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## New MIRC Comment

1 message

Thu, Sep 12, 2013 at 3:16 PM

Reply-To: [REDACTED]

To: vamirc@mirc.virginia.gov

**First Name** - Laura

**Last Name** - Dely

**Organization Name** - none

**Comment** - Should Virginia chose to not expand Medicaid, the resulting "coverage gap" in Virginia would leave 400,000 poor uninsured individuals and families without consistent coverage. And it would likely destabilize the private insurance market and drive up premiums for all. Insurers would benefit financially from the expansion, whether they only offer Medicaid-managed care plans, private individual and small-group market plans, or both. Without Medicaid expansion, insurers will be faced with higher cost enrollees, due to low-income people's need to delay or skip medical care. These patients present with a host of serious medical problems that become expensive to manage as they develop with no care. Additionally, without financial assistance, low-income people are likely to churn in and out of the health care system, and insurers who want to deliver effective, high-quality care will have a much harder time to achieve that goal. Every other country in the world has worked out a way to deliver high quality health care to their entire population. They pay less over all for their healthcare, and have better outcomes: lower infant mortality, longer lives, and extremely lower costs. The U.S., led by its southern states like Virginia, increasingly blocks common sense solutions that serve its people, not just its corporations. In considering whether to expand Medicaid here, consider that not expanding it will be bad for the insurers as outlined above, if business is your principal concern. Please see the short comment attached.



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