



Medicaid expansion is not just for “able-bodied” adults

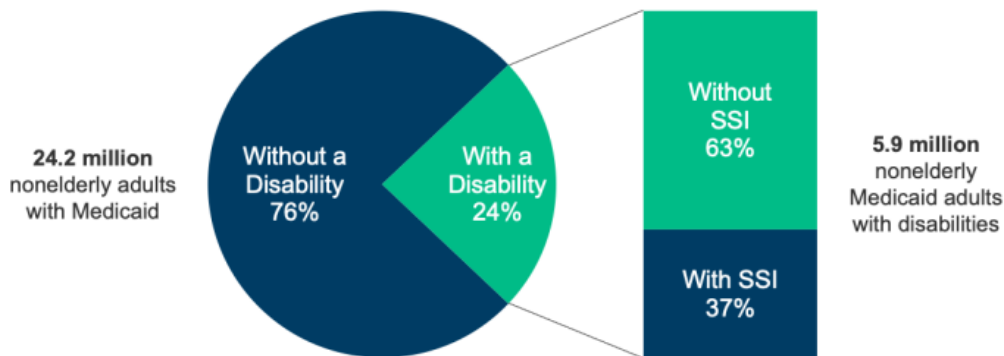
Texas Medicaid rules strictly limit which adults can get health coverage, and most adults who can work are ineligible, including many Texas adults with serious illnesses and even disabilities.

Many Texas adults with serious illnesses and complex chronic conditions (e.g., cancer, MS) do not qualify for Medicaid. In fact, a recent Kaiser Foundation report found that:

- “Although it is not often thought of in these terms, the ACA expansion provides a significant Medicaid eligibility pathway for many people with disabilities.”
- Many people who qualify for the ACA Medicaid expansion have a disability, despite that they do not meet the strict medical standard to qualify for federal **Supplemental Security Income (SSI)** cash assistance benefits and therefore do not qualify for Medicaid on that basis.
- To qualify for SSI, individuals must have low incomes, limited assets, and an impaired ability to work at a “substantial gainful level” as a result of old age or significant disability. The SSI disability criteria are more stringent than other definitions of disability, such as those used in national surveys.
- In the 38 states that have expanded Medicaid under the ACA, the ACA expansion category provided a pathway to Medicaid eligibility for many people *with disabilities but not SSI*, who previously did not qualify due to those strict SSI standards. Medicaid expansion gave them access to care for their serious medical conditions, and made it possible for them to be more productive at work.
 - o **A majority of nonelderly Medicaid adults** with disabilities but not SSI report serious difficulty with cognitive functioning, and just under half report serious difficulty with mobility.
 - o **Nearly three in 10 nonelderly Medicaid adults** with disabilities but not SSI are in the workforce.
- [Click here to read](#) the full Kaiser Foundation report on Medicaid expansion and people with disabilities.

Figure 1

Disability and SSI Status of Nonelderly Adults with Medicaid, 2019



NOTES: Includes non-institutionalized nonelderly adults ages 19-64. Disability includes difficulty with hearing, vision, cognitive functioning, mobility, self-care, or independent living. Excludes those dually eligible for Medicare and Medicaid. SOURCE: KFF analysis of 2019 American Community Survey, 1-Year Estimates.

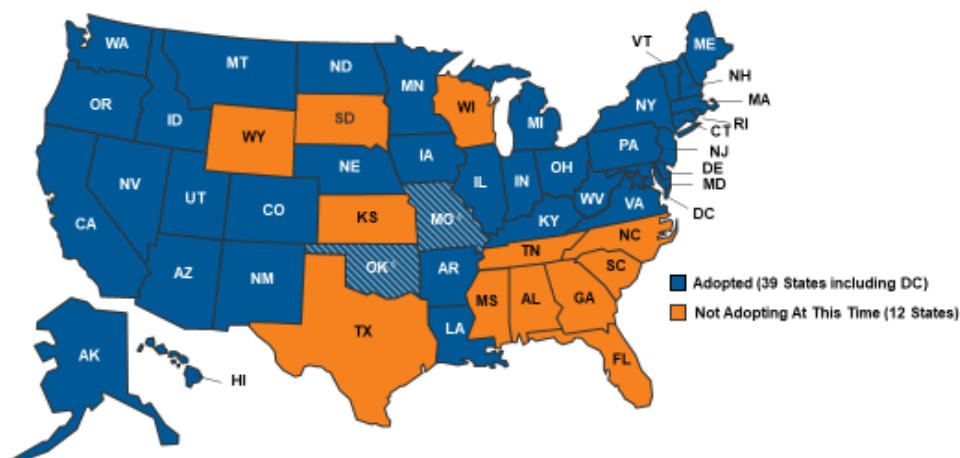
These major disorders do not qualify a Texas adult for Medicaid, until the individual cannot work or is near death:

- Cancer (lung, breast, lymphoma, leukemia, multiple myeloma, etc.);
- Multiple Sclerosis;
- Lupus,
- Schizophrenia; Bipolar Disorder, Major Depression, PTSD;
- ALS (Lou Gehrig's disease);
- Muscular Dystrophy;
- Parkinson's;
- Diabetes,
- Heart disease,
- Stroke,
- Arthritis,
- Crohn's disease,
- HIV positive
- Epilepsy and seizure disorders

Limiting Medicaid for adults only to those who qualify for SSI results in too many adults going without treatment until their conditions deteriorate into full disability. Adults with severe or moderate mental illness may be judged able to work if their symptoms come and go, and thus denied SSI and Medicaid. As a result, adults who might have gained a robust recovery if they received ongoing mental health treatment in a medical home, do not get either.

Traditional Medicaid expansion or a coverage program under 1115 waiver authority will help all parents and adults without kids at home achieve better health, making them better parents and more productive workers. For those with significant medical conditions or disabilities, the stakes and the potential benefits are highest of all.

Status of State Medicaid Expansion Decisions



NOTES: Current status for each state is based on KFF tracking and analysis of state activity. ◊Expansion is adopted but not yet implemented in MO and OK. (See link below for additional state-specific notes).

SOURCE: "Status of State Action on the Medicaid Expansion Decision," KFF State Health Facts, updated November 2, 2020. <https://www.kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>

KFF