Red States Leave Many Poor Americans Out of Obamacare

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Because of the 26 states that have refused to expand Medicaid in the rollout of the Affordable Care Act (ACA, or Obamacare), two-thirds of African Americans as well as single mothers and over half of Americans earning low wages will be effectively shut out of access to insurance, The New York Times reports. Analyzing census data, the Times found that 8 million Americans living in these states are too poor to qualify for federal subsidies for private plans, called marketplace plans, but not poor enough to qualify for traditional Medicaid, which can have rock-bottom income ceilings for entry.

Health coverage through the ACA can start as early as January 1, 2014; the open enrollment period began October 1 and continues through March 31, 2014.

When the Supreme Court validated the 2010 health care law in June 2012, it gave states permission to forgo the expansion of Medicaid. The states that have refused to expand are largely controlled by Republican governors. The law gives subsidies to pay for insurance marketplace plans to those with incomes between 100 and 400 percent of federal poverty level ($11,490 to $45,960 for an individual and $19,530 to $78,120 for a family of three). This creates an unintended gap of those living in the 26 states without Medicaid expansion who are making less than 100 percent FPL but who don't make little enough to qualify for their state's traditional Medicaid program.

In the United States, HIV preys on poverty and disproportionately affects blacks, in particularly black gay men and black women. An estimated 510,000 of the 1.1 million Americans living with the virus are black. Currently, about 30 percent of people living with HIV in the country are uninsured.

People with hepatitis C virus (HCV) are also estimate to lack insurance at disproportionately high rates.

About half of all Americans live in the states that have rejected the Medicaid expansion, but those states are home to around 68 percent of the poor, uninsured blacks as well as single mothers. About 60 percent of the uninsured working poor live in those states.
People who make less than 100 percent of FPL and live in a state without Medicaid expansion will be exempt from the fee for not having health insurance.

To learn about applying for health coverage, click here for a guided tailored to the HIV population and here for a guide for those with hepatitis C. The core of both guides should be helpful to all.

To read the Times story, click here.

To see if you live in one of the states without an expanded Medicaid program, click here.

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