



Missouri Catholic Conference

# Good News

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*Bringing the Light of Christ to Missouri.*

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*"A Society that wishes and intends to remain at the service of the human being at every level is a society that has the common good—the good of all people and of the whole person—as its primary goal. The human person cannot find fulfilment in himself, that is, apart from the fact that he exists 'with' others and 'for' others."*

—Compendium of the Social Doctrine  
of the Church pgh. 165

## Missouri Can Create Its Own Medicaid Program

Medicaid has been around for almost fifty years and provides health coverage to the poor. Because much of the funding comes from the federal government, many people think Medicaid is solely a federal program, or is simply a stepchild of "Obamacare." In fact, participation by states is voluntary and if states choose to participate they have wide discretion in developing their own Medicaid program.

As the Missouri General Assembly enters the final weeks of the 2014 legislative session, which ends May 16, legislators have an opportunity to revamp Medicaid so that it operates more efficiently, saves taxpayer dollars, requires more responsibility of recipients to manage their own health-care, and expands health coverage to more of the working poor.

This opportunity comes at a time when the federal government is offering to pay 100% of the cost of expanding Medicaid to lower-income adults and parents. At present, Medicaid is limited to parents with annual incomes of no more than 18% of the federal poverty level. A mother with two children with an income just over \$3,612 a year does **not** qualify for Medicaid. This mother also does **not** qualify for premium subsidies through the newly created insurance exchanges if her household income is below 100% of the federal poverty level.

This "Medicaid Gap" leaves many of the working poor without health coverage. The working poor are more likely to be prevalent just below the federal poverty line at percentages such as 70%, 80% or 90% because of earning income from low-wage or part-time employment. These individuals are cashiers at grocery stores, provide home healthcare for the elderly, or clean up hotel rooms, etc. Some work two part-time jobs so their employers do not offer a health plan.

The Missouri Catholic Conference supports both Medicaid reform and expansion as a way to uphold the principle that there are both rights and duties in regard to the provision of healthcare. Medicaid reform should place as much responsibility on individuals as is reasonable but recognize when people need assistance from others.

# Catholic Perspectives on Medicaid

Every person has a right to basic quality, affordable healthcare. This right flows from the sanctity and dignity of the human person who is made in the image and likeness of God. Every person also has a duty to the best of their ability to care for their health and the health of their family. A just healthcare system includes both rights and responsibilities and affirms human life at every stage of development.

## Protect the Sanctity of Human Life

Missouri has been a national leader in enacting laws that protect human life at all stages of development. The state has enacted programs to offer pregnant women alternatives to abortion and ensured Medicaid is available to many pregnant women. As the Medicaid program is revised, these commitments should be reaffirmed and there should be an explicit prohibition on using Medicaid dollars to fund abortions.

## Uphold the Dignity of Human Life

As much by his example as his words, Pope Francis is

calling all of us to hear the cry of the poor and respond to their pleas. This cry needs to be heard by all of us, including our legislators in Jefferson City. Too many working adults and parents are uninsured because they do not qualify for Medicaid and cannot afford private insurance. The "Medicaid Gap" should be closed so that more of the working poor have access to affordable health coverage.

## Call for Personal Responsibility

Medicaid reform should encourage recipients to take ownership of their own healthcare. For example, the legislation should require reasonable co-pays for medical services, encourage healthier personal habits and provide incentives for people to avoid unnecessary visits to emergency rooms. In this way the Medicaid program can respect the dignity of each person and recognize the value of personal responsibility and initiative.

## Practice Good Stewardship

As a matter of good stewardship, public officials have an obligation to ensure that the tax funds used to support Medicaid are spent wisely. Missouri has the authority to structure its Medicaid program to ensure that any expansion of Medicaid does not undermine the integrity of the state budget or diminish funding for other state services.



“Certainly, it is the proper function of authority to arbitrate, in the name of the common good, between various particular interests; but it should make accessible to each what is needed to lead a truly human life: food, clothing, health, work, education and culture, suitable information, the right to establish a family, and so on...”

—Catechism of the Catholic Church pgh. 1908

“In the poor and outcast we see Christ's face; by loving and helping the poor, we love and serve Christ... Our consciences thus need to be converted to justice, equality, simplicity and sharing.”

—Pope Francis, On the Proclamation of the Gospel In Today's World (12/24/2013)

# Elements of Medicaid Reform

At the same time legislators are considering expansion of Medicaid, a number of reforms are being debated. Medicaid reform bills are pending that would require recipients to take more ownership of their own healthcare:

- Require co-payments for medical services based on family income that discourage the use of emergency rooms for non-emergent health situations;
- Promote the adoption of healthier personal habits including limiting tobacco use and changing other habits that adversely affect a person’s health;
- Allow cash incentives to promote responsible behavior and efficient use of healthcare services; and,
- Allow recipients to establish healthcare savings accounts to personally manage their healthcare purchases.

Expanding Medicaid is made contingent upon the federal government accepting such reforms. Furthermore, if the federal funds available for the expansion dip below the guaranteed 90% share, then the expansion is null and void. In this way, the Medicaid reform bills protect the fiscal integrity of the state of Missouri.

# Elements of Medicaid Expansion

If Missouri expands its Medicaid program to 138% of the federal poverty level many more of the working poor will be able to get health coverage. A mother with one child would qualify for Medicaid with an income up to \$21,707 a year. Although some lower income workers may have health insurance through their employer, others do not and could obtain health coverage through the expansion. For example, single parents with the annual earnings showed below would qualify if Medicaid were expanded.

Occupation	Annual Salary
Home Health Worker	\$19,720
Maids	\$19,540
Cashiers	\$19,460

Missouri Department of Economic Development, Missouri Economic Research and Information Center  
*Occupational Employment and Wage Estimates, 2012*



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# Be An Advocate for Healthcare Reform

The Catholic church has a long tradition of providing healthcare to people from all walks of life, especially the very poor. This centuries long tradition is grounded in a concern for the common good and the Gospel call to reach out to the sick and those in need. At the same time, Catholic teaching understands that public authorities also have a responsibility of upholding the common good, which includes ensuring all people have access to affordable healthcare.

You may be asking yourself, what can I do to become an advocate for healthcare reform? You can start by contacting your State Representative and State Senator today. You can find your legislators' contact information by visiting [www.mocatholic.org](http://www.mocatholic.org).

Urge reform and expansion of Medicaid so that more of Missouri's poorest citizens can have access to affordable health coverage. Be the voice of the poor; stand up for the citizens of Missouri who deserve affordable healthcare.

Also on the MCC Web site, you can become further educated on all current legislation that will affect the human dignity of Missouri's citizens.