

Why We Need to Close the Healthcare Coverage Gap



In South Carolina, 400,000 adults 19-64 have **no** health insurance.

- 79% of SC small businesses - more than any state except Alaska - don't offer it
- Among the lowest wage group nationwide which makes up a fourth of all workers, 2/3 of those workers aren't eligible for their employer insurance
- Many low income workers don't qualify for the exchange
- In SC, only parents who earn less than \$16,656 (3 person family) are eligible for Medicaid (pregnant and 12 month postpartum women are eligible at higher incomes)

Can SC Afford to Cover More Adults? **Yes!**

- 345,000 South Carolinians would gain access to affordable healthcare coverage if we closed the gap
- Under the Affordable Care Act all adults who earn less than \$34,307 (3 person family) would be eligible for Medicaid
- SC would only invest 10% of the total cost (\$356 million) in 2028, using only 2-3% of the state's overall budget.
- The SC investment would bring a **federal 90% match** of \$2.9 billion in 2028
- Additionally, SC would get a **\$904 million** Federal bonus in 2026 and 2027 - covering 2-3 years of the annual state cost

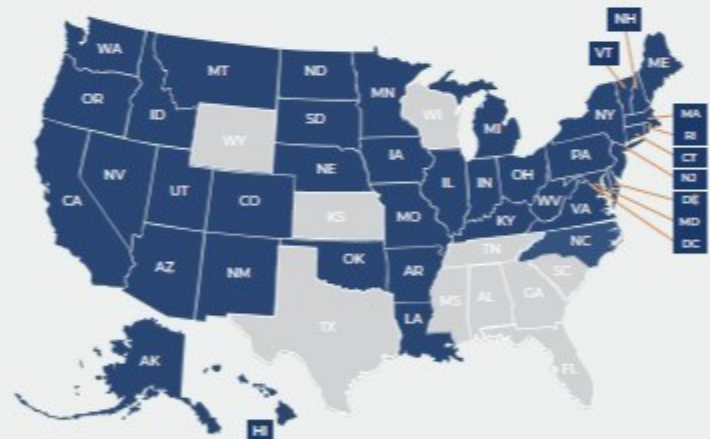


Don't Let SC Be Left Behind

40 states and DC have already closed the gap

If South Carolina does not close the healthcare gap, we lose **\$28 BILLION** in federal funds over 10 years to other states.

● Not Adopted
● Adopted and Implemented



Most people on Medicaid in the US work, and work hard.

Data from the Census Bureau's American Community Survey:

- 61% of adults insured through Medicaid are employed, many in essential jobs. 6% are in school or training
- 13% of those insured are caring for children, family, or other dependents full-time
- 11% are either too ill or have a disability preventing them from work
- 9% do not work for other reasons, such as retirement (20% of those benefiting from closing the gap in SC are 55-64) or inability to find work or transportation



Building Our Health. Building Our Economy.
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