



Medicaid Expansion Would Benefit Montana's Veterans

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Military veterans and their families are among the Montanans who would benefit from the expansion of Medicaid currently being considered by the Montana Legislature. As many as 9,500 Montana veterans, along with their spouses, would gain access to quality, affordable health care coverage – at little cost to the state – if lawmakers choose to expand Medicaid.

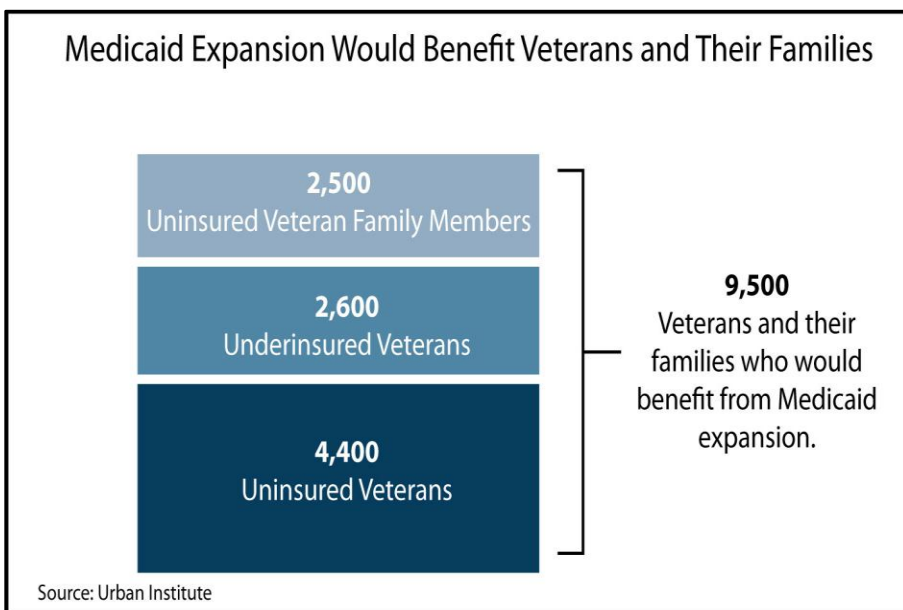
Despite what many assume, veterans and their families often do not have automatic and easy access to Veterans Affairs (VA) health care, despite their service to our country.

Many Montana Vets Not Covered

Nationally, over 1.2 million veterans lack health insurance, while hundreds of thousands more only have access to VA health care.¹ In many cases, these individuals may live too far from a VA center to be able to conveniently and routinely get care. Montana has the highest percentage of uninsured veterans in the nation (17.3%). Approximately 9,000 veterans have no insurance, and about 5,000 more report having only VA health care.²

About half of all uninsured veterans in Montana – about 4,400 people – and more than half of VA-only insured veterans – 2,600 – could qualify for coverage under Medicaid expansion, which would provide them access to quality, affordable health care in their communities.³ That's because about 49 percent of uninsured veterans and 52 percent of veterans with only VA care had incomes below 138 percent of the Federal Poverty Level (FPL) – about \$26,000 for a family of three – in 2010.⁴

In addition, about 35 percent of veterans' family members are uninsured and report income below 138 percent of FPL.⁵ This means that another 2,500 veterans' family members in Montana would be eligible for Medicaid, too.⁶



The price can't be beat. Federal funds would cover 100 percent of the expansion for the first three years, and no less than 90 percent after that. Montana taxpayers and providers have actually been helping to pay for expansion. Expanding Medicaid is Montana's opportunity to get back the money we've already been paying and will continue to pay. If we don't take those dollars, they will be redirected to other states like Oregon and California to generate jobs and provide health care for their uninsured residents.

VA Benefits Not Automatic

Veterans with incomes below certain thresholds, who served for at least 24 months, and were honorably discharged, are usually eligible for VA health benefits, but coverage is not automatic, and many veterans may not be aware that benefits are available to them. Expanding Medicaid would ensure these veterans, who served our country, get the medical coverage they need.

Moreover, veterans' spouses and dependents are only able to access VA health care under certain circumstances, some of which require the veteran to have died in the line of duty or be permanently and totally disabled.

VA Health Care Available at Limited Number of Locations

Even veterans who qualify for VA health care face challenges getting the care they need due to the limited number of locations where they can get treatment, routine or otherwise. In Montana, there is just one VA hospital: Fort Harrison Medical Center near Helena.⁷ To improve access, outpatient clinics have opened where veterans can access some VA health care services in Anaconda, Billings, Bozeman, Cut Bank, Glasgow, Glendive, Great Falls, Hamilton, Havre, Kalispell, Lewistown, Libby, Miles City, Missoula, and Plentywood.⁸

These clinics have increased access to care and reduced the travel time many veterans must endure for basic health care. Still, they are no substitute for the increased access veterans would have to quality care if they could use health care providers in their own communities if Medicaid is expanded in Montana.

In short, by expanding Medicaid, lawmakers would help serve thousands of Montanans who have already served us all.

¹ Haley, Jennifer and Kenney, Genevieve, "Uninsured Veterans and Family Members: Who Are They and Where Do They Live?," Robert Wood Johnson Foundation and the Urban Institute, May 2012, <http://www.urban.org/publications/412577.html>.

² Ibid.

³ Author's calculations based on Haley, Jennifer and Kenney, Genevieve, "Uninsured Veterans and Family Members: Who Are They and Where Do They Live?," Robert Wood Johnson Foundation and the Urban Institute, May 2012, <http://www.urban.org/publications/412577.html>.

⁴ Haley, Jennifer and Kenney, Genevieve, "Uninsured Veterans and Family Members: Who Are They and Where Do They Live?," Robert Wood Johnson Foundation and the Urban Institute, May 2012, <http://www.urban.org/publications/412577.html>. These rates for uninsured veterans are national averages. Because Montana has lower-than-average incomes, these figures for Montana are likely to be conservative.

⁵ Ibid.

⁶ Author's calculations based on Haley, Jennifer and Kenney, Genevieve, "Uninsured Veterans and Family Members: Who Are They and Where Do They Live?," Robert Wood Johnson Foundation and the Urban Institute, May 2012, <http://www.urban.org/publications/412577.html>.

⁷ U. S. Department of Veterans Affairs. 2013, <http://www2.va.gov/directory/guide/state.asp?STATE=MT&dnum=ALL>.

⁸ Ibid.