



Estimates of Uninsured Adults Newly Eligible for Medicaid If Remaining 12 Non-Expansion States Expand Medicaid: 2022 Update

Approximately 3.8 million uninsured non-elderly adults would be newly eligible for Medicaid if the remaining 12 non-expansion states were to expand eligibility for adults with incomes up to 138% of the federal poverty level (FPL).

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KEY POINTS

- In the 12 states that have not expanded Medicaid, we estimate that 3.8 million uninsured non-elderly adults would be newly eligible for Medicaid if all the states were to expand eligibility for adults with incomes up to 138% FPL.
- In the 12 states that have not expanded Medicaid, approximately 2.2 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 the program.
- Among uninsured Black adults in the 12 non-expansion states, expansion would increase the number who are eligible for Medicaid nearly fivefold, while the number of Medicaid-eligible individuals among uninsured Hispanic adults would increase approximately sixfold.

BACKGROUND

This Data Point is an update to the previous Data Point titled “Estimates of Uninsured Adults Newly Eligible for Medicaid If Remaining Non-Expansion States Expand,” released on May 28, 2021.¹ This analysis updates the prior analysis by excluding Missouri and Oklahoma, which implemented their Medicaid expansions in July 2021 and October 2021, respectively.² 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). The estimates are drawn from ASPE’s microsimulation

¹ Branham DK, Peters C, and Sommers BD. Estimates of Uninsured Adults Newly Eligible for Medicaid If Remaining Non-Expansion States Expand (Data Point No. HP-2021-12). Washington, DC: Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services. May 28, 2021.

² Status of State Medicaid Expansion Decisions: Interactive Map. Kaiser Family Foundation. January 31, 2022. Accessed at: <https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/>.

model – the Transfer Income Model version 3 (TRIM3) – which simulates major government tax, benefit, and health insurance programs in the United States.

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, such as age, income, race and ethnicity, and sex (Table 2).

FINDINGS

In the 12 states that have not expanded Medicaid, we estimate that 3.8 million uninsured non-elderly adults would be newly eligible for Medicaid if all 12 states were to expand eligibility for adults with incomes up to 138% FPL. This represents 33.4% of the uninsured non-elderly adult population in these states. Texas contains the largest share of the newly eligible with approximately 1.4 million; Florida, Georgia, and North Carolina together contain another nearly 1.6 million.

Table 1. Uninsured Non-Elderly Adults (Ages 19-64) Potentially Eligible for Medicaid Expansion by State

| State | Total Uninsured Population, Ages 19-64 | Medicaid Eligible Before Expansion | Medicaid Eligible After Expansion | Newly Eligible After Expansion | Percent of Uninsured Population Newly Eligible |
|----------------|--|------------------------------------|-----------------------------------|--------------------------------|--|
| Alabama | 499,000 | 33,000 | 273,000 | 240,000 | 48.1% |
| Florida | 2,631,000 | 234,000 | 1,030,000 | 796,000 | 30.3% |
| Georgia | 1,371,000 | 130,000 | 575,000 | 445,000 | 32.5% |
| Kansas | 187,000 | 25,000 | 82,000 | 57,000 | 30.6% |
| Mississippi | 349,000 | 30,000 | 219,000 | 189,000 | 54.2% |
| North Carolina | 916,000 | 80,000 | 408,000 | 328,000 | 35.8% |
| South Carolina | 389,000 | 51,000 | 188,000 | 136,000 | 35.0% |
| South Dakota | 62,000 | 7,000 | 30,000 | 23,000 | 36.4% |
| Tennessee | 465,000 | 43,000 | 222,000 | 179,000 | 38.4% |
| Texas | 4,228,000 | 217,000 | 1,595,000 | 1,378,000 | 32.6% |
| Wisconsin* | 297,000 | 81,000 | 112,000 | 31,000 | 10.4% |
| Wyoming | 55,000 | 4,000 | 28,000 | 24,000 | 43.0% |
| Total | 11,450,000 | 935,000 | 4,761,000 | 3,826,000 | 33.4% |

Table Notes:

The baseline data source for TRIM3 is the March 2019 (Calendar Year 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.

* Wisconsin offers Medicaid eligibility to adults with incomes 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 12 states that have not expanded Medicaid eligibility for adults with incomes up to 138% FPL, approximately 2.2 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 56.6% 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 12 non-expansion states would increase approximately fivefold, and it would increase approximately sixfold among uninsured Hispanic adults. Younger adults (ages 19-34) would experience greater gains in new eligibility (1.8 million) compared to those ages 35-49 (1.0 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 | |
| | # | % | # | % | # | % |
| Total Eligible (12 states) | 935,000 | 100.0% | 4,761,000 | 100.0% | 3,826,000 | 100.0% |
| Age: | | | | | | |
| 19-34 | 415,000 | 44.4% | 2,231,000 | 46.9% | 1,816,000 | 47.5% |
| 35-49 | 337,000 | 36.0% | 1,354,000 | 28.5% | 1,017,000 | 26.6% |
| 50-64 | 183,000 | 19.6% | 1,175,000 | 24.7% | 992,000 | 25.9% |
| Annual Income (FPL): | | | | | | |
| Below 100% | 726,000 | 77.6% | 2,889,000 | 60.7% | 2,163,000 | 56.6% |
| 100-138% | 66,000 | 7.1% | 1,053,000 | 22.1% | 986,000 | 25.8% |
| Above 138% ¹ | 143,000 | 15.3% | 819,000 | 17.2% | 676,000 | 17.7% |
| Race/Ethnicity:² | | | | | | |
| White, Non-Hispanic | 410,000 | 43.8% | 1,954,000 | 41.0% | 1,544,000 | 40.4% |
| Black, Non-Hispanic | 258,000 | 27.6% | 1,215,000 | 25.5% | 957,000 | 25.0% |
| AANHPI, Non-Hispanic | 19,000 | 2.0% | 112,000 | 2.3% | 93,000 | 2.4% |
| AI/AN, Non-Hispanic | 10,000 | 1.1% | 65,000 | 1.4% | 55,000 | 1.4% |
| Other, Non-Hispanic | 13,000 | 1.4% | 82,000 | 1.7% | 70,000 | 1.8% |
| Hispanic ³ | 226,000 | 24.2% | 1,333,000 | 28.0% | 1,107,000 | 29.0% |
| Sex: | | | | | | |
| Male | 420,000 | 44.9% | 2,359,000 | 49.5% | 1,939,000 | 50.7% |
| Female | 516,000 | 55.1% | 2,402,000 | 50.5% | 1,887,000 | 49.3% |

Table Notes:

Estimates are rounded to the nearest thousand and may not sum precisely; percentages are computed from unrounded estimates.

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 American/Native Hawaiian/Pacific Islander (AANHPI), or American Indian/Alaska 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.

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SUGGESTED CITATION

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