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A key component of the Affordable Care Act is the **expansion of Medicaid coverage for the working poor - those with jobs who still live below or just above the federal poverty line.** Many do not have health insurance through their jobs and cannot afford a plan on the private market. **About 500,000 Pennsylvanians fall into this category, nearly 100,000 of which live in Allegheny County.***



If you already have health insurance, you may think that this issue does not affect you, but you could not be more wrong. Our State, local governments and hospitals absorb the costs for uncompensated care, which isn't covered by insurance or paid for by patients. These costs are then passed off to insurance companies in the form of higher charges, causing the insurance companies to raise premiums for current policy holders - like us. In order to solve the problem, we must take advantage of Medicaid Expansion.

Medicaid Expansion would provide healthcare coverage to those in Allegheny County who can't afford it, close holes in the State's budget, bring jobs to the region and make health services available for those in need - improving Allegheny County's economy, health and future.

* The Economic Impact of Medicaid Expansion on Pennsylvania research report, Rand Corporation

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What's the story?

President Obama passed the Affordable Care Act (ACA), which gives affordable health insurance to every United States citizen. Included in the Act was a funded expansion of Medicaid. The Supreme Court ruled that each state has the choice to accept the federal funding provided as a result of the ACA's Medicaid Expansion. **Governor Corbett chose not to accept the funding** provided by the federal government through the Affordable Care Act. As a result, **hundreds of thousands of Pennsylvania residents did not receive health insurance on January 1**, **2014**, **like they would have if he accepted**. Instead, he submitted an application to present his own plan, called the Healthy PA Plan. He asked that Pennsylvania still receive the funding, but for his own plan - this action is currently awaiting approval by the federal government.

A Portrait of the Uninsured in Allegheny County*

There are **98,940** without health insurance in Allegheny County. The majority are **between the ages of 19 and 25**. The bulk of these people live at 138% or less, **below the poverty level**. The majority are **male**. Most of the uninsured are **married**. The bulk of these people are **Caucasian** and work in the **trades**. The majority of the uninsured have a **high school diploma** and are **English** speakers. *Allegheny Activates for Health Care Access

Pennsylvania loses: \$7,339,087 per day, \$305,795 per hour, \$5,097 per minute \$85 per second without Medicaid Expansion.

www.pahouse.com/PAHouseNews

Why is This Important in Allegheny County?

There is a tremendous need for Medicaid expansion in Pennsylvania, specifically in Allegheny County. Currently, more than 500,000 Pennsylvanians are uninsured, and 98,940 of them are Allegheny County residents. In other words, **one-fifth of Pennsylvania residents living without insurance reside in our county. Under the federal government's Affordable Care Act**, as passed by President Obama for all Americans, **those nearly 100,000 Allegheny County residents would be covered by health insurance**.

It's important to bring Medicaid Expansion to Allegheny County for two primary reasons:

#1 - It will bring more health care to County residents, insuring those who need health insurance. People are uninsured because many working families cannot afford to pay insurance premiums and many businesses do not offer insurance to their employees. Of the nearly 100,000 uninsured County residents, 73% of them include a family member who works full time. How many people do you know that have at least one person that works full time? If you know four people that fit that bill, three are likely uninsured, according to The Economic Impact of Medicaid Expansion on Pennsylvania research conducted by the Rand corporation. Medicaid Expansion would cover them. Furthermore, 22% of the uninsured have a child in the family. Additionally, with health insurance provided by the Expansion, single mothers and children would benefit greatly because, with preventative and accessible health care, kids will be healthier, which means parents would take less time off of work and less absenteeism for children. Beyond covering the uninsured, Medicaid Expansion would prevent hospitals from being hit with exceedingly high costs. Without the Expansion, health care payments will not be covered by insurance and hospitals may respond by transferring these costs to private insurance – which is paid for by us, the patients – or reducing services.

#2 - It will bring federal dollars to Pennsylvania, an important consideration at a time when the budget is being formulated. In 2016, Pennsylvania would receive \$7.2 billion from the federal government if it accepts Medicaid Expansion. Without it, we will receive \$4.7 billion. Additionally, Medicaid Expansion would increase federal inflows by \$2.3 to \$2.5 billion each year between 2014 and 2020. Federal inflow provides income to health care providers that will be spent on the broader economy, resulting in growth of local communities, greater market value for products, sustention of nearly 40,000 jobs, reduced burden of uncompensated care on hospitals, decreased mortality rates by providing preventative care, creation of jobs and more. Pennsylvania's economy would forego approximately \$16.5 billion in federal inflows in a seven-year period without Medicaid Expansion.

County Controller Chelsa Wagner

As Allegheny County's fiscal watchdog, Controller Chelsa Wagner leads the fight against inefficient and inequitable spending, working to uncover and prevent fraud, waste and abuse in County government. Wagner ensures the Controller's Office is a direct, effective advocate for Allegheny County, this region and, most importantly, the taxpayers.

Allegheny County Controller's Office

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By The Numbers in Allegheny County 98,940

Uninsured Residents

73% Uninsured residents with full-time worker in family

PAHealthAccess.org