



# Access to Healthcare

Legislative Issue Brief  
2015 General Assembly Session

## Our Vision

A world where people of all faiths cooperate to create compassionate communities that are just, peaceful, equitable and sustainable.

## Our Mission

To empower Virginians to create social justice for all by advocating for systemic change.

## Our Work

We unite people of faith in Virginia. Through partnerships with other statewide non-profit advocacy organizations and our own grassroots networks, we empower faithful advocates to:

- LEARN -  
about the issues  
challenging our communities

- PRAY -  
for guidance and  
discernment

- ACT -  
to make Virginia a more just  
and compassionate  
Commonwealth.

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Virginia would greatly benefit from expansion of Medicaid. Providing services for the uninsured is more costly than giving them the resources they need through Medicaid. Without insurance, these individuals put off preventative medical care and treatment for existing conditions in the hopes of saving money. This results in emergency room visits and needless physical, emotional, and financial costs for people without insurance. The Virginia Hospital & Health Care Association, the Medical Society of Virginia, the Virginia Chamber of Commerce, and many labor groups agree that it is time to close the coverage gap.

In order to qualify for Virginia Medicaid, a person must make no more than 33% of the federal poverty line. This leaves roughly 250,000 Virginians without any medical coverage. Most of the people who have been left in the coverage gap are working. They earn too much to qualify under Virginia's current Medicaid rules but private insurance is too expensive for them to afford. The federal government is prepared to provide additional Medicaid funding under the Affordable Care Act.

The enrollment of more Virginians in the federal health insurance marketplace continues to be critical to health care access. Identifying the program and practice changes to improve network adequacy will be an important next step. Network adequacy refers to the ability of a health plan to provide enrollees with timely access to a sufficient number of in-network providers, including primary care and specialty physicians, as well as other health care services included in the benefit contract. States have a variety of options available to maintain robust health insurance markets by balancing access needs with the goals of controlling costs and attracting a healthy number of insurers.

## The Facts

- Virginia enrolled 216,000 people in the Marketplace during the first open enrollment period, surpassing the goal of 100,000. The goal for this year is to enroll an additional 160,000.<sup>1</sup>
- Since the passage of the Affordable Care Act, 27 states have increased access to their Medicaid programs. The uninsured population in the states that increased access to Medicaid declined 38% overall. In Virginia and the 23 other states which did not expand Medicaid, the uninsured rate declined by only 9% overall.<sup>2</sup>
- A Virginia Commonwealth University Medical Center study found that there was an almost 50% decrease in health care expenses after participants received insurance-like coverage, partially due to less frequent use of emergency services.<sup>3</sup>
- Virginians with private insurance pay a "hidden tax" through higher premiums and hospital bills in order to help hospitals cover the costs of the care they provide the uninsured. Increasing access to Medicaid could save insured Virginians an estimated \$17 to \$24 million dollars per year.<sup>4</sup>
- Expansion could also save the Commonwealth up to \$117.2 million dollars annually.<sup>4</sup>
- From 2012-2013, 32,000 people (21% of uninsured Virginians) sought treatment at free clinics and community health centers. Not all were able to receive services.<sup>5</sup>
- Free clinics are struggling. Some report patients are waiting up to four months for an initial appointment. Some have been using a lottery system to determine who receives service; others are no longer able to accept new patients.<sup>5</sup>
- The average emergency room visit costs \$1,317 out of pocket. That's more than enough to wipe out a low-income family's entire savings. Additional tests, procedures, and services cost even more.<sup>6</sup>

1 [http://www.timesdispatch.com/news/state-regional/more-than-virginians-enroll-in-health-plans/article\\_21f72342-4362-5eac-bce8-3e96f81c9fd7.html](http://www.timesdispatch.com/news/state-regional/more-than-virginians-enroll-in-health-plans/article_21f72342-4362-5eac-bce8-3e96f81c9fd7.html)

2 [http://magicvalley.com/news/opinion/columns/other-points-of-view-playing-politics-with-health-care/article\\_5ccc0ef2-331a-11e4-a832-0019bb2963f4.html](http://magicvalley.com/news/opinion/columns/other-points-of-view-playing-politics-with-health-care/article_5ccc0ef2-331a-11e4-a832-0019bb2963f4.html)

3 <http://www.ncbi.nlm.nih.gov/pubmed/22323165>

4 <http://www.vhcf.org/data/>

5 <http://www.vhcf.org/data/>

6 <https://www.academyhealth.org/files/HCFO/HCFOBriefOctober2012FINAL.pdf>



# Access to Healthcare Talking Points

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## Meeting with your legislator

- **Explain** your perspective on access to healthcare.
- **Share** a story how increasing access to healthcare would benefit people in your congregation or community.
- **Advocate** using the talking points below, for how increasing access to healthcare would benefit all Virginians. Present 3-5 data points from the list below that you find most persuasive.
- **Ask** that your representative take action on the policy issue and ask for a commitment.

## The case for increasing access to healthcare

- *The Affordable Care Act is working.*
  - 216,000 Virginians now have health insurance through the Marketplace, many of whom were previously uninsured.
  - In states that have increased access to Medicaid, the number of people uninsured plummeted by 38%.
- *Virginians are wasting money by not using the available federal funds to increase access to Medicaid OR Increasing access to Medicaid using existing federal funds is the fiscally responsible choice.*
  - Virginia is missing out on over \$3 million EVERY DAY the state does not increase access to Medicaid.
  - An average ER visit costs over \$1,300 without insurance--to a family with low-income, that is food out of their children's mouths and electric bills that don't get paid.
  - Virginia could save well over \$100 million every year by updating eligibility for Medicaid.
- *By not improving access to health insurance, the lives of hundreds of thousands of Virginians are at risk.*
  - Because Virginia has yet to take advantage of federal money to increase access to Medicaid, about 250,000 Virginians have no health coverage.
  - Up to 10 uninsured Virginians die needlessly every day from treatable medical conditions.
  - Virginia's free clinics are unable to meet the demand for services from the state's large population of uninsured, and end up turning away thousands of patients every year.
- *Tell a story that illustrates your message and the impact of the issue. Ideally, use an example from the legislator's district.*

## The Ask

[As a person of faith,] I consider it a moral obligation to ensure that all of God's children have the chance for a long and healthy life.

Senator/Delegate \_\_\_\_\_, I ask you to support the expansion of Medicaid.  
Health care is a right, not a privilege.