

**NEW HAMPSHIRE  
MEDICAL CARE ADVISORY COMMITTEE**

Department of Health & Human Services ♦ Office of Medicaid Business and Policy  
129 Pleasant Street ♦ Concord, NH 03301  
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*NH Medical Society*

January 24, 2013

Her Excellency, Governor Maggie Hassan  
Office of the Governor  
State House  
107 North Main Street  
Concord, NH 03301

The Honorable Peter Bragdon  
New Hampshire State Senate  
107 North Main Street  
Concord NH 03301

The Honorable Terie Norelli  
Third Floor, State House  
107 North Main Street  
Concord, NH 03301

RE: Medicaid Expansion for Low-Income Adults

Dear Governor Hassan, Senate President Bragdon, and House Speaker Norelli:

The Medical Care Advisory Committee is a federally mandated committee that reviews and makes recommendations to the state Medicaid director on matters that involve Medicaid policy or affect Medicaid-funded programs. The MCAC is composed of Medicaid recipients, caregivers, health care providers and patient advocates who are broadly representative of various recipient and provider groups.

I am writing on behalf of the MCAC to urge you to support the implementation of the Medicaid expansion for low-income adults under the federal Affordable Care Act. If New Hampshire opts for the expansion, Medicaid would be available to nearly all individuals with incomes up to 138 percent of the federal poverty level (\$15,415 for an individual; \$26,344 for a family of three in 2012). Those benefiting from expanded coverage would include:

- Low-income working adults such as food servers, childcare providers, beauticians, and house cleaners.
- Older adults not yet eligible for Medicare who have experienced job displacement and are unable to find employment providing health insurance.
- Those who have lost insurance coverage due to divorce, widowhood or a spouse's job loss.

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The following are some of the reasons we support expansion:

- ✓ **Expanding Access to Health Care.** Medicaid Expansion is likely to provide health coverage for more than 50,000 people in New Hampshire. Many of these individuals forego needed care. Medicaid coverage will mean these individuals can get check-ups and preventive services, follow-up care for accidents or illnesses, and management of chronic diseases. This is an opportunity to reduce New Hampshire's rate of uninsured and improve the health of our citizens.
- ✓ **Financial Benefit for New Hampshire.** The federal government will pay the entire cost of the expansion coverage for the first three years. The federal share then will gradually phase down to 90% in 2020 (the seventh year) and thereafter.
- ✓ **Economic Stimulus and Jobs.** Federal Medicaid funds for the expansion will bring over two billion dollars into New Hampshire's economy over the first seven years starting in 2014. The economic activity generated by these new federal dollars will create new jobs in our state and increase revenues.
- ✓ **New Hampshire Tax Dollars Stay in New Hampshire.** Many other states will choose to expand Medicaid and the costs will be paid mostly by federal dollars. If New Hampshire does not expand Medicaid, we will still be paying federal taxes to support other states' programs without getting the benefits of health care coverage for people in New Hampshire.
- ✓ **Reduce Uncompensated Care and Lower Insurance Costs.** Hospitals lose millions of dollars from uncompensated care provided to the uninsured. Uncompensated care raises insurance premiums for everyone as providers try to recover their losses through cost-shifting. Reducing uncompensated care costs will benefit businesses that pay for health insurance.
- ✓ **Healthier Children.** The Medicaid Expansion, while targeted to adults, also helps children. When parents and caretakers have health insurance, their health generally improves, and their children are also more likely to be insured and able to access critical care (Kaiser Commission on Medicaid and the Uninsured). The Institute of Medicine has reported that a parent's poor physical or mental health can contribute to a stressful family environment that may impair the health and well-being of a child.
- ✓ **Health Care for Veterans.** Half of all uninsured veterans will be eligible for health care coverage under the Affordable Care Act. In New Hampshire, approximately 5000 non-elderly veterans and 4000 of their family members report neither having health insurance coverage nor using Veterans Affairs (VA) health care. Nationally, 41.2 percent of uninsured veterans reported unmet medical needs and 33.7 percent reported delaying care due to cost (American Community Survey, US Census Bureau).
- ✓ **Coverage to Those with the Greatest Need.** The Affordable Care Act was written assuming that low-income people would get coverage through Medicaid. Those below the federal poverty level are not eligible for subsidies to buy private insurance. If New Hampshire refuses to expand Medicaid, it will create a gap in the continuum of coverage. It would be unconscionable if some of the poorest and most vulnerable were left without help while those with higher coverage have access to affordable coverage.

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For all these reasons we urge you to implement the Medicaid Expansion and bring federal funds to New Hampshire to cover low income people and families. We welcome the opportunity to meet with you to discuss this further.

Thank you for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read 'Douglas McNutt', with a stylized flourish at the end.

Douglas McNutt, Chair  
NH Medical Care Advisory Committee

cc: Representative Steve Shurtleff  
Representative Gene Chandler  
Senator Jeb Bradley  
Senator Syliva Larsen  
Nicholas Toumpas, Commissioner  
Kathleen Dunn, Associate Commissioner