Medicaid Expansion in Rhode Island

As part of the Affordable Care Act’s effort to ensure health insurance coverage for individuals, the federal government will pay a significant amount of the cost of expanding Medicaid in every U.S. state, beginning in 2014. If all states implement the expansion, an estimated additional 21.3 million people would be covered by Medicaid by 2022. However, the Supreme Court has allowed states to opt out of the Medicaid expansion, leaving each state’s decision to participate in the hands of the nation’s governors and state leaders.

By the Numbers: Uninsured Rhode Islanders who are eligible for coverage through the Marketplace

- 100,952 (12%) are uninsured and eligible
- 71,776 (71%) have a full-time worker in the family
- 44,827 (44%) are 18-35 years old
- 66,941 (66%) are White
- 7,998 (8%) are African American
- 17,484 (17%) are Latino/Hispanic
- 3,829 (4%) are Asian American or Pacific Islander
- 57,789 (57%) are male

91,385 (91%) of Rhode Island’s uninsured and eligible population may qualify for either tax credits to purchase coverage in the Marketplace or for Medicaid if Rhode Island takes advantage of the new opportunity to expand Medicaid coverage under the Affordable Care Act.

http://www.hhs.gov/healthcare/facts/bystate/ri.html

For more information on this fact sheet and Health Reform contact Daniel E. Dawes, J.D. at daniel.dawes@gmail.com.

Fiscal Implications

- The coverage and budget impacts of the Medicaid expansion would vary across states but overall, many states are likely to see net savings.

- In the second half of 2014, Rhode Island will save a projected $4.2 million in general revenue through shifting costs to federal sources by transitioning eligible populations in state-funded programs to Medicaid.

- Medicaid enrollment will likely rise even if no states participate in the expansion, because the insurance exchanges and the individual mandate will encourage individuals who are currently eligible but not enrolled to join the program.

- States have considerable flexibility to administer traditional Medicaid programs, around benefits, cost sharing as well as how to deliver and pay for care.

Who would be eligible for Medicaid under the Expansion?

- The Medicaid expansion would make health care coverage available to millions of low-income adults and significantly reduce the number of uninsured state residents.

- States that participate in the ACA expansion must provide Medicaid coverage to all state residents who have a household income below 138% of the federal poverty level (FPL). That’s under $32,000 for a family of four, and $15,800 for an individual.

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<th>Persons in Family</th>
<th>100% FPL</th>
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