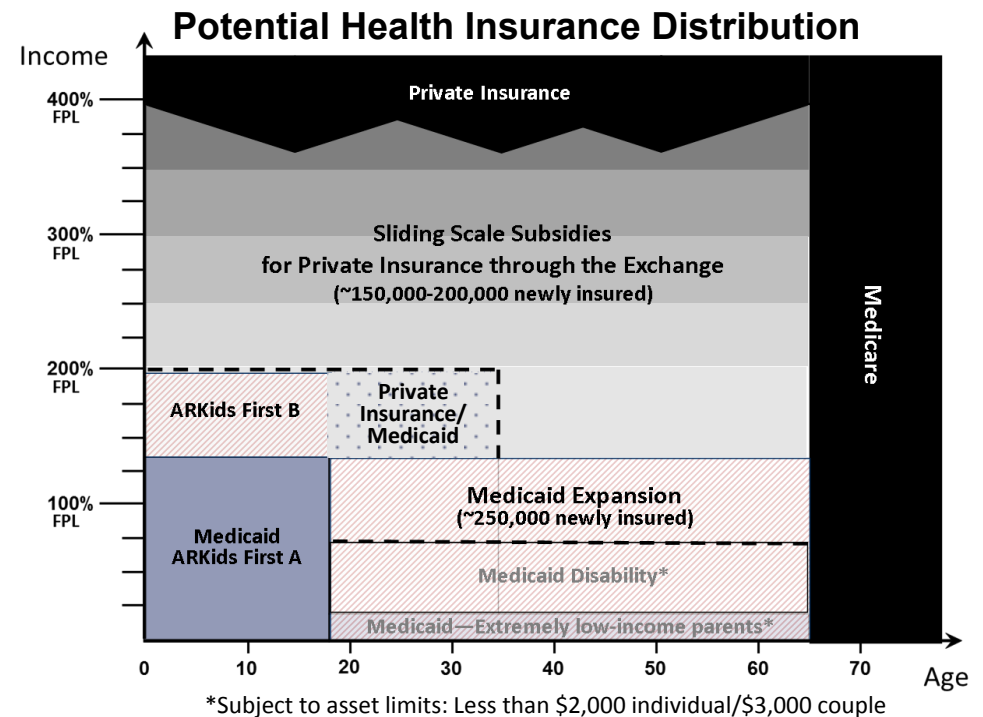
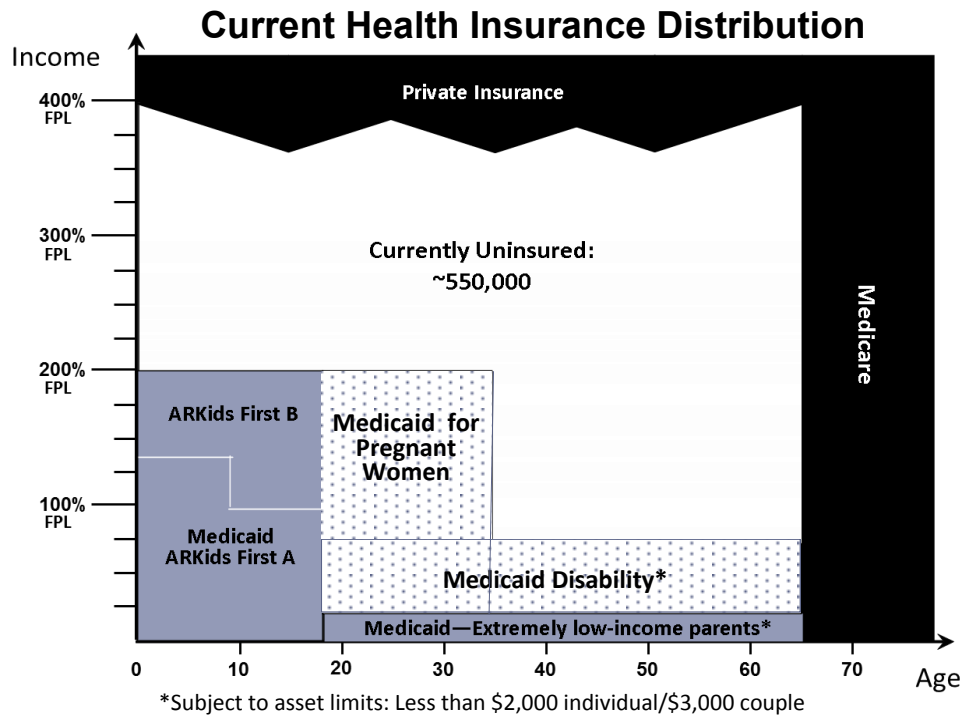


Overview of Potential Health Insurance Distribution for Arkansans Via Full Implementation of the Patient Protection and Affordable Care Act (January 2013)



These graphics represent the current and potential future patchwork of primary sources of health insurance coverage for Arkansans based upon existing policy. At present, Medicaid provides coverage to children and pregnant women below 200 percent of the Federal Poverty Level (FPL) which varies by family size. Medicaid also covers a limited number of individuals—very low-income parents and those with disabilities—based upon income tests and asset limits (less than \$2000/individual or \$3000/couple).

If expanded as depicted in the second graphic, Arkansas Medicaid would increase eligibility to adults earning less than 139 percent of the FPL, regardless of assets. In addition, ARKids B would become 100 percent federally funded. Current Medicaid programs for pregnant women and the disabled would have fewer participants over time as enrollment is transitioned to expanded Medicaid benefits or private insurance coverage through the Exchange that would not require individuals to dispose of assets to be eligible.

Private insurance expansion will occur through the Health Insurance Exchange with sliding scale subsidies available for those earning between 139-400 percent FPL—as income increases Subsidies reduce as depicted by the tiers above 138 percent FPL.

2012 Federal Poverty Level ¹				
Household Size	100% FPL	138% FPL	200% FPL	400% FPL
1	\$11,170	\$15,415	\$22,340	\$44,680
2	\$15,130	\$20,879	\$30,260	\$60,520
3	\$19,090	\$26,344	\$38,180	\$76,360
4	\$23,050	\$31,809	\$46,100	\$92,200

¹U.S. Department of Health and Human Services. 2012 HHS Poverty Guidelines.

