



CWDA

Advancing Human Services
for the Welfare of All Californians

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The Affordable Care Act & Medicaid Expansion: Essential to Californians' Financial Health & Well-Being

People with Pre-Existing Conditions on Limited Incomes

In Los Angeles County, a 43-year-old widow with a pre-existing condition applied for Medicaid with the assistance of the Lancaster social services district office. After the death of her husband, the woman lost her health care coverage and feared she would not be able to continue receiving treatment and purchase medication since her income drastically changed and dropped upon her husband's death. Under the Affordable Care Act and Medicaid expansion, she was eligible for Medicaid and she is now able to afford the medication that she needs. The assurance she could still access and afford health coverage was life changing for this woman after experiencing trauma and uncertainty in her life.

Sudden Changes in Employment or Loss of Employment

A San Bernardino County woman was diagnosed with cancer and became too sick to continue working, losing her insurance. On a limited income and without health care, she could not afford her medications. She applied for Medicaid and cried when learning she qualified under the Affordable Care Act and Medicaid expansion. She was so thankful and told social service workers they "saved her life."

Working as a season firefighter for Cal Fire for years, a Butte County man contacted the social services office to better understand his health care options under Covered California. His wife was employed full-time by a small business but health insurance was not offered. The couple had a 3-year-old child and was expecting a second child. During the fire season, the man had CalPERS health insurance but when the fire season was over each year, that coverage ceased. He applied for health insurance under Covered California but was pleasantly surprised to find out that due to the Medicaid expansion he and his family qualified for Medicaid between fire seasons.

Former Foster Youth & Young People Not Covered by Parents' Health Plans

A 22-year-old former foster care youth visited the social services office in Solano County hesitant to ask for assistance but needing health care. She had a job that had great potential to become a solid career but, unfortunately, she did not receive enough hours to qualify for health care benefits. Eager to shake the stigma of being a "foster care kid" and build a life of

her own, she told the social services worker she recognized she needed a little help. She wanted to be able to see a doctor, needed a routine gynecological exam and wanted to stay healthy so she could remain employed. The worker told her that thanks to the Affordable Care Act, former foster youth were covered by Medicaid up to age 26, just as young people can stay on their parents' health plans up to 26. The young woman was very happy and relieved to know she could have access to health care as she worked to build a successful life.

A 26-year-old Solano County man who is currently a full-time nursing student lost his health coverage he had been receiving through his parents' plan when he turned 26. While managing school, he also worked at a grocery store but he did not accrue enough hours to qualify for health care from his employer. He was also completing his clinicals. Since he will be working in a hospital, he was required to undergo a complete physical examination. Without the physical, he would not be able to complete his course work. He visited the county social service office to apply for Medicaid. Thanks to the Medicaid expansion, this young man who will be dedicating his life to the health industry, could get full health care coverage.

Children with Special Needs

A Yolo County woman shared with her social services worker how the high costs of medications and services can be overwhelming for a family with a special needs child. Thanks to the ACA and Medicaid, costs are covered and services are accessible.

"I have a disabled 1-year-old that has one of the most severe forms of epilepsy that requires three medications to try to control, Dravet syndrome. One medication at retail price is more than \$1,000. With the combination of my health insurance and Medicaid that he qualifies for, I can get him this life-saving medication.

Because he qualifies for Medicaid, he qualifies for other programs and critical services, including regular visits with a neurologist, a dietitian, and weekly sessions of speech and eating therapy, physical therapy, and cognitive therapy. I would not be able to pay all the co-pays I would be getting charged every month for these services if it was not for Medicaid and the ACA."

This fact sheet was created by
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For more information, visit:
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