



DENVER
THE MILE HIGH CITY

Human Rights & Community Relations

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Why Women Should Care About Medicaid

Odds are you know someone whose health care is paid for through Medicaid. But you may not realize that about them. Medicaid prioritizes health care coverage for the poor, the pregnant, older adults and those with disabilities. Nationally about 66% of adults on Medicaid are women. Here in Colorado, 8% of non-elderly adult women get their health coverage through Medicaid versus 5% of non-elderly adult men. In Colorado, 54% of poor kids get Medicaid.

Why should you care about Medicaid?

- Over half of those with Medicaid are low income children and their moms (custodial parents). Recently Colorado extended coverage to the parents in families who earn below 100% of the Federal Poverty Level. For example, a single parent with two children who earns below \$18,530 per year would qualify. Or a two-parent family with two children who earns below \$22,350 per year can now get Medicaid coverage. Without Medicaid, these individuals would likely be uninsured. Those who are uninsured are less likely to seek or get medical care for health conditions. When they can't pay for care, costs may be shifted onto those with private insurance who are paying. Colorado pays on average \$1723 in health services for each child on Medicaid and \$2583 per year for each parent.
- About 38% of births in Colorado are paid for through Medicaid. Young adults are the most likely age group to be uninsured, so it is not surprising that many new moms do not have insurance. Providing prenatal and delivery care reduces health complications that can affect lives and cost society more down the road.
- Medicaid covers many individuals with significant disabilities. These individuals are often those with the highest medical needs. About 43% of Medicaid dollars are for services to those with disabilities. In Colorado, 64% of people receiving Home and Community Based Health Services are women. Any of us can develop a significant disability. We would hope that this safety net is there when we need it.
- A majority of the Medicaid dollars are paying for care, including long term care, for older adults and people with disabilities. On average, Colorado Medicaid pays about \$15,000



for services per older adults and person with disabilities. Visiting a family member or friend in a nursing home or getting medical services at home? Odds are Medicaid is helping to pay the bill. Medicaid pays 45% of Colorado's nursing home bills. About 27% of Medicaid dollars go to elder care. 69% of those helped with long term care are women. Many in nursing homes had financially comfortable middle class lives until hit with long term care expenses. Medicaid is the final safety net for many.

- In 2014, when the Patient Protection and Affordable Care Act finally extends coverage to those currently uninsured, Medicaid expansion will cover one half of the individuals who will get health care coverage. Individuals without children will be newly eligible for Medicaid if they earn below (in 2011 dollars) \$14,484 per year.

But future funding of Medicaid could be in jeopardy. Some Congressional proposals- like block-granting Medicaid to states- would likely shrink Medicaid over time and allow states to reduce coverage and funding. Other proposals could reduce Medicaid funding between 15 and 40% without Congress having to take a public vote on cutting Medicaid. Global spending caps, a balanced budget amendment, or even just not raising the debt ceiling, could trigger large automatic cuts in Medicaid when certain limits are reached.

Women take their caregiving role seriously. But it can quickly get overwhelming without support from Medicaid.

Statistics are from Kaiser Family Foundation *State Health Facts* www.statehealthfacts.org , or National Women's Law Center's *Battles Over Medicaid Funding and Eligibility: What's at Stake for Colorado Women*, www.nwlc.org