



The Medicaid Coverage Canyon

February 2013

WHAT WOULD YOU RATHER BE KNOWN FOR?

□ OUR BEAUTIFUL ARCHES...

□ THE BROKEN ARCH IN OUR HEALTH CARE SYSTEM

Our current fragmented health insurance system leaves around 400,000 Utahns with no insurance and no way to get preventive or wellness care.

When the coverage provisions of the ACA kick in starting in 2014, more comprehensive and affordable coverage will be available through the private market along with premium subsidies to help middle income Utahns.

However, the lowest income Utahns (under 100% of Federal Poverty Line or FPL) will not qualify for the subsidies, leaving them unable to afford private insurance on their own.

Utah currently provides Medicaid or CHIP coverage to:

- children in families with incomes up to 200% FPL (\$38,180 for a family of 3);
- pregnant women up to 133% FPL (\$25,390 for a family of 3);
- seniors and people with disabilities up to 100% FPL (\$11,170 for an individual); and
- parents up to 44% FPL (\$8,400 for a family of 3).

Medicaid coverage is not provided to childless adults at any income level.

If the Medicaid expansion is not implemented in Utah, Utah will clearly have a **coverage gap**.

In Utah, we are proud of our **work-ethic** and our desire to take **personal responsibility** for our own actions.

Medicaid coverage under the expansion allows people to make good decisions—like getting a check-up or going in before small health care issues turn into expensive emergency room visits.