

## The blog of The Commonwealth Institute

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## Medicaid Expansion Poised to Build on ACA Gains

Virginia's uninsured rate held basically steady in 2017 at 8.8 percent, according to new data released today by the U.S. Census Bureau, maintaining the substantial 3.5 percent reduction in the uninsured rate since 2013. This new data highlights the continued success of the major reforms of the Affordable Care Act, which went into effect in 2014.

Yet with 729,000 Virginians remaining uninsured in 2017, today's new data also highlights the critical role Virginia's newly expanded Medicaid program will play in further reducing the uninsured rate. States that expanded Medicaid by January 2017 had an average uninsured rate of just 6.6 percent.

The gains in health insurance coverage in Virginia since 2013 are largely due to the major reforms of the Affordable Care Act – protection for those with preexisting conditions, young adult coverage on a parent's plan to age 26, availability of the federal health insurance marketplace with income-based subsidies, and the individual mandate – and improved economic conditions nationwide.

With the repeal of the individual mandate set to take effect in 2019, engaging and enrolling newly Medicaid eligible individuals for coverage that starts January 1, 2019 will be vital to Virginia continuing to see progress in reducing the share of Virginians without health insurance.

In a move that could help mitigate potential backsliding on coverage from the repeal of the individual mandate, Virginia legislators are exploring options, such as reinsurance pools, to try to reduce individual health insurance costs and provide affordable options.

Although more work remains for Virginia to continue to make progress in lowering the rate of uninsured in the state, today's data release shows the continued importance of the Affordable Care Act in reducing the number of Virginians who lack health insurance, as well as the additional improvement that we should expect after the implementation of Medicaid expansion. Making sure that Virginians newly eligible for Medicaid know about their new options will be critical for reducing Virginia's number of uninsured residents and building a healthy commonwealth.

- Freddy Mejia, Policy Analyst

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