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## Medicaid Expansion's Huge Impact for LISC's FOC Clients

When confronted with a medical emergency or chronic health issue, individuals and families can be faced with the extremely difficult choice between their health and putting food on their table. The expansion means that now 38,000 more people in Richmond will have access to Medicaid. Prior to the expansion, a family of 3 was not eligible for Medicaid if they made more than \$6,900 a year – that is less than half of the wage earned working a minimum-wage job! To say the least, the expansion of eligibility will have a great impact on so many people.

	Childless Adult	Parent (family of 3)	Person with Disability
<b>Currently:</b>	 Not Eligible	 Eligible with annual income at or below \$6,900	 Eligible with annual income at or below \$9,700
<b>Beginning 2019:</b>	Eligible with annual income at or below \$16,754	Eligible with annual income at or below \$28,677	Eligible with annual income at or below \$16,754

On November 1<sup>st</sup>, 2018 thousands more Richmond residents are eligible to apply for Medicaid, with benefits kicking in January 1<sup>st</sup>. This is really huge and important news, as

medical coverage is often the make-or-break factor for low-income individuals when it comes maintaining employment; if an individual is sick or needs ongoing healthcare but doesn't have medical coverage, it becomes difficult, if not impossible, to go to work every day. This news is especially important for our benefits coaches who serve clients at our three Financial Opportunities Centers (FOCs) in Virginia.

One of the three services provided to FOC clients is benefits coaching. Benefits coaching helps FOC clients navigate the oftentimes complex and confusing processes involved with healthcare, unemployment, and other important benefits that individuals living in poverty must access to stay on their feet. With the recent news of the federal Medicaid expansion, our benefits coaches are itching to share the news with the people they are working with in the community. "Medicaid expansion will assist individuals and families in overcoming a barrier due to lack of medical coverage by providing them with access to healthcare coverage to address their medical and mental health needs which will give each family an additional sense of stability." said Gloria Parham, the Benefits Coach at the HumanKind FOC on Richmond's Northside.

To Learn more about Virginia LISC's FOCs, [click here](#). To learn more about the expansion in Virginia, who is now eligible, and access resources as an advocate, [click here](#).

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