



Medicaid Expansion Helps Working People in Illinois

Many people think that adults in the Medicaid Expansion (i.e., the ACA Adult Group) are mostly single men who are able to work but are unemployed. This is not an accurate picture. Most Medicaid expansion enrollees are employed and work to support themselves and their families. In 2015, of all non-disabled, non-elderly, adult Medicaid enrollees in Illinois, 8 out of ten (79%) were in a working family and 6 out of ten (59%) work themselves. It is important to understand who is enrolled in the Medicaid expansion and what repeal would mean for them.¹

- **ACA Adult Medicaid enrollees tend to have lower wage jobs in industries not providing health insurance.**

Nationally, the industries with the largest number of workers covered by Medicaid include: restaurant and food services; construction; elementary and secondary schools; hospitals; grocery stores; home health care services; department stores; services to buildings; child day care services; and nursing care facilities.

- **Medicaid helps ensure adults enrolled are able to work.**

By providing health insurance and improving healthcare access, ACA Adult Medicaid helps people work. Sickness, injury, and unmanaged chronic conditions are barriers to workforce participation.

- **Medicaid helps families have healthier, more financially secure lives.**

By providing health insurance so people can seek health care when they need it, Medicaid directly improves financial stability of families by helping avoid catastrophic costs. Research supports that fewer families have had difficulty paying their medical bills after the ACA Medicaid expansion.²

- **The federal government pays most of the cost of medical care for enrollees in the Medicaid expansion program.**

The federal government paid 100% of costs through December 31, 2016. Right now, the federal government pays over 90% of costs, and will continue pay at least 90% of costs. This is more cost-effective for Illinois than leaving hundreds of thousands without coverage.

Case Scenarios: A volunteer tax-preparer in Chicago met with three people who recently got health insurance through the Medicaid expansion. All three had jobs but had incomes of less than \$15,000. One has worked full-time at a local convention center for five years but is officially a "temporary" employee and has no benefits. Another has worked full-time for 13 years at local media company, but is also officially temporary and without benefits. The third, who is homeless, brought in W-2s from six different employers and employment agencies, in amounts ranging from \$150 to \$9,000. **All contribute to the Illinois economy and pay taxes - but without the Medicaid expansion, would be uninsured.**

Protect Our Care Illinois is a statewide coalition of health care advocates, providers, consumers, and workers, standing together to protect and expand access to quality affordable health care provided by the Affordable Care Act and Medicaid.

www.protectourcareil.org

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¹ <http://files.kff.org/attachment/Issue-Brief-Understanding-the-Intersection-of-Medicaid-and-Work>

² <http://ccf.georgetown.edu/2016/12/06/medicaid-coverage-improves-financial-security/>