

FACES OF THE MEDICAID COVERAGE GAP

Tens of thousands of Kansans live in the health insurance coverage gap. They don't qualify for Medicaid but make too little to get help paying for a plan on the Health Insurance Marketplace. This leaves them in the coverage gap, with no options for affordable health insurance. There is a lot of misinformation about who lives in the coverage gap in Kansas, so here are six composite profiles of people in Kansas who fall in the coverage gap. These profiles are based on real Kansans the Alliance for a Healthy Kansas has worked with and show that many different life situations can lead to someone living in the gap.



Michelle is a single mom of two kids who works as an administrative assistant. She wasn't able to go to college, but found a good job with hours that allow for her to drop off and pick up her children from school each day. Because she doesn't work full-time, she doesn't qualify for health insurance benefits, so she lives each day uninsured.



Sam is a 45-year old who works as a farmhand. His work is seasonal and he has insurance while he is working, but during the off-season months he falls in the coverage gap. His wife works at the local restaurant, but isn't offered health insurance. His work takes a physical toll on his body, but he is unable to see a doctor. He's afraid these problems will soon make it impossible for him to continue working.



Daniel is a 58-year old father with two adult children who has worked in a factory his whole life. He is not offered health insurance through his job so both he and his wife are uninsured. He recently had to visit the emergency room and have an emergency procedure done on his heart and now has tens of thousands of dollars in bills that he has no idea how he's going to pay for.



Sarah is a stay-at-home mom, and her husband works full-time as a landscaper. Her children are covered under Medicaid, but she and her husband are uninsured because he is not offered employer-based health insurance. She worries everyday that an accident or injury could cause serious financial harm and affect the ability for she and her husband to care for their family.



Brian and his wife have two children, who are covered under Medicaid. His wife also receives Medicaid coverage for the next year because she recently had a baby. He works as a nursing aide in his community's nursing home and is offered health insurance but can't afford the cost. He's glad his family has coverage, but worries that if he gets sick or injured, he wouldn't be able to work to support his family.



James is a 27-year old born with a rare auto-immune disorder that makes it impossible for him to work a steady job. He has applied for a disability determination through the Social Security Administration, which would make him eligible for Medicaid, but the process is taking longer than expected. While he waits for this determination letter, he lives in the coverage gap and can't get routine care for his disorder.

