



December 2023

2023 Roadmap Snapshot: Expanded Income Eligibility for Health Insurance Across States

Expanded income eligibility for health insurance is one of 12 evidence-based policies included in our [2023 Prenatal-to-3 State Policy Roadmap](#), which details states' progress toward adopting and implementing policies that are proven to impact the prenatal-to-3 system of care. Expanding income eligibility for health insurance, specifically adopting and implementing the Medicaid expansion under the federal Patient Protection and Affordable Care Act (ACA), increases families' access to needed care and services, reduces financial burdens associated with health care costs, leads to fewer infant and maternal deaths among Hispanic and Black families, and decreases reports of child neglect.

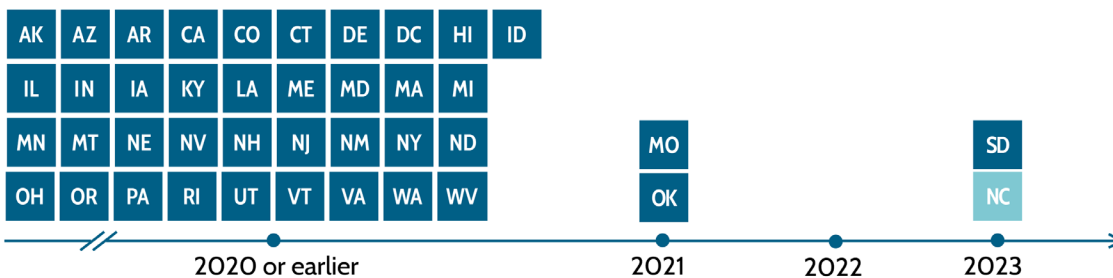
[State policy choices](#) on Medicaid income eligibility for adults can significantly impact the degree to which families are able to access health insurance, especially during the perinatal period, including family planning services, preventative care before conception, and prenatal care in the earliest stages of pregnancy. Although Medicaid expansion is the most widely studied state strategy for increasing health insurance coverage, states may employ additional strategies, such as expanding eligibility for coverage to additional populations (e.g., adults and pregnant people, regardless of immigration status), using Medicaid to improve continuity of care for justice-involved individuals, or lengthening the duration of coverage by extending pregnancy Medicaid coverage from 60 days to 12 months postpartum.

How Do States Vary in Eligibility and Access to Health Insurance?

Expansion States: Under the ACA, state leaders can expand Medicaid income eligibility to most adults with incomes at or below 138% of the federal poverty level (FPL). By the end of 2023, 41 states will have expanded Medicaid.

Implementation Timeline: Medicaid Expansion

41 states have adopted Medicaid Expansion



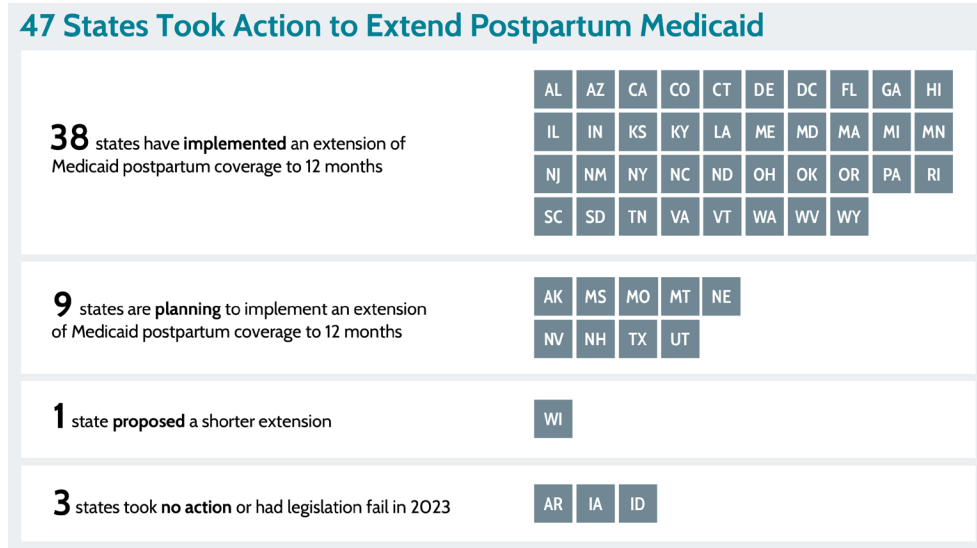
■ State has fully implemented Medicaid expansion by October 1 of a given year.
■ State is expected to fully implement Medicaid expansion after October 1, 2023.

States have the option to set more generous income guidelines for coverage and to extend coverage to additional populations. Connecticut extends coverage to parents at or below 160% of the FPL and the District of Columbia extends coverage to parents at or below 221% of the FPL and to childless adults at or below 215% of the FPL. California and Oregon recently extended coverage to adults with low incomes who were previously ineligible due to immigration status.

Nonexpansion States: In states that have not expanded Medicaid, eligibility for childless adults and parents with low incomes varies greatly. Most childless adults in these states are not eligible for coverage through Medicaid. Two exceptions are Georgia and Wisconsin, which provide coverage to adults with incomes at or below 100% of the FPL, although Georgia’s program has a work requirement. For parents with low incomes in nonexpansion states, income eligibility varies from a low of 16% of the FPL for a family of three in Texas to 100% of the FPL for a family of three in Georgia and Wisconsin.

Postpartum Extension

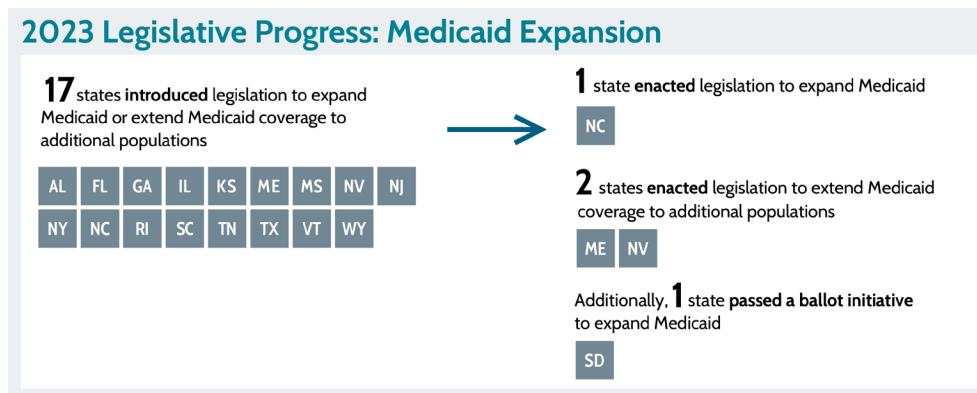
As of October 1, 2023, 47 states have extended the Medicaid postpartum coverage period to 12 months; 38 of these states have fully implemented 12-month postpartum coverage.



Note: Two states, Tennessee and Virginia, have approval to extend postpartum coverage to 12 months under CHIP.
 Sources: As of October 1, 2023. KFF and National Academy for State Health Policy.

What Progress Have States Made Over the Last Year?

In 2023, nine states introduced legislation to expand Medicaid under the ACA. Of those, only one state (North Carolina) successfully enacted legislation and one state (South Dakota) implemented Medicaid expansion following a successful 2022 ballot initiative. Several states also took action to extend coverage to additional populations.



Notes: Bills enacted after October 1, 2023 are not reflected in the enacted count above.
 Sources: As of August 15, 2023. Medicaid state plan amendments (SPAs), Section 1115 waivers, and state documents and legislation. For additional details, please see Methods and Sources.

To learn more about how states vary in eligibility and access to health insurance, please visit our State Policy Roadmap.

