

Medicaid Expansion Makes Sense: Message Guide



Prepared by Missouri Foundation for Health

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This message guide is informed by research commissioned by Missouri Foundation for Health in May 2020, and an analysis of national studies regarding the attitudes, awareness, and understanding of Medicaid expansion.

Research shows that Missourians across our state want to know the facts. They want to understand what expanding Medicaid (MO HealthNet) would mean for Missouri. Research shows little awareness of Medicaid and the benefits of expansion, empathy for those impacted by the economic repercussions of the COVID-19 pandemic, as well as ongoing concern about health care costs overall and a strained state budget.

The messages below apply these findings to educate audiences about the benefits of Medicaid expansion in Missouri.

Message Frame

Right now, in Missouri, parents in a family of four must earn \$5,550 or less per year to qualify for health insurance through Medicaid. A single adult does not qualify. More than 230,000 Missourians make too much to qualify for Medicaid—but not enough to afford health coverage on their own. Without health insurance, Missourians can't get and stay healthy, go to work, and support their families. By expanding Missouri's Medicaid program, MO HealthNet, an individual who makes up to \$18,000 per year would be eligible. Expanding the Medicaid program would also bring our taxpayer dollars back home and save state funding; keep rural hospitals open, and create jobs. **No matter how you look at it, expanding Medicaid in Missouri just makes sense.**

Federal Government Would Pay 90% of Medicaid Expansion Costs

- The federal government would cover 90% of the costs to expand Missouri's Medicaid program, bringing hard-earned Missouri tax dollars back home. This commitment is written into law and guarantees this funding will be available for Missouri. These are funds that Missourians have already paid into through federal taxes. Missourians deserve for these funds to be used in Missouri.
- Research shows Missouri will have given up \$17.8 billion in federal funding if we do not expand the Medicaid program by 2022. And Missouri residents still have to pay federal taxes. This means by 2022, Missourians will have paid \$7.3 billion to the federal government to be used by other states to expand their Medicaid programs.
- Federal funds would save our state \$39 million in the first year of expansion, bringing tax dollars back home to help Missouri.
- Expanding Missouri's Medicaid program, MO HealthNet, would bring much needed federal funding into our state. This would free up limited state funding to cover other priority areas including schools and small businesses.

Medicaid Expansion Would Grow Our Economy

- More than 500,000 Missourians have filed for unemployment since March 2020 as businesses close and workers lose jobs or have hours cut due to the economic fallout caused by COVID-19. Across Missouri, small business owners are suffering, and people are struggling to pay bills and protect their families. Medicaid provides health insurance to help people in crisis. Expanding the Medicaid program will ensure that more low-income individuals and parents can get the health coverage they need to get them through these tough times.
- Research shows that expanding the Medicaid program would create over 16,000 new jobs on average per year. At a time when Missouri is facing record unemployment, job growth due to Medicaid expansion would provide stability for workers looking for ways to take care of themselves and their families.
- Research shows expanding Missouri's Medicaid program, MO HealthNet, would benefit our state economy. It is estimated the economic output would increase by \$2.5 billion and personal income would increase by \$1.1 billion every year between 2022 and 2026. Especially as we continue to respond to the economic aftermath caused by the COVID-19 pandemic, any measure to kickstart our economy will be critical.

Medicaid Expansion Would Keep Health Care Costs Down for Everyone

- When an uninsured Missourian goes to the emergency room, taxpayers often foot the bill which means higher insurance premiums for everyone and tax dollars diverted from other priorities. If we expand the Medicaid program, MO HealthNet, more Missourians would have access to treatment and preventive care, keeping health care costs down for everyone.
- Research shows Missouri hospitals would lose \$6.8 billion in uncompensated care costs if we do not expand the Medicaid program by 2022.
- Research shows expanding Medicaid would reduce uninsured visits to the doctor by 31%.

Medicaid Expansion Would Improve Health and Access to Care

- When people are uninsured, they are less likely to seek care if they are sick. Ensuring Missourians have access to affordable health insurance is a matter of life and death, especially in the wake of COVID-19. Our entire state benefits when everyone has access to treatment and care.
- Having health insurance allows Missourians to access preventive care so conditions can be managed. This prevents people from getting so sick that they cannot work and support their families.
- Nearly 40% of Missourians live in rural communities. Seven rural hospitals have closed recently. Expanding Missouri's Medicaid program, MO HealthNet, would keep rural hospitals and clinics open, providing critical care for families throughout our state.

Medicaid Expansion Would Close the Coverage Gap

- Approximately 230,000 hard-working Missourians are expected to gain health insurance through Medicaid expansion. These are people who make too much money to qualify for MO HealthNet now but don't make enough to afford private health insurance and aren't offered coverage through their jobs. In fact, prior to the COVID-19 outbreak, 80% of uninsured Missourians fell within this coverage gap. These residents do not have any realistic options to get health insurance that would help them get and stay healthy, go to work, and support their families.
- The Medicaid program helps our friends and neighbors in hourly jobs including restaurant servers, construction workers, retail workers, and farmers who do not get health insurance through their jobs and can't afford to buy it on their own. It provides temporary help for people who lose a job or become too sick to work. It helps Missourians get through tough times and offers financial protection

for working families, so they don't have to go bankrupt when they face an unexpected illness or need to go to the hospital.

- Research shows that when parents have health insurance, their kids are more likely to be insured. Expanding the Medicaid program protects Missouri's working families, so they do not have to choose between paying their rent or filling a prescription.

A vote to expand Medicaid in Missouri was recently pushed up to the primary election being held on August 4th, 2020.

Frequently Asked Questions

Use these frequently asked questions and answers to address additional topics that may be relevant to your community or the populations you serve. If you have questions about Medicaid expansion or Missouri Foundation For Health, contact Nancy Kelley (nkelley@mffh.org).

What is Medicaid?

- Medicaid, or MO HealthNet, provides health insurance for low-income children and parents, seniors, pregnant women, and people with disabilities. It allows Missourians to see a doctor when they are sick, get check-ups, buy medications, and go to the hospital. Having health insurance allows Missourians to maintain their health, go to work, and take care of their families.
- In Missouri, a non-disabled adult with children can qualify for MO HealthNet if their income is below 22% of the federal poverty line. This equates to less than \$5,550 a year for a family of four. Adults who are not parents are not eligible, regardless of income. Currently, Medicaid only covers a fraction of Missourians who cannot afford private health insurance on their own or do not have health insurance through their job.
- Medicaid supports local hospitals, clinics, doctors, and schools so they can provide health services in their communities.

What is Medicaid expansion?

- Missouri has an opportunity to expand eligibility for MO HealthNet up to 138% of the federal poverty level. With expansion, an individual who earns up to \$18,000 per year or a family of four that earns up to \$36,000, would be eligible.
- Expanding MO HealthNet would provide health insurance coverage to 230,000 Missourians who are now caught in a coverage gap – they earn too much to qualify for the current Medicaid program but not enough to afford private insurance.

How is Missouri going to pay for expanding the Medicaid program?

- By law, the federal government will cover 90% of the costs to expand Missouri's Medicaid program. Expanding Medicaid would bring hard-earned Missouri tax dollars back home and free up state funding to cover other priorities like schools and small businesses.
- Federal funds would replace state funds, saving Missouri \$39 million in the first year of expansion.
- Missouri has already given up nearly \$18 billion in federal funding by failing to expand Medicaid.
- And Missouri residents still have to pay federal taxes that fund expansion in other states. This means by 2022, Missourians will have paid \$7.3 billion to the federal government to be used by other states to expand their Medicaid programs.

Is Medicaid effective?

- MO HealthNet provides health insurance for many hard-working Missourians, including 550,000 children, as well as seniors in nursing homes and people with disabilities. It allows people to go to the doctor, get screenings and preventive care, prescriptions, and emergency care so they can take care of themselves and their families.
- Data shows health outcomes for Medicaid beneficiaries are much better than Missourians who are uninsured. This means Missourians can get and stay healthy, go to work, and support their families.
- Increased federal dollars will enable MO HealthNet to provide coverage to thousands of Missourians and infuse the program with resources to keep rural hospitals open. These funds will enable the state to modernize systems and improve efficiencies to make the best use of taxpayer dollars.

Does Medicaid help people work?

- Medicaid coverage supports work. People who are healthy are better able to get and keep jobs. Research in states that have already expanded Medicaid shows that those who receive coverage perform better at their jobs. In fact, most adults on Medicaid are working in full or part time jobs that don't provide health insurance or are caregivers or students.
- Health insurance provides financial security for Missourians so they can work, contribute to their communities, and take care of themselves and their families.

How do we ensure people who really need Medicaid can get it?

- Medicaid is a lifeline for hard-working Missourians to get and stay healthy, go to work, take care of their families, and pay their bills. There are processes in place to ensure those who enroll in Medicaid are rightfully eligible to receive the benefits.

How will Medicaid expansion benefit rural areas of the state?

- Nearly 40% of Missourians live in rural communities. Seven rural hospitals have closed recently. Expanding MO HealthNet will help keep rural hospitals and clinics open, providing critical care for families throughout our state.

Are there enough providers to support the increased demand for care if we expand Medicaid?

- By providing coverage to uninsured Missourians, Medicaid expansion will reduce uncompensated care and bring more revenue to clinics and hospitals, helping to keep them open and recruit new providers.

Have other states expanded their Medicaid programs?

- No state that has expanded Medicaid has changed course. In fact, thirty-seven states, including Arkansas, Iowa, and Kentucky, have done the math and chosen to expand their Medicaid programs. Across the board, states have seen positive outcomes from Medicaid expansion as more people gain access to needed treatment and care, hospitals stay open, and jobs and the economy grow.