



Strengthening Medicaid: **NEW HAMPSHIRE** STATE PROFILE



Medicaid is an essential program that provides health services for individuals and families who otherwise would not be able to afford them. In New Hampshire, 17.5 percent of residents, or 240,000 individuals, are enrolled in Medicaid.¹ Medicaid improves health outcomes for recipients, improves their financial stability, saves lives, creates thousands of jobs that bolster our local economies, and helps reduce economic and racial disparities in health insurance and healthcare access.² However, while anyone who is eligible for Medicaid is guaranteed coverage,³ many eligible New Hampshire residents struggle to enroll in and maintain Medicaid coverage. Even when enrolled, many struggle to get access to the services that they need.

During the COVID-19 public health emergency, Congress passed legislation requiring Medicaid programs to keep people continuously enrolled. During this time, Medicaid enrollees did not face the regular barriers to renewing coverage that leave many to be temporarily or permanently disenrolled and without access to care. As a result, the number of Medicaid enrollees in New Hampshire grew from 180,000 just before the public health emergency was declared to 240,000 in 2022 and the uninsured rate in the state also declined.⁴ At the end of 2022, Congress passed legislation to terminate the continuous enrollment requirement as of March 31, 2023, and scheduled a phase out of the enhanced federal Medicaid matching funds that were provided to states to provide that coverage through December 2023. To prevent the loss of these important gains in stabilizing Medicaid coverage for millions of residents, New Hampshire will need to act quickly to remove barriers to enrolling in and maintaining coverage.

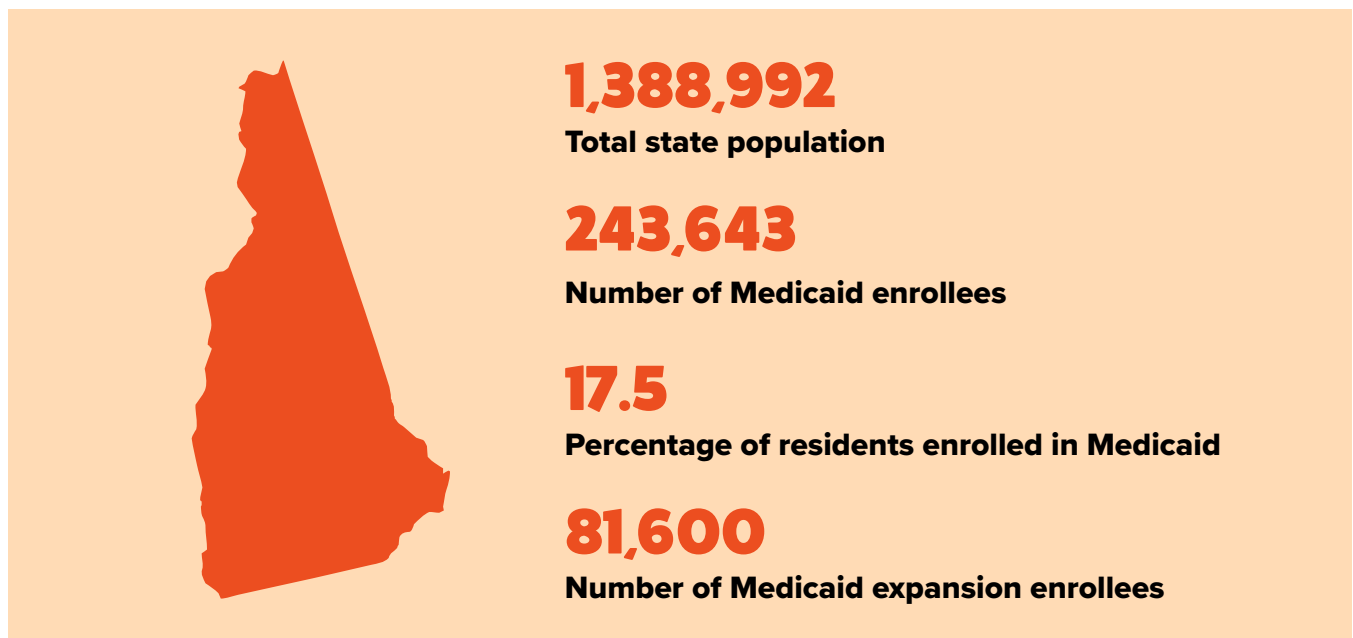
The following report provides a brief overview of New Hampshire's Medicaid system and makes recommendations for how New Hampshire can avoid losing the critical gains in health care coverage made during the pandemic by addressing barriers to enrollment, renewal, and accessing services.

NEW HAMPSHIRE'S MEDICAID SYSTEM

In New Hampshire, residents are eligible for the state's Medicaid program if they have a household income below 138 percent of the Federal Poverty Line (FPL). Children are eligible if they live below 318 percent of the FPL and pregnant people are eligible if they live below 196 percent of the FPL.⁵ The federal government covers 56.2 percent of the costs of New Hampshire's Medicaid program.⁶ New Hampshire opted to participate in the federal Medicaid expansion program starting in 2014, which resulted in an additional 80,000 residents gaining health care coverage. For a short time, New Hampshire implemented work requirements for Medicaid enrollees, but those requirements were struck down by a federal judge in 2019. New Hampshire also passed legislation in 2018 to extend Medicaid expansion through 2023 and to switch from a Premium Assistance Program to a managed care program.⁷ Since then, the state has moved to extend Medicaid coverage in other ways. New Hampshire began providing comprehensive dental coverage for Medicaid enrollees starting in April 2023.⁸ In 2023, the state extended postpartum coverage to 12 months.⁹

CHARACTERISTICS OF MEDICAID ENROLLEES, UNINSURED, AND ALL RESIDENTS

Compared to all residents in New Hampshire, Medicaid enrollees live in lower income households, are younger, and more likely to be Black and/or Latinx. Uninsured residents in New Hampshire live in households with significantly less income than all residents on average and are more likely to be Latinx and/or immigrants.

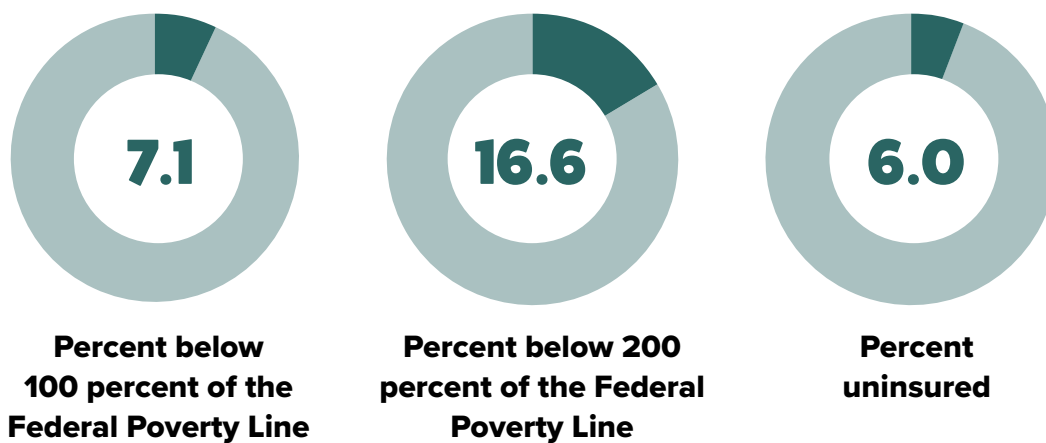


Source: US Census Bureau American Community Survey 2021 Estimates, US Centers for Medicare & Medicaid Services September 2022, Medicaid Expansion Enrollment September 2021, Kaiser Family Foundation

	All residents	Medicaid enrollees	Uninsured
Percent Black	1.5	3.1	1.1
Percent Latinx	5.0	7.9	9.8
Percent White Non-Hispanic	85.7	80.0	79.4
Percent Asian	2.9	2.4	5.6
Percent All other races or multiracial	8.9	13.2	13.8
Percent Female	49.2	54.3	42.7
Percent Immigrant	7.1	4.5	15.1
Median age	34.5	21.5	33.5
Median household income	\$100,000	\$59,000	\$70,000

Source: Authors' analysis of IPUMS American Community Survey 2021

Percentage of all New Hampshire residents



Source: Authors' analysis of IPUMS American Community Survey 2021

The following quotes are from a survey of Medicaid recipients conducted by Center for Popular Democracy, Make the Road New York/States, and People's Action Institute between September 2022 and February 2023. [Read the full report here.](#)

— “

When I initially applied, the process was overwhelming. The amount of paperwork you have to put together can be stressful.”

— “

Consequences are that there are medications I need that I cannot get, and services I really need in order to better my health and quality of life that are not deemed 'necessary' by Medicaid. A yearly eye exam and dental exam are not luxuries that should only be awarded to people with a certain income, they are important to your overall health AS WELL as can solve problems that will only compound and cost more money if left untreated.”

— “

My income level has fluctuated over the past few years while I've been on Medicaid and it's always stressful trying to renew my coverage. It's also a dehumanizing process because now they require not just bank statements, but Venmo and PayPal statements, and I always feel like I'm under a huge amount of financial surveillance, when my average annual income is about \$10,000 a year.”

— “

I may not be eligible after March and I'm worried because I was recently diagnosed with two serious diseases which I need treatment for. I'm scared that we won't be able to afford a new insurance. Plus I have 3 kids aged 2-11.”

— “

Challenges are that often times it is not clear what documents are needed, where they can be uploaded, or who to talk to...Communication is not clear and you have to be prepared to put in an intense amount of effort to follow up and get answers.”

— “

After renewal I would get notices saying I need to upload proofs or I could be closed. However I uploaded everything asked of me and every time I sent through calling to speak with someone they had different answers or explanations to tell me. They were not clear nor on the same page.”

RECOMMENDATIONS

Rights & Democracy is calling for the state of New Hampshire to do the following:

- Reauthorize NH Medicaid Expansion
- Administrative changes to reduce barriers to access
- Ensure 12 months of postpartum care for new mothers under Medicaid
- Expand coverage to include more of our New Hampshire immigrant community members
- Make it financially viable for providers to accept Medicaid patients



ENDNOTES

- 1 Data.Medicaid.gov, “State Medicaid and CHIP Applications, Eligibility Determinations, and Enrollment Data,” accessed March 30, 2023, <https://data.medicaid.gov/dataset/6165f45b-ca93-5bb5-9d06-db29c692a360>.
- 2 Center for Budget and Policy Priorities, “The Far-Reaching Benefits of the Affordable Care Act’s Medicaid Expansion,” October 21, 2020, <https://www.cbpp.org/research/health/chart-book-the-far-reaching-benefits-of-the-affordable-care-acts-medicaid-expansion>; Manatt Health, “Medicaid’s Impact on Health Care Access, Outcomes and State Economies,” Briefing Series: Ket Medicaid Issues for New State Policymakers (Robert Wood Johnson Foundation, February 1, 2019), <https://www.rwjf.org/en/insights/our-research/2019/02/medicaid-s-impact-on-health-care-access-outcomes-and-state-economies.html>; The Commonwealth Fund, “The Economic and Employment Effects of Medicaid Expansion Under the American Rescue Plan,” May 20, 2021, <https://doi.org/10.26099/x6zp-g424>; Center on Budget and Policy Priorities, “Policy Basics: Introduction to Medicaid,” April 14, 2020, <https://www.cbpp.org/research/health/introduction-to-medicaid>; Medicaid and CHIP Payment and Access Commission, “Racial and Ethnic Disparities in Medicaid: An Annotated Bibliography,” April 2021, <https://www.macpac.gov/wp-content/uploads/2021/04/Racial-and-Ethnic-Disparities-in-Medicaid-An-Annotated-Bibliography.pdf>; Madeline Guth, Samantha Artiga, and Olivia Pham, “Effects of the ACA Medicaid Expansion on Racial Disparities in Health and Health Care” (Kaiser Family Foundation, September 30, 2020), <https://www.kff.org/medicaid/issue-brief/effects-of-the-aca-medicaid-expansion-on-racial-disparities-in-health-and-health-care/>; Owen Thompson, “The Long-Term Health Impacts of Medicaid and CHIP,” *Journal of Health Economics* 51 (January 1, 2017): 26–40, <https://doi.org/10.1016/j.jhealeco.2016.12.003>.
- 3 Robin Rudowitz, Rachel Garfield, and Elizabeth Hinton, “10 Things to Know about Medicaid: Setting the Facts Straight” (Kaiser Family Foundation, March 6, 2019), <https://www.kff.org/medicaid/issue-brief/10-things-to-know-about-medicaid-setting-the-facts-straight/>.
- 4 Data.Medicaid.gov, “State Medicaid and CHIP Applications, Eligibility Determinations, and Enrollment Data”; Jennifer Tolbert, Patrick Drake, and Anthony Damico, “Key Facts about the Uninsured Population,” Kaiser Family Foundation, December 19, 2022, <https://www.kff.org/report-section/key-facts-about-the-uninsured-population-appendix/>.
- 5 Louise Norris, “Medicaid Eligibility and Enrollment in New Hampshire,” [healthinsurance.org](https://www.healthinsurance.org/medicaid/new-hampshire/), February 13, 2023, <https://www.healthinsurance.org/medicaid/new-hampshire/>.
- 6 “Federal Medical Assistance Percentage (FMAP) for Medicaid and Multiplier,” Kaiser Family Foundation, 2023, <https://www.kff.org/medicaid/state-indicator/federal-matching-rate-and-multiplier/>.
- 7 Norris, “Medicaid Eligibility and Enrollment in New Hampshire.”
- 8 “NH DHHS Announces Launch of Medicaid Dental Coverage for Adults on April 1,” New Hampshire Department of Health and Human Services, March 31, 2023, <https://www.dhhs.nh.gov/news-and-media/nh-dhhs-announces-launch-medicaid-dental-coverage-adults-april-1>.
- 9 Kaiser Family Foundation, “Medicaid Postpartum Coverage Extension Tracker,” March 23, 2023, <https://www.kff.org/medicaid/issue-brief/medicaid-postpartum-coverage-extension-tracker/>.