

HEARTLAND ALLIANCE

MEDICAID AND HEALTH CARE

Without health insurance, people with limited income often will postpone necessary care and forego preventive care. Because the uninsured may not have a regular doctor and/or may have limited access to prescription medications, they are more likely to use the emergency room and to be hospitalized for health conditions that may have been avoided. The Affordable Care Act (ACA) with Medicaid expansion has been a significant step towards ensuring that everyone who needs health care can receive it.

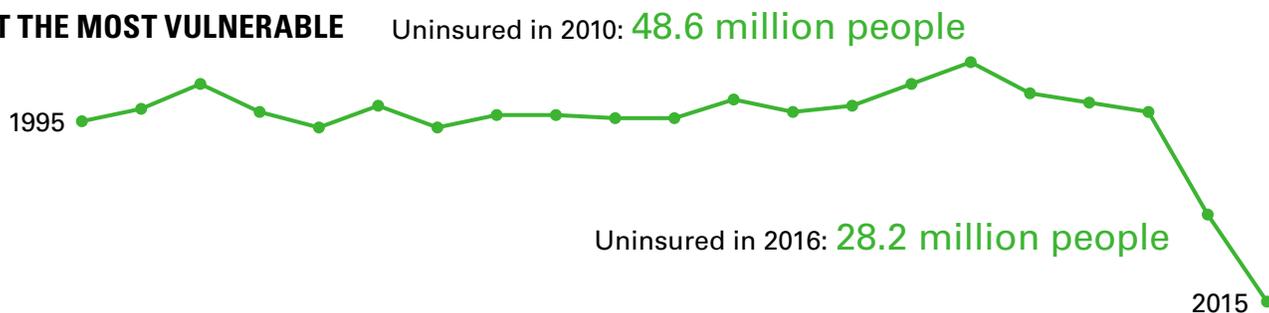
THE HEALTH INSURANCE LANDSCAPE

Medicaid: the nation's public health insurance program **for people with low income.** Medicaid covers more than 70 million Americans, or 1 in 5. Funded with federal and state dollars, Medicaid varies by state. Medicaid coverage facilitates access to care and limits out-of-pocket costs for care. Medicaid funds hospitals and health centers that serve low-income communities. Medicaid also supplements Medicare, covering more than half of all long-term care in the US.

Medicare: an insurance program primarily **for people over 65 years old**, whatever their income; and serving disabled individuals and dialysis patients. Medicare is a federal program and is basically the same everywhere in the U.S. It provides limited long-term care after being hospitalized.

ACA: The Affordable Care Act (ACA, also known as "Obamacare") is the health care reform law enacted in 2010. The law addresses availability of health insurance coverage, the escalating cost of health care, and access to preventive care. It also expanded Medicaid to help more low income individuals. When enacted in 2010, 48.6 million people were uninsured. By the end of 2016, **20.4 million people had gained health insurance.**

CHANGING AFFORDABLE CARE ACT WILL HURT THE MOST VULNERABLE



WHAT IS MEDICAID EXPANSION AND WHY DOES IT MATTER?

Before ACA, federal law excluded childless, non-disabled adults from Medicaid. Low income individuals therefore had little to no access to health care. They were limited in the care that they could receive by their ability to pay, the complexity of their conditions, and/or their ability to navigate a patchwork of support services. ACA expanded Medicaid to include childless adults with an annual income below \$16,600*. Importantly, ACA also made federal aid available to states to pay for this expansion of coverage. As of 2017, 31 states and D.C. had expanded Medicaid. As a result, many low-income and homeless individuals are now receiving healthcare.

**138% of Federal Poverty Level for an individual in 2015*

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According to the March 2017 Congressional Budget Office report, the proposed changes to ACA could force states to make difficult choices and dramatically scale back their health safety nets. Many low-income and homeless individuals will go back to not having access to health services like medical and dental care, behavioral health treatments, and needed medications.

If ACA is repealed, by 2026, 14 million fewer people may be covered by Medicaid, affecting mostly older and low-income people.

DOES MEDICAID IMPROVE HEALTH?

Yes! Medicaid enrollees are much more likely to get needed care, thus avoiding expensive hospitalization and emergency care. This is especially true for people experiencing homelessness.

People experiencing homelessness are more likely to have chronic diseases and illnesses, conditions exacerbated by their living situations. Mental health conditions, alcohol and substance use, diabetes, hypertension, cardiovascular disease, and chronic obstructive pulmonary disease are all prevalent among the homeless, as are high rates of HIV, tuberculosis, pneumonia, and asthma. Those living on the street face stress that often compounds their health conditions, as they are exposed to communicable diseases, violence, extreme weather conditions, and often face malnutrition. Despite their significant health needs, these individuals typically had limited access to health coverage and care.

Research findings show that state Medicaid expansions are associated with increased access to care, improved self-reported health, and reduced mortality among adults.

ABOUT HEARTLAND ALLIANCE

WE BELIEVE that everyone in society benefits when people who experience disparities in safety, health, housing, education, economic opportunity, and justice are able to exit poverty, heal from trauma, and achieve stability; secure their rights; and shape policies that respond to their needs.

WE BELIEVE everyone has the right to healthcare. Whether it's a safe place to live or nutritious food, access to a dedicated medical team and medications or personalized counseling, Heartland Alliance Health provides comprehensive services to meet the unique needs of vulnerable populations, including people who are homeless, have multiple chronic illnesses, or have mental illness or addictions. **WE HELP** our participants improve their health and stabilize their lives.

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SOURCES: U.S. Department of Health & Human Services, Healthcare.gov, Centers for Disease Control, Kaiser Family Foundation

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