

*Immediate Release*

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**Contact:** Sean O'Leary, 304-720-8682, [soleary@wvpolicy.org](mailto:soleary@wvpolicy.org)

## **Thousands in West Virginia Gain Coverage Because of Health Care Reform Thanks to Medicaid Expansion, Over 90% Now Have Health Insurance**

(Charleston, WV) The number of people with health insurance coverage in West Virginia increased in 2014, in large part due to the Affordable Care Act and West Virginia's decision to expand Medicaid so it reaches more people who otherwise couldn't afford insurance.

Today's release of the country's official data on health insurance rates by the Census Bureau showed that 1,657,953 West Virginians had health insurance in 2014, a six-percent jump from 2013. With the Affordable Care Act largely implemented, 91.4 percent of West Virginians now have health insurance. In fact, West Virginia had the third biggest percentage-point drop in uninsured people in the nation in 2014, from 14% to 8.6%.

"More West Virginians have access affordable health insurance thanks to the state's decision to expand Medicaid as a part of health care reform, and are getting the care they need," said Sean O'Leary, policy analyst at the West Virginia Center on Budget and Policy. "That means more people who are able to work, take care of their kids, and be healthy, productive members of their community."

Health care reform offered people access to insurance from the private market and strengthened Medicaid, which had been providing quality, cost-efficient health care for 50 years. That means many people whose employers don't provide insurance and whose low pay makes it impossible to afford the cost of private health insurance now have access to Medicaid.

In order to strengthen state-run Medicaid coverage, the federal government agreed to pay all the costs of providing Medicaid to people making up to just \$32,500 per year for a family of four (138 percent of the federal poverty rate) through 2016, and then no less than 90 percent of the costs thereafter. The Supreme Court, however, left it up to the states to decide whether to extend their benefits to these families and accept the federal funding to do so. In May of 2013, Governor Tomblin decided to expand West Virginia's Medicaid program, and as of June 2015, more than 164,000 newly eligible West Virginians are receiving health insurance through expansion.

Other provisions of health care reform are also helping reduce the number of West Virginians without health insurance. 33,000 West Virginians have enrolled in health care plans through the state's new health insurance marketplace, which allows people to easily compare prices and benefits of health care plans. Many of these people receive federal subsidies to help them pay their premiums and reduce their out-of-pocket health costs.

Medicaid is playing a big role in helping those who can't afford insurance, as it has for the last half century. Here are just a few of the ways it has helped:

- **Kids who receive care through Medicaid do better in school and become more productive adults.** They miss fewer school days due to illness or injury and are likelier to finish high school, attend college, and graduate from college. And as adults, they earn more and have fewer emergency room visits and hospitalizations.

- **Medicaid is cost-effective.** Medicaid's costs per beneficiary are far lower and have grown more slowly than private insurance.
- **Medicaid expansion saves states money.** The federal government pays the entire cost of expanding Medicaid to more struggling people through 2016, and no less than 90 percent thereafter. In states that have expanded Medicaid, hospitals are treating fewer uninsured patients, and as a result, states are saving money.
- **Medicaid has improved the health of millions of Americans.** In Oregon, for example, people participating in Medicaid were more likely to receive preventive care, have a primary care doctor, and to receive a diagnosis of and treatment for common problems, like depression and diabetes. As a result, they were 40 percent less likely to have health problems in the last six months compared to people without health insurance.