To the Editor: Medicaid expansion is sensible, humane and right

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AARP New Hampshire, along with other prominent groups from all sectors of New Hampshire’s economy (business, health care, nonprofits, and others), support Senate Bill 313 which continues Medicaid Expansion for five years. There is good reason to see the Granite Advantage Health Care Program passed: it is good for people and good for New Hampshire’s economy.

The benefits of a healthier workforce and healthier population are many. More pronounced are the positive health impacts on the thousands of New Hampshire’s 50+ population who will be healthier and more productive at perhaps the most critical and busiest time of their lives. Our 50+ population is unique in three key ways. This is when an onset of certain health conditions begins, particularly for those with low incomes. Many of these people are, in fact, already working and will continue to work for many more years – because they need and want to work. Hundreds are, or could soon be, among New Hampshire’s 173,000 working family caregivers. In all three circumstances, all of them will be healthier if they have coverage.

Because health insurance is “age rated,” an older person may have to pay as much as three times the premium of a younger person. This rating increase makes it difficult (if not impossible) for people in this age group to afford health insurance at a time when they most need to be healthy. Providing coverage offers various direct health benefits of being healthy. The indirect benefits touch all of us in important, but less obvious, ways. In other words, if more than 50,000 get directly benefited through health coverage, many more people receive indirect benefits as a result of being healthier parents, sons, daughters, and employees.

The numbers are not insignificant. According to a demographic profile of the New Hampshire Health Protection Program prepared by the New Hampshire Department of Health and Human Services, there were 53,357 people enrolled in this program as of February 1, 2018. Among those, 32% were above the age of 45, 17% were between 45 and 54 years old, and 15% were over the age of 54. That’s more than 17,000 people. Age rating and other factors can make obtaining health insurance cost prohibitive for older people of lower income. So, they either go without care or receive care in emergency rooms. With the coverage of Medicaid Expansion, previously uninsured Granite Staters now have health coverage needed to be seen by a primary care doctor, the ability to obtain primary and preventive care, cost-effective management of chronic conditions and life-saving mental health and substance abuse treatment. All of which keeps them out of costly emergency rooms.

We do need to celebrate, support and care for our older residents. Continuing this program is one way critical way to do that. It is humane, sensible and cost effective. SB 313 is now in the House Finance Committee. AARP New Hampshire strongly encourages passage of this legislation so it can be signed into law. AARP will be closely following upcoming committee hearings and votes, advocating for the 50-plus population and their families, and reporting the outcome to our
230,000 members in the Granite State. This is why AARP New Hampshire joins institutions like the Business and Industry Association, New Hampshire Hospital Association, New Hampshire Medical Society and leaders from both sides of the aisle in urging for swift passage of this bill. Medicaid Expansion deserves to be reauthorized for another five years. It is sensible, cost-effective, humane, and the right thing for New Hampshire.

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