

How the Coverage Gap Affects North Carolina Families

The Affordable Care Act set aside funds for nearly all North Carolinians to obtain affordable health coverage. For many middle-income families the health law provides tax credits to help purchase private health insurance. The law also provided funding to close the gaps in our current Medicaid program to extend coverage to the working poor.

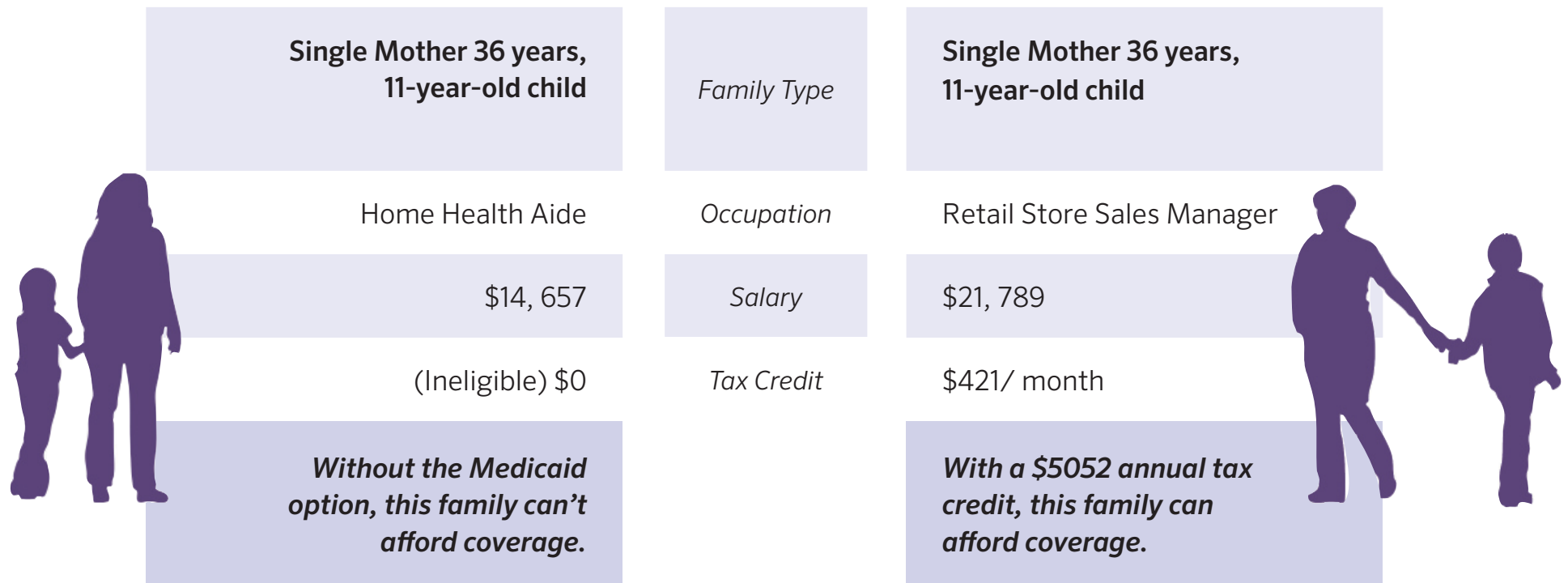
Medicaid does not currently cover all low-income people. Instead, only certain groups of people

are eligible for Medicaid. Pregnant women and children, for example, can obtain Medicaid in North Carolina. Many seniors also receive Medicaid coverage to supplement Medicare or pay for long-term care services. Non-disabled adults without children do not qualify for Medicaid in North Carolina. Eligibility for parents is tightly restricted.

Our state can use the money earmarked in the Affordable Care Act to close this coverage gap for

struggling parents and adults without children. The Governor and the state legislature must agree to tap this federal revenue before we can expand insurance as the health law originally intended.

To illustrate how this coverage gap works here are some examples of individuals and families with no affordable options for insurance. In North Carolina more than 500,000 people are impacted by this gap:



If North Carolina accepts the new Medicaid dollars, **BOTH** families can access affordable health care.

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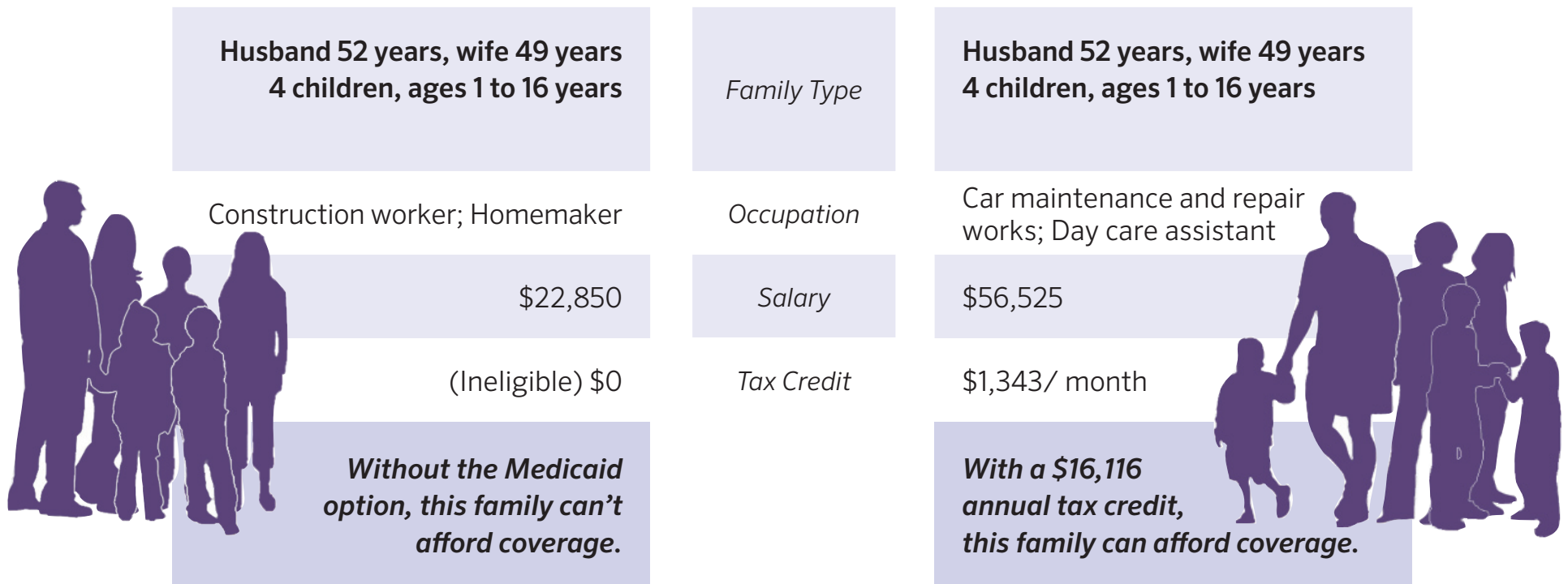
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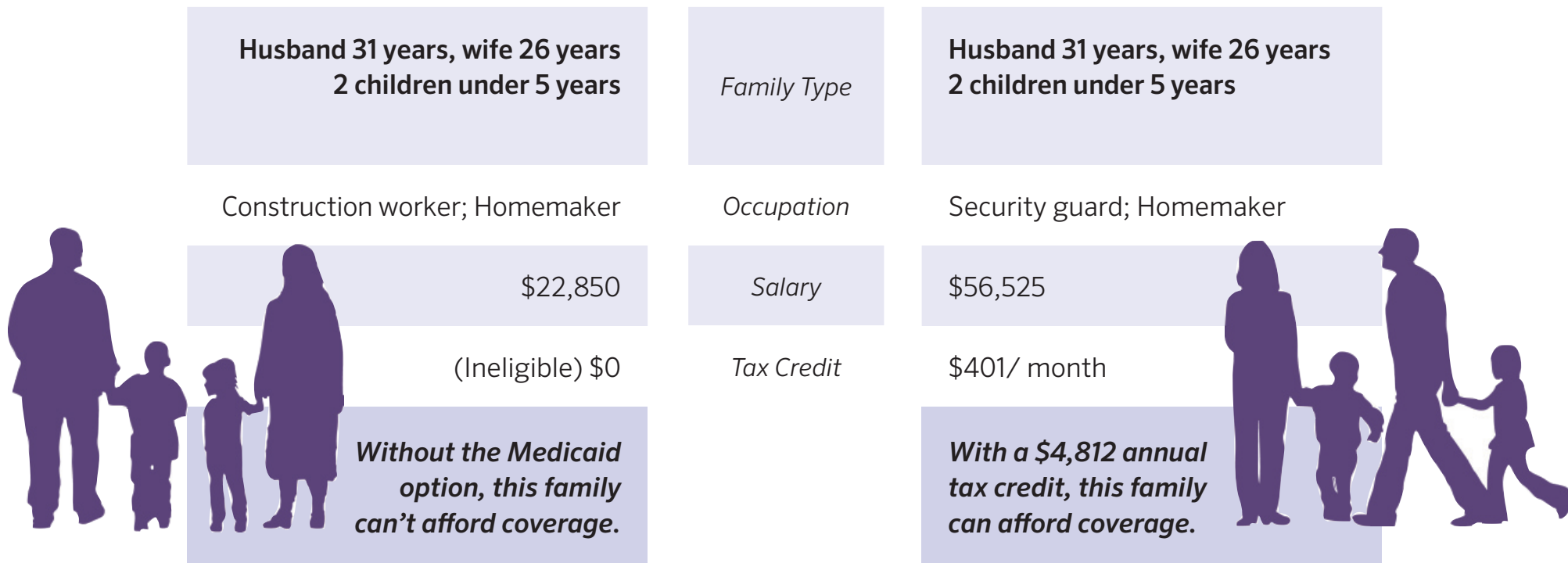
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