Medicaid as First Responder: Enrollment Is on the Rise

by Joan Alker and Lauren Roygardner

Key Findings:

- An analysis of administrative data from 21 states finds that total Medicaid enrollment increased by 2.8 percent from February to April of 2020. For a subset of these states (14) it is possible to look at children's enrollment, which has seen similar growth (2.6 percent) across the examined states.
- Of the examined states, those with the largest increases in total enrollment are: Missouri (6.5 percent), Florida, Indiana, and Wisconsin (all 5.1 percent). Montana was the only state showing a decline in Medicaid enrollment. A few states have released May data that suggest larger increases may be on the way.
- Medicaid enrollment is highly sensitive to changes in unemployment rates; of those losing their employer sponsored health insurance, national studies project that Medicaid will be the most important source of public coverage for those losing employer sponsored insurance, with nearly half projected to be eligible and/or enroll.1

Medicaid is and will continue to play a central role in the nation's response to the COVID-19 pandemic with respect to both the health crisis and the ensuing economic crisis. With unemployment rapidly rising to double digits and workers (and their spouses and dependent children) losing their employer-sponsored insurance, it has been widely expected that Medicaid/CHIP enrollment would increase. Medicaid enrollment has long been closely aligned with the unemployment rate. Since national enrollment data for the same time period won't be available until July, we examined publicly available state administrative data from 21 states.

March data did not yet show any clear signs of an enrollment surge despite the required freeze on disenrollment included in the Families First Coronavirus Response Act, which took effect on March 18th. April data, however, tell a different story. Twenty one states have posted April enrollment data that allow for consistent monthly comparisons, and all but one show increases in enrollment ranging from 0.9 percent

in South Dakota to 6.5 percent in Missouri (see Table 1). Whether a state has expanded Medicaid or not under the Affordable Care Act does not appear to make a significant difference with respect to percentage enrollment increases, but of course states that have expanded Medicaid have far more adults that will qualify. Three states have posted May data, and enrollment increases are even larger than those seen in Table 1 for April: Minnesota (8.4 percent), Kentucky (8.1 percent), and North Carolina (3.4 percent).2

Fourteen states share data by age, and Table 2 shows similar increases in child enrollment with an overall increase of 2.6 percent. Missouri has the largest increase in child enrollment at 6.1 percent followed by Wisconsin and Minnesota at 3.5 percent. Again child enrollment is on the rise in both states that have and have not expanded Medicaid to their parents and other adults.

¹ Rachel Garfield et al, Eligibility for ACA Health Coverage Following Job Loss; and Bowen Garrett and Anuj Gangopadhyaya, How the COVID-10 Recession Could Affect Health Coverage, May 2020.

² See https://ccf.georgetown.edu/2020/05/14/as-expected-medicaid-enrollment-is-starting-to-increase/.



Table 1. Impact of COVID-19: Medicaid Enrollment in 21 States

State	February 2020	April 2020	Number Change	Percentage Change
Arkansas	923,148	932,532	9,384	1.0%
Arizona	1,824,571	1,864,070	39,499	2.2%
Colorado	1,193,435	1,219,436	26,001	2.2%
Florida*	2,530,547	2,660,060	129,513	5.1%
Illinois	2,192,920	2,219,847	26,927	1.2%
Indiana	1,447,765	1,521,197	73,432	5.1%
Iowa	616,672	629,983	13,311	2.2%
Kansas*	405,716	417,068	11,352	2.8%
Kentucky	1,316,089	1,371,434	55,345	4.2%
Michigan	1,760,306	1,789,916	29,610	1.7%
Minnesota	912,467	954,420	41,953	4.6%
Missouri*	848,048	903,595	55,547	6.5%
Montana	81,864	80,466	-1,398	-1.7%
New Hampshire	127,356	131,425	4,069	3.2%
New York	4,187,332	4,250,701	63,369	1.5%
North Carolina*	2,186,142	2,224,714	38,572	1.8%
Ohio	2,733,189	2,827,037	93,848	3.4%
Oregon	1,005,385	1,020,748	15,363	1.5%
South Dakota*	115,111	116,100	989	0.9%
West Virginia	507,439	512,971	5,532	1.1%
Wisconsin*	776,581	816,343	39,762	5.1%
Total	27,692,083	28,464,063	-	2.8%

Table 2. Impact of COVID-19: Children's Medicaid Enrollment in 14 States

State	February 2020	April 2020	Number Change	Percentage Change
Arkansas	424,129	426,568	2,439	0.6%
Arizona	752,139	765,425	13,286	1.8%
Colorado	520,355	525,871	5,516	1.1%
Florida*	2,031,183	2,098,324	67,141	3.3%
Indiana	681,118	701,386	20,268	3.0%
Kansas*	181,917	187,548	5,631	3.1%
Minnesota	432,344	447,264	14,920	3.5%
Missouri*	520,971	552,896	31,925	6.1%
New Hampshire	88,619	90,757	2,138	2.4%
North Carolina*	439,008	445,670	6,662	1.5%
Ohio	1,158,651	1,183,913	25,262	2.2%
Oregon	422,450	424,074	1,624	0.4%
South Dakota*	77,814	78,405	591	0.8%
Wisconsin*	383,614	396,924	13,310	3.5%
Total	8,114,312	8,325,025	-	2.6%

^{*} States that have not expanded Medicaid.

Data Source(s) and Methodology:

Georgetown University Center for Children and Families analysis of state administrative Medicaid Enrollment data obtained from individual state agency websites posted as of May 27, 2020. Data reporting on overall Medicaid enrollment (21 states) includes all enrollees in Medicaid programs, whereas the child-specific Medicaid enrollment data (14 states) reports only on the state's self-identified child-population (i.e. definition of age group varies by state).