

## What is Medicaid Expansion?

The 2012 Supreme Court ruling made Medicaid expansion optional to all states, creating a coverage gap in states that have not expanded their Medicaid programs. In Utah, an estimated 57,000 Utahns fall into this gap—these are Utahns earning too little to qualify for tax credits on the federal health insurance Marketplace, yet earn too much or don't otherwise qualify for Medicaid benefits as they currently stand Utah.

### ADULTS W/O CHILDREN annual income for a single adult



### PARENTS annual income for a family of four



## What Happens If We Expand Medicaid?

Effects of Expansion <sup>1</sup>	Financial Opportunities <sup>2</sup>
<ul style="list-style-type: none"> <li>7,384 women would have access to mammograms and pap smears to detect cancer</li> <li>6,056 diabetics would receive their meds</li> <li>10,205 Utahns suffering from depression could seek the treatment they need</li> <li>3,186 uninsured Utahns would avoid bankruptcy caused by medical bills</li> <li>210 Utahns wouldn't die prematurely in 2014 because they could access the preventive care they need</li> </ul>	<ul style="list-style-type: none"> <li>\$2.9B in statewide economic impact</li> <li>Create over 4,100 new jobs</li> <li>\$113M generated in state tax revenues</li> <li>\$90M generated in county tax revenues</li> <li>State public assistance programs would save \$110M</li> <li>County public assistance programs would save \$2M</li> <li>Save over \$814M in uncompensated care costs</li> </ul>

**WHILE WE WAIT, UTAH LOSES \$21.5M PER MONTH STARTING JANUARY 2015<sup>3</sup>**

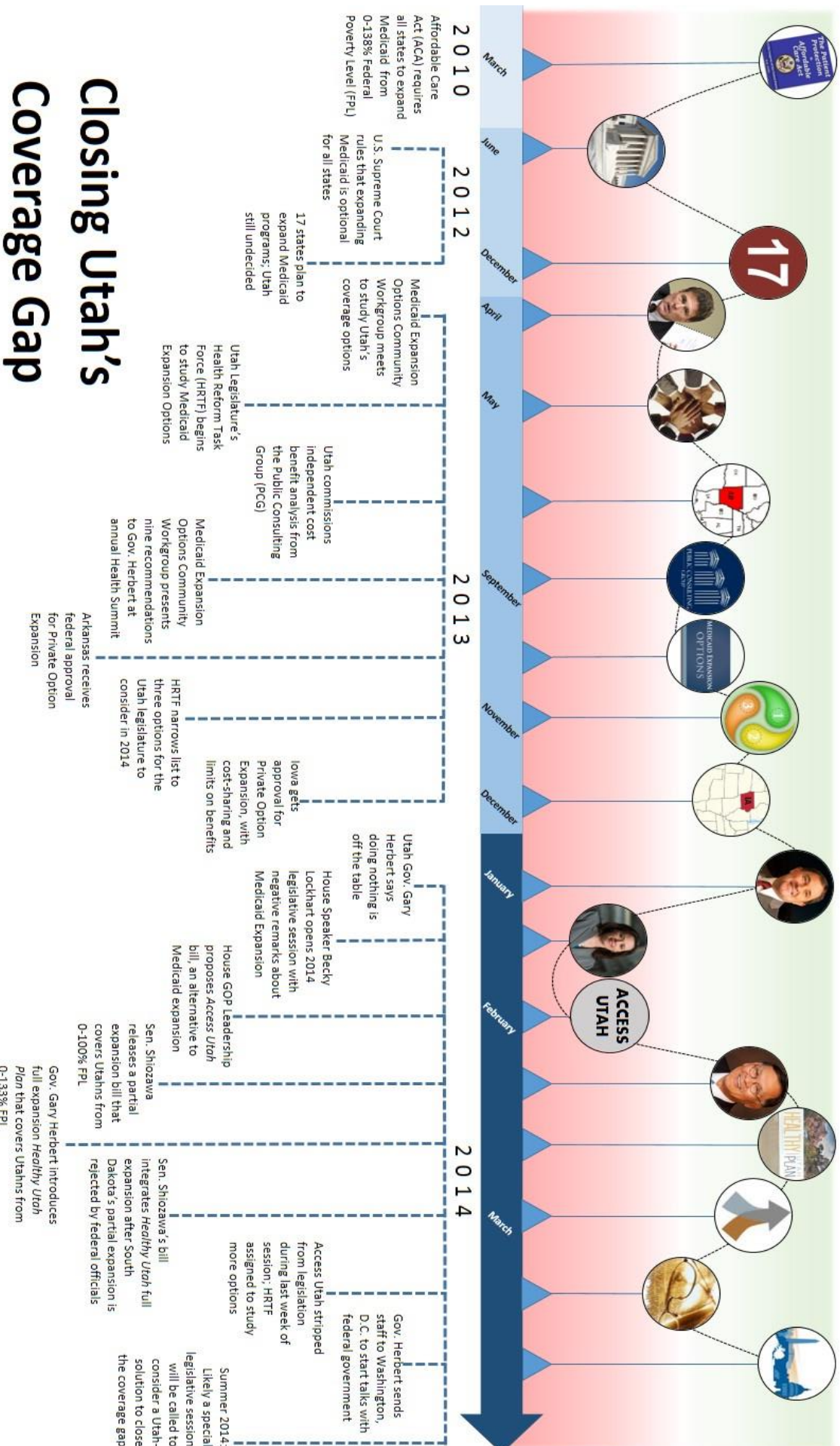
## What is the Governor's Healthy Utah Plan?

Who Would Be Eligible?	What About The \$680M Utah Taxpayers Are Sending To D.C.?	How Will The Benefits Be Delivered?
<ul style="list-style-type: none"> <li>-Medically Frail</li> <li>-Parents with Children</li> <li>-Single Adults with Incomes &lt;\$15,521</li> </ul>	Returns maximum amount of tax dollars back to our state to help our own in the form of a block grant	<u>Through employer-sponsored insurance:</u> Adults with access to employer sponsored insurance can enroll in those plans. Healthy Utah will provide premium assistance, cost-sharing, and wrap-around coverage
Totaling over 111,000 newly eligible Utahns	Because the feds pay 100% of the expansion costs for 2014-2016, there is no cost to the state in these years	<u>Through the private market:</u> Healthy Utah will provide premium assistance to eligible adults between 0-133% FPL to purchase private insurance through Utah's exchange, with some cost-sharing
<b>IF THE FEDS DON'T HOLD UP THEIR END OF THE DEAL, UTAH CAN OPT OUT</b>		

<sup>1</sup> Dickman, et al: "Opting Out of Medicaid Expansion: The Health and Financial Impacts" Health Affairs (2014)

<sup>2</sup> Taken from the Public Consult Group Report (2013)

<sup>3</sup> Governor's Healthy Utah Plan requests \$258 million federal funds per year to run the 3-year pilot program. The estimate \$21.5 comes from the \$258 per year divided by the months in the year



# Closing Utah's Coverage Gap