Medicaid Expansion Is Improving Access to Health Care

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Many factors impact our personal health and, ultimately, the health of our community. We can categorize them as socioeconomic factors and physical environment, biology and genetics, health behaviors, and medical care.

Today, I want to focus on medical care. Having access to timely, quality care is vital to good health. We need to ensure that we have enough medical providers in our community that everyone can get in to see a doctor without a long wait. We need to ensure that people have health-care insurance to help pay for that visit. Access and quality medical care provide individuals the opportunity to experience good health.

Let’s dive into the issue of health insurance more deeply. Many of us are fortunate enough to have health insurance provided by our employers. This is a wonderful benefit for some, but not all.

Medicaid is the state and federally sponsored health insurance plan for pregnant women, people who have disabilities, and people 65 years of age or older. Participants must also meet low-income guidelines.

Healthy Montana Kids Plus is the state-sponsored health insurance plan for children who live in low-income households.

So what about those whose insurance is not provided by their workplace and who do not qualify for Medicaid?

This is where Medicaid Expansion has come into play in the past two years. In 2016, the Montana Legislature voted to expand Medicaid to cover adults between 19 and 64 years old who meet the income guidelines for Medicaid. With Medicaid Expansion in place, over 93 percent of Lewis and Clark County residents now have some kind of health insurance coverage.
However, legislators saw the expansion as a pilot project and wanted to study its impacts before deciding whether to make it permanent. They decided to approve Medicaid Expansion only temporarily, until June 2019. They will debate whether to continue this expanded insurance coverage during the 2019 session that starts in January.

Why is this conversation so important? Medicaid Expansion has covered an additional 96,000 people across Montana, 5,500 of them right here in Lewis and Clark County. These are our family members, neighbors, and friends. Ninety-six percent of enrollees are living in working families, are working themselves, or are disabled, in school, or providing care to others.

The expansion has covered over 5,500 preventive visits to primary-care physicians, 2,000 outpatient visits to mental-health providers, 521 outpatient visits to substance-use disorder specialists, and many preventive cancer screenings. Those covered by the expansion are required to pay some portion of the cost of their care.

When someone doesn’t have adequate insurance coverage, they tend to be reluctant to seek primary care and preventive services because of the expense. As a result, they often wait until their health declines to the point of crisis and head to the emergency room or an urgent-care facility. This is the most expensive level of care. So when all residents have an acceptable level of insurance coverage, we save money as well as improve health.

The Montana Healthcare Foundation commissioned a study by Manatt Health to evaluate the impact of Medicaid Expansion on the State of Montana. Here’s what the study showed:

- Medicaid Expansion allowed the state to get more federal money for some traditional Medicaid populations and gain access to federal funding to replace state spending on other services and populations. Savings to date have exceeded $36 million.

- Health care is Montana’s largest source of private-sector income and its second largest source of jobs, with growth accelerating in the wake of expansion. Hospitals and other health-care providers rely on Medicaid as a critical revenue source. Expansion helped to reduce hospitals’ uncompensated care costs by more than $100 million in 2016.

- Medicaid Expansion has provided low-income adults with access to affordable preventive, mental health, substance use disorder treatment and other services that promote individual and family health, as well as a healthy Montana workforce. More than 65,000 adults who signed up under the expansion have used preventive services to date.

You can learn more about the impacts of the Montana Medicaid Expansion online at [https://dphhs.mt.gov/helpplan/medicaidexpansiondashboard](https://dphhs.mt.gov/helpplan/medicaidexpansiondashboard)

One of the primary ways to improve the health of our entire community is to ensure that residents have access to health care. This encourages the use of preventive services essential for overall health,
including mental health and substance use disorder services. Let’s band together to guarantee that health insurance and access to health care are not a privilege for a few but available to all.