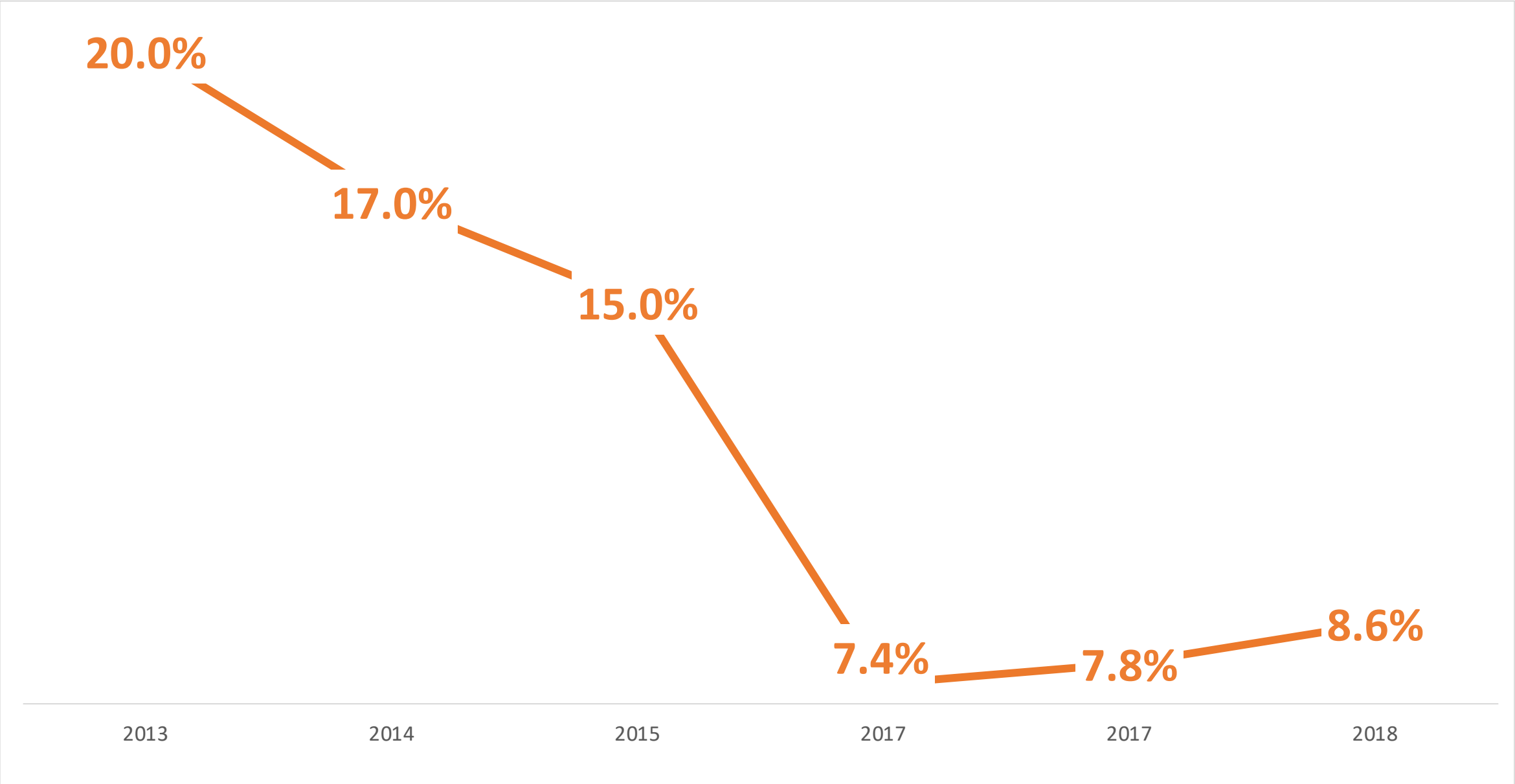
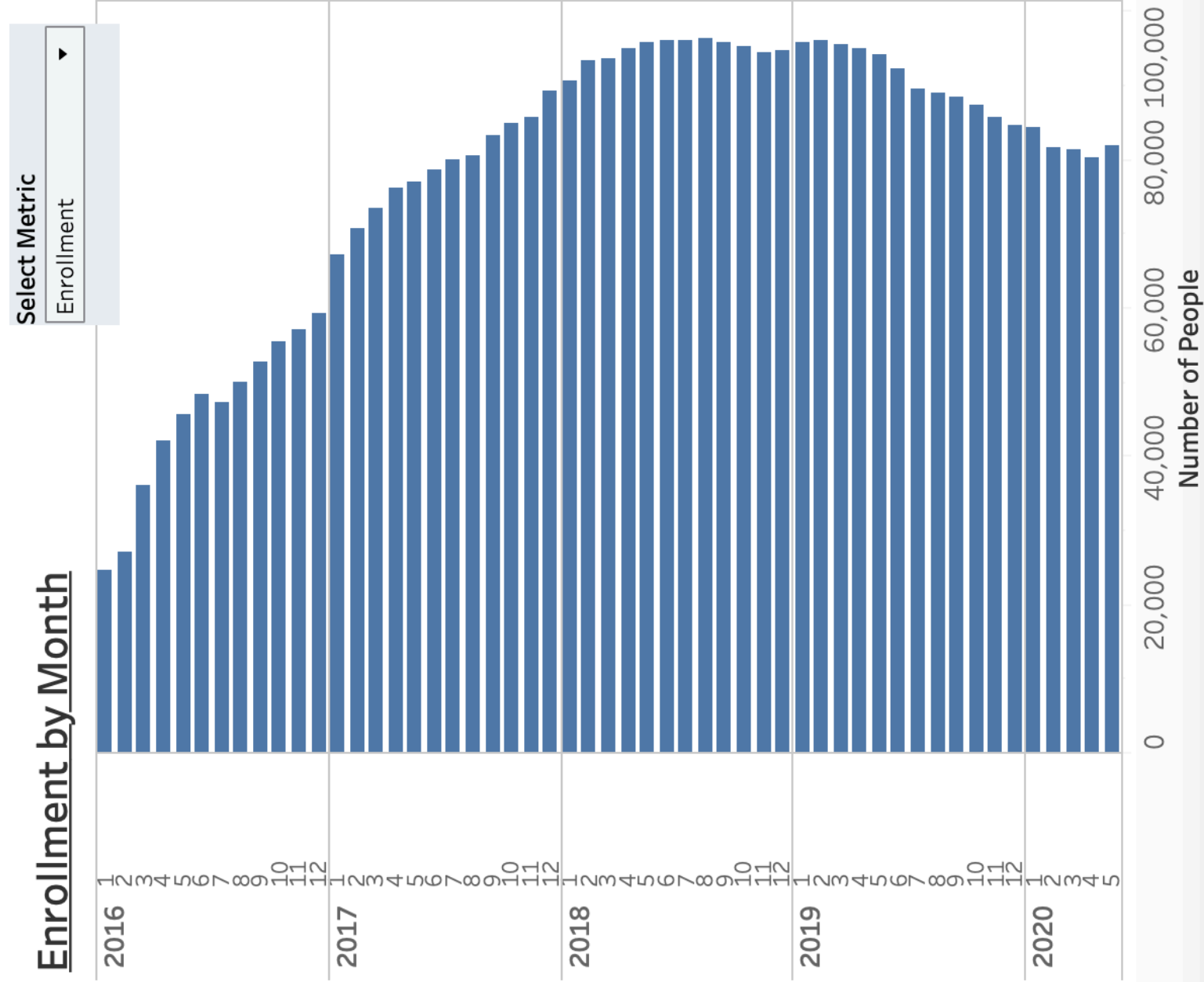

Montana Medicaid Expansion Experience



Uninsured Rate Has Fallen by More Than Half Since 2013



Medicaid expansion covers 82,174 people today, nearly 1 in 8 Montanans.





A Healthier Montana

Montana's Medicaid Expansion Has Enabled Access to Critical Preventive Services

Preventing problems before they occur



- Expansion enrollees have received over 11,600 breast cancer screenings, 9,900 colon cancer screenings – with 3,600 possible cases of colon cancer averted.
- 3,200 adults have been newly diagnosed and now treated for hypertension.
- 1,500 adults newly diagnosed and now treated for diabetes.

Preventing problems from worsening

- Screenings help to identify harmful conditions early, maximizing treatment success and minimizing long-term treatment costs.

Over **117,314** Montana Medicaid expansion adults accessed preventive services

*January 2016-June 2020.



Healthier People, Healthier Communities



Nearly half of expansion enrollees report improved general health since becoming covered by the plan.



Nearly 12,000 adults have received substance use treatment.



More than 43,000 people have received mental health services.



Without Medicaid expansion, 75% of enrollees would have difficulty paying for basic housing needs or food. 90% would struggle to pay for medical visits, medication, or other healthcare.



Healthy Montanans work. Medicaid coverage makes it easier to work, find a new job, and succeed in today's economy.

Veterans and their families



Before Medicaid expansion, Montana had the highest percentage of uninsured veterans in the nation. About 9,500 Montana veterans and their families are eligible for coverage.²



24 % of Montana veterans are not eligible for VA health care.³



In 2015, only 40 % of all eligible veterans were enrolled in the VA health care system.¹



Because the VA only has one main medical center in our state, Medicaid gives veterans and their family members who live in rural communities access to care closer to home.⁴

Medicaid expansion has **reduced** the number of Montanans on Social Security Disability.

- Before Medicaid expansion, many Americans with disabilities were locked into poverty to maintain eligibility for Medicaid coverage.
- Thanks the bi-partisan group of leaders in the Montana legislature, people can now qualify for coverage without first going through a disability determination process and declaring an inability to work to obtain Supplemental Security Income.
- Medicaid expansion coverage also allows for greater employment earnings for parents who were eligible for Medicaid before the HELP Act passed.
- The number of those who report not working because of a disability has declined in expansion states, including Montana.

Rural Communities that Thrive



Medicaid expansion has improved access to quality, affordable health care for low-income Montanans and supported our communities and our state's economy

Healthy communities isn't a red or a blue issue: it's a Montana value.

Medicaid
Expansion has
been a lifeline
for access to
care and rural
communities.

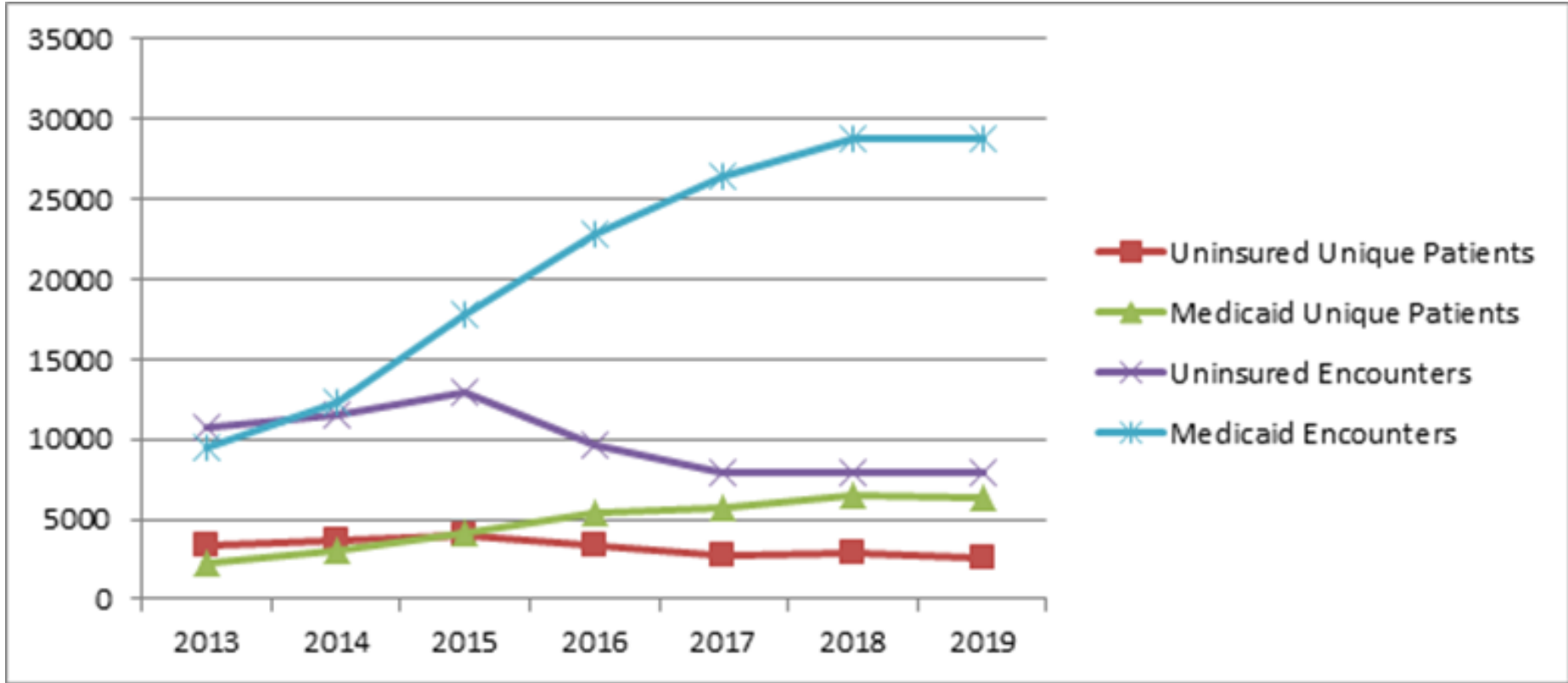
Supporting Rural Montana – Keeping Rural Hospitals and Clinics Open

Almost half (48%) of Medicaid expansion enrollees live outside of Montana's seven largest urban areas.

Not one rural hospital or clinic has closed since passage of the Medicaid bill, while hospitals in non-expansion states are 6 times more likely to close.

Medicaid expansion led to decreasing hospital's uncompensated care costs \$103 million – 45% – in the first year of expansion alone, and an increase in Medicaid revenue for community health centers of \$11.7 million.

MT's national health status ranking has increased to #21 – the highest its been in a decade.



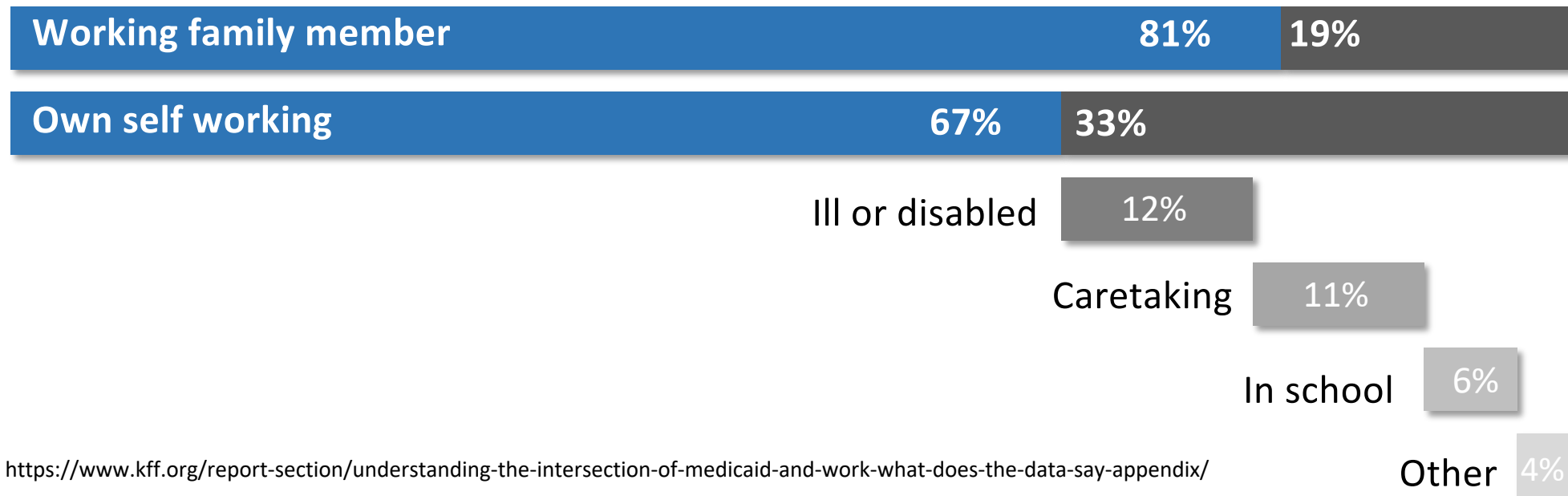
Montana Workforce Landscape



- In Montana only 35% of private sector employers offer health benefits.
- MT's economy is driven by industries that include agriculture and tourism, natural resources –which have seasonal aspects in our cold northern climate.
- Low-wage jobs are also unstable, with frequent turnovers that leave people unable to find work in some months.

Healthy Montanans Work

- Among adults with Medicaid expansion coverage in Montana:
 - More than **8 in 10** live in working families.
 - Nearly **7 in 10** are themselves working, ranking Montana in the top 10 for all states.
 - Of those not working, more than **1 in 3** are ill or disabled; the remainder reported that they were taking care of family or home, in school, or had another reason (e.g., were looking for work but could not find it).



Medicaid expansion has saved Montana businesses millions in health care costs.



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3 in 5 businesses

Medicaid expansion works as a small business subsidy with 3 out of 5 businesses -- at least 30% in every county--employing Montanans covered by Medicaid.



16% of private workforce

Roughly 16% of Montana's private sector workforce had health coverage provided by Montana Medicaid.

Medicaid Helps Montana's Key Industries



Nearly **90%** of employers in the accommodations and food service sector have employees covered by Medicaid.



Over **half** of construction firms had employees covered by Medicaid expansion.



67% of retail businesses had employees covered by Medicaid expansion.

Medicaid expansion has helped make Montana an even better place to live, work and do business while better positioning our state for economic growth.

- Economic benefits of Medicaid expansion far exceed costs.
- Medicaid expansion has added **\$600 million** in economic output to Montana's economy **each year**.
- It has fueled **9,715** new jobs, **\$793 million** in associated wages and **\$30.5 million** in new state tax revenue.
- Additionally, Medicaid is expected to generate **\$1.6 billion** in personal income and **\$2.1 billion** in economic output or new sales during its first five years.

Offers Montanans new help increasing earning potential, finding new work and help getting new job skills or education.



Personalized assessments so people can be matched with the best programs to meet their needs.



Intensive one-on-one **employment planning and job search services**, help with resumes and cover letters.



Access to subsidized **job training** resources that help employees and businesses.



Labor market information – to **help identify high growth, high demand jobs.**



Paying for licensing, certification, training programs and even 2 years of community college



Help removing **barriers to employment**, such as lack of child care or poor credit rating.

Barriers to Employment

<i>Personal finances/credit history</i>	16.9%
<i>Felony/misdemeanor conviction</i>	12.6%
<i>Lack of transportation</i>	9.7%
<i>Poor physical health</i>	8.4%
<i>Mental illness</i>	6.6%
<i>Physical disability</i>	6.4%
<i>Lack of childcare</i>	5.6%
<i>Lack of housing</i>	5.2%
<i>Lack of telephone</i>	4.3%
<i>Caring for a family member with health issues</i>	3.8%
<i>Learning disability</i>	3.5%
<i>Probation</i>	2.8%
<i>Substance use disorder</i>	2.6%
<i>Domestic violence</i>	1.9%
<i>Court mandated programs or classes</i>	1.2%

Operating HELP-Link

- Voluntary program launched by Montana's Department of Labor and Industry with existing resources repurposed for this effort, including redirecting a portion of state unemployment tax and use of existing WIOA and other funds. Not a work requirement.
- No new FTE, no new state general fund dollars.
- Healthy people work. Medicaid coverage makes it easier to work, find a new job, and succeed in today's economy.
- Montana's Medicaid benefits include dental and vision. It's hard to get a good job if you can't see or smile.



Montana's HELP-Link is the **only** model in the nation proven to increase workforce participation among Medicaid eligible population.

- Medicaid expansion has contributed a **6% increase** in Medicaid-eligible adults **joining the workforce**.
- For the over 29,000 Montana Medicaid recipients receiving some type of workforce training, **81% are employed** in the quarter after completing training.
- About **71% experience wage increases** in the year after participation (compared to the year before).
- With a **median increase of \$8,060** annually a median wage after completion of \$16,784.

Differences in implementation of Medicaid expansion across space and time create fertile opportunities for evaluation.

Hundreds of studies have found that Medicaid expansion effects important outcomes, including:

- Medicaid expansion improves self-reported health. Residents in expansion states were 5.1 percentage points more likely to report excellent health than residents of non-expansion states.
- Medicaid expansion improves health care quality, particularly in rural areas.
- Medicaid expansion improves financial health. It has reduced medical debts, prevented 50,000 bankruptcies, and improved credit terms available to low-income borrowers.
- Medicaid expansion reduces crime by more than 3%, generating social benefits of over \$13B annually.

For an expansive recent bibliography see: Antonisse, L., Garfield, R., Rudowitz, R., & Artiga, S. (2018). The Effects of Medicaid Expansion under the ACA: Updated Findings from a Literature Review. <https://www.kff.org/medicaid/issue-brief/the-effects-of-medicaid-expansion-under-the-aca-updated-findings-from-a-literature-review-march-2018/>

Thank you

For more information:

<https://dphhs.mt.gov/helpplan/medicaidexpansiondashboard>