**Expand and Strengthen BadgerCare**

**The Issue**

As originally passed, the Affordable Care Act (ACA) required all state Medicaid (known as “BadgerCare” in Wisconsin) programs to provide health insurance coverage to all adults under age 65 who live in a household with income up to 138% of the [federal poverty level](https://www.healthcare.gov/glossary/federal-poverty-level-FPL/). In order to help states afford Medicaid eligibility expansion, the ACA also provides enhanced federal matching funds for any newly eligible groups of people who did not previously qualify for a state Medicaid program. The federal matching rate pays for 100% of benefit costs in 2016 and eventually tapers down to 90% of costs in 2020 and all subsequent years. In Wisconsin, the federal government currently pays for [58%](http://legis.wisconsin.gov/senate/27/erpenbach/media/Sharepoint/Documents/12-11-15%20MA%20Expansion%20Numbers.pdf) of most Medicaid benefit costs, so the enhanced federal rate would result in a significant increase in federal aid to the state.

The 2012 Supreme Court case *NFIB v. Sebelius* made Medicaid expansion optional for states. As a result, [19](http://kff.org/health-reform/slide/current-status-of-the-medicaid-expansion-decision/) states, including Wisconsin, still have not expanded their Medicaid programs under the ACA, which has unnecessarily increased the number of low-income people who are without health insurance.

An estimated [83,000](http://ppi.communityadvocates.net/content/CA-PPI%20-%20Vision%20for%20the%20ACA%20in%20Wisconsin.pdf) Wisconsinites would gain access to health insurance coverage under BadgerCare if Wisconsin expanded the program under the ACA. If Wisconsin continues to reject BadgerCare expansion, doing so will cost Wisconsin taxpayers approximately $392 million during the 2017-2019 budget period alone.

**Why is Expanding BadgerCare Important to Women**?

* [Low-income, uninsured women](http://nwlc.org/wp-content/uploads/2015/08/new_nwlc_mindthegap_updateoct2014.pdf) are more likely to forego health care because of cost, are less likely to have a regular source of care, and utilize preventive services at lower rates than low-income women with health insurance.
* In [2015](https://nwlc.org/wp-content/uploads/2015/02/final_nwlc_2016_StateRoadmapv2.pdf), 8.7% of Wisconsin women age 18-64 were uninsured and 12.5% of Wisconsin women did not receive health care at some point because of cost.
* States that have expanded Medicaid under the ACA have reduced [racial disparities](http://kff.org/report-section/the-effects-of-medicaid-expansion-under-the-aca-findings-from-a-literature-review-issue-brief/) in their uninsured rates, which is particularly important in Wisconsin given the [significant racial health outcome and access to care disparities](http://kff.org/health-reform/fact-sheet/the-wisconsin-health-care-landscape/) that exist in the state.
* Low-income women who do not have access to BadgerCare coverage often have to rely on a [patchwork](http://nwlc.org/wp-content/uploads/2015/08/new_nwlc_mindthegap_updateoct2014.pdf) of care programs in order to receive the health care they need. For example, many of these women may have to go to publicly-funded safety net clinics in order to receive reproductive health care services. Unfortunately, these centers are unable to [meet the demand](https://www.guttmacher.org/sites/default/files/factsheet/wi_3.pdf) for services. Expanding BadgerCare would allow thousands more Wisconsin women to have access to comprehensive health care.

**What Wisconsin Can Do**

Wisconsin [should expand BadgerCare](http://ppi.communityadvocates.net/content/CA-PPI%20-%20Vision%20for%20the%20ACA%20in%20Wisconsin.pdf) under the ACA to cover all adults who earn up to 138% of the Federal Poverty Level as soon as possible. Full BadgerCare expansion on January 1, 2017 would allow an additional 83,000 Wisconsinites to receive health care insurance under the program and would save Wisconsin approximately [$834 million](https://wisconsinhealthnews.com/wp-content/uploads/2015/12/12-11-15-MA-Expansion-Numbers.pdf) over the next six years.

[Legislation](http://docs.legis.wisconsin.gov/2015/proposals/sb174) that would fully expand BadgerCare under the ACA was introduced during the 2015-2016 legislative session. Unfortunately, it failed to pass, but will likely be reintroduced during the 2017-2018 legislative session.

In light of the potential changes the incoming Congress and President-elect have promised to make to the ACA, expanding eligibility for BadgerCare has become even more important. Wisconsin [reduced Medicaid eligibility for parents](http://kff.org/medicaid/fact-sheet/wisconsins-badgercare-program-and-the-aca/) in 2014, which caused about 60,000 people to lose their BadgerCare coverage. Proponents of this change argued that that those who lost BadgerCare coverage could purchase subsidized private insurance through the federal Marketplace. However, if Congress takes actions that repeal the Marketplace or cause it to collapse, the failure of Wisconsin lawmakers to expand BadgerCare eligibility would substantially increase our state’s uninsured rate and would be a cruel blow to the parents whose eligibility was terminated in 2014.

Even if the ACA is eventually repealed, the Act’s enhanced federal Medicaid funding [will likely stay in effect](https://www.bloomberg.com/politics/articles/2016-12-29/gop-readies-swift-obamacare-repeal-with-no-replacement-in-place) for at least a couple of years. With that in mind, Wisconsin could still expand BadgerCare and take the increased federal funding and add it to the state’s Medicaid Trust Fund – which would provide a cushion that would allow state policymakers to continue the higher eligibility level for adults after the enhanced federal funding is ended.

**How Can I Help Make BadgerCare Expansion a Reality in Wisconsin?**

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| There are lots of ways you can help make BadgerCare expansion a reality in Wisconsin.   * Call or email you [state legislators](http://whorepresentsme.info/) to urge them to support legislation that would fully expand BadgerCare under the ACA * Connect with organizations in Wisconsin already working on BadgerCare expansion:   + ​[The Public Policy Institute](http://ppi.communityadvocates.net/)   + [The Wisconsin Council on Children and Families](http://www.wccf.org/) * Learn more about why BadgerCare expansion is important for the health of women in Wisconsin:   + [The Kaiser Family Foundation:](https://kaiserfamilyfoundation.files.wordpress.com/2014/05/8590-women-and-health-care-in-the-early-years-of-the-affordable-care-act.pdf) *[Women and Health Care in the Early Years of the](https://kaiserfamilyfoundation.files.wordpress.com/2014/05/8590-women-and-health-care-in-the-early-years-of-the-affordable-care-act.pdf)*   *[Affordable Care Act](https://kaiserfamilyfoundation.files.wordpress.com/2014/05/8590-women-and-health-care-in-the-early-years-of-the-affordable-care-act.pdf)*   * + [The Wisconsin Budget Project Blog:](http://www.wisconsinbudgetproject.org/the-rapidly-mounting-evidence-supporting-medicaid-expansion) *[The Rapidly Mounting Evidence Supporting Medicaid](http://www.wisconsinbudgetproject.org/the-rapidly-mounting-evidence-supporting-medicaid-expansion)*   *[Expansion](http://www.wisconsinbudgetproject.org/the-rapidly-mounting-evidence-supporting-medicaid-expansion)*   * + [The National Women’s Law Center:](http://www.nwlc.org/sites/default/files/pdfs/what_the_medicaid_eligible_expansion_means_for_women_1-16-13.pdf) *[What the Medicaid Eligibility Expansion Means for](http://www.nwlc.org/sites/default/files/pdfs/what_the_medicaid_eligible_expansion_means_for_women_1-16-13.pdf)*   *[Women](http://www.nwlc.org/sites/default/files/pdfs/what_the_medicaid_eligible_expansion_means_for_women_1-16-13.pdf)* |
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