



Louisiana Medicaid Works. Let's Keep It Strong.

Stories about the positive impacts of
Medicaid from people across Louisiana.



Medicaid provides life-sustaining health coverage and essential financial protection from debilitating medical expenses to millions of low-income Americans. More than **2 million people in Louisiana** are protected by Medicaid coverage as of November 2022 – representing over 40% of the state's population, including more than **half of all insured Louisiana children**.

The program has been a lifeline for Louisianans especially as people faced devastating financial and physical setbacks caused by the Covid-19 pandemic and a string of natural disasters.

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More than half of insured Louisiana children are covered by Medicaid

2M

People in Louisiana
Protected by Medicaid

Medicaid **improves health outcomes** across the board. Beneficiaries have increased access to care that leads to **higher rates of preventative health screenings**, which **lowers the like lihood of delaying care because of costs**. Compared to being uninsured, Medicaid **decreases infant, child, and adult mortality rates**, and **relieves psychological stress**.

Since Louisiana expanded Medicaid eligibility in 2016 to include low-income adults, **hundreds of thousands** of people have gained new access to stable health coverage that allows them to go to the doctor, get their prescriptions, and stay healthy.

**But the health benefits of Medicaid
only tell half the story.**

In the state with the highest poverty rate in the nation, Medicaid coverage means people with low incomes don't have to choose between **paying rent and getting the medical care they need**. Medicaid enrollees are less likely to have medical debt, one of the most common forms of debt in the country and held by **100 million people in the United States**. Reduction in medical debt has a cascading effect on people's financial health, reducing **evictions and housing insecurity** as well as bankruptcies, all of which contribute to **improved credit scores** and better financial health.

Health insurance coverage is vital for healthy families and kids. It is an essential precondition for children to get the early care they need to thrive - both now and in the future. Research shows that being insured leads to better **health, education and economic outcomes** for kids.



Medicaid is an example of how a social safety-net program creates deep, lasting and beneficial impacts for both the people enrolled in the program and the communities where they live.

The Impact Across Louisiana

To understand the impact that Medicaid has on people's lives, we conducted in-depth interviews with 17 people enrolled in the program from across Louisiana - in rural, urban, and suburban areas - during the Covid-19 pandemic. We are telling these stories in part because hundreds of thousands of Louisianan's Medicaid coverage is at risk as Covid-era program flexibilities come to an end in April 2023.

Across the North Region We Interviewed:

3 Black Women and 1
Multiracial Woman, ranging
from ages 21-50.

Across the Central Region We Interviewed:

1 Black Woman and 1 White
Man, ranging from ages 29-52.

Across the Capital Region We Interviewed:

1 Black Women, 1 White Woman, and
1 White Man, ranging from ages 25-35.

Across the Acadiana Region We Interviewed:

1 Black Woman, 2 White
Women, and 1 White Non-
Binary Person, ranging from
ages 30-37.

Across the New Orleans Region We Interviewed:

3 Black Women, 1 White
Woman, and 1 White Man,
ranging from ages 23-49.

MEDICAID BY THE NUMBERS

Total Louisiana Medicaid Enrollees (as of Dec 2022)

2,023,866

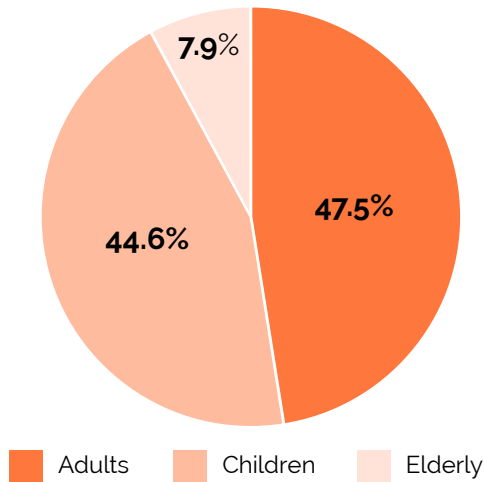
Source: LDH Medicaid 2022 Enrollment Trends Report

Affordable Care Act Adult Expansion Enrollees (as of Dec 2022)

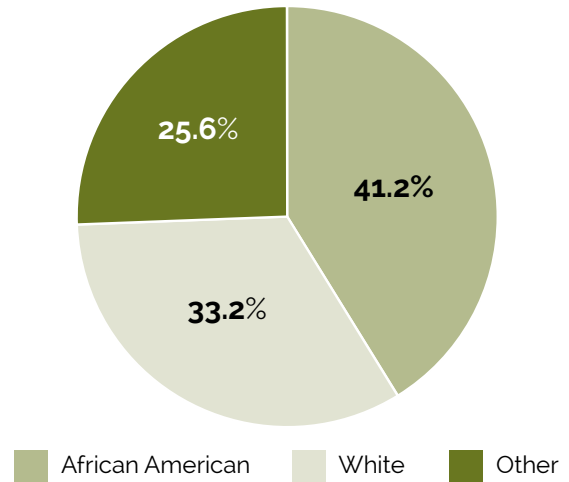
764,285

Source: LDH Medicaid 2022 Enrollment Trends Report

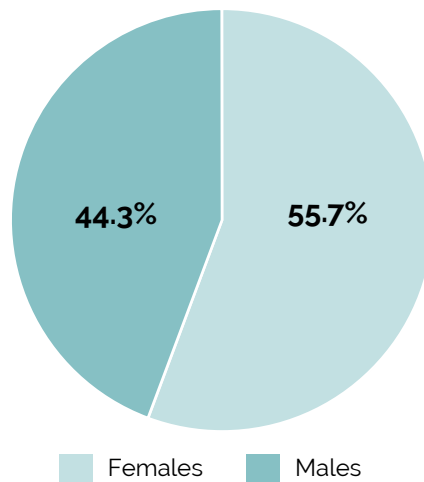
Enrollment by Age Group (July 2020 - June 2021)



Enrollment by Race (July 2020 - June 2021)



Enrollment by Gender (July 2020 - June 2021)



Source: 2021 Medicaid Annual Report

Interview Themes

In our interviews with participants, we asked Medicaid enrollees about their daily lives, work, family, and personal aspirations in order to put Medicaid policy into the context of human experiences. All but one of the participants in this report are identified by pseudonyms, and we have changed some personal details to protect anonymity. We share people's perspectives in their own words, with light editing for clarity. Through those interviews, we found the following themes:



Medicaid helped Louisianans weather the pandemic and buffered against the impact of catastrophic events on people's financial well-being and lives.



Medicaid provides critical support to workers as they transition between careers and seek more education and better job opportunities.



Medicaid ensures essential healthcare for Louisiana children and adults—and helps to ease people's worries and concerns about the future.



Medicaid expansion remains critical to providing a strong foundation for Louisianans to work toward better, healthier lives.

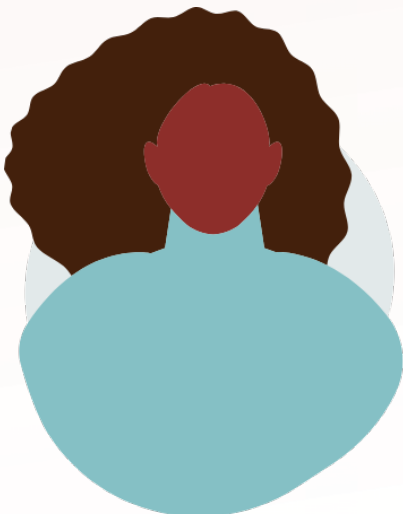


Medicaid provides stability for people and families while they work to meet other basic needs and strive toward their goals and aspirations.

“Truly a Blessing for Me and My Family”

Nearly every person we interviewed described themselves as feeling “relieved” and “grateful” for their Medicaid coverage. Interviewees emphasized that **Medicaid provides stability for them and their families while they work to meet other basic needs and strive toward their goals and aspirations**. With dependable health coverage, adults like our interviewees, along with their families, experience greater financial stability. They are able to budget their money on other necessities like food, rent, utility bills, and child care as well as tuition and student loan repayments. Many people expressed relief because they have access to healthcare that they couldn't otherwise afford. The “peace of mind” that it offered, as one mother put it, echoed throughout the interviews.

Rita, a mother of eight children from Shreveport, described Medicaid as a “blessing” and “a lifesaver” for her and her family. Rita has worked in various jobs, such as fast food, civil service, and child care, but she has never had employer-sponsored health insurance. She told us how Medicaid relieved her from making difficult trade-offs between medical care and other basic necessities and provided her with financial flexibility to care for her children:



“I have quite a few children, so it definitely had a big impact on keeping them healthy . . . We didn't miss a meal because I had to pay [medical bills] . . . Medicaid has been truly a blessing for me and my family because I am low income and a single parent. It has taken the burden off of just wondering if my child needed to go to the hospital, or needed dental work, or just got sick and needed to be seen . . . That was one of the things that I had to worry less about as far as budgeting money. That was not a problem that I had to worry about.”

Rita anticipates getting private insurance through an employer when she finishes her Registered Medical Assistant training, but feels grateful for the support Medicaid provides as she works toward a more secure career.

Breion, a 23-year-old full-time student who works part-time as a cashier, shared that Medicaid makes her life easier. She also takes comfort in "knowing that it's one less thing that [she] needs to worry about." Others described the coverage they receive as a "big help" that lifts a weight off their shoulders.

Many expressed views about not knowing how they would manage without the program. "I don't know what I would have done without it. It helps you go and live a normal life," says Sandra, a 49-year-old self-employed woman who supports herself by cleaning houses and providing elder care.

Alex grew up in the Midwest but fell in love with Louisiana and now calls Lafayette home. A trans person, Alex says that Medicaid allows them to get the appropriate care they need. "It has saved my life," says Alex. "If I had to pay for the healthcare I'm getting, I would be in much poorer health because I wouldn't be able to afford it."

Nicole, a 31-year-old woman living in rural Acadiana, was on Medicaid as a child and has been enrolled as an adult since 2017. Nicole reflected on how Medicaid has "made life livable" and helped provide her family with some financial stability:

"I honestly can't say what I would have missed out on if my family didn't have that coverage... Because my family had Medicaid they were able to use money and put it towards other things. It's made my life convenient and got rid of some financial worry for us."



“Like a Security Blanket”

The financial security that Medicaid offers was particularly apparent when it came to weathering unexpected events, such as natural disasters or the Covid-19 pandemic. **The program served as a buffer against the challenges that low-income people and families face in difficult times.** These kinds of catastrophic events often push people deeper into poverty—unless they have the right support in place.



Every person we interviewed faced significant challenges during the Covid-19 pandemic, compounded by the everyday struggles of getting by with very little. At the time of our interviews, conducted before the Omicron variant, three interviewees had contracted Covid-19, including one who was recovering from the virus without paid sick leave at the time we spoke.

Many adult Medicaid recipients hold low-wage jobs with schedules that **fluctuate month to month** and offer limited employer-provided benefits, leaving them more vulnerable to misfortune than their wealthier peers. Out of the 11 people who were employed at the time of our interviews, not a single person had benefits like **health insurance** or **paid sick leave**, let alone **paid family and medical leave** to recover from illness or care for a loved one when they got sick. Several people said their previous or current jobs had no schedule consistency, and several more experienced unemployment at some point since March 2020. Two interviewees recently experienced homelessness and had just found stable housing.

Denise, a 52-year-old who works for a nonprofit in central Louisiana, says, “It’s been helpful, just to be able to have some type of insurance throughout the pandemic. It’s like a security blanket throughout the pandemic.”

For Lucy, a single mother of three children in rural northeast Louisiana, Medicaid has been a vital support for her financial independence. Lucy works full-time as an office manager at a small local business. She enrolled herself and her children in Medicaid when she separated from her husband and lost the coverage previously provided by his private insurance plan. Bills are tight in Lucy's household, and missing even one day of work hits her family hard. In fact, at the time of our interview, Lucy and one of her children were recovering from Covid-19, forcing her to take two weeks of unpaid time off from her job.

The only way Lucy was able to cover that month's rent was with the help of the enhanced **Child Tax Credit** (which expired at the end of 2021).

Her employer does not offer insurance coverage, and she commented, "If I was having to pay private insurance, then there's no way I'd be able to take care of my children the way they need. I wouldn't be able to provide our home and things like that for them." Lucy's son has disabilities that require the care of specialists, and without Medicaid, she "wouldn't be able to give him all the things that he needs." Medicaid provides stability for Lucy and her family as she works full-time to cover other bills, manages her son's complex medical needs, and takes time to safely recover from illnesses like Covid-19.



Throughout the pandemic years, Medicaid has been a constant, reliable safety-net that Louisianans could count on. The stories of Louisiana Medicaid beneficiaries illustrate how the program helps Louisiana adults work toward their aspirations, support and care for the people who depend on them, and stay healthy even when they face unexpected catastrophic events.

A STORY OF HOW MEDICAID HELPS JUMPSTART JOB
ATTAINMENT AND LEADS TO A BETTER QUALITY OF LIFE

“Barely Pays the Bills”

Medicaid also helps people who are pursuing education or training to improve their job prospects. Six of the people we interviewed were simultaneously working and attending college or a trade school. Each of these people views **Medicaid coverage as a crucial support as they transition to new careers** through training or degree programs. People repeatedly shared that **Medicaid frees up financial bandwidth and helps families to better care for their children and focus on other financial goals, such as avoiding debt and improving credit scores.**

Nicole returned to Medicaid in 2017 when she left her job that had benefits and health coverage to pursue a graduate degree. While in her Master's program, Nicole worked low-paying, part-time jobs in her field of interest. While these jobs helped Nicole on her career path, they did not offer health insurance. Medicaid kept her covered, providing her with stability after graduating into a job market hit hard by the pandemic. Nicole said, “With the pandemic, nothing feels stable. So just knowing I have medical insurance to where something is covered and I'm not going to start getting bill collectors calling me... It's a relief.”

When Dylan, a 28-year-old from the Baton Rouge area was laid off from his new management job at a big box store in April 2020, he was uninsured, as he was just a few months shy of qualifying for employer coverage. Dylan had been uninsured once before, after aging out of Louisiana Children's Health Insurance Program (LaCHIP) before the 2016 expansion, and he depended on the emergency room for his healthcare. After enrolling in Medicaid at the beginning of the pandemic, Dylan - like Rita and Nicole - relies on the program for health coverage while

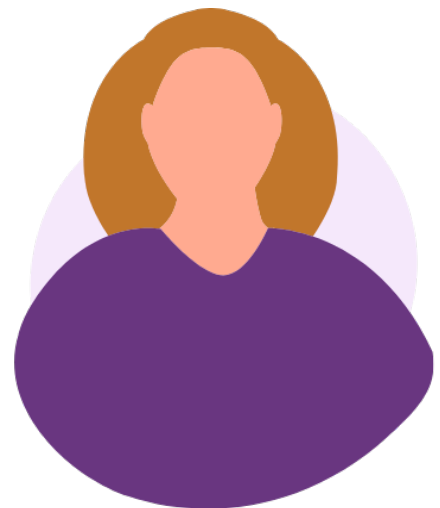


he transitions out of fast food service, work that, "even at the level of general manager, [...] barely pays the bills." Medicaid provides Dylan with the stability to continue working part-time in a fast-food restaurant while he attends a technical college for welding. He explained how his coverage has kept him healthy:

"It's been a blessing since I've had Medicaid. I've been going to the doctor every three months, getting monthly check-ups, working on everything. I got medicine that I didn't even know I needed. My primary doctor has referred me for surgeries and stuff that I didn't think I'd ever be able to qualify for because I thought they were just too expensive, but apparently Medicaid is one of the best things to happen to me in the last couple of years."

Amber, a single mother in Lafayette, works as a house cleaner while taking prerequisite courses for an associate's degree program. Growing up, Amber's family was uninsured and paid out of pocket when she needed to go to the doctor. She said her parents "never knew too much about" health insurance because "they were always self-pay and made cash money." As an adult, Amber was uninsured until she became pregnant with her son and enrolled in Medicaid. She says that Medicaid has, "brought a lot of peace of mind to me and my son's life" because they have been able to stay healthy and use her income to pay for other necessities and bills:

"Medicaid has enhanced the quality of my life in not having to worry about a whole extra bill, like another \$300 a month for me and my son just to go to the doctor every once in a while. It's definitely a big relief and a headache that I don't have to worry about. Like my credit score would probably be screwed up if I would [not have gotten] accepted because I still got student loans I haven't even paid off."



For Amber, working toward an associate degree is essential because of the lack of well-paying jobs in Louisiana and because of the needs of her growing family. She commented that “in Louisiana our minimum wage is still \$7.25, which I think is crazy. There’s no way that you can support yourself on that!” Before Amber had her son, she worked in the service industry making “decent money,” but as a single mom, she had to find other work that fit with her childcare responsibilities. Without the help of Medicaid and other safety-net programs, Amber told us, she would, “have to make a substantial amount of money, and in Louisiana... there’s not anywhere where I can just go make \$20 an hour.” She explained that she feels that she “[doesn’t] have many options other than going to school.”

“I don’t see any way to sustain a life that I would want to live just by living here and working here,” she says. Amber plans to, “[use] these resources to my advantage until I can move on to the next step.”

For far too many Louisianans, wages simply aren’t enough to get by. Safety-net programs like Medicaid offer some financial relief and stability that allow people to go back to school, get job training or otherwise improve their job outlook and financial earnings.

A few months before our interview, Nicole was injured in a non-work-related accident that left her unable to perform the physical demands of her job. Her employer offered no benefits, no paid time off, and no dependable schedule. She eventually had to resign. Again, she was thankful to have Medicaid “as a safety-net” that prevented her from incurring “giant medical bills that I can’t afford to pay.” She told us why medical bills are her greatest fear: “I’m already in debt from school, and then on top of that having medical debt would just bring me to tears.”

For many of the people we spoke to, Medicaid was an important tool not only for meeting everyday medical challenges, but also for providing stability while they worked toward better jobs or valuable credentials.

A STORY OF HOW MEDICAID HELPS JUMPSTART JOB
ATTAINMENT AND LEADS TO A BETTER QUALITY OF LIFE

“Get To The Place We Want To Be”

Medicaid offers Louisianans much more than just healthcare coverage. Interviewees were grateful for the ways that **the program has improved their health and allowed them to live better lives**. But more than that, they expressed over and over again that what the program gave them was a sense of comfort about their future. **It protected them against fears and anxieties about future health concerns, their ability to stay healthy and their ability to take care of their children.**

Rita expressed that it felt “great to know that [she] had insurance coverage.” “Having coverage meant that I would be able to stay healthy and get the coverage that I need,” she says. She was comforted to know that Medicaid allowed her access to preventative care and regular screenings that meant diseases and health problems could be caught early. This knowledge brought her peace of mind for the future.

Having a child whose complex medical needs are covered by Medicaid means that Lucy can focus on her son’s treatment and care rather than worrying about the growing medical costs—and how she would pay for them. “With my son’s medical needs, we’re grateful for the coverage we do have,” she says. Medicaid covered the braces her son needed to help him walk, and, she says, he played T-ball for the first time this past summer. “Medicaid has made a difference in my son’s life.”

Tristan, a graduate student in New Orleans, says Medicaid has been essential for his life and health and for that of his family. Medicaid coverage allowed him to work in nonprofits and "jobs that [were] beneficial for me personally, and for society at large."

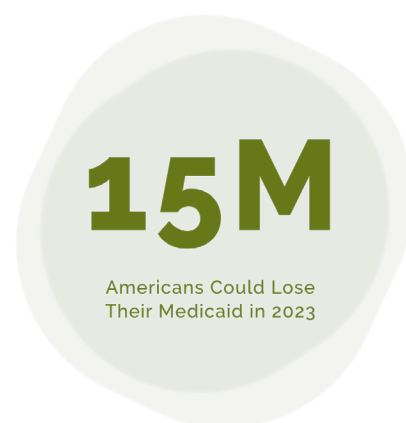


These jobs did not provide health insurance, nor did they pay enough for Tristan to pay out-of-pocket for routine care, making Medicaid an essential source of coverage. "My father wouldn't be alive right now without Medicaid," he said. Medicaid "helps us improve our lives and get to the place we want to be."

Medicaid Works, and Louisiana Must Strive to Prevent Avoidable Coverage Loss.

These interviews create a compelling portrait of the deep, positive impact of Medicaid on the lives of Louisianans.

It buffers low-income individuals and families against the worst impacts of poverty. It allows them to focus on taking care of their families, keeping a roof over their heads and food on their table, and even pursuing more education and better job prospects.



In the early weeks of the Covid-19 pandemic, Congress took steps to address the unprecedented health and economic crisis that was unfolding. It quickly provided states with necessary federal aid through state Medicaid budgets by covering a larger share of the costs. In return for accepting the funding, states adopted enhanced enrollment protections for people on Medicaid. These protections ensured people would remain eligible for Medicaid amid the uncertainty of the pandemic.

These federal protections are scheduled to end in April 2023. The state will then have one year to review its Medicaid population to determine who is still eligible for coverage. The **Urban Institute estimates** that 15 million Americans - including hundreds of thousands in Louisiana — could potentially lose Medicaid coverage.

It's likely that nearly half the people who lose their Medicaid coverage will still be eligible, but will be disenrolled because of paperwork snafus or because the government couldn't reach them. The stories in this report make clear that Louisiana must strive to keep eligible people enrolled and connected to the many benefits of Medicaid.



In our next report about Louisiana Medicaid, we will share more stories from our interviewees to illustrate how the program can more effectively and equitably serve enrollees, especially during the next year when normal Medicaid eligibility rules resume. Medicaid plays a critical role in helping Louisiana families make ends meet. But we have far to go to ensure that every Louisianan has the support they need to reach their full potential. Louisiana can – and should – build a strong, more equitable economy that works for everyone. And that starts with ensuring that Louisianans have the healthcare they need.

CREDITS & ACKNOWLEDGMENTS

This report was researched and written by Charlotte Willcox of the Louisiana Budget Project with support from Courtney Foster and Stacey Roussel of the Louisiana Budget Project. Ginny Engholm at For Good Content provided communications and marketing strategy and support for the project. The web design was created by Caitlin St. Roman and Amy Albin of Cultiv8 Creative.

LBP is particularly grateful for the interview participants who shared their stories, time, and expertise with us.

This report was made possible with financial support from the Robert Wood Johnson Foundation and the Center on Budget and Policy Priorities' Elevating the Medicaid Enrollment Experience (EMEE) project. Thank you to Jennifer Wagner and Farah Erzouki at the Center on Budget and Policy Priorities (CBPP) and Suzanne Wickle at the Center for Law and Social Policy (CLASP) for providing guidance and support throughout this project.

APPENDIX: METHODOLOGY

We spoke with Louisianans aged 19 to 64 who are currently enrolled in Louisiana Medicaid, particularly focused on those who are a part of the adult expansion group. All interviews lasted about one hour and were conducted remotely via Zoom. To ensure our sample reflected the demographics of Medicaid recipients, we used the 2019 Medicaid Annual Report and the Louisiana Department of Health Medicaid Expansion Dashboard as a guide in participant recruitment, screening, and selection. Participants were identified through social media as well as through collaboration with local library systems, clinics, and direct service organizations. All participants were compensated for their time and lived expertise.

RACE	# OF INTERVIEWEES
Black	9
White	7
Multiracial	1
Total	17

AGE RANGE	# OF INTERVIEWEES
19 to 29	5
30 to 39	8
40 to 49	2
50 to 64	2

GENDER	# OF INTERVIEWEES
Male	3
Female	13
Non Binary	1

PARISH & LDH REGION	# OF INTERVIEWEES
Orleans (Region 1)	5
Lafayette (Region 4)	2
St. Landry (Region 4)	1
Jefferson Davis (Region 5)	1
Rapides (Region 6)	2
Caddo (Region 7)	3
Franklin (Region 8)	1
Livingston (Region 9)	1
St. Landry (Region 9)	1

OTHER BENEFIT PROGRAM PARTICIPATION	# OF INTERVIEWEES ENROLLED IN PROGRAM
Housing Assistance	5
FITAP	1
Unemployment	3
SNAP	9
SSI	2
No Other Benefits	4