

COVERAGE

COUNTS

THE MEDICAID EXPANSION: IMPACT ON INDIVIDUALS

NEW JERSEY

STATE FACT

Expanding Medicaid could give health coverage to around 15 million low-income Americans. Unfortunately, nearly one-fourth of those eligible live in states where legislators have said they will not extend Medicaid benefits.

This means that close to **3.9 MILLION INDIVIDUALS** would not qualify for Medicaid benefits and would have to **PAY OUT-OF-POCKET FOR HEALTH CARE.**

307,000 individuals are eligible for Medicaid benefits if **NEW JERSEY** chooses to participate in expansion.













INCOME-BASED ELIGIBILITY OPTIONS



INDIVIDUAL



FAMILY OF 4

FEDERAL POVERTY LEVEL	INCOME	OPTION A: OPT IN	OPTION B: DO NOT OPT IN
0 - 100%	 \$0 - \$11,169  \$0 - \$23,049	Medicaid LIMITED PREMIUMS AND CO-PAYS	No Help
101% - 138%	 \$11,169 - \$15,415  \$23,050 - \$31,810	Medicaid LIMITED PREMIUMS AND CO-PAYS	 Health Plan Subsidy ADDITIONAL COSTS UP TO: \$2,554*  Health Plan Subsidy ADDITIONAL COSTS UP TO: \$5,174*
139% - 250%	 \$15,416 - \$27,925  \$31,811 - \$57,625	Health Plan Subsidy: Premium Tax Credits and Cost Sharing Assistance	Health Plan Subsidy: Premium Tax Credits and Cost Sharing Assistance
251% - 400%	 \$27,926 - \$44,680  \$57,626 - \$92,200	Health Plan Subsidy: Premium Tax Credits that reduce premium costs	Health Plan Subsidy: Premium Tax Credits that reduce premium costs
401% +	 \$44,681 +  \$92,201 +	No Health Plan Subsidies	No Health Plan Subsidies

* Costs includes insurance premiums and out of pocket costs