public supports the Medicaid program that insures 70 million people nationwide (1 million in Virginia). [*Kaiser Family Foundation polling, 2.24.2017*]
- Most of the 31 states with Medicaid Expansions (16 with Republican leadership) want to continue the new coverage and the federal funding that supports it.
- The 19 non-expansion states (like Virginia) are at a tremendous financial disadvantage if federal funding changes in the future.

**It's time to reconsider Virginia's position and accept the federal funding to provide affordable health insurance to up to 400,000 hardworking Virginians.** Most of them are in a "coverage gap", without access to insurance programs. The new coverage would be supported by federal funds set aside to pay 95% of costs through 2017, 94% in 2018 and reducing to 90% in 2020 and after. Virginia hospitals have offered to pay the state share of costs, almost eliminating the cost to Virginia's budget.

**Virginia has lost over \$10 billion since 2014 by not closing the gap.** Those funds were already-paid federal taxes. Accepting the funds now would help uninsured adults, hospitals, and businesses. The funding would also support thousands of new jobs throughout Virginia's economy.

**The adults in the coverage gap work in the most important sectors of the state's economy** such as tourism, retail trade, construction, and similar jobs -- yet they struggle to get the coverage they need to stay healthy and productive. Their jobs don't offer health insurance or it's not affordable.

**Virginia's restrictive Medicaid program leaves too many people out.** While Virginia's Medicaid program covers the disabled, elderly, children and pregnant women at higher income levels, parents can't get Medicaid unless their income is less than \$10,500/year (for a family of three)! Adults who do not have children cannot get Medicaid no matter how poor they are! With expansion, Medicaid would cover a single adult with income under \$16,643/year, or adults in a family of three with less than \$28,180 /year. These hardworking families need the security of quality health coverage to get care when they need it without facing huge medical bills or going into bankruptcy. They need preventive care to avoid costly emergency rooms when they are already sick.

**By closing the gap, Virginia could save state dollars, better address the opioid crisis and greatly improve the delivery of mental health services.** Savings would come from state-funded health programs for hospital indigent care, mental health services, and services for inmates. Those savings would offset new costs, resulting in an **official NET state-savings estimate of over \$70 million in just one year.** Over 60,000 individuals who need treatment for substance use disorders and mental health problems could gain coverage, greatly improving access to the care they desperately need.

**VIRGINIANS HAVE WAITED LONG ENOUGH! CLOSE THE GAP IN 2017!**