# Close the Health Insurance Coverage Gap!
## Support Families and Those Who Need Mental Health Services

**Since 2014, Virginia legislators have rejected the opportunity to provide affordable health insurance to hardworking Virginians. With expanded Medicaid, an estimated 300,000 low-income Virginia adults would enroll.** Most of these individuals are in a health coverage gap. They are uninsured and ineligible for existing health insurance programs. The new coverage would be largely supported with federal funds from the Affordable Care Act, paying 94% of the cost in 2018 and reducing to 90% in 2020 and after.

**By not closing the gap, <u>every month Virginia loses an average of</u> $142 million in federal funding.** Since 2014, the Commonwealth has **forfeited over $10 billion in federal funds,** which could have been used to help uninsured adults, hospitals, and businesses.

**The adults in the coverage gap work in the most important sectors of the state's economy** such as food services, retail, construction, and similar jobs -- yet they struggle to get the coverage they need to stay healthy and productive. That's because their jobs often do not offer health insurance or pay them enough to afford coverage on their own.

**Virginia's restrictive Medicaid program leaves too many people out.** While Virginia's Medicaid program covers the disabled, elderly, children and pregnant women with higher income, parents can't get Medicaid unless their income is less than $10,524/year (for a family of three)! Adults who do not have children cannot get Medicaid <u>no matter how poor they are</u>! Closing the coverage gap would provide health insurance to a single adult with income under $16,643/year, or adults in a family of three with annual income less than $28,180. These hardworking families need the security of quality health coverage to get care when they need it without facing huge medical bills or going into bankruptcy. They need preventive care to avoid costly emergency rooms when they are already sick.

**By closing the gap, Virginia could save state dollars and improve the delivery of mental health and substance use disorder services.** By improving Medicaid coverage, <u>each month</u> Virginia could <u>save</u> $5.7 million in <u>state</u> dollars now spent on hospital indigent care, mental health services, family planning and other state-funded health programs. Those savings would offset new costs, resulting in an **<u>official NET state-savings estimate of $138 million in general funds during fiscal years 2019 and 2020.</u>**

**Most states have expanded their Medicaid programs.** While Virginians suffer without coverage, 31 states and the District of Columbia are providing health insurance to uninsured adults. Those states are seeing significant health and financial benefits.

**VIRGINIANS HAVE WAITED LONG ENOUGH! CLOSE THE GAP IN 2018!**