

Overview

Health insurance is one of the most important protections against loss of a family's assets. It mitigates the cost to a family of a medical emergency or the treatment of a chronic illness—expenses that might otherwise require a family to spend long-term savings, sell assets or go into debt. One public program that aims to ensure that low-income families have insurance is Medicaid, which covers parents receiving cash assistance, low-income children and pregnant women.

In 2010, Congress enacted the Affordable Care Act (ACA), which, among other reforms, expanded Medicaid coverage to nearly all nonelderly individuals with incomes at or below 138% of the federal poverty level. This expansion would have meant that non-disabled, childless adults—who had generally been excluded from Medicaid coverage—would be covered. However, in 2012, the United States Supreme Court ruled that expansion was “unconstitutionally coercive” of states, making expansion of coverage of these groups optional for all states. According to an [August 2016 report](#) by the U.S. Department of Health and Human Services, expanding Medicaid lowers Marketplace premiums by about 7 percent in those states.

What States Can Do


All states can elect to expand Medicaid coverage to at least 138% of the federal poverty level. Expanding income eligibility for Medicaid extends coverage to millions of currently uninsured adults eligible for the program.

What States Have Done

Thirty-one states and the District of Columbia have expanded Medicaid eligibility to those with incomes at or below 138% of the federal poverty level.

What Has Florida Done?

Medicaid Expansion

-  **Has state expanded Medicaid to at least 138% or more of federal poverty level?**
Income Eligibility (Parents): 33%
Income Eligibility (Other non-disabled adults): 0

Notes

For additional information on what states have achieved on all policies in the 2018 Prosperity Now Scorecard, please download our [State Policy Reports](#). Please send questions about the data in this Policy Brief or the 2018 Scorecard to scorecard@prosperitynow.org.