



# Estimates of Uninsured Adults Newly Eligible for Medicaid If Remaining Non-Expansion States Expand

Approximately 4.0 million uninsured non-elderly adults would be newly eligible for Medicaid if non-expansion states were to expand eligibility for adults to 138% of the Federal Poverty Level (FPL).

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## KEY POINTS

- In the 13 states that have not expanded Medicaid (excluding Oklahoma, see Table 1 notes), we estimate that 4.0 million uninsured non-elderly adults would be newly eligible for Medicaid if all the states were to expand eligibility for adults to 138% FPL.
- In the 13 states that have not expanded Medicaid, nearly 2.3 million uninsured non-elderly adults with incomes below 100% FPL— who are in what is sometimes called “the coverage gap”— would become newly eligible for Medicaid if their states were to expand.
- Among uninsured Black adults in the 13 non-expansion states, expansion would increase the number who are Medicaid eligible almost fivefold, while the number among uninsured Hispanic adults would increase sixfold.

## OVERVIEW

The tables below contain pre-pandemic estimates of potential Medicaid eligibility among uninsured, non-elderly adults in states that have not expanded Medicaid coverage to adults with incomes up to 138% of the Federal Poverty Level (FPL). Table 1 also includes Oklahoma, which plans to implement the Medicaid expansion in July 2021. Under the American Rescue Plan Act (ARP), Oklahoma will qualify to receive the financial incentives for expansion of Medicaid included in the Act. The estimates are drawn from ASPE’s microsimulation model – the Transfer Income Model version 3 (TRIM3) – which simulates major government tax, benefit, and health insurance programs in the U.S.

## METHODS

These estimates come from an analysis of the Census Bureau’s Current Population Survey for calendar year 2018, using each state’s rules for Medicaid eligibility as of 2021. The estimates are annual individuals “ever eligible” in the year by state (Table 1). We also include estimates by demographic characteristics including age, income, race and ethnicity, and sex (Table 2).

## RESULTS

In the 13 states that have not expanded Medicaid (excluding Oklahoma, see Table 1 notes), we estimate that 4.0 million uninsured non-elderly adults would be newly eligible for Medicaid if all 13 states were to expand eligibility for adults to 138% FPL. This represents 34% of the uninsured non-elderly adult population in these states. Texas contains the largest share of the newly eligible with nearly 1.4 million; Florida, Georgia, and North Carolina together contain another 1.6 million.

	<b>Total Uninsured Population, Ages 19-64</b>	<b>Medicaid Eligible Before Expansion</b>	<b>Medicaid Eligible After Expansion</b>	<b>Newly Eligible After Expansion</b>	<b>Percent of Uninsured Population Newly Eligible</b>
<b>Alabama</b>	499,000	33,000	273,000	240,000	48.1%
<b>Florida</b>	2,631,000	234,000	1,030,000	796,000	30.3%
<b>Georgia</b>	1,371,000	130,000	575,000	445,000	32.5%
<b>Kansas</b>	187,000	25,000	82,000	57,000	30.6%
<b>Mississippi</b>	349,000	30,000	219,000	189,000	54.2%
<b>Missouri<sup>^</sup></b>	383,000	40,000	244,000	204,000	53.3%
<b>North Carolina</b>	916,000	80,000	408,000	328,000	35.8%
<b>Oklahoma<sup>*</sup></b>	532,000	53,000	244,000	190,000	35.8%
<b>South Carolina</b>	389,000	51,000	188,000	136,000	35.0%
<b>South Dakota</b>	62,000	7,000	30,000	23,000	36.4%
<b>Tennessee</b>	465,000	43,000	222,000	179,000	38.4%
<b>Texas</b>	4,228,000	217,000	1,595,000	1,378,000	32.6%
<b>Wisconsin<sup>#</sup></b>	297,000	81,000	112,000	31,000	10.4%
<b>Wyoming</b>	55,000	4,000	28,000	24,000	43.0%
<b>Total</b>	<b>12,365,000</b>	<b>1,029,000</b>	<b>5,249,000</b>	<b>4,220,000</b>	<b>34.1%</b>
<b>Total Excluding Oklahoma</b>	<b>11,832,000</b>	<b>975,000</b>	<b>5,005,000</b>	<b>4,030,000</b>	<b>34.1%</b>

Table Notes:

The baseline data source for TRIM3 is the March 2019 (CY 2018) Current Population Survey, Annual Social and Economic Supplement (CPS ASEC) 1-year estimates. People are counted as uninsured if they are not classified in the survey data as having any type of insurance coverage for any part of the year; also, Medicaid enrollment that was imputed by the Census Bureau is disregarded for individuals with incomes too high to qualify based on their state and characteristics. The model accounts for under-reporting of benefits in the survey and assesses adult eligibility using the modified adjusted gross income (MAGI) FPL standards in place in 2021, along with other eligibility policies related to Supplemental Security Income and medically needy programs in place in 2018. Undocumented immigrants imputed to be unauthorized are still included in the total uninsured estimates; however, those imputed to be unauthorized are not classified as Medicaid-eligible in the analysis. Numbers of people are shown rounded to the nearest thousand and numbers may not sum precisely due to rounding. Percentages are computed based on unrounded numbers.

<sup>^</sup> Missouri voters passed a constitutional amendment in 2020 to expand Medicaid, but the state withdrew its State Plan Amendments related to expansion in May 2021

<sup>\*</sup> Oklahoma will implement its Medicaid expansion beginning July 2021.

<sup>#</sup> Wisconsin offers Medicaid eligibility to adults with income up to 100% FPL, which is the reason for its lower relative percent of total population newly eligible compared to other non-expansion states.

We estimate that in the 13 states that have not expanded Medicaid eligibility for adults to 138% FPL, nearly 2.3 million uninsured non-elderly adults with incomes below 100% FPL would be newly eligible for Medicaid if their states were to expand. This group – not currently eligible for Medicaid in their states, but with incomes too low to qualify for Marketplace advanced premium tax credits (APTCs) – falls into what is sometimes called “the coverage gap.” This group represents 56.1 percent of the newly eligible population. The remainder of the newly eligible population currently does qualify for Marketplace APTCs. The number of people eligible for Medicaid among uninsured Black adults in the 13 non-expansion states would increase almost fivefold, and it would increase sixfold among uninsured Hispanic adults. Younger adults (ages 19-34) would experience greater gains in new eligibility (1.9 million) than those ages 35-49 (1.1 million) and 50-64 (1.0 million).

**TABLE 2: Demographic Characteristics of Uninsured Non-Elderly Adults (Ages 19-64) Potentially Eligible for Medicaid Expansion**

	Annual Eligibility					
	Before Expansion		After Expansion		Newly Eligible After Expansion	
	#	%	#	%	#	%
<b>Total Eligible (14 states)</b>	1,029,000	100.0%	5,249,000	100.0%	4,220,000	100.0%
<b>Total Eligible (13 states, excluding Oklahoma)*</b>	975,000	94.8%	5,005,000	95.4%	4,030,000	95.5%
<b>13 States (Excluding Oklahoma)*</b>						
<b>Age:</b>						
19-34	435,000	44.6%	2,350,000	47.0%	1,915,000	47.5%
35-49	357,000	36.6%	1,444,000	28.9%	1,087,000	27.0%
50-64	183,000	18.8%	1,210,000	24.2%	1,027,000	25.5%
<b>Annual Income (FPL)</b>						
Below 100%	758,000	77.8%	3,017,000	60.3%	2,259,000	56.1%
100-138%	69,000	7.0%	1,125,000	22.5%	1,057,000	26.2%
Above 138% <sup>1</sup>	148,000	15.2%	862,000	17.2%	714,000	17.7%
<b>Race/ethnicity:<sup>2</sup></b>						
White, Non-Hispanic	445,000	45.6%	2,133,000	42.6%	1,688,000	41.9%
Black, Non-Hispanic	263,000	26.9%	1,242,000	24.8%	980,000	24.3%
Asian/PI, Non-Hispanic	19,000	1.9%	120,000	2.4%	101,000	2.5%
AI/AN, Non-Hispanic	10,000	1.1%	65,000	1.3%	55,000	1.4%
Other, Non-Hispanic	13,000	1.3%	84,000	1.7%	72,000	1.8%
Hispanic <sup>3</sup>	226,000	23.2%	1,361,000	27.2%	1,135,000	28.2%
<b>Sex:</b>						
Male	448,000	45.9%	2,506,000	50.1%	2,058,000	51.1%
Female	527,000	54.1%	2,499,000	49.9%	1,971,000	48.9%

**Table Notes:**

1) These persons are eligible for Medicaid at some point during the year based on having monthly MAGI below 138% FPL in at least one month.

2) Non-Hispanic persons were categorized as White, Black, Asian/Pacific Islander (PI), or American Indian/Alaskan Native (AI/AN) only if they reported a single race.

3) People who are Hispanic are shown in this row regardless of the race(s) they report.

\* Oklahoma will implement its Medicaid expansion beginning July 2021. The state is excluded from the demographic distributions in the table.

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