

# Medicaid Matters on Labor Day



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## Introduction

Arkansas's Medicaid program helps keep our state's labor force healthy. Having insurance protects part-time workers, caregivers, and lower-income families from financial hardship and provides peace of mind to many across the state. With insurance coverage, people can address health concerns early rather than going without until they require emergency care. Our Medicaid expansion program for adults, known as ARHOME, allows people to receive regular checkups to stay healthy, see a doctor when they're sick, and access the medications they need – all without breaking the bank.

This Labor Day, we're highlighting the positive impact that Medicaid has on the lives of working Arkansans and their families.

## Why Medicaid matters to working Arkansans

For too many Arkansans, the cost of health care is out of reach, leading them to delay needed care. Affording quality health care has become more challenging across the United States in recent years, with adults who can access and afford quality healthcare declining 6% since 2022<sup>1</sup>. This cost barrier is particularly steep in rural areas nationwide. According to 2024 data, an estimated 72 million people, about 1 in 3 adults, did not seek needed health care in the previous three months due to cost restraints. This barrier is especially burdensome for working Arkansans, where the median household income is nearly \$20,000 less than the national average. **All Arkansans deserve health care, and Medicaid helps bridge the gap between cost and care for people living and working in our state.**



More than half of Arkansans insured through ARHOME are employed; many of them are shift workers, caregivers, and students. Health is the strongest predictor of work status, and people in excellent or very good health are far more likely to participate in the workforce. Supporting the ARHOME Medicaid program is a proven way to help keep our workforce healthy. This means ensuring workers have access to health care to receive important screenings, seek care when they're sick, and have protection from medical debt.

In addition to ensuring access to health care coverage, Arkansans insured through ARHOME have fewer emergency room visits, and hospitals experience reductions in uncompensated care costs. ARHOME provides critical access to life-saving treatments, peace of mind for Arkansas families, and helps maintain their financial stability and overall economic well-being.

**Medicaid empowers people to change jobs without losing insurance, care for their loved ones, pursue education, freelance, or build a small business.** Medicaid plays a key role in Arkansas as a connection to care, a support to rural health providers, and a creator of jobs in our state.

## Telling Arkansas's Medicaid stories

Arkansas Advocates for Children and Families is collecting stories from people who are insured through ARHOME. Data points and numbers are important because they help us understand the impact of a program, but at the end of the day, numbers are only part of the picture. Storytelling is imperative to understanding the impact that Medicaid has in Arkansas communities. Engaging people with lived experiences can help inform and advance good policy.

Through this storytelling project, we aim to work directly with people who receive their health insurance through the Medicaid program and to lift the voices of those who have barriers to coverage.



*AACF Health Policy Associate Hayley Cormican and Brandon House Studio Technician Dejon Weathersby recording a Medicaid story.*

## Medicaid matters to Natalie

Natalie is a single parent and full-time case manager for the 100 Families Initiative of Greene County. She describes her current employment as her dream job, where she assists women in crisis and uses her own lived experience to help advocate for change and spread hope. Natalie helps women in tough situations get access to health insurance and navigate the application process, and she even follows up with caseworkers to ensure that her clients have access to coverage at a vulnerable point in their lives. She was able to accept this dream job partly because of the Medicaid program, because the job does not offer employer-sponsored health insurance. Financially, Natalie says that having health insurance is a huge relief and has helped her move forward in life, and not having it would negatively impact both her parenting and job performance.



***“Lawmakers should stand by and support working families!”*** Natalie told us. ***“They should protect Medicaid because as a working mom, I know that working parents are just trying their best to provide for their children. Single parents must work to make ends meet, and the impact of Medicaid helps them afford their day to day lives.”***

Medicaid is essential for working parents who do not have employer-sponsored health insurance, and access to this coverage helps parents like Natalie stay engaged in the Arkansas workforce. If Natalie could tell her state lawmaker one thing about the difference the Medicaid program makes in the lives of Arkansans like her, she would tell them: ***“It is essential to the low and middle-class families who are always on the edge of struggling but are working hard to provide for their families.”***

## Medicaid matters to Chloe



Chloe is a full-time caregiver to her 2-year-old son. She receives health insurance through the Parent/Caretaker Medicaid program that provides benefits for eligible children under 19 who are considered medically needy and their caregivers. She and her son both have dwarfism, and Medicaid has helped instrumentally with medical expenses, life-saving equipment, doctor visits, prescriptions, and the ability for Chloe to participate in the Arkansas workforce as a full-time caregiver. Because of Medicaid, Chloe can provide round-the-clock care for her son, who needs full-time medical assistance, 24 hours a day, 7 days a week.

Chloe said that Medicaid is lifechanging for working Arkansans and caregiving parents alike. It truly does offer critical assistance that many Arkansas families would not be able to afford otherwise. ***“It is taking the burden off working families and providing health care for those that need it the most,”*** she said.

Without the help of Medicaid, she said full-time caregivers would not be able to provide health care for their children that need it or take time off from a 9-5 job to attend countless medical appointments. Medicaid makes affordable health care a reality for Arkansans.

## Medicaid matters to Percell

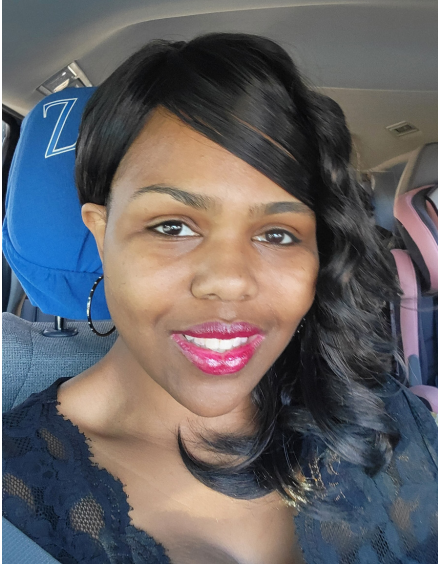
The Medicaid program allows Percell to stay healthy and employed as a contract worker at Brandon House Cultural and Performing Arts Center in Little Rock – without having to sacrifice his health over other areas in his life. He recognizes the importance of the program for working Arkansans trying to make ends meet.

Before going to work at Brandon House, Medicaid helped keep Percell in college. With access to quality health care, he was able to participate in collegiate basketball while gaining a valuable education at Central Baptist College in Conway, Arkansas. While in school, Percell did not have to choose between his finances and his health, which was a big relief. He injured his back during his senior year at college, which could have both put his basketball career in jeopardy and kept him from completing his education.



***“Health is wealth, and lawmakers should value the health of Arkansans over all else,”*** Percell told us.

## Medicaid matters to Kimberly



Kimberly works as a substitute teacher, a role that allows her the flexibility to act as a caregiver to her six children, three of whom have sickle cell disease. She has health insurance through the Parent/Caretaker Medicaid program, which gives her the ability to engage in the workforce without having to sacrifice the health of her children to make ends meet. Kimberly told us that the program empowers her to be the best parent she can be without having to suffer financially with a private health insurance program that is cost restrictive for far too many families. ***“Children are the future, and their best chance of success is to be healthy, and Medicaid makes health accessible to all Arkansans,”*** she told us.

The Medicaid program gives Kimberly financial peace of mind, allows her to prioritize the health of her children, and empowers her to engage in the Arkansas workforce while providing for her family. The Medicaid program matters to Kimberly and her family, and she believes that access to affordable health care coverage should be available for all Arkansans.

## Conclusion

At Arkansas Advocates for Children and Families, we believe that Medicaid is an essential health insurance program that provides coverage to hundreds of thousands of Arkansans and their families who would otherwise be uninsured. No Arkansan should have to choose between getting the health care they need and paying for rent, gas, or groceries because of high costs. The ARHOME program provides access to crucial health care services for working families in our state, and access to this coverage ensures that Arkansans can engage in the workforce, make a difference in their communities, and participate in the economy.

Medicaid makes a difference in your state, your county, your city, your neighborhood, and right next door. This Labor Day, we should all acknowledge the critical role that the Medicaid program plays in keeping our workforce strong and healthy.

## Endnotes

1. <https://news.gallup.com/poll/646994/affording-healthcare-struggle02022.aspx>
2. <https://www.gallup.com/analytics/611153/west-health-healthcare-in-america.aspx>
3. <https://data.census.gov/profile/Arkansas?g=040XX00US05#income-and-poverty>
4. <https://www.kff.org/medicaid/issue-brief/understanding-the-intersection-of-medicare-work-a-look-at-what-the-data-say>

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