

Fixing the Medicaid Coverage Gap

Medicaid is an essential part of American health care, improving the health and financial security of millions of Americans every day. However, over 2 million low-income Americans from 12 states do not have access to Medicaid coverage. These states have not expanded their Medicaid programs, and residents with incomes below the poverty level don't qualify for Medicaid and cannot access premium tax credits to make coverage in the individual market more affordable.

- Roughly 60% of the Americans who don't have access to Medicaid coverage are people of color.
- More than 500,000 essential workers don't have access to Medicaid coverage, including health care workers and grocery store employees.

AHIP supports states taking action to close the Medicaid gap. As an alternative solution, Congress should act to provide these Americans with affordable coverage options.

- Build on the ACA – leveraging the delivery system Americans already rely on.
- Be quickly implementable – utilizing existing available products and structures.
- Deliver care to this important group of people without disadvantaging states that have already chosen to and made the investment in expanding their Medicaid programs.

To achieve these three ends, AHIP supports using the ACA market qualified health plans (QHP) to close the coverage gap. Building on the success of proven public-private partnerships, including plans available today on the ACA marketplaces to Native Americans and Alaskan Natives, Congress should:

- Expand the eligibility for QHP coverage to the low-income Americans who are not covered under Medicaid.
- Ensure that premiums are \$0, with low or no cost-sharing payments.
- Take steps to ensure that providing affordable coverage to people in the Medicaid gap doesn't jeopardize coverage for the nearly 15 million people enrolled in expanded Medicaid.

It's time for Congress to end the Medicaid coverage gap and ensure affordable health care for millions of Americans.