

# Closing North Carolina's Coverage Gap

## Montgomery County

### What is the coverage gap?

Today, thousands of people in Montgomery County cannot get health care when they need it because they can't afford health insurance. Many of these people are in the "coverage gap," meaning their incomes are too low to get a subsidy on healthcare.gov, but they don't qualify for Medicaid.

North Carolina can close its coverage gap by allowing these people to enroll in the Medicaid program. Closing the coverage gap means better health, more jobs for the community and more resources to combat the opioid epidemic ravaging our communities.

### Impact in Montgomery County if North Carolina closes its coverage gap:

#### 1. Closing the coverage gap would expand access to affordable care.

- Approximately 1,213 additional people in Montgomery County would gain access to coverage.<sup>1</sup>

#### 2. Closing the coverage gap would create local jobs and help the economy.

- 78 new jobs in Montgomery County.<sup>2</sup>
- \$27,300,000 in Montgomery County business activity.<sup>2</sup>
- \$251,000 in new county revenue.<sup>2</sup>

#### 3. Closing the coverage gap is necessary to fight the opioid crisis.

- Hundreds of uninsured local people with substance use disorders could receive treatment.
- In 2017, there were 3 opioid deaths and 6 emergency department visits for opioid overdose in Montgomery County.<sup>3</sup>
- Opioid deaths in Dayton, Ohio have fallen by 54%, thanks largely to closing coverage gap.
- "Thank God we expanded Medicaid." — **Ohio Gov. John Kasich, 2018**

#### 4. Zero dollars in new state taxes for Montgomery families.

- Federal government would pay 90% of costs.
- Remaining 10% would be funded by a small assessment on hospitals and other health care providers.
- "There's no doubt it's been helpful...We've been able to do it to date without a single New Hampshire taxpayer dollar. No state taxes go into it." — **New Hampshire Gov. Chris Sununu, 2017**

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<sup>1</sup> Ku, L., Bruen, B., Steinmetz, E. & Bysshe, T. (2014). The Economic and Employment Costs of Not Expanding Medicaid in North Carolina: A County-Level Analysis. <https://www.conehealthfoundation.com/foundation/nc-medicaid-expansion/>

<sup>2</sup> Medicaid Expansion: Closing the Health Insurance Gap. <https://www.ncruralcenter.org/2017/12/closing-the-health-insurance-gap-in-north-carolina/>

<sup>3</sup> NC Opioid Action Plan Data Dashboard. <https://injuryfreenc.shinyapps.io/OpioidActionPlan/>