

## **For the uninsured, Medicaid expansion in North Carolina could be life-changing**

*Expanding Medicaid will provide greater access to health coverage and is one potential step that could reduce health inequities. Comprehensive healthcare improves the quality of life for individuals and helps to create stronger communities, which benefits everyone.*

Good health is the one thing that makes everything else possible. Without it, we live within limits. Good health requires healthcare. And in the United States, access to comprehensive healthcare (other than medical emergencies) requires health insurance.

Of course, health coverage isn't the only factor in creating lives of possibility. Access to affordable housing, nutritious food, and reliable transportation matter too. According to research done by The Center for American Progress, the lack of those essentials puts people at high risk for poor health. That's why these factors are known as [health inequities](#). These inequities are among the reasons that [600,000 North Carolinians cannot afford commercial health insurance](#) (NCDHHS), even though they work, and yet, do not qualify for Medicaid coverage.

According to Georgetown University's Health Policy Institute Center for Children and Families, 11.4% of North Carolinians are stuck in that cycle of inequities as of 2019. In fact, North Carolina's [uninsurance rate was the ninth highest in the nation](#) that year. As in 12 other states that have not yet expanded Medicaid, rates of uninsured residents outpace national averages, per the North Carolina Medical Journal.

That's a health inequity that can be fixed. Expanding Medicaid in North Carolina could allow an estimated 600,000 families and neighbors to build better lives and participate more fully in their communities. The ripple effect could benefit all communities.

### **Why don't low-income North Carolinians get their healthcare through Medicaid?**

One common misconception about Medicaid is that it is available to all low-income individuals. The North Carolina Justice Center explains that to qualify for [Medicaid in North Carolina](#), a person must have a limited income plus qualifying factors such as a disability or dependent children living at home. While parents in North Carolina with incomes up to 41% of the federal poverty level ([ccf.georgetown.edu](http://ccf.georgetown.edu)) are eligible for Medicaid, individuals without dependents and who don't meet any of the other eligibility requirements including being pregnant, disabled or over 65, are ineligible, regardless of their income.

Even many families cannot qualify. According to the NCJC, "The income eligibility threshold for parents of \$8,004/year for a family of three, which is less than half of the poverty line – is so low that many uninsured parents living in poverty cannot qualify."

These nonelderly individuals and families are, "stuck in a coverage gap because they don't qualify for Medicaid under North Carolina's current eligibility rules, but they earn too little to

qualify for subsidies to afford their own private plan," the Justice Center writes. More than 20% of North Carolina's population lives below 138% of the poverty line ([ncjustice.org](http://ncjustice.org)) — the marker at which Medicaid Expansion would cover individuals, reports the Justice Center. For a single household, this equates to an annual income of \$17,236. Of these uninsured North Carolinians, approximately 40.5% have incomes below the 138% threshold.

Research shows that being uninsured is associated with poor health outcomes. Data from the Behavioral Risk Factor Surveillance Survey (BRFSS) — a nationwide survey that analyzed Medicaid gap populations in North Carolina — found that, "Individuals in the Medicaid gap were more likely than individuals above FPG to [report multiple chronic conditions \(22% versus 16%\)](#) or a functional disability (35% versus 15%), but less likely than the traditional Medicaid population to do so."

In addition, 29.9% of those within the Medicaid gap reported a "fair/poor" health status, compared to 29.5% of individuals covered under Medicaid and 10.9% of individuals living above the poverty line.

Much of the difference lies in Medicaid coverage enabling preventive care for conditions such as pregnancy, cardiovascular disease, mental health disorders, and even cancer. Getting care before a medical emergency happens enables better health at lower cost. That's why, according to a study published in the North Carolina Medical Journal, states that have closed the Medicaid coverage gap through expansion have [prevented at least 19,000 deaths](#).

For all these reasons and more, NCHA believes that if North Carolina expands Medicaid, hundreds of thousands of North Carolinians will have a fighting chance for a healthier, fuller life.

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