



Health Coverage in Alaska: Who Would Benefit from Extending Coverage?

Because Alaska hasn't decided to extend health coverage, tens of thousands of Alaskans don't have any option for affordable health care.¹ The state could vote to make affordable health care coverage available to these Alaskans at any time, with the federal government picking up nearly all of the costs.

Who stands to gain if Alaska extends health coverage?

Young adults who are just getting started.

5,000 Alaskans ages 19 to 24.²

These are young adults who don't qualify for Medicaid but don't make enough to get help with Marketplace coverage.³ They may still be in school, they may have a job without health coverage, they may be thinking about starting a family, but they don't have health insurance.

Parents whose kids are grown.

8,000 Alaskans ages 45 to 64.

These are older adults who don't have an option for affordable coverage in Alaska.⁴ They may be parents whose kids are grown and have left home, they may be working at a job that doesn't offer health coverage. They don't qualify for Medicaid and aren't old enough to get Medicare.

Working adults.

Over 22,600 working adults.⁵

Sixty-five percent of those who stand to benefit if Alabama extends health coverage are working. They work in jobs that Alabamans encounter every day—like fast food workers, truck drivers, home health aides. They work hard but don't have an option for affordable health coverage.

Veterans and their spouses.

Over 3,000 veterans and their spouses.⁶

Not all eligible veterans enroll for VA coverage or live close enough to a VA facility for VA coverage to be practical. VA coverage often does not include family members. These Alaskans and their family members sacrificed for their country but don't have an option for affordable health coverage.

Alaska can change this and decide to extend health coverage at any time to give young adults, parents, veterans, and working families access to affordable health care. It's up to the state's leaders.

¹ Urban Institute, *In States That Don't Expand Medicaid, Who Gets New Coverage Assistance Under the ACA and Who Doesn't?* (Washington, DC: Urban Institute, October 2014) and associated *Chart Pack*, available online at <http://www.rwif.org/en/research-publications/find-rwif-research/2014/10/in-states-that-don-t-expand-medicaid--who-gets-new-coverage-assi.html>.

² Urban Institute, *In States That Don't Expand Medicaid, Who Gets New Coverage Assistance Under the ACA and Who Doesn't?* (Washington, DC: Urban Institute, October 2014) and associated *Chart Pack*, available online at <http://www.rwjf.org/en/research-publications/find-rwjf-research/2014/10/in-states-that-don-t-expand-medicaid--who-gets-new-coverage-assi.html>. This includes individuals in this age bracket who are not eligible for the state's existing Medicaid program but have incomes below 100 percent of poverty and therefore do not qualify for financial assistance through the Marketplace and individuals in this age bracket with incomes between 100-138% of poverty who cannot get help buying marketplace coverage because they have an offer of employer coverage that is deemed "affordable", yet they are not able to afford that coverage. They would be eligible for Medicaid if the state expanded Medicaid coverage.

³ Medicaid doesn't cover adults unless they are disabled, over 65, or extremely low income parents with dependent children.

⁴ Urban Institute, *In States That Don't Expand Medicaid, Who Gets New Coverage Assistance Under the ACA and Who Doesn't?* (Washington, DC: Urban Institute, October 2014) and associated *Chart Pack*, available online at <http://www.rwjf.org/en/research-publications/find-rwjf-research/2014/10/in-states-that-don-t-expand-medicaid--who-gets-new-coverage-assi.html>. This includes individuals in this age bracket who are not eligible for the state's existing Medicaid program but have incomes below 100 percent of poverty and therefore do not qualify for financial assistance through the Marketplace and individuals in this age bracket with incomes between 100-138% of poverty who cannot get help buying marketplace coverage because they have an offer of employer coverage that is deemed "affordable", yet they are not able to afford that coverage. They would be eligible for Medicaid if the state expanded Medicaid coverage.

⁵ Dee Mahan and Kathleen Stoll, *Closing the Coverage Gap in Alaska: Health Insurance for Working Individuals and Families* (Washington, D.C.: Families USA, May 2014) available online at http://familiesusa.org/sites/default/files/product_documents/MCD_Alaska_Medicaid%20gap%20and%20employment_final_web.pdf. This is based on the number of uninsured adults in Alaska with incomes up to 138 percent of poverty who are working. This is the population that would be eligible for coverage if Alaska extended health coverage.

⁶ Jennifer Haley and Genevieve Kenney, *Uninsured Veterans and Family Members: State and National Estimates of Expanded Medicaid Eligibility under the ACA* (Washington, DC: Urban Institute, March 2013) available online at <http://www.urban.org/uploadedpdf/412775-Uninsured-Veterans-and-Family-Members.pdf>. This is based on uninsured veterans and family members in the state who have incomes up to 138 percent of poverty, the groups that stands to gain coverage if the state extends health coverage. Standard error is greater than 30% of the estimate and should be interpreted with caution.