

Wyoming Must Expand Medicaid Now to Protect Its Workers

Thousands of working people in Wyoming are being laid off and losing access to job-based coverage at the same time the country grapples with a massive public health crisis. Since February 2020, an estimated 6,000 Wyomingites have become uninsured due to job losses.¹

As a result, more than 1 in 6 adults in Wyoming are uninsured. Without health insurance, these people will be forced to choose between avoiding critical medical care due to the high cost or risking financial ruin to keep themselves and their communities healthy. As the COVID-19 crisis worsens, it is especially vital for everyone's health that all Wyomingites have health insurance so they can obtain testing and treatment for COVID-19. Medicaid expansion could significantly address this access issue and support Wyoming's workers and communities, but policymakers in the state must act quickly.

Currently, most working Wyomingites are not eligible for Medicaid because it is available only to adults who have dependent children and whose annual incomes are below 53% of the federal poverty level (about \$11,500 per year for a family of three). Medicaid expansion would change that and offer coverage to thousands of Wyomingites by making Medicaid coverage available to adults with incomes up to 138% of the federal poverty level (about \$30,000 per year for a family of three).

TOP OCCUPATIONS OF WORKING WYOMINGITES IN THE COVERAGE GAP.



Medicaid expansion would close the coverage gap for thousands of working Wyomingites, and thousands more Wyomingites who lost their job-based insurance due to the COVID-19 pandemic would gain access to health care.

Most Wyomingites who would be eligible for Medicaid expansion currently have no way to get health insurance because they are in the "coverage gap." That is, they don't get insurance through their jobs, their income is too low to qualify for subsidized coverage on the health insurance marketplace, and their income is too high to qualify for Medicaid. And thousands more Wyomingites are falling into the coverage gap as they lose their jobs or have their hours reduced due to the worsening COVID-19 crisis.

Prior to the COVID-19 pandemic, estimates indicated that about 27,000 people would be eligible for Medicaid if the state took up the Medicaid expansion option, and the majority (68%) of those people were working.² Table 1 (on Page 3) lists the most common occupations of the thousands of working Wyomingites who would be eligible for Medicaid if the state expanded it. Many of these uninsured Wyomingites continue to work in essential industries, such as food preparation, cleaning and maintenance, and transportation.

Medicaid expansion would close the coverage gap for thousands of working Wyomingites, and thousands more Wyomingites who lost their job-based insurance due to the COVID-19 pandemic would gain access to health care. Policymakers in Wyoming have avoided Medicaid expansion for too long. Working people need access to care, especially in the midst of a historic public health crisis when so many lives are at stake. It is time to immediately implement Medicaid expansion.

| Table 1. The most common occupations of Working Adults Who Would Benefit if Wyoming | |
|---|--|
| Expanded Medicaid. | |

| Industries and Example Occupations | Number of Adults Eligible for Medicaid Expansion | Percentage of All Working Adults Eligible for Medicaid Expansion |
|--|--|--|
| Food preparation and serving occupations (cooks, bartenders, restaurant servers, and dishwashers) | 3,556 | 19.4% |
| Transportation and material moving occupations (bus drivers, train conductors, truck and tractor operators, and shipping and packaging workers) | 2,065 | 11.3% |
| Cleaning and maintenance occupations (housekeepers, janitors, groundskeepers, and pest control workers) | 1,982 | 10.8% |
| Office and administrative support occupations (telephone operators, bank tellers, receptionists, and secretaries) | 1,671 | 9.1% |
| Construction and extraction occupations (carpenters, painters, electricians, and oil workers) | 1,412 | 7·7% |
| Sales and related occupations (cashiers, retail salespeople, travel agents, and real estate brokers) | 1,389 | 7.6% |
| Management occupations (executives, ranchers and farmers, emergency management directors, human resources managers) | 886 | 4.8% |
| Personal care and service occupations (hair stylists, childcare workers, tour guides, and fitness instructors) | 805 | 4.4% |
| Installation, maintenance, and repair occupations (mechanics, HVAC technicians, millwrights, telecommunications installers and repairers) | 787 | 4.3% |
| Other occupations | 3,735 | 20.4% |
| All occupations | 18,288 | 100% |

Source: Families USA's analysis of information from the American Community Survey 2014-2018, which was conducted by the U.S. Census Bureau. Data are based on an analysis of Wyoming residents ages 19-64 who meet the following criteria: have family incomes up to 138% of the federal poverty level (\$29,974 for a family of three in 2020), are uninsured or purchase insurance from the individual market, and are currently working or have worked in the last 12 months.

Note: Percentages may not sum to 100 due to rounding.

Endnotes

¹ Stan Dorn, The COVID-19 *Pandemic and Resulting Economic Crash Have Caused the Greatest Health Insurance Losses in American History* (Washington, DC: Families USA, July 2020), <u>https://familiesusa.org/wp-content/uploads/2020/07/COV-254_Coverage-Loss_Report_7-17-20.pdf</u>.

² Based on Families USA's analysis of data from the U.S. Census Bureau's American Community Survey 2014-2018, an estimated 26,748 Wyomingites ages 19-64 with incomes below 138% of the federal poverty level would be eligible for Medicaid if the state expanded the program. Of these 26,748 Wyomingites, 18,288 (68.37%) are currently working or have worked in the last 12 months. This estimate includes Wyomingites in the "coverage gap," as well as those with incomes between 100% and 138% of the federal poverty level who currently qualify for subsidized marketplace coverage and would qualify for Medicaid if the state expanded it.

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