

March 18, 2015

The Honorable Dan Hawkins
Chair, House Health & Human Services Committee

Reference: HB 2319 & Expansion of Eligibility of Kansas Medical Assistance Program.

Good afternoon Chairman Hawkins and members of the House Health and Human Services Committee. I am Dr. Maren Turner, Director of AARP Kansas. We represent more than 320,000 members across the state. Thank you for this opportunity to submit our written testimony in support of HB 2319 and support expansion of eligibility of Kansas medical assistance program.

As a nonprofit, nonpartisan social welfare organization with a membership and offices in all 50 states, AARP's mission is to help people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We seek to help older Americans live long and healthy lives. For AARP's more than 320,000 members in Kansas, we strongly urge you to expand Medicaid to Kansans with incomes up to 133 percent of the federal poverty line (138 percent with the 5 percent income disregard), as set forth in the Affordable Care Act (ACA).

Medicaid expansion under the ACA will both *expand access to health care* for people who desperately need it and *save the state money*. This issue is particularly important to AARP members who are age 50+ but not yet eligible for Medicare. Every day, thousands of hard-working Kansans who have lost their jobs or are struggling in jobs without health coverage are denied access to affordable health care. During the historic economic recession, many of these individuals have lost their jobs and their employer-sponsored insurance coverage. AARP is helping older Americans who've lost their jobs, are struggling to find new ones or who are struggling in jobs without health benefits but don't currently qualify for Medicaid. Expanding Medicaid will help these thousands of 50 to 64 year-olds.

Expanding Medicaid will provide coverage for hardworking people who've paid in all their lives but are now struggling to make ends meet. In addition, it will give people without insurance access to preventive care that can save lives, and ease dangerous and expensive emergency room overcrowding that hurts all of us.

According to research from AARP's Public Policy Institute, expanding Medicaid would provide health coverage for an estimated 20,219 uninsured Kansas residents aged 50-64, based on the number of Kansas residents aged 50-64 who were living at or below 138 percent of poverty in 2010.

Older adults are particularly vulnerable to deterioration in function and health status if they do not have health coverage, inevitably increasing their need for and use of health and long term care. This plan will give access to life-saving preventative care. In addition to saving lives, preventive care reduces the need for expensive emergency room visits and emergency room overcrowding – a threat to all of us.

Keep in mind: When Kansans without health coverage need emergency room and other hospital care, their bills are unaffordable. When bills are unpaid, hospitals must charge more to cover their losses, and insurance premiums increase – for all of us.

Expansion means that these individuals – those who are the most vulnerable and in most need of care – would be afforded coverage while the state would be able to fund the coverage through the increased federal match. It makes fiscal and practical sense to expand Medicaid while ensuring that there are no reductions or cuts to such valuable programs to the most vulnerable and in-need population.

Helping those without affordable health care is not only a Kansas value, but an AARP value. Back in the 1940s our founder, retired educator Dr. Ethel Percy Andrus, discovered a former teacher living in a chicken coop because she could not afford anything else. Dr. Andrus could not ignore the need for health and financial security in America and set the wheels in motion for what would become AARP. She pioneered the idea of providing health insurance to teachers as a group, making coverage accessible and affordable.

Today, AARP continues this fight for affordable, quality health care. We applaud efforts to find a solution to this critically important issue—and we call on state legislators to act now so Kansans who are struggling in the new coverage gap will have access to affordable health coverage.

AARP believes that it is important to pass expansion legislation as soon as possible – to ensure that the funding mechanism is in place and that those who are in need of the services are able to receive them.

Bottom line: Expanding Medicaid makes smart economic sense for our state, while giving thousands of hard-working Kansans the opportunity to stay healthy and build financial security. Expanding access to affordable care saves lives and money.

Therefore, we respectfully request your support of HB 2319 and expansion of the Kansas medical assistance program.

Respectfully,

Dr. Maren, Turner

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