

## Serving Those Who've Served: Uninsured Veterans Need Access to Affordable Coverage

This Fourth of July, many of us will gather to honor the courageous individuals who have served our country. Our veterans have fought to protect and defend us, but, as a study released late last year details, as the COVID-19 pandemic swept the nation, veterans faced a daunting challenge in the country they've sacrificed so much for: in 2019 [1.5 million veterans remained uninsured and 2 million went without needed care due to cost](#). These numbers are higher in states that have not closed the Medicaid coverage gap, most notably in Texas and Mississippi.

While many of us presume that all veterans can receive health care through the Department of Veterans Affairs (VA), many do not qualify or are unable to access VA care for a number of reasons. For example, veterans may not live near a VA health provider, they may have a service-related disability or income level that disqualifies them from VA care or they may not know they are eligible for VA services. Furthermore, family members of veterans do not qualify for VA care, leaving them at risk of going without critical health care services as well. In order to ensure veterans and their families are covered, we need to secure their access to the Affordable Care Act Marketplaces and Medicaid now.

### Veterans Need Health Care

- Approximately [39 percent](#) of veterans rely on Medicaid as their sole source of health coverage.
- Veterans are [more likely](#) to have multiple chronic conditions than non-veterans, with [82 percent](#) of veterans reporting chronic pain.
- Approximately [3.9 million veterans](#) had a mental illness or substance use disorder in 2019, an increase of 6.5 percent since 2018
- The National Coalition for Homeless Veterans reports that [51% of homeless veterans](#) have disabilities.
- Just [under half of veterans](#) who seek care for post-traumatic stress disorders or depression do not receive needed treatment.
- Suicide rates for veterans are [1.5 times the rate](#) of non-veterans.

### Federal Action is Needed

As Urban Institute's [report](#) points out, 124,000 uninsured veterans nationwide would gain access to affordable health coverage if states took action to close the Medicaid coverage gap. 4 in 10 veterans living in states that have not expanded Medicaid fall into the coverage gap and will not have health insurance going forward unless state policymakers take action.

Congress should permanently invest in affordability measures that will provide a pathway to high-quality, affordable coverage for veterans, including:

- Making the ARPA's increased tax credits for people buying their own insurance permanent;
- Lowering the cost of prescription drugs;
- Lowering out of pocket costs like deductibles and copays; and
- Making affordable health coverage accessible to people in the 12 states that have not expanded Medicaid.

It is time to fight for those who have fought so hard for us. Let's secure the affordable health care coverage and services our veterans need and deserve.