



Virginia Should Expand Medicaid! It Pays for Itself and Supports 30,000 Jobs!

A primary goal of the Affordable Care Act (ACA) is to provide affordable, quality health coverage to all Americans. In addition to new marketplaces (Exchanges) that will sell affordable private insurance, all states have an option to expand their Medicaid programs to offer insurance to more low-income people.

If Virginia expands Medicaid, 400,000 uninsured Virginians could get coverage!

- ⌚ The ACA establishes a new national Medicaid income eligibility level at 138% of the Federal Poverty Line (FPL). (e.g. about \$15,400/year for an individual; \$32,000/year for a family of 4.)
- ⌚ Virginia's current program is very restrictive; eligibility for adults is among the lowest in the U.S.
 - Parents' eligibility is under 30% FPL (less than \$10,000 /yr. for family of 4), ranking 44th.
 - Even disabled people must have income under 80% FPL to qualify (under \$800/mo).
 - Non-disabled adults without children cannot get Medicaid in Virginia.
 - Virginia is ranked 48th in per capita Medicaid spending.

The Medicaid expansion will be an enormous boost to Virginia's economy!

- ⌚ The ACA provides **100% federal funding** for the Medicaid expansion **for the first three years**, and then **federal funding is reduced to no less than 90% of the cost**.
- ⌚ The projected cost to Virginia is dwarfed by the billions of federal dollars which will come into the state to **support jobs and Virginia's overall economy**.
 - Over a ten year period, Virginia would receive over \$20 billion in federal funding while spending under \$150 million in state funds.
 - The cost to Virginia will be **offset by savings** in state-funded health programs and state employee health insurance.
 - The federal funding will support **30,000 jobs** which will generate income taxes and sales taxes, helping pay for Virginia's share of costs.
 - As a result of these offsets and jobs, **the expansion pays for itself!**

What happens if Virginia doesn't expand Medicaid?

- ⌚ 400,000 very low income Virginians will remain uninsured. Most will be unable to qualify for or afford private coverage through the Exchange, **leaving a huge gap in coverage**.
- ⌚ Hospitals that serve the uninsured will lose more money.
- ⌚ Private health insurance premiums could rise even higher because of ongoing uncompensated care and fewer people in insurance risk pools.
- ⌚ Virginia loses the economic benefit of over \$2 billion in federal spending each year.
- ⌚ **Virginians' federal tax dollars will help people in other states**.

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