

# COVID-19 RECESSION JOB LOSS AND HEALTH INSURANCE COVERAGE

Twenty-five million workers or more could lose employer-based health insurance due to COVID-19-related unemployment.

Compiled by Pamela S Parks, MD, Healthcare for all Colorado board member - *My comments, emphasis or additions -*



- ▶ For those wanting intricate, PhD level detail, see the Robert Wood Johnson Foundation using The Urban Institute, Health Insurance Policy Simulation Model 2020. It is utterly complex and detailed with many possible iterations presented. Some of this presentation is derived from this source and some from Healthcare-NOW!


# COVID-19 RECESSION

## JOB LOSS AND HEALTH INSURANCE COVERAGE



An estimated 160 million people nationwide under the age of 65 had health insurance through their employer just before the COVID-19 pandemic hit. Thirty million workers filed for unemployment between March 15 and April 25, according to federal statistics.

Rising unemployment is expected to significantly alter the health insurance coverage landscape, as millions who lose their jobs and their dependents enroll in Medicaid, purchase Marketplace coverage, or become uninsured.

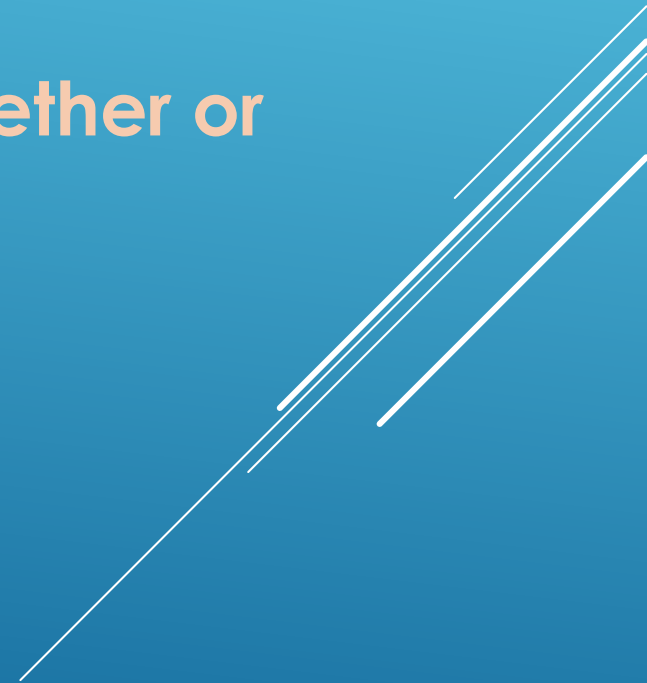


- ▶ In this brief, researchers estimate how 20 percent unemployment—expected in the coming months—could affect health insurance coverage. Findings include:
- ▶ An estimated 25-43 million people could lose their employer-sponsored health insurance coverage.
- ▶ More than half of the newly jobless will obtain Medicaid coverage in states that expanded Medicaid under the Affordable Care Act (ACA), while only about one-third will receive Medicaid coverage in the 15 states that have not expanded the program.
- ▶ Less than a quarter of these workers and their dependents in expansion states will become uninsured, while about 40 percent in non-expansion states will become uninsured.

## ASSUMING 20% UNEMPLOYMENT – AND LOOKING AT THOSE IN MOST VULNERABLE INDUSTRIES -

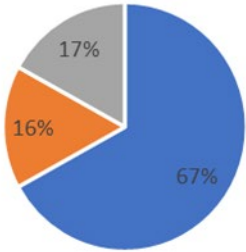
In all their models, more people will be able to maintain coverage in Medicaid expansion (ACA) states than in the 15 states that did not expand. There were almost twice the number in the expansion states than the non Medicaid Expansion ones.

This study (RWJF and Urban Institute) does not delve into the completeness of coverage, just into the complexity of all the different factors that impact a person's coverage where they live because there are so many different rules in play in each potential scenario. Coverage depends on numerous factors like whether or not unemployment benefits are included in ACA eligibility determination or if additional Federal unemployment compensation occurs, etc.



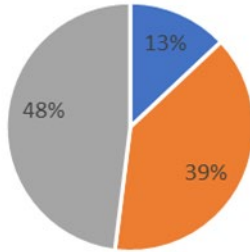
# This is the best case scenario for Health care coverage for those losing jobs in this pandemic -

Workers in ACA Medicaid Expansion States  
Unemployment benefits not counted for ACA eligibility



■ Medicaid Eligible ■ Other ACA Marketplace benefits ■ Become Uninsured

Workers in states with no Medicaid Expansion  
Unemployment benefits not counted for ACA eligibility



■ Medicaid Eligible ■ Other ACA Marketplace benefits ■ Become Uninsured

Posted by AHIP (Americas Health Insurance Plans) on May 29, 2020  
– link from Healthcare-NOW!

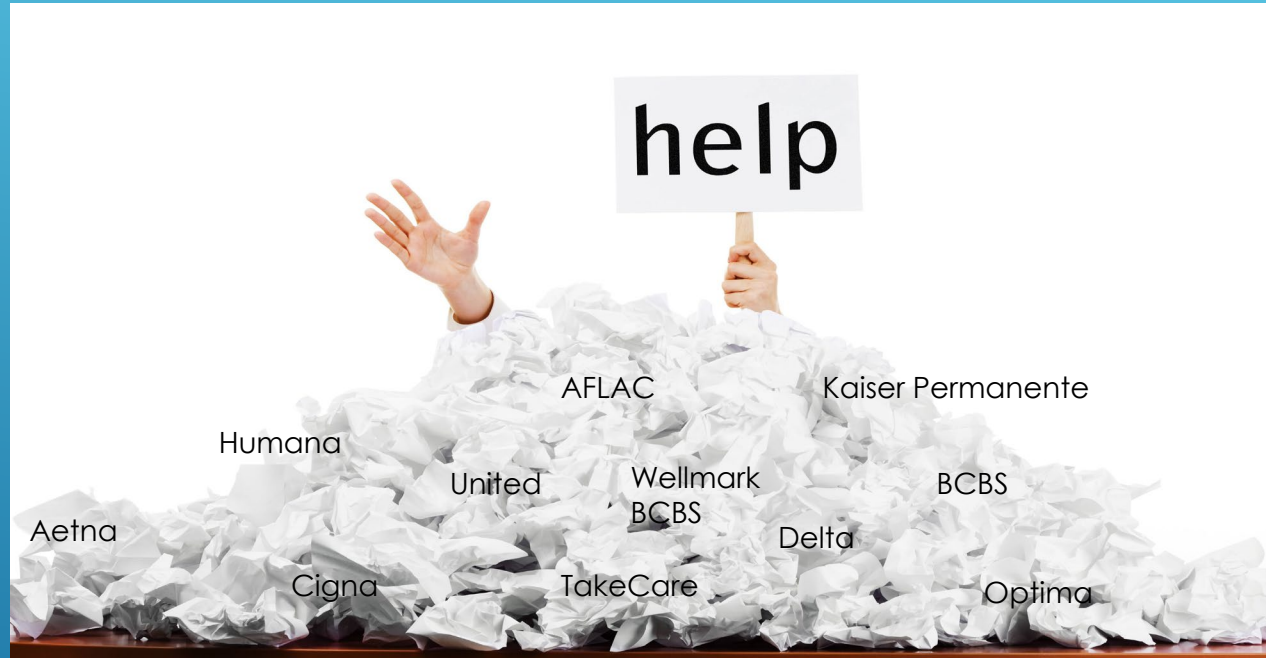
The health and well-being of millions of Americans remains our highest priority. Health insurance providers are committed to help prevent the spread of COVID-19. We are activating emergency plans to ensure that Americans have access to the prevention, testing, and treatment needed to handle the current situation. Click here for a one-pager to learn how we're protecting Americans.

Overcoming the COVID-19 pandemic requires a far-reaching and coordinated response from governments and the private sector. Health insurance providers play a critical role, and from the beginning, we have taken decisive action to help patients and curb the spread of the virus.



Here are some ways health insurance providers are taking action:

**What follows is a LONG A to W list of all the varied ways a multitude of insurers are approaching COVID-19 coverage.**



AHIP is talking about insured patients. Their approach and innumerable policies don't even deal with the uninsured.

<https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/>



# MEDICARE FOR ALL



From Healthcare-NOW!

With Medicare for All, NONE of this would come into play. Everyone would be covered in ONE coordinated simple manner. No paperwork, no calls to insurers, no hesitation to take care of yourself and your neighbor. This is the safest, best way to manage a pandemic and coincident major job losses.



## Links:

<https://www.healthcare-now.org/blog/covid-19-millions-lose-their-job-and-health-insurance-during-a-pandemic/>

<https://www.ahip.org/answering-the-call-health-insurance-providers-act-swiftly-as-part-of-the-covid-19-solution/>

<https://www.rwjf.org/en/library/research/2020/05/how-the-covid-19-recession-could-affect-health-insurance-coverage.html>