



COVERING MISSOURI'S WORKING POOR

Reforming Medicaid

Missouri's working poor represent more than half of the state's uninsured residents. These low-income, uninsured citizens often have jobs in such professions as retail, restaurants and construction. Child care workers, hairdressers, hotel clerks, waiters, waitresses and home health aides earn wages that place them with incomes below 138 percent of the poverty level — **\$26,951 per year for a family of three — \$12.95 per hour.**¹

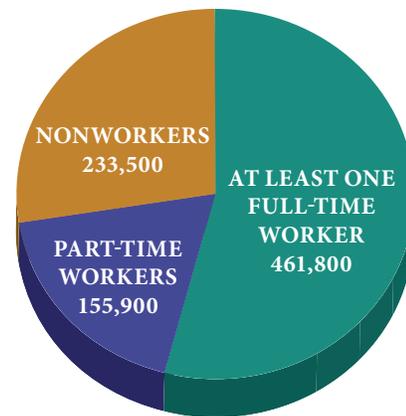
Less than one quarter of these low-wage workers have health insurance coverage through their employer or an individual commercial insurance policy.² Almost 400,000 Missourians at this income level are uninsured.

Under Missouri's current Medicaid program, an adult in a three-person household must earn no more than \$3,515 per year to be eligible for coverage. Low-income, single individuals are not eligible at any income level.

The cost of employer-sponsored or individual coverage in the health insurance marketplace is often out of reach for these Missourians. Many low-wage employees have few resources available after paying for housing, utilities, transportation and other necessities. In addition, worker contribution for health care premium costs increased by 47 percent between 2005-2010 — from \$2,713 to \$3,997 — placing access to employer-sponsored plans further out of reach.³

The number of Missouri citizens living in poverty has almost doubled in 10 years, growing from 8 percent in 2000 to 15.4 percent in 2011. This significantly exceeds the national increase in the poverty rate of 3.7 percent during the same period. Missouri's poverty rates in rural communities average 17.2 percent versus urban rates of 13.1 percent. There also is a disparity in health status between urban and rural citizens, with rural rates of death for the top 10 causes of death exceeding urban areas.⁴

**Uninsured People By Family Work Status
Missouri (2010-2011)**



Kaiser Family Foundation, www.statehealthfacts.org

Workplaces and Occupations With Significant Numbers of Uninsured Workers Who Could Gain Medicaid Coverage in 2014 (based on income level at or below 138% of the federal poverty level)

Restaurants and Food Service	34,200
Construction	18,300
Medical and Health Services	14,900
Cashiers	10,700
Maids and Housekeeping	7,300
Retail Sales	7,600
Grounds Maintenance Workers	7,200
Agricultural Workers	1,900
Elementary and Secondary School Teachers	1,800
Child Care Workers	3,000

The Medicaid Expansion is Good Medicine for Missouri, Joel Ferber, January 2013

¹ Missouri Department of Social Services, January 2013

² Urban Institute and Kaiser Commission on Medicaid and the Uninsured, 2010-2011

³ Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2005-2010

⁴ Missouri Rural Health Biennial Report 2010-2011

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