

Medicaid Expansion: Premium Assistance and Other Options

AP, P, Pa
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T, R, A, C, H, P
C, I, I, Al, C, P, D, V, M, MD, FACP (C, a,); D, M
D, L, MD, FACP (V, C, a,); S, S, B, MD, FACP; Jal, F, B, MD, FACP; G,
A, H, MD, FACP; Ca, A, H, MD, FACP; G, C, Ka, MD, FACP; R, H, L,
MD, FACP; K, E, Q, MD, FACP; S, a, U, R, TA

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Executive Summary

T, A, a, Ca, A, (ACA), a, M, a, f, v, a, ' a
138%, , [GWG, DP], .WUa [[GWG, DP], .WU[

restricted from reenrolling in coverage (i.e., locked-out). Medicaid out-of-pocket costs should remain nominal and be

Policy and Medicaid expansion options are being explored in many states. Medicaid expansion is a key component of the Affordable Care Act (ACA) and is being implemented in 37 states and the District of Columbia. The ACA requires states to expand Medicaid to all low-income adults with income up to 138% of the federal poverty level (FPL) by 2014. However, states have the option to opt out of this requirement. As of January 2016, 10 states have opted out of the ACA Medicaid expansion requirement: Alaska, Arizona, Florida, Georgia, Idaho, Kansas, Louisiana, Michigan, Mississippi, and Nebraska. These states have implemented alternative Medicaid expansion policies. For example, Michigan has expanded Medicaid to all low-income adults with income up to 100% of the FPL, while Florida has expanded Medicaid to all low-income adults with income up to 138% of the FPL. Other states, such as Texas and Oklahoma, have implemented alternative Medicaid expansion policies that do not meet the ACA requirements. The Medicaid expansion options for these states are discussed in the following sections.

Current Medicaid Expansion Waivers

Arkansas⁷

The Arkansas Medicaid expansion waiver was approved by the U.S. Department of Health and Human Services (HHS) in January 2013. The waiver allows Arkansas to expand Medicaid to all low-income adults with income up to 138% of the FPL. The waiver also allows Arkansas to implement a community rating system for Medicaid managed care. The community rating system requires all Medicaid managed care enrollees to pay the same premium, regardless of their health status. This system is designed to spread the risk of high-cost individuals across the entire Medicaid population. The Arkansas Medicaid expansion waiver is currently in effect and has been successful in expanding Medicaid coverage to over 1 million low-income adults.

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