

BETTER CARE AMERICA

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Medicaid

Medicaid is a safety net, there for when we need it. It's the largest health care program in the country – covering about 1 in 5 Americans, or more than 77 million people.

No matter how prepared you are, you never know when you or your family may face hard times. All Americans deserve the peace of mind that comes from knowing Medicaid will protect their health and financial security.

Medicaid coverage is available at little or no cost to enrollees and frequently covers comprehensive services, in addition to primary and major medical care and prescription drug coverage, including behavioral health services, long-term services and supports, dental care, health education, and access to social services.

Medicaid is a state-federal partnership. Operating within a federal framework, states have some flexibility to determine eligible populations and covered services, while the federal government provides a funding match guarantee.

Millions of our neighbors depend on Medicaid every day, including:



Over 37 million children



Nearly 2 million veterans



More than <u>7 million</u> seniors dually enrolled in Medicare and Medicaid



Nearly 6 million nonelderly adults with disabilities

39 states and the District of Columbia choose to partner with private health plans to deliver Medicaid benefits for more than <u>57 million</u> people across the country - over two-thirds of all Medicaid enrollees. These Medicaid managed care programs work with states to improve quality and access to care while controlling costs, saving billions of taxpayer dollars by streamlining services and working directly with care providers.

Medicaid health plans also work closely with local leaders and community organizations to improve health. Together, they help enrollees meet challenges like finding long-term housing, transportation for doctor's appointments, access to nutritious foods, and even helping with necessities such as home heating or air conditioning units.









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States hold Medicaid managed care plans accountable through requirements for access to providers, quality of care, caps on administrative costs, and limits on health plan profits. The facts show that Medicaid managed care plans provide states with budgetary and administrative savings. The vast majority of every Medicaid dollar pays for direct medical care, while Medicaid managed care plans' profit margins average less than 2%. In addition, research shows that Medicaid enrollees have access to care that is similar to those who have coverage through their jobs, and are satisfied with their coverage.

The COVID-19 crisis has shone a spotlight on Medicaid as a critical source of high-quality health coverage for tens of millions of hard-working Americans, children, older adults, people with disabilities, and veterans. The economic impact of COVID-19 has led to <u>increases</u> in Medicaid enrollment across the country, with enrollment increasing by more than 6 million people, or 8.6% nationwide, between February and September 2020.

Medicaid and Medicaid managed care programs have taken decisive actions to help patients and curb the spread of the virus. These actions include eliminating the cost of COVID-19 diagnostic testing and treatment, expanding access to telehealth and behavioral health services, establishing programs and partnerships in local communities to support the most vulnerable populations, and much more.

THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

Nearly 8 million children are covered by CHIP. Depending on the state, these programs may be part of Medicaid or separate. CHIP often provides health care coverage to low-income children whose families make too much to qualify for Medicaid. CHIP programs also may cover pregnant women to ensure kids have the best possible start from birth.



Medicaid is viewed favorably by 72% of Americans



Fewer than 20% of Americans want to see cuts to federal Medicaid funding



4 in 5 voters (80%) think increasing funding for Medicaid amid the COVID-19 crisis should be a priority for Congress, including a bipartisan majority of Democratic (92%) and Republican voters (68%)



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MEDICAID EXPANSION

38 states and DC have expanded their Medicaid programs. That means they've increased the number of low-income Americans eligible for coverage. So far, these expansion programs have resulted in an additional 16 million Americans gaining coverage across the country. Also of note, close to 80% of expansion enrollees are covered by Medicaid managed care plans - a testament to the key role that private plans play in ensuring better outcomes and a better patient experience overall.

For more information about the impact of COVID-19 on Medicaid, visit data.modernmedicaid.org/COVID

For more information about how health insurance providers are stepping up to fight COVID-19, visit https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/

For more information on ways Medicaid can reduce disparities and advance health equity, visit AHIP's issue brief: https://www.ahip.org/social-determinants-of-health-and-medicaid-policy-recommendations/

To hear from Americans about their experiences with health care coverage, visit https://bettercareamerica.org/stories/

REACH OUT ANYTIME

Better Care America

Claire Gollegly cgollegly@ahip.org

Federal Affairs and Policy

Aron Griffin agriffin@ahip.org

Katie Allen kallen@ahip.org

Kate Callanan kcallanan@ahip.org Sean Dugan sdugan@ahip.org

Rebekah Armstrong rarmstrong@ahip.org



