



# **Why We Need to Solve to Mississippi's Healthcare Crisis**



# Closing the Coverage Gap

Under the Affordable Care Act, it was intended that every person have access to affordable health coverage. The law made it mandatory that states expand their Medicaid programs so that low-income people would be able to get Medicaid. But a Supreme Court decision gave states the OPTION instead of mandating them to expand their Medicaid programs.

	The Jones's	The Johnson's
	4	4
	Maintenance Worker and Stay-at-Home Mom	Office Clerk and Part-Time Home Health Aide
	\$31,680	\$23,155
	\$11,209	\$11,209
	\$10,206	\$0 (INELIGIBLE)

With a \$10,206 tax credit, Mr. and Mrs. Jones can afford coverage.

Without the Medicaid option, Mr. and Mrs. Johnson can't afford coverage.



Help Struggling Rural Hospitals

### Rural Healthcare Crisis

Montfort Jones Memorial Hospital in Kosciusko has shut down its intensive care unit and laid off 38 employees.

Pearl River County Hospital and Nursing Home have eliminated 19 positions.

Beacham Memorial Hospital in Magnolia has closed its outpatient clinic in Osyka

Southwest Mississippi Regional Medical Center in McComb laid off five physicians. Hospital officials say had talked about many layoffs but found a way to save money and keep those jobs.

An infographic with a blue background and a grid of colored squares (white, grey, yellow) representing data. It features a white cross in the top right and a green ambulance icon in the bottom right. The text reads: 'IT KEEPS MISSISSIPPI HOSPITALS STABLE' and 'The Mississippi Hospital Association currently reports \$525 million per year in uncompensated emergency room care costs.'

**IT KEEPS MISSISSIPPI HOSPITALS STABLE**

The Mississippi Hospital Association currently reports **\$525 million per year** in uncompensated emergency room care costs.



Help Struggling  
Rural Hospitals

## Rural Healthcare Crisis

Tupelo-based North Mississippi Health Services, which serves 24 mostly rural counties, laid off 109 employees, citing declining government reimbursements and other factors.

The projected \$2.5 million loss for fiscal 2014 is from federal cuts, including payments for uninsured patients, CEO Evan Dillard told The Hattiesburg American. Forrest General alone is expected to lose \$3.7 in such “disproportionate share” payments, he said in an email.

Natchez Regional Medical Center filed bankruptcy due to declining reimbursement in federal payments.





Bringing Mississippi Tax  
Dollars Home

**A solution to would bring Mississippi tax dollars back home.**

Without this or a similar plan, Mississippi taxpayers will spend **\$1.8 billion** to pay for health care in Arkansas, Kentucky and other states.



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# **Our Ideas to Solve Mississippi's Healthcare Crisis**



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A Mississippi Solution

**We need a state-specific solution to Mississippi's health care challenges.** Mississippi lawmakers should focus on an alternative approach that:

**Provides security to  
working families and rural  
hospitals**

**Promotes personal  
responsibility**

**Reforms the traditional  
Medicaid program**



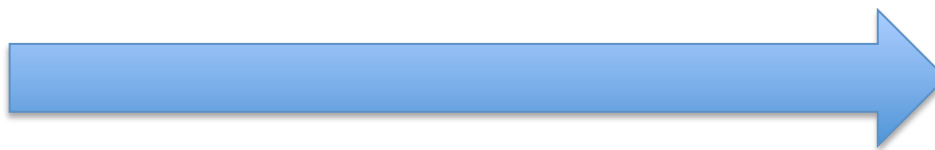
## Who is Covered?

Thousands of cashiers, cooks, construction workers and truck drivers earn too much to qualify for Mississippi Medicaid but aren't offered coverage by their employer.

A Mississippi solution would provide these working adults with tax credits to assist them in purchasing a private health plan

**Would Make Health Insurance Affordable and Accessible for over 250,000 Mississippians who earn less than 138% of the federal poverty level.**

138%  
FPL



\$27,720 for  
a family of  
three





## Promoting Personal Responsibility

A Mississippi solution could establish the **MISSISSIPPI HEALTHY LIVING ACCOUNT**. Enrollees would make regular contributions to this savings account that would be used for their **CO-PAYS** and to meet other **COST SHARING REQUIREMENTS**.

**Health Behavior  
Incentive  
Program**

**Promotes  
Utilization of  
Primary Care  
Doctors**

**Penalties for  
Non-Emergency  
Use of the ER**



## Reforming Traditional Medicaid

A Mississippi solution would NOT add Mississippians to the Medicaid Rolls. **IT ACTUALLY CUTS THE NUMBER OF MISSISSIPPIANS ELIGIBLE FOR MEDICAID.**

Currently, low-income adults earning up to \$384 a month (in a family of 3) are eligible for Mississippi Medicaid. Under this plan these adults would transition from Medicaid to private insurance coverage.

By modernizing the enrollment process, the plan would also reduce government waste and diminish opportunities for fraud. Several states, including our neighbors in Alabama, have implemented a data-sharing initiative commonly referred to as “Fast-Track.” It would ensure that Mississippians

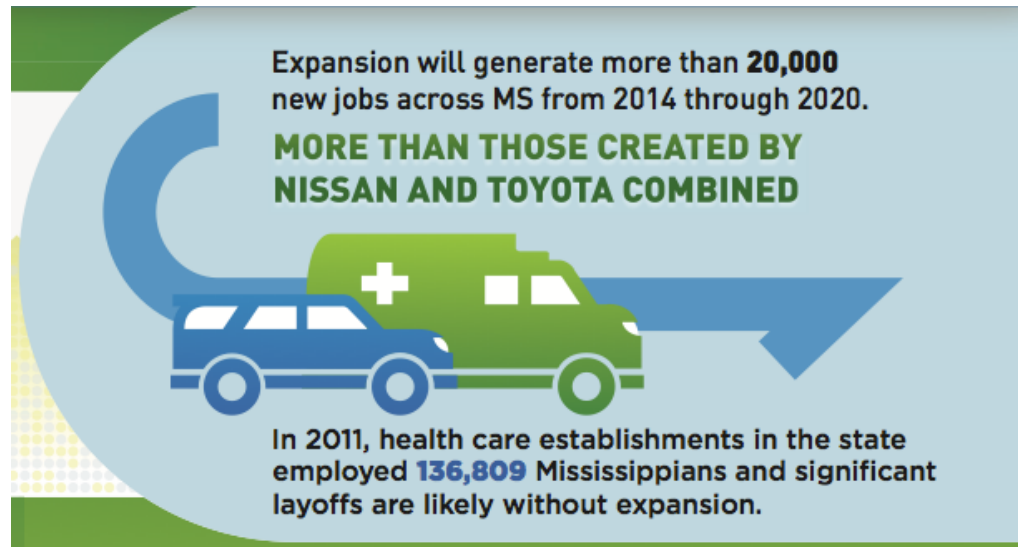


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More Jobs and Growth

A Mississippi Solution would result in \$4.8 Billion in new revenue to rural hospitals and \$20 million a year to community health centers.

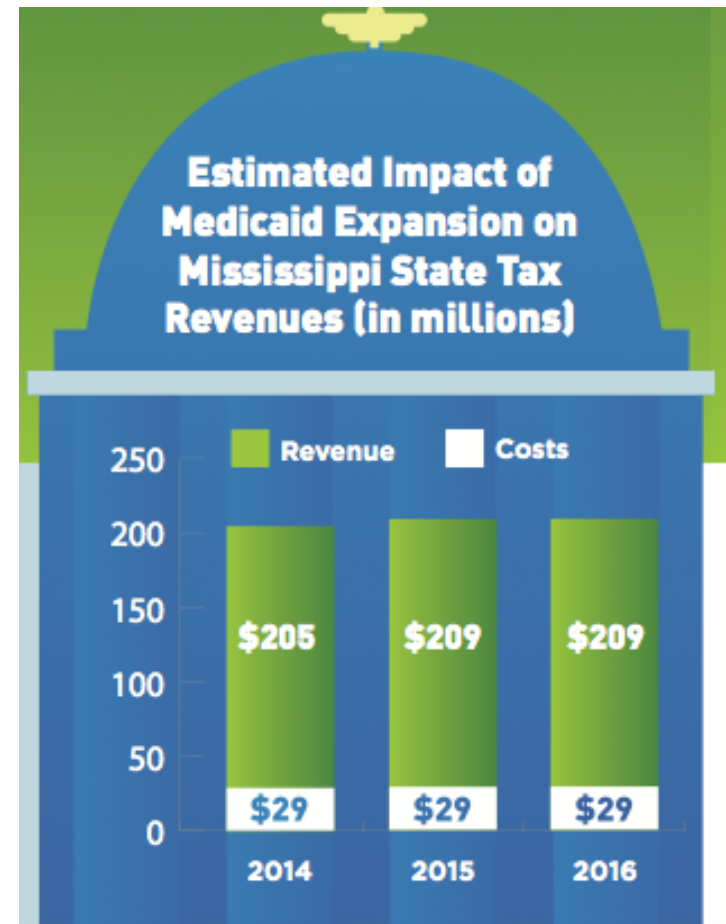
Rural hospitals and community health centers are often the only location where Mississippians can get care. Without a solution to our state's coverage gap, hospitals will continue to cut services, jobs, and in some cases close doors completely. This hurts the entire community. Even if you have insurance, if there are no providers in your community.





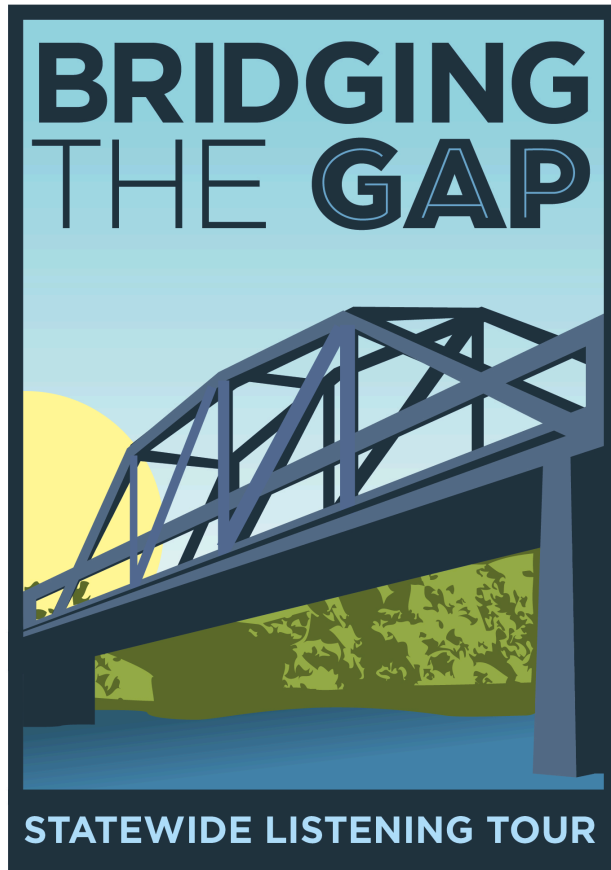
## A Boost to Mississippi's Budget

A Mississippi Solution is a boost to our state's economy. Individual Mississippians and businesses are paying ACA related taxes but refusing to take back to the benefit from those dollars. Solving our Healthcare crisis would bring those tax dollars back to the state and more.





Continuing this  
Conversation



**June 2015**

Biloxi

Hattiesburg

Tupelo

Oxford

Natchez

McComb

Kosciusko