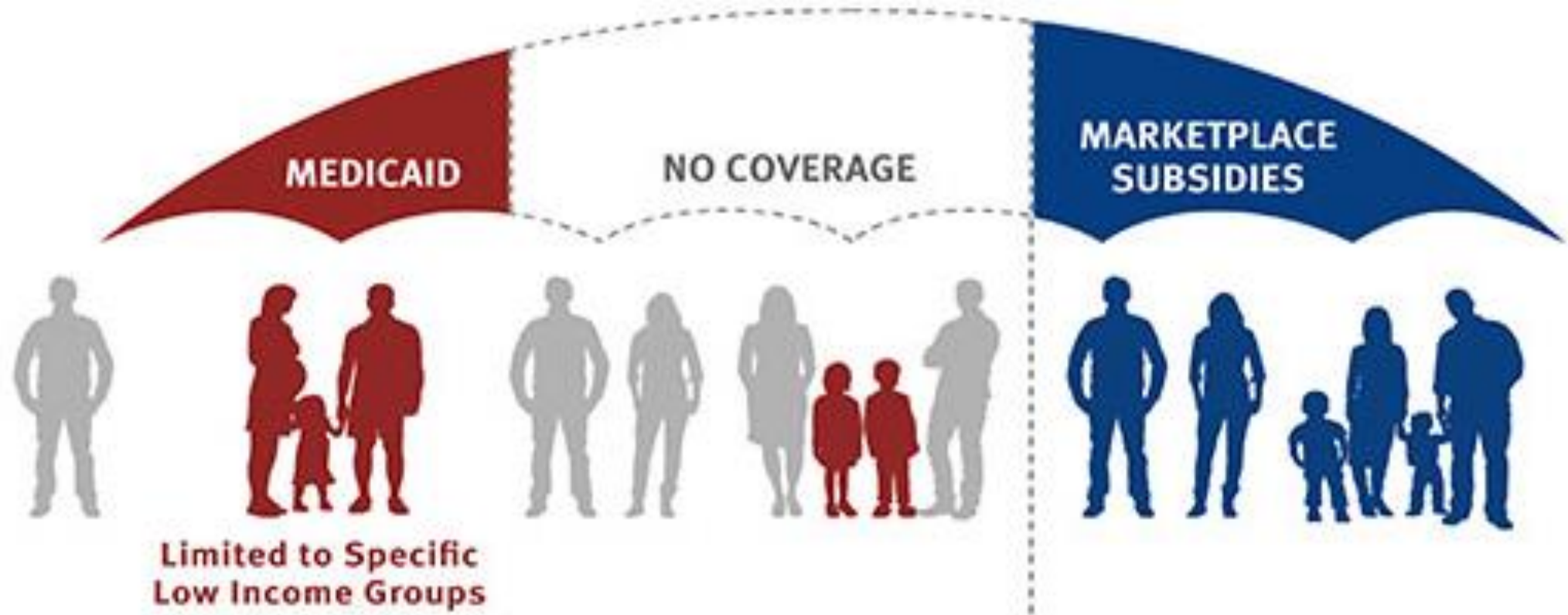


The Business Case for Medicaid Expansion

Erica Palmer Smith, Executive Director
NC Child

The Chamber of Catawba County
Friday, January 27, 2023

Health Insurance Coverage Gap





160+ Member Organizations



Care4Carolina Business Advisory Council



Patrick Woodie

- Chair, C4C Business Advisory Council
- President, NC Rural Center



John Chaffee

- Business Broker, Transworld Business Advisors
- Former President and CEO, NC East Alliance of Chambers



Sharon Decker

- President, Carolinas Operations, Tryon Equestrian Partners at Tryon Resort, Tryon International Equestrian Center
- Former NC Secretary of Commerce



Miles Atkins

- Mayor of Mooresville (R)
- Director of Corporate Affairs & Government Relations, Iredell Health System

Catawba County Workers in the Gap

Employment Industries of Uninsured



Employment

- Most are employed
- High uninsurance rates in hospitality, retail, and manufacturing

14.2%
of non-elderly
WORKERS are
uninsured in
Catawba County₂

Uninsured Adults In North Carolina Family Status



- ☐ Have Children 0-17
- ☐ No Children



Family

- One in three uninsured eligible are parents of children under 18.

Parents in the Coverage Gap



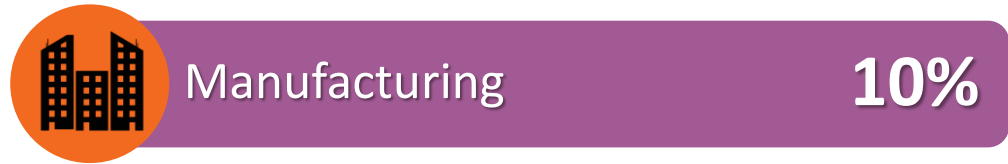
Hourly Pay: \$7.25 (*minimum wage*) **full-time** (40 hours/week)

Earnings: \$1,160/month, **\$13,920/year**

Hourly Pay: \$12.00 **full-time** (40 hours/week)

Earnings: \$1,920/month, **\$23,040/year**

By Occupation



Outcomes for Mothers and Children

Lower Maternal Mortality

States that closed their coverage gap saw lower maternal mortality than states that have not closed the coverage gap.

Lower Infant Mortality

Fewer infants die in states that have closed the coverage gap, particularly Black infants.

Healthier Children

Low-income children with parents covered by Medicaid are more likely to receive well child visits than those without insurance.

Fewer Cases of Child Neglect

422 fewer cases of neglect per 100,000 children under age 6. First time neglect reports saw a 17.3% reduction.

Over 400,000 North Carolina children have at least one uninsured parent.

The Impact on Health Outcomes

Cancer

The **single greatest factor** in determining if you will **survive** a cancer diagnosis is whether you have **health insurance**.

Heart Disease

Heart disease patients in the gap have a **poorer management** of their condition and are at a **greater risk of mortality**.

Opioid Use

Closing the gap is associated with a **6% lower rate in total opioid overdose deaths**.

- Closing the coverage gap results in **decreased uncompensated care costs**.
- States that expanded Medicaid saw a **62% decrease in rural hospital closures** in the last 5 years.
- Closing the coverage gap strengthens safety net institutions like community health care centers.

Approximately **9,878** people in Catawba County would gain access to coverage.¹



523 new jobs
in Catawba County¹



\$118,000,000
in new business activity¹



\$1,447,800
in new county revenue¹

More Labor Force Participation

- **76%** of North Carolinians in the coverage gap are **already working**.
- In states that expanded Medicaid, **labor force participation increased**.
- Lack of affordable health insurance options disincentivizes Medicaid enrollees from working.

A healthy workforce is essential for businesses to thrive. Closing the gap is the right thing to do, and it will support healthy employees, healthy families and healthy businesses.

*– **Former NC Secretary of Commerce Sharon Decker (R)***

- Medicaid expansion would save our businesses **\$1,685 in lost productivity** per employee per year.
- The indirect costs associated with preventable chronic diseases is estimated to **exceed \$1 trillion per year**.

A healthy workforce is essential for businesses to thrive. Closing the gap is the right thing to do, and it will support healthy employees, healthy families and healthy businesses.

– Former NC Secretary of Commerce Sharon Decker (R)

Lower Premiums for Private Plans

- Marketplace premiums are **11-12% lower** in expansion states.
- For certain types of plans, the cost drops by as much as **16 to 25%**.

Federal Medical Assistance Percentage (FMAP) for Expansion Population

- **90% federal match** indefinitely per federal law

American Rescue Plan Act 5% Incentive

- New expansion states are eligible for eight quarters of 5% increase in federal match on current Medicaid populations
- For North Carolina that would mean \$1.6 - \$1.7 billion in additional federal receipts over two years; **\$1.4 - \$1.5 billion available for state initiatives**

ALLIANCE NEWS JUNE 29, 2022

Chambers Across North Carolina Support Medicaid Expansion



Chambers of Commerce and business associations representing thousands of businesses across North Carolina this week announced their support for Medicaid expansion.

The Charlotte Regional Business Alliance®, along with the Asheville Area Chamber of Commerce; The Chamber, Leading Business in Cabarrus; Cary Chamber of Commerce; Greater Durham Chamber; Greater Raleigh Chamber of Commerce; Rowan County Chamber of Commerce; Greater Wilmington Chamber of Commerce; and Greater Winston-Salem, Inc.; representing the business community throughout the state, supports expansion to close the health insurance gap for approximately 600,000 uninsured individuals throughout North Carolina.



Spotlight Money Desk UNC Health Talk Obituaries Classifieds



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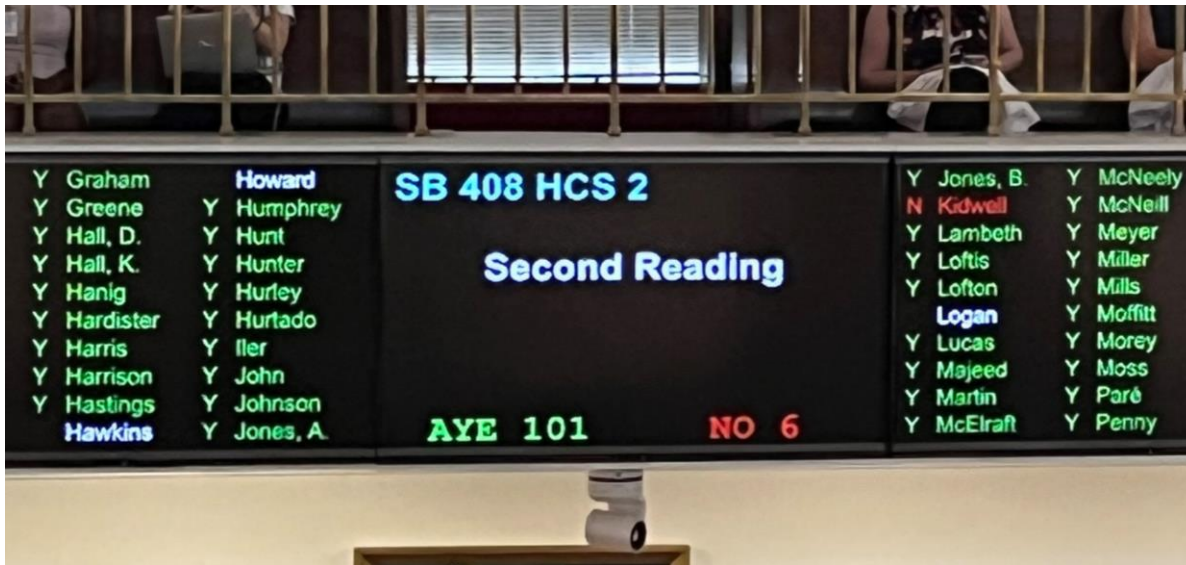
NC sheriffs, county commissioners back Medicaid expansion bill as a crime-, poverty-fighting measure

Two major lobbying groups have put their weight behind a Senate proposal to expand Medicaid and overhaul hospital industry regulations, a bill that is languishing in the House.

Posted 4:51 p.m. Jun 17 — Updated 4:51 p.m. Jun 17

Legislative Outlook

House passes 101-6



Senate passes 44-2



Thank You!

Erica Palmer Smith | Executive Director

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www.ncchild.org

To sign up for the Care4Carolina Coalition visit care4carolina.com
