

## Medicaid Expansion Is Good for Missouri's Veterans

The Affordable Care Act (ACA) expands the Medicaid program to provide health care for millions of uninsured individuals, mainly low-income adults. In June, the Supreme Court ruled that states can choose whether to expand their Medicaid programs. If Missouri chooses to expand its Medicaid program (MO HealthNet) in 2014, the federal government will pay 100 percent of the cost for the first three years, with federal payments gradually reducing down to 90 percent by 2020. This is a great deal for Missouri. The expansion would bring billions of federal dollars into Missouri's economy. By expanding Medicaid Missouri would provide essential health coverage to uninsured veterans and their families who currently are uninsured and face difficulties obtaining the health care that they need.

- 30,000 veterans in Missouri do not have health insurance. In addition, 22,000 family members of veterans do not have health insurance.<sup>1</sup>
- Uninsured veterans suffer from significant health problems. One-third of uninsured veterans have at least one chronic health condition, 15.3 percent are in fair or poor health, and 15.9 percent are limited because of physical, mental, or emotional problems.<sup>2</sup>
- Uninsured veterans and their families struggle to get the health care they need. Over 40 percent of uninsured veterans have unmet medical needs, and 33.7 percent have delayed care due to cost.<sup>3</sup> More than half of veterans' family members also have unmet medical needs, and 44.1 percent have delayed care due to cost.<sup>4</sup>
- Nationally, nearly half of uninsured veterans and 35.5 percent of their family members have incomes below 138 percent of the federal poverty level ("FPL").<sup>5</sup> Based upon these national numbers **Missouri would have over 14,500 veterans and 7,800 veterans' family members who would be eligible for Medicaid coverage if the State expanded Medicaid.**
- Many veterans of the National Guard and reserves are not eligible for health benefits through the Veteran's Administration, but would be eligible for Medicaid if Missouri chooses to expand the program. Even Veterans who are eligible for VA health services would benefit from the Medicaid expansion. More than half of veterans eligible for VA services also have incomes below 138 percent FPL and would likely qualify for Medicaid. Medicaid could be used to supplement their VA coverage.<sup>6</sup>

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<sup>1</sup> Jennifer Haley & Genevieve M. Kenney, *Uninsured Veterans and Family Members: Who Are They and Where Do They Live?*, Urban Institute, at 7, Table 4, May 2012, available at

<http://www.urban.org/UploadedPDF/412577-Uninsured-Veterans-and-Family-Members.pdf>.

<sup>2</sup> *Id.* at 6.

<sup>3</sup> *Id.*

<sup>4</sup> *Id.*

<sup>5</sup> *Id.* at 8. The expanded Medicaid provision of the ACA ensures eligibility for those below 133% FPL. However, there is a 5% disregard of income, increasing the eligibility level to 138% FPL.

<sup>6</sup> See note 1, at 3.