

## POLICY BRIEF: Medicaid Expansion in North Carolina

### Expand Medicaid to Close the Health Insurance Coverage Gap

900,000 North Carolinians are uninsured today. Of those without any health insurance, more than 340,000 are low-income and 12,000 are low-income Veterans. Though the Affordable Care Act (ACA) has been helpful in providing insurance for those who would not have otherwise qualified, someone can only qualify for subsidized insurance if they make more than 100% of the federal poverty level (FPL). Individuals do not qualify for subsidized insurance if they make less than 100% of the FPL. People who do not meet either one of these qualifications do not have access to affordable health insurance. Providing health insurance through the expansion of Medicaid could potentially create over 43,000 jobs, \$860M in state revenue, and over \$21M in business activity for North Carolina.

**The National Association of Social Workers North Carolina Chapter supports Medicaid Expansion to close the health insurance coverage gap for individuals and families who lack coverage and to create a more economically sound and healthy state.**

The majority of North Carolinians who do not have health insurance are full-time and part-time workers who are not covered through their employer.

Currently, 90% of Medicaid funding comes from the Federal government. The other 10% is covered by a state share of assessments on health care providers, meaning that this will require \$0 in new state appropriations.

#### Why is Medicaid Expansion important?

- People need to be healthy enough to work. Not being able to work can be a detriment to not only that individual and/or their family, but it also creates a negative impact on our economy.
- With the 43,000 potential jobs this would create, it would positively impact more rural counties where the local hospital is the biggest employer.
- Closing the health insurance coverage gap would provide more than 400,000 individuals and their families insurance.
- Expanding Medicaid can also be beneficial in treating the opioid epidemic and mental health crisis, by providing insurance for up to 150,000 individuals who are currently battling addiction and seeking mental health treatment. Ohio saw a 75% improved access to care for individuals with opioid disorders after expansion.

#### Why should we expand Medicaid now?

- Federal changes to the healthcare system are behind us.
- NC Medicaid is strong and stable, with financial predictability increasing with transition to managed care.
- In recent years, legislators in both parties have proposed bills to close the coverage gap.

NASW-NC urges North Carolina lawmakers to pass [House Bill 5](#) and [Senate Bill 3](#) to expand health coverage to North Carolinians.