EXPANSION OF HEALTH CARE COVERAGE

MANDATORY

0–138% Medicaid eligibility expansion
51,000 adults & children
$25.7 million

101–138% Federal subsidies through the exchange
57,000

- Expands Medicaid eligibility for pregnant women, adults in certain low income families who would otherwise be eligible, and children 0-100% who are 6–18 years old by removing the asset test
- Provides federal income tax credits to offset premiums and other federal subsidies to reduce cost sharing for plans purchased in the federal exchange
- Medicaid estimates include some who are currently eligible for Medicaid, but not enrolled

---

OPTION 1

0–100% Premium assistance + benchmark benefits
54,000 adults
$18.7 million

101–138% Federal subsidies through the exchange
57,000

- For 0–100%, provides Medicaid-paid premium assistance for the purchase of:
  - a commercial nongroup (individual) plan in the federal exchange; or
  - an employer-sponsored plan, if offered

  Coverage for 0–100%:
  - must be actuarially equivalent to the ACA Medicaid benchmark plan
  - includes integrated medical and behavioral health services for certain populations
  - includes Traditional Medicaid for the medically frail
- For 101–138%, provides federal income tax credits to offset premiums, and other federal subsidies to reduce cost sharing for nongroup (individual) policies purchased in the federal exchange

---

OPTION 2

0–138% Premium assistance + benchmark benefits
111,000 adults
$40.8 million

- For 0–138%, provides Medicaid-paid premium assistance for the purchase of:
  - a commercial nongroup (individual) plan in the federal exchange; or
  - an employer-sponsored plan, if offered

  (Note that for 101–138%, individuals receive Medicaid-paid premium assistance in lieu of federal income tax credits and cost sharing subsidies they would otherwise receive for coverage purchased in the federal exchange)
- As with coverage for 0–100% under Option 1, coverage for 0–138% under this Option 2:
  - must be actuarially equivalent to the ACA Medicaid benchmark plan
  - includes integrated medical and behavioral health services for certain populations
  - includes Traditional Medicaid for the medically frail

Enrollment and state cost estimates are for FY 2020. Cost estimates are based on a 90/10 federal/state division of Medicaid costs.
Prepared by Office of Legislative Research and General Counsel for Rep. Jim Dunnigan, 12/12/13