



United States Interagency Council on Homelessness

Preventing and Ending Homelessness in the United States

The Affordable Care Act's Role in Preventing and Ending Homelessness

➤ What is the Affordable Care Act?

On March 23, 2010, President Obama signed [the Affordable Care Act](#) into law. The Affordable Care Act expands access to affordable health care to all Americans, gives consumers new rights and protections that make coverage fairer and easier to understand, improves the quality of health care, strengthens public health infrastructure, and lowers health care costs.

➤ How does the Affordable Care Act benefit people experiencing homelessness?

Many people experiencing homelessness have complex health challenges that both contribute to, and are exacerbated by, homelessness. These include behavioral health challenges like mental health or substance use disorders, as well as medical conditions like diabetes, HIV/AIDS, liver disease, and hypertension. They generally have limited access to health care because they are often unemployed, lacking employer-sponsored insurance, and living in poverty. As a result, many people experiencing homelessness have had to rely on emergency room visits and uncompensated hospital care, resulting in poor health outcomes, higher mortality risks, and higher public costs.

The Affordable Care Act benefits people experiencing homelessness in three ways:

- 1) It makes health insurance more accessible and affordable—both through affordable private insurance and expanded Medicaid eligibility—giving people greater protection from financial vulnerability that can lead to homelessness.
- 2) It ensure coverage of the kind of health care services that can help support people as they exit homelessness including behavioral health care, rehabilitative services, and tenancy supports.
- 3) It shifts the focus of health care delivery on outcomes and value—not procedures and volume—putting “whole person” health at the forefront and encouraging partnerships between health care and other needs like housing and social services.

➤ What types of health insurance options are available to people experiencing homelessness?

- [Medicaid](#) – Medicaid is the health insurance option for most people experiencing homelessness, given their extremely low-incomes. Before the Affordable Care Act, most people only qualified for Medicaid if they were disabled, pregnant, parents, or children. The Affordable Care Act gives states the option to expand Medicaid coverage to all eligible people whose earnings are less than 133 percent of the [Federal Poverty Level](#), regardless of their disability or family status.¹ In 2015, that equals an individual annual income of \$15,654, and \$32,253 for a family of four.
- [Private Health Insurance](#) – Through the new [Health Insurance Marketplace](#) (also known as Exchanges) people can compare and buy affordable private health insurance. Families earning between 100 and 400 percent of the Federal Poverty Level may qualify for tax credits that can help offset the cost of health insurance.

Visit [HealthCare.gov](#) to find out what health insurance options are available.

¹ The Affordable Care Act uses modified adjusted gross income (MAGI) to determine eligibility for Medicaid or premium credits. MAGI calculation includes a standard 5 percent earned income disregard, effectively making Medicaid eligible to people at 138 percent of the Federal Poverty Level.

➤ **How do I know if my state is participating in Medicaid expansion?**

Following the Supreme Court ruling in 2012, the choice to expand Medicaid eligibility is left to states. To find out if you are eligible for Medicaid in your state, visit www.healthcare.gov/do-i-qualify-for-medicaid.

➤ **How can people experiencing homelessness apply for Medicaid and other health insurance?**

With the new streamlined application process, applying for Medicaid and other types of insurance will be easier than ever and the new online application makes it possible to track your application. People can apply for Medicaid and all other health insurance online at Healthcare.gov, by phone through a toll-free call center with help available in 150 languages (1-800-318-2596; TTY: 1-855-889-4325), and through local enrollment sites.

Some people experiencing homelessness need help to apply for Medicaid or health insurance. They can access help in a number of ways. They can get help from more than [1,150 community health centers](#) across the country (including Health Care for the Homeless grantees) that offer in-person assistance for individuals to apply for Medicaid and other forms of insurance. In addition, the Center for Medicare & Medicaid Services funded [Navigators](#), who can help people prepare applications for Medicaid and health insurance. Organizations serving people experiencing homelessness may also apply to become [certified application counselor organizations](#) to help people understand and enroll in coverage. USICH and the National Health Care for the Homeless Council created this [tip sheet](#) on how to engage people experiencing homelessness to understand their health coverage options and enroll. States like California have created their own [state-specific tip sheets](#).

➤ **What services does Medicaid cover? How can enrollment in Medicaid increase access to these services?**

While states are required to cover certain services under their Medicaid programs, they also have flexibility in what services they choose to cover. Many states choose to provide their Medicaid beneficiaries with additional services. States that choose to expand Medicaid eligibility must provide their Medicaid expansion population with ten sets of services, known as benchmark benefits. These benefits include traditional health and medical services such as primary care appointments, diagnostic tests, hospital visits, and surgical procedures. It also includes services that are very important to people experiencing homelessness such as behavioral health services, mental health treatment, substance abuse treatment, prescription drugs, preventive and wellness services, and rehabilitative services.

In addition, states can choose to cover under their Medicaid programs many services that support housing stability in permanent supportive housing like case management, care coordination, and services that restore or strengthen community living skills. More information on how Medicaid can finance services in permanent supportive housing can be found in this document, [A Primer on Using Medicaid for People Experiencing Chronic Homelessness and Tenants in Permanent Supportive Housing](#).

➤ **What if my state is not participating in Medicaid expansion?**

Even in states that do not participate in expansion, people experiencing homelessness may be eligible for Medicaid under one of the following categories: pregnant women, senior citizens, parents, children, and people with disabilities. Organizations that serve people experiencing homelessness who have disabilities can continue to assist with applications for Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) benefits, which usually confer Medicaid eligibility. Training and information on SSI and SSDI is available through the [SOAR TA Center](#).

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