Nationwide, over 2.2 million poor, uninsured adults are in the Medicaid coverage gap – too poor to qualify for Affordable Care Act (ACA) marketplace assistance, yet ineligible for Medicaid because their state hasn’t enacted ACA Medicaid expansion. In South Carolina, some 105,000 uninsured adults in the coverage gap would become eligible if the state expanded Medicaid.

Expansion would provide coverage to South Carolinians who are now shut out of coverage. To qualify for Medicaid in South Carolina, parents must earn less than 67% of the federal poverty line (or less than $14,713 for a family of three annually). Adults without dependent children are not eligible for Medicaid at all.

**Who Is in the Coverage Gap in South Carolina?**

**Race and Ethnicity**
- Black: 40%
- White: 53%
- Other: 7%

**47% are people of color**

**Age and Gender**
- 50-64: 32%
- 35-49: 27%
- 19-34: 41%

**Gender**
- Male: 51%
- Female: 49%

**Work and Family**
- 60% are in families with at least one worker, and
- 20% are parents with children at home. 32% are women of reproductive age.

**In a Family With at Least One Worker**
- At least one worker: 60%
- No worker: 40%

**Parents With Children at Home**
- No children at home: 80%
- Children at home: 20%

**Women of Reproductive Age**
- Other: 68%
- Women of reproductive age: 32%

**Industry**
Many work in jobs that are crucial to the state’s economy but often pay little. The most common industries for people in the coverage gap in South Carolina are restaurants and other food services and construction.

<table>
<thead>
<tr>
<th>Industry</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Restaurants and other food services</td>
<td>14,000</td>
</tr>
<tr>
<td>Construction</td>
<td>7,000</td>
</tr>
</tbody>
</table>
How Would Closing the Coverage Gap Help South Carolinians?

Improving access to care and health outcomes
- Expanding coverage increases the use of preventive care and reduces the utilization of emergency care.
- The state’s decision not to expand Medicaid cost the lives of 788 South Carolinians aged 55-64 from 2014 to 2017 alone.

Reducing racial and ethnic disparities
- People of color make up 60% of the coverage gap population nationally, and 47% in South Carolina.
- Closing the coverage gap is one of the most effective ways to reduce disparities in coverage and health outcomes.

Covering more children
- As newly eligible parents seek coverage, many will also enroll their children.
- Over 250,000 children, including 7,000 in South Carolina, would have gained coverage if all remaining non-expansion states had expanded Medicaid in 2020.

Improving financial security
- People with coverage are less likely to face catastrophic medical costs, leave bills unpaid, or borrow money to pay for medical care.

Reducing uncompensated care costs and creating state savings
- Research shows that state costs of expanding coverage are largely or fully offset by savings in uncompensated care and other areas.
- The American Rescue Plan offers an additional $838 million to South Carolina if it expands Medicaid, enough to cover the cost for 4.4 years.