



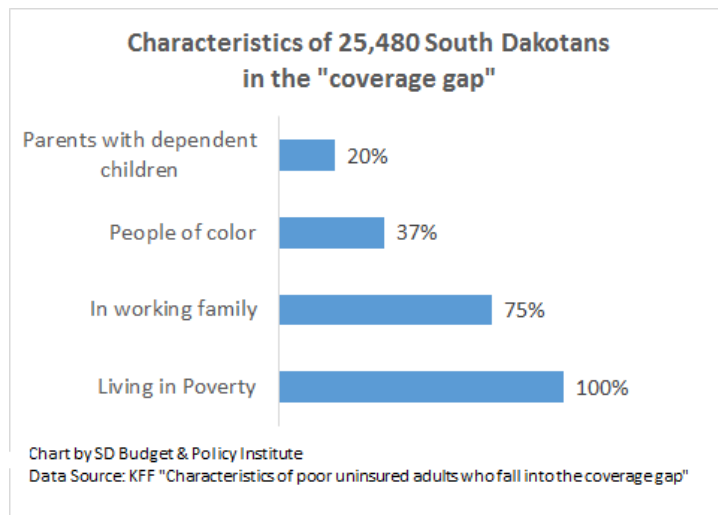
## Who is in the health insurance coverage gap?

By Joy Smolnisky 3-3-14

### Coverage Gap

Examining the characteristics of South Dakotans who fall into the health insurance “coverage gap” helps give a face to South Dakotans most affected by the state’s decision regarding Medicaid Expansion.

Recent analysis of 2013 American Community Survey data by Kaiser Family Foundation<sup>1</sup> confirms that they are poor, living in working families, disproportionately people of color and about 1 in 5 is a parent caring for a dependent child.

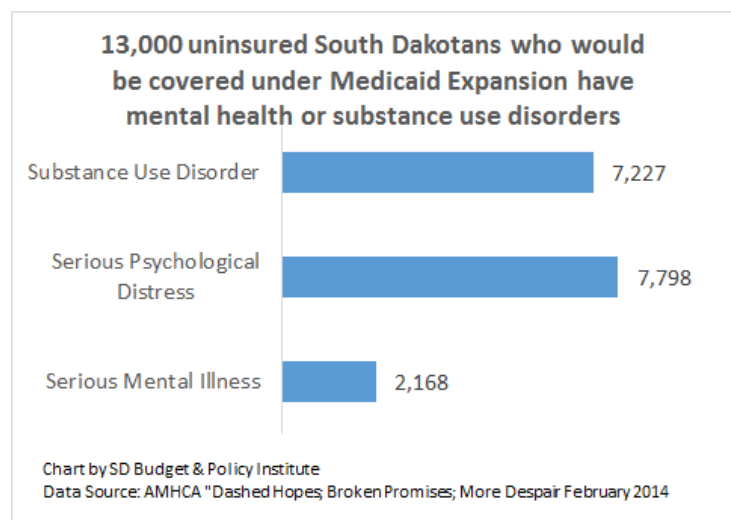


THE TERM “**COVERAGE GAP**” DESCRIBES THE **25,480** NON-ELDERLY SOUTH DAKOTA ADULTS WHO HAVE INCOMES ABOVE SOUTH DAKOTA’S CURRENT MEDICAID ELIGIBILITY LIMITS BUT BELOW THE LOWER LIMIT FOR MARKETPLACE PREMIUM TAX CREDITS.

### South Dakotans with mental health and substance use disorders

A February 2014 report<sup>2</sup> from AMHCA drills down into state-specific data. Findings: 13,000 uninsured South Dakotans with serious mental health and substance use conditions would be eligible for coverage under Medicaid expansion.

THIRTEEN THOUSAND (13,000) UNINSURED SOUTH DAKOTANS WHO SUFFER FROM SERIOUS MENTAL ILLNESS, SERIOUS PSYCHOLOGICAL DISTRESS OR SUBSTANCE USE DISORDER WOULD BE ELIGIBLE FOR INSURANCE COVERAGE UNDER EXPANDED MEDICAID.



<sup>1</sup> <http://kaiserfamilyfoundation.files.wordpress.com/2013/12/8528-characteristics-of-poor-uninsured-adults-who-fall-into-the-coverage-gap.pdf>

<sup>2</sup> [http://www.amhca.org/assets/content/AMHCA\\_DashedHopes\\_Report\\_2\\_21\\_14\\_final.pdf](http://www.amhca.org/assets/content/AMHCA_DashedHopes_Report_2_21_14_final.pdf)