

## DESCRIPTION

Medical Assistance (MA) and MinnesotaCare (MnCare) provide health insurance to low income children and adults who do not have access to insurance through an employer or whose employer's insurance is too expensive.

MA provides health insurance for children in households with incomes up to 275 percent of the Federal Poverty Guideline (FPG), which is critical for low income working families who do not have family insurance through an employer and to parents without employment. Since the Affordable Care Act's (ACA) Medicaid expansion in 2014, many people who were previously ineligible have access to the programs.<sup>1</sup> Adults without children with incomes up to 133 percent of the FPG may now use MA, rather than below 75 percent of FPG before the ACA.

## HOW ARE WE DOING

In 2016 among Ramsey County residents, 116,832 adults and 81,856 children received either MA or MnCare. This is 30 percent of all adults and 67 percent of all children in Ramsey County. During that same year in Minnesota, 25 percent of adults and 47 percent of children received MA or MnCare. This comparison shows that a larger percentage of Ramsey County residents receive these programs, which is due to higher poverty in the county than in other areas of the state.

Since 2013, before the Medicaid expansion, participation increased by 39 percent for adults and 31 percent for children. Most of these people were not previously eligible.

## DISPARITIES

In 2016, 30 percent of children and 18 percent of adults receiving MA or MnCare had an unknown race/ethnicity. People are not required to provide race/ethnicity information. Due to the large proportion of people with unknown race/ethnicity, it is unknown if racial/ethnic disparities exist in receipt of medical insurance benefits. These insurance programs seek to reduce disparities by aiding those eligible via requirements income and other factors.

## RISK FACTORS

The biggest barrier to receipt of Medicaid for those who likely qualify is a lack of information about the program and not believing that they will qualify. Barriers include limited access to applications (either online or transportation to apply in person), language and literacy barriers, lack of required documentation, cognitive impairments, and no stable address or phone number.

## WHAT RAMSEY COUNTY GOVERNMENT IS DOING

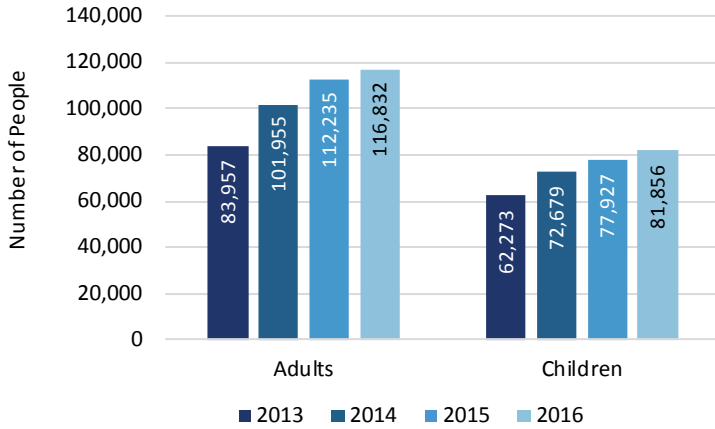
Saint Paul – Ramsey County Public Health and Ramsey County Financial Services provide referrals and/or assistance to uninsured clients to help them obtain health care coverage through Medical Assistance (MA) and MinnesotaCare (MnCare) programs. Saint Paul – Ramsey County Public Health maintains a surveillance role, monitoring the levels of MA and MnCare coverage in Ramsey County.

## Information to note

- Two-thirds of Ramsey County children receive health insurance from MA.
- The Medicaid expansion made many people eligible for MA who were not previously. Adults without children were the biggest beneficiaries of this expanded eligibility.
- Nearly one in every three adults in Ramsey County receive medical insurance from MA or MnCare.

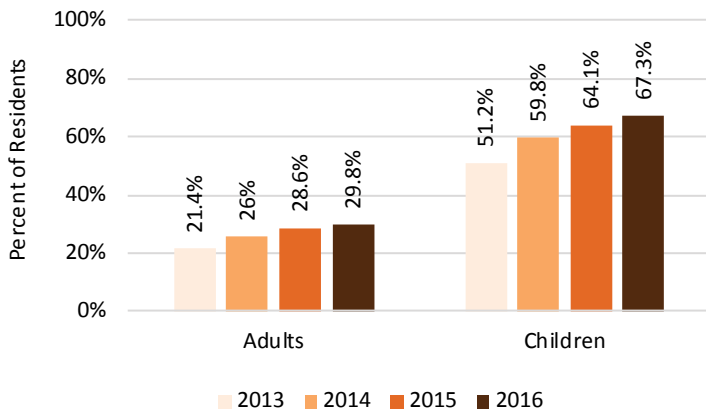
<sup>1</sup> "Medicaid and the Uninsured: Key Lessons to Consider for the 2014 Medicaid Expansion" (2012) The Henry J. Kaiser Family Foundation. Washington, D.C. Accessed on 09/08/2017. <https://kaiserfamilyfoundation.files.wordpress.com/2013/01/8355-es.pdf>

### Adults and Children Receiving Medical Assistance or Minnesota Care, Ramsey County



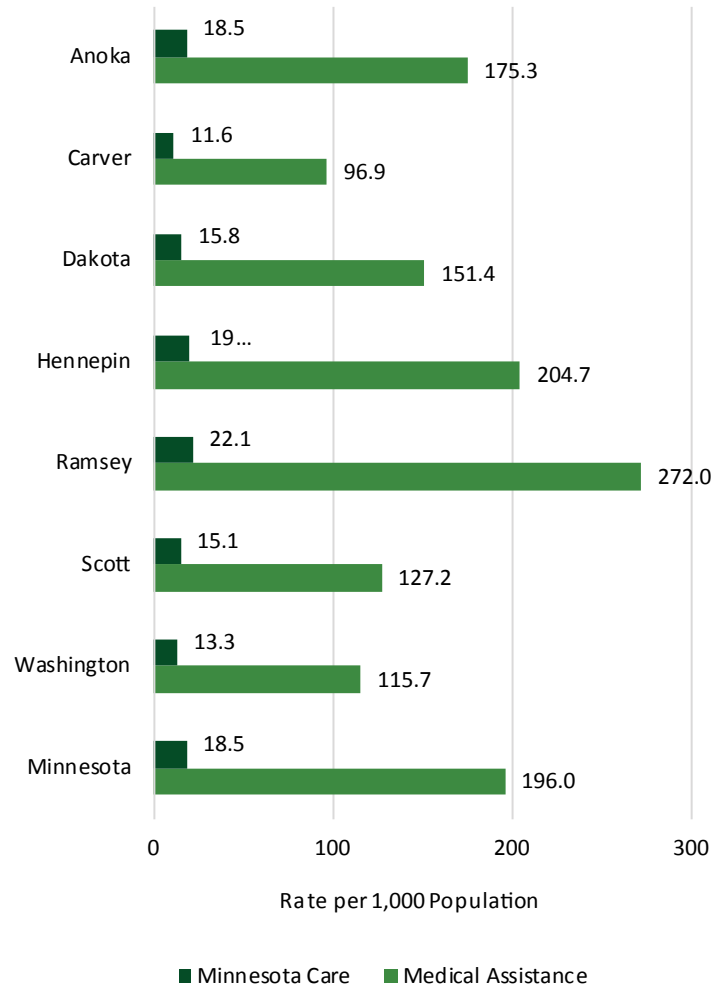
Source: Ramsey County Financial Assistance Services

### Ramsey County Residents Receiving Medical Assistance or Minnesota Care



Source: Ramsey County Financial Assistance Services

### Average Monthly Eligibles on Medical Assistance and Minnesota Care



Source: Minnesota Department of Human Services