

## Important Message from the Coalition Concerned with ACA Implementation

In light of the implications of The Affordable Care Act (ACA), organizational stakeholders from around the State of Michigan have formed a coalition aimed at representing the best interests of individuals with mental health disorders, substance use disorders, and developmental disabilities. The coalition consists of 11 various organizations, many of which are uniquely qualified to speak on behalf of their constituent populations.

It is the goal of this coalition to provide state and federal policy makers and relevant agencies, with valuable insight concerning the effects of the approaching changes in healthcare on the aforementioned groups we comprehensively represent. Understanding the breadth of the various organizations and the expansive nature of the ACA, we hope to offer information and input on a relatively wide range of pertinent issues and concerns. That being said, there are certain key issues and concerns to which we will devote greater time and attention. We plan to provide this information in a variety of formats, including but not limited to, policy briefs, white papers, testimony (written and oral), and face-to-face meetings.

We appreciate the complexities and the gravity surrounding such an extensive undertaking, and on behalf of individuals in Michigan with mental health disorders, substance use disorders, and developmental disabilities, we look forward to acting as a valuable resource.



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## Why Michigan Should Choose Medicaid Expansion

Michigan has a huge opportunity to provide much needed health care coverage eligibility to approximately 400,000 Michiganders by opting to expand Medicaid in 2014 to 133% of the Federal Poverty Level. By doing so, Michigan will ensure some of our most vulnerable citizens including those with serious emotional disorders and mental illness, those with developmental disabilities, and those with substance use disorders; have the eligibility for coverage they need and deserve.

The Coalition Concerned with ACA Implementation believes Michigan should take advantage of the opportunity presented by the federal government to increase the number of children, youth, and families who are insured, to improve the well-being and quality of life of Michigan's most vulnerable populations, and to reap the savings and other benefits from better health outcomes for Michigan's residents.

Among the many reasons we support the expansion of Michigan's Medicaid program:

- Medicaid expansion is a generous deal for Michigan. Michigan will receive 100% federal funding for the expansion population who enrolls in the first 3 years. Even the state's long-term obligation, which is only 10%, is significantly less expensive than the state's current Medicaid share.
- Medicaid expansion will increase the number of low-income parents to move more fully into the workforce. The assurance that working more hours or making more money will not result in the loss of Medicaid eligibility for their children will motivate more low-income parents toward the Michigan workforce.
- Medicaid expansion will reduce adult mortality rates. A Tennessee report concluded that expanding coverage to 225,000 people would save 9 lives every week for the next 10 years.<sup>1</sup>
- Medicaid expansion could reduce the number of Michigan residents experiencing personal bankruptcy. Medical debt factors into 62% of all bankruptcies.<sup>2</sup>
- Medicaid expansion lessens the discrimination against those with mental health disabilities. The expansion population will have access to mental health and substance use services at parity with their other benefits.
- Medicaid eligibility to 133% of Federal Poverty Level, as determined by the House and Senate Fiscal Agencies, will significantly reduce Michigan's General Fund cost for mental health care and will have long term economic benefit for Michigan.
- Medicaid is efficient. The per enrollee cost growth of Medicaid (6.1%) is lower than the per enrollee cost growth of Medicare (6.9%), private insurance (10.6%) and premiums for employer-sponsored coverage (12.6%).<sup>3</sup>

<sup>1</sup> Governor's Communications Office, Daily News Clip at 12, *Guest Columnists: TennCare expansion is worth costs (Tennessean)* (July 26, 2012).

<sup>2</sup> David Himmelstein et al., *Medical Bankruptcy in the United States, 2007: Results of a National Study*, 122 J. of Am. Med. 741 (Aug. 2009)

<sup>3</sup> *Kaiser Family Foundation, Ten Myths About Medicaid (#7306)*