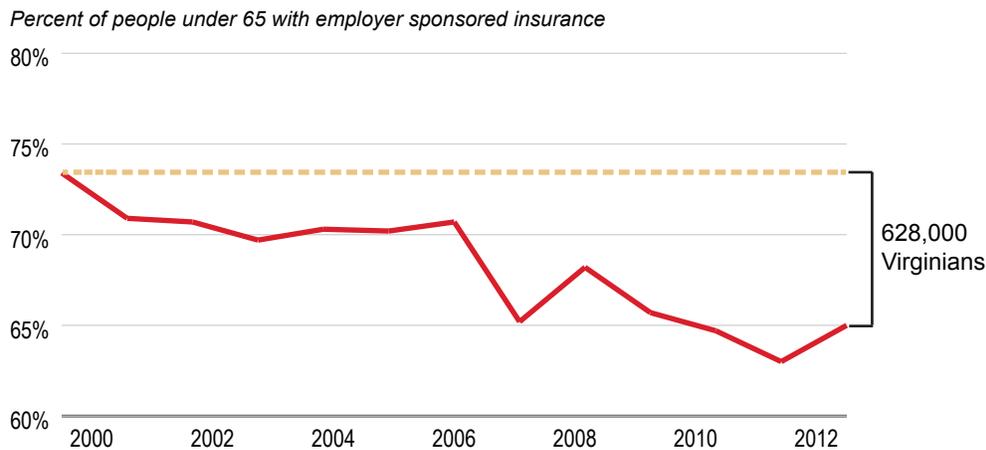


Increasing Access to Health Insurance

Review of Options for Virginia

Challenging Times

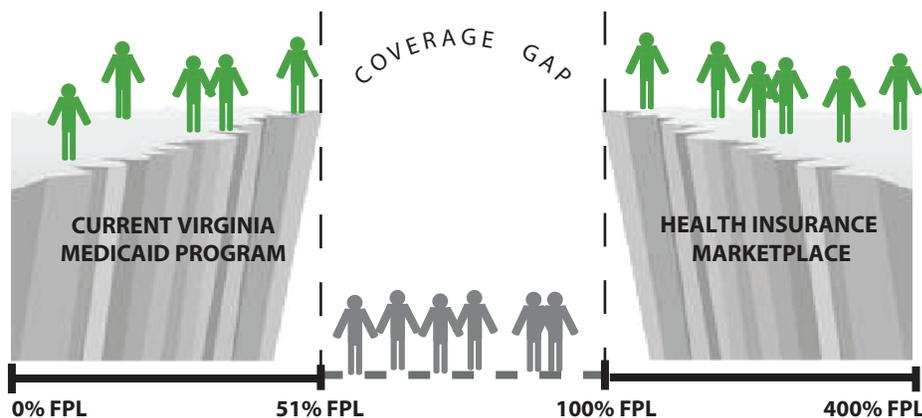
Over 628,000 more Virginians would have health coverage through their employers if the rate of employer sponsored insurance had remained at the 2000 level. As a result of the decline, many more working Virginians don't have coverage.



Source: TCI analysis of US Census data

Coverage Gap

195,000 uninsured Virginians are now in the coverage gap, where they are unable to enroll in Medicaid or get tax credits to help buy coverage in the new marketplace. For example, parents in a family of three are ineligible for any assistance if their annual income is between \$10,128 (51% FPL) and \$19,790 (100% FPL.).



Under Virginia's current Medicaid program, working parents must have incomes below 51% FPL to be eligible, but in many parts of the state the eligibility level is even lower. Childless adults are not currently eligible for coverage no matter how poor they are, unless they are elderly, disabled, or pregnant.

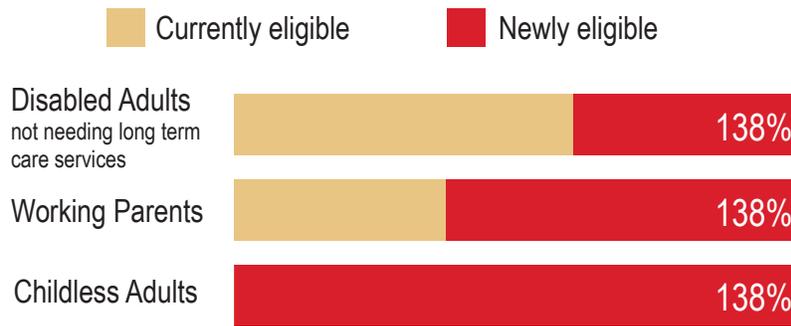
Source: TCI Analysis of DMAS data

Increasing Access to Health Insurance

Review of Options for Virginia

Chance to Increase Coverage

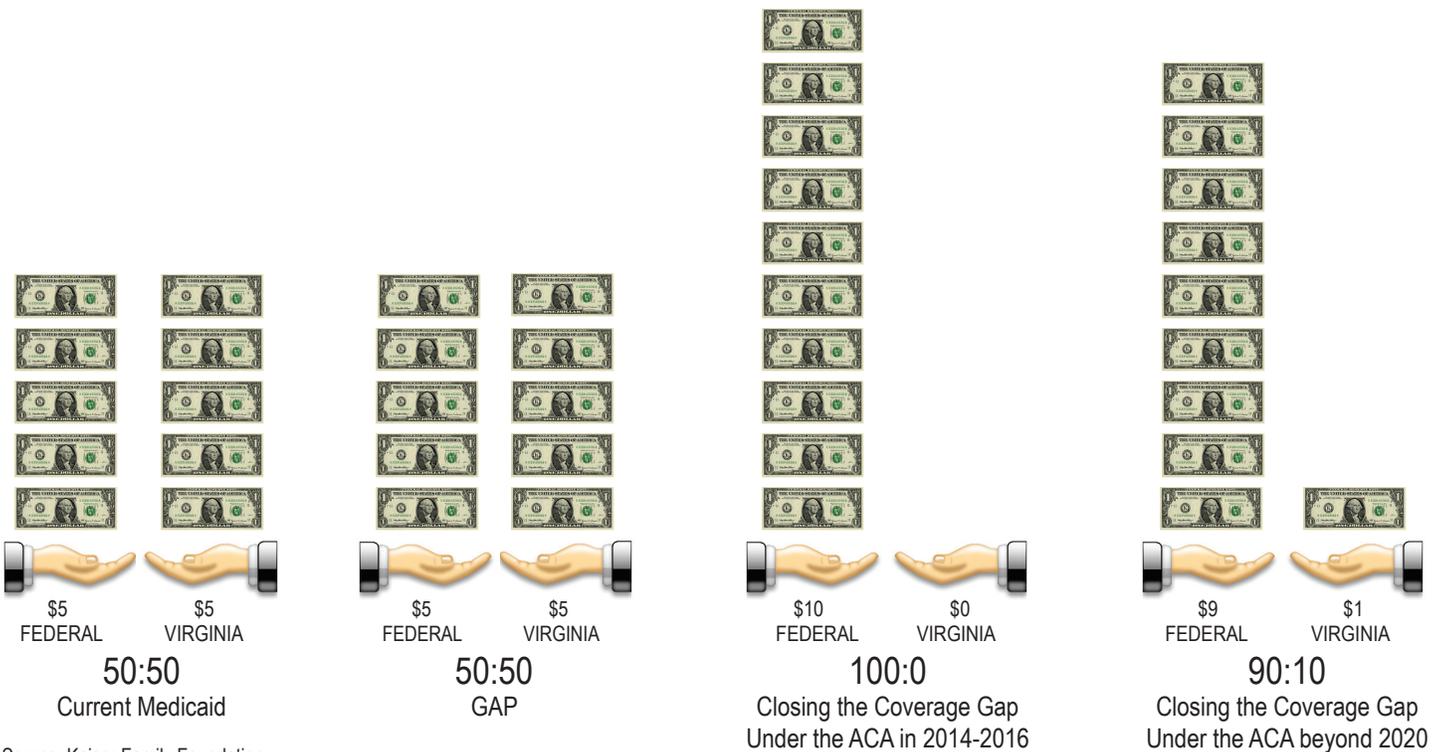
By closing the coverage gap, the income eligibility for adults would increase to 138% of the federal poverty level. In turn, nearly 400,000 low-income adults could get access to coverage.



Source: TCI analysis of DMAS data

Closing the Coverage Gap Is the Better Deal

The federal government will cover the vast majority of the costs of closing the coverage gap. Other public health programs require far more state investment.



Source: Kaiser Family Foundation