

Affordable Health Care for Tennessee: Policy Solutions to Cover the Uninsured, Protect Tennessee Hospitals and Reduce Medical Debt

Monday, February 27th 2023 – 6:00 to 7:30pm – Clinton Community Center

Judy Roitman, Executive Director of the Tennessee Health Care Campaign, a grassroots non-profit health justice organization talked to the Club about the state of affordable health care in Tennessee and some of the challenges faced by many TN residents.

Currently 10-13% of Tennessee residents are uninsured. The biggest barrier to receiving health care is the lack of health insurance. The Affordable Care Act provides deep subsidies to people in the program; however, the ACA is only available to those above the poverty line. The State of Tennessee limits TennCare Medicaid coverage, for those not covered by the ACA, to low income families in certain narrow categories, for instance people with one type of cancer but not another. On April 1st the laws will change and many people currently with TennCare Medicaid will be disenrolled. The Tennessee Health Care Campaign has staff that can help people navigate the hurdles of TennCare Medicaid and getting coverage. Their contact info is: 844-644-5443 and [InsureAllTN.com](https://www.insurealltn.com).



People with insurance typically pay negotiated rates for care and prescriptions. For those without insurance, they are charged the full price for care and prescriptions which can be many times the negotiated price. The lack of insurance directly leads to those without insurance to pay more for their care than those covered (and their insurance companies) to pay for the same care. Currently, Tennessee has the highest personal bankruptcy rate in the nation, and is in the top 10% for medical debt.

TennCare Medicare could be expanded with Federal funding for Medicaid expansion. However, the Tennessee Legislature, led by Randy McNally, has refused the money as it will give the federal government too much visibility into and control of the TN budget. Tennessee is currently one of just 11 states to reject the expansion money. If Tennessee were to accept the Medicaid expansion, an additional 12,000 Anderson County residents would have coverage.

Compounding the insurance issues, Tennessee is experiencing the highest rate of hospital closures in the nation. This leads to increased ambulance trips and additional emergency care in route to the hospital. In rural areas, hospitals are also a major employer – so when hospitals close it creates a cascade effect on the entire community.

Prior to the talk, the club enjoyed good conversation over a variety of soups, bread, and desserts.