



Montana Workers Use Medicaid

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Montana Workers Use Medicaid to Access Health Care

Medicaid is an essential health care option for a significant portion of Montana’s workforce. These workers, however, are not often able to access employer-sponsored insurance, making Medicaid their only affordable option for health care coverage. In 2019, 16,100 Montana private businesses employed a worker who received health care through expanded Medicaid.¹

Who are the workers on Medicaid?

- A mother of three who works part-time at an administrative job while applying for her master's degree.
- A school bus driver who cares for his elderly father between shifts.
- A personal care aide whose hours change each week.

In Montana, **2 out of every 3 adult Medicaid enrollees work (66 percent)**. An additional 18 percent of enrollees attend school or have caretaking responsibilities, and most of the remainder (13 percent) face illnesses or disabilities that make it difficult to work.²

10 Most Common Occupations for Workers on Medicaid in Montana

Personal Care Aides
Cooks
Cashiers
Retail Salesperson
Waiters and Waitresses
Maids and Housekeepers
Laborers, Freight, Stock and Material Movers (Hand)
Janitors and Building Cleaners
Food Preparation Workers
Child Care Workers

Source: Ward, B., "Economic Effects of Medicaid Expansion in Montana," 2023.

Many workers often face barriers to full employment

Many workers in Montana who use Medicaid are in low-wage jobs or are working part time. Common reasons for working part time include a lack of full-time employment opportunities, the need to care for other family members, health or medical limitations, and being in school or other training.³ Most part-time workers (62 percent) do not receive health insurance at their job.⁴ Additionally, a lack of child care can make full-time employment hard to find. In 2022, there was only one child care slot for every three children younger than age 6, and child care can be difficult to find in rural areas.⁵

Medicaid enrollees work in vital Montana industries, including tourism and agriculture. These fields, however, are often characterized by seasonal employment, part-time work, and irregular or unpredictable hours. Black, Indigenous, and people of color are more likely to work in jobs that pay low wages.⁶ Medicaid ensures workers can receive essential preventative care, a critical need given the generations of discrimination BIPOC people have faced.

Medicaid keeps the workforce healthy

Montana’s current Medicaid program provides an essential route to health care for workers who cannot afford insurance and do not receive it through their job. Prior to the 2015 expansion of Medicaid, many of these workers had no option for affordable health care. Montana must continue its current Medicaid program so workers can retain their access to health care.

¹ Watson, A., "[Medicaid Expansion and Montana Business](#)," Department of Labor and Industry, Sep. 2020.
² Ward, B., "[Economic Effects of Medicaid Expansion in Montana](#)," 2023.
³ Bureau of Labor Statistics, Monthly Labor Review, "[Who Chooses to Work Part-time and Why?](#)" Mar. 2018.
⁴ Peterson-KFF, "[What are the recent trends in employer based health coverage?](#)" Dec. 2023.
⁵ Burg, X., "[Montana’s Child Care System: Investments Needed to Support Families and Child Care Businesses](#)," Montana Kids Count, Jan. 2023
⁶ National Equity Atlas, "[Working Poor: All Jobs Should Pay Living Wages](#)," Montana, 2020.