

The Financial Benefits of Medicaid for Families in 200 Words

[Population Health Sciences](#)

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Image



Medicaid protects the financial stability of many Americans, according to a recent [Health Affairs study](#). The study examined the effect of state Medicaid expansions, which by the researchers' estimates pulled nearly 700,000 Americans out of poverty. The researchers found that Medicaid doesn't just fight poverty due to the total number of people covered by the program; instead, it has increasingly insulated people from rising out-of-pocket costs and protected against burdensome medical expenses that can often push families into debt.

These results are promising for families because when parents feel less financial stress, they and their children are more likely to lead healthy lives. The value of Medicaid as an antipoverty measure, however, shows just how much families stand to lose with threats to public insurance coverage. Adult uninsurance rates may tick upward as states begin to implement [Medicaid work requirements](#) or [block](#) expansion efforts. Additionally, gains made against poverty may be undermined for families by a recent [rise in the number of uninsured children](#). The federal [proposed public charge rule](#) threatens to increase these numbers [further](#).

At PolicyLab, we are continuously [seeking to identify](#) health care practices that are most beneficial to families, and we know that programs like Medicaid and the Children's Health Insurance Program (CHIP) provide affordable access to high-quality services—for children and adults. As evidenced by the study, Medicaid is crucial in mitigating the impact of health care costs on families and we must continue to protect and preserve the program to help the most vulnerable get the care they need when they need it.

This post is part of our “_____ in 200 Words” series. In this series, we tackle issues related to children's health policy and explain and connect you to resources to help understand them further, all in 200 words. If you have any suggestions for a topic in this series, please send a note to PolicyLab's Strategy & Communications Manager [Lauren Walens](#).



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