

ARKANSAS VETERANS BENEFIT FROM “PRIVATE OPTION”

8,500 servicemen and women would qualify



Arkansas veterans would benefit greatly from the new affordable coverage options available in the state. Statewide, 20,300 Arkansas veterans are uninsured. The state is considering whether or not to strengthen health care coverage for low- and moderate-income Arkansans. The proposed solution involves using Medicaid funds to purchase private health insurance plans for low-income adults - the “private option.” Middle-income adults will be able to purchase private health insurance with the help of an advance tax credit to pay the premiums, while the highest earners would not receive any subsidies but could still purchase quality coverage.

Of the 20,300 uninsured veterans in Arkansas, 42 percent, or 8,500, are low-income and would qualify for Arkansas’s “private option” coverage, which is paid by Medicaid. The remaining 11,800 uninsured veterans would be able to buy coverage through the health benefits exchange marketplace. Veterans’ spouses also face hard times when it comes to finding health coverage. About 12,700 Arkansas veterans’ spouses are also uninsured - and about 35 percent of these uninsured spouses could qualify for the “private option” coverage for low-income earners.

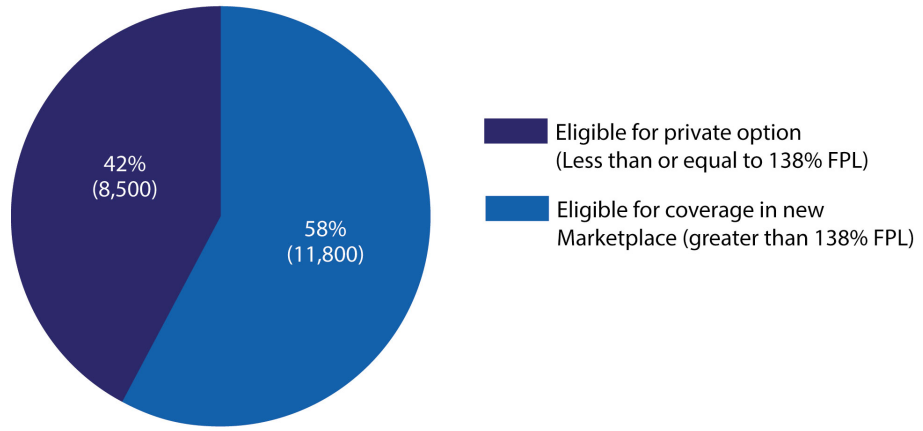
If Arkansas chooses NOT to accept the “private option,” more than 6,000 veterans and 2,700 Arkansan veteran spouses earning below the poverty line would be LEFT WITHOUT AFFORDABLE COVERAGE. In the world of almost-universal coverage toward which the U.S. is moving, it seems unjust to leave almost 9,000 veterans or their spouses with no coverage.

Nationally, more than a million non-elderly veterans - one in 10 - lack health insurance coverage. Beginning in 2014, most of these adults who served their country could qualify for subsidized health care coverage. Although the Veterans Affairs (VA) health care system is a resource for many veterans, there are barriers in place that make it difficult for some to access the care they need.

Arkansas’s unique “private option” solution could deliver affordable, accessible health coverage to thousands of low-income veterans and their spouses. Arkansas should move forward with covering all Arkansans through this unique, state-based solution and help veterans remain an integral part of their community.

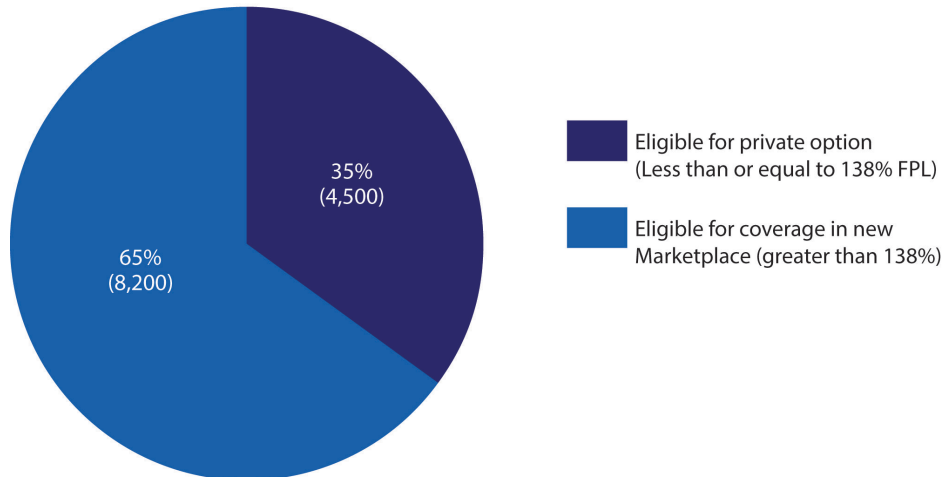
Source: Haley, Jennifer and Kenney, Genevieve. Uninsured Veterans and Family Members: State and National Estimates of Expanded Medicaid Eligibility under the ACA. (March 2013). Urban Institute.

UNINSURED ARKANSAS VETERANS ELIGIBLE FOR MEDICAID AND EXCHANGE COVERAGE, 2008-2010



Source: Haley, Jennifer and Kenny, Genevieve. Uninsured Veterans and Family Members: State and National Estimates of Expanded Medicaid Eligibility under the ACA. (March 2013). Urban Institute.

UNINSURED ARKANSAS VETERANS’ SPOUSES ELIGIBLE FOR MEDICAID AND EXCHANGE COVERAGE, 2008-2010



Source: Haley, Jennifer and Kenny, Genevieve. Uninsured Veterans and Family Members: State and National Estimates of Expanded Medicaid Eligibility under the ACA. (March 2013). Urban Institute.