

# Health Care Can't Wait: How Medicaid Expansion Helps Kids

Increasing access to affordable health care is critical to ensuring healthy kids and families in North Carolina.

## Insurance for parents is good for kids too

**Getting kids covered:** Approximately 135,000 North Carolina children are uninsured, ranking our state near the bottom nationally for covering children.<sup>i</sup>

One important reason: When parents and caregivers have health coverage, children are more likely to be covered as well. Research has found that states that expanded Medicaid have significantly lower rates of uninsured children. North Carolina is not yet one of those states.

**Healthy pregnancy and birth:** Medicaid expansion also supports healthy pregnancies and births, by allowing new parents to take care of their health in the critical time before pregnancy.<sup>ii</sup>

**Preventing child neglect:** Medicaid expansion takes real stress off families – both financial and health-related. As a result, in states that have expanded Medicaid, there has been a significant drop in child neglect.<sup>iii</sup>



"If Medicaid was expanded, it would make a big difference. It would enable me to be healthy to take care of my kids.

It's life-changing, just to know that you're able to go to a doctor when things go wrong.

Because at the end of the day, I have to be healthy to be able to provide for my children."

- A.J., uninsured working mom of kids with special needs, Gaston County, NC

## Expansion would help working families with children

Expanding Medicaid can help working families. Most of those who would be covered by expanded Medicaid are working – sometimes in multiple jobs – but don't earn enough to qualify for a private marketplace plan. Many work in essential jobs like child care, food service, construction, and nursing homes.

Parents in a family of four earning as little as \$1,000/month would typically fall in the coverage gap, but they would not qualify for subsidies through the health care marketplace.

Health coverage protects families from medical debt and unaffordable doctors' bills. This leads to greater household economic security, including housing security.

Parents can't work and take care of their children when they're not healthy. Expanding Medicaid right now will make sure that parents can get affordable health coverage to get healthy, stay healthy, and pursue job and education opportunities.

## Closing the "coverage gap" in North Carolina

As coverage through the federal Public Health Emergency comes to an end in April 2023, thousands of North Carolina parents could be removed from the NC Medicaid program – sending many of them back into the coverage gap.

Expanding Medicaid can prevent this problem so that those who truly need coverage can get it.

**Legislative leaders in both the House and Senate have filed legislation to expand Medicaid and close the "coverage gap" in North Carolina. The 2023 legislative session is the time to come together and close the deal.**

## Sources

<sup>i</sup> *The Children's Health Care Report Card*, Georgetown Center for Children and Families, 2021, available at [kidshealthcarereport.ccf.georgetown.edu](https://kidshealthcarereport.ccf.georgetown.edu)

<sup>ii</sup> *Expanded Income Eligibility for Health Insurance*, Prenatal-to-3 Policy Center, Vanderbilt University, 2022, available at <https://pn3policy.org/pn-3-state-policy-roadmap-2022/us/health-insurance/>

<sup>iii</sup> *Expanded Income Eligibility for Health Insurance*, Prenatal-to-3 Policy Center, Vanderbilt University, 2022, available at <https://pn3policy.org/pn-3-state-policy-roadmap-2022/us/health-insurance/>

### What is the coverage gap?

Parents in family of four that makes \$12,000/year typically earn too much to qualify for insurance through Medicaid.

They also cannot get a subsidy to buy private health insurance in the marketplace until they earn \$30,000.

