



**POLICY**

# EXPANDED INCOME ELIGIBILITY FOR HEALTH INSURANCE

Expanded income eligibility for health insurance is one of the five most effective policies that states can implement to ensure children get off to a healthy start and thrive, and that promote greater equity in child wellbeing.

States can employ a number of strategies to increase health insurance coverage for their residents, and the most widely studied policy is the expansion of Medicaid eligibility through the ACA for most adults with incomes up to 138% of the federal poverty level.

The most rigorous research studies show that state Medicaid expansion:

IMPACT OF EXPANDED INCOME ELIGIBILITY FOR HEALTH INSURANCE	EVIDENCE OF IMPACT
Reduces racial disparities in birth outcomes	<ul style="list-style-type: none"> <li>• 0.53 fewer infant deaths per 1,000 live births among Hispanic infants</li> <li>• 16.3 fewer Black maternal deaths per 100,000 live births (7.01 per 100,000 live births in the overall population)</li> </ul>
Increases access to needed health care services	<ul style="list-style-type: none"> <li>• 8.6 percentage point increase in preconception Medicaid coverage</li> <li>• 5.1 to 8.4 percentage point increase in rates of recommended perinatal screenings</li> <li>• 0.9 more months of Medicaid coverage postpartum</li> </ul>
Decreases financial barriers to care	<ul style="list-style-type: none"> <li>• 7.1 percentage point decrease in problems paying medical bills</li> <li>• 3.8 percentage point decrease in delaying care due to cost</li> </ul>
Reduces child neglect	<ul style="list-style-type: none"> <li>• 422 fewer reported cases of neglect per 100,000 children under age 6</li> </ul>

► Go to [pn3policy.org/clearinghouse](https://pn3policy.org/clearinghouse) for the comprehensive evidence review on expanded income eligibility for health insurance.

[pn3policy.org](https://pn3policy.org)

The prenatal period to age 3 is the most sensitive and rapid period of growth for the brain and body. State policy choices have a substantial impact on the wellbeing of infants, toddlers, and their parents, and on promoting equity among children. See the *Prenatal-to-3 State Policy Roadmap* at [pn3policy.org/roadmap](https://pn3policy.org/roadmap) for more information on the most effective policies and strategies states can implement to help children thrive from the start.