

SOUTHEAST MISSOURIAN

Closing Missouri's coverage gap

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By Racheal Baker

Even though I worked 40 hours a week, I was unable to afford health insurance for six years and my previous employer didn't provide it. During that time, I was in and out of the hospital for multiple health issues.

I once had a hemorrhagic ovarian cyst cause internal bleeding, which resulted in emergency surgery, a blood transfusion, a hospital stay, three weeks of bed rest and about \$30,000 in medical debt. I remember waiting to go to the emergency room until the pain I was in was so unbearable I couldn't stand up anymore and I feared for my life. Worrying about how much debt I was going to end up with because I didn't have health insurance almost cost me my life. It was a terrifying experience and I feel very lucky I survived. However, not everyone is so fortunate.

Two Missourians died today because they were unable to afford the health care they needed.

Let that sink in for a moment. Someone's mom or dad, someone's sister or brother, someone's daughter or son, someone's wife or husband, someone's grandparent, someone's friend died today in Missouri because they could not afford to pay for the health care they needed and deserved.

The reason: They are in the coverage gap.

In Missouri, people who do not receive employer-provided health insurance have two main ways to get it -- through Medicaid and through the Health Insurance Marketplace. However, the appallingly low eligibility requirements for Medicaid in Missouri have left 300,000 Missourians out in the cold, most of whom are hardworking, tax-paying citizens whose employers do not provide health insurance. These Missourians make too much money to qualify for the current Medicaid program, but not enough money to qualify for the subsidies to afford a health-insurance plan in the Marketplace. So, they fall into the coverage gap.

This should not be happening in our state.

And it doesn't have to continue to happen.

To date, 31 states plus the District of Columbia have already closed their coverage gap by expanding Medicaid, and they are reaping the benefits: significant reductions in the number of uninsured citizens, increased state savings due to lower costs of uncompensated care and state funded health programs, and an increase in economic activity such as bringing in thousands of new jobs to the state.

So, why then hasn't Missouri closed the coverage gap? Federal funds have been set aside for our

state to help those 300,000 uninsured people get health insurance through Medicaid without any increase in taxes. Yet, our state legislature has failed to act and accept those funds. Therefore, I urge you to contact your state representative and state senator to tell them they should close the coverage gap by expanding Missouri's Medicaid program.

Please help spread the word about the importance of closing the coverage gap. Missouri lives depend on it.

Racheal Baker of Dexter, Missouri, is the SEMO organizer with Missouri Health Care for All.

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