

## **Adult Basic**

### **PPA supports House Bill 1, which would expand Adult Basic to include mental health coverage and prescription drugs.**

Adult Basic is an insurance program designed to provide insurance to uninsured Pennsylvanians between the age of 19 and 64. It includes basic health care coverage (physicians visits, hospital stays, etc.) but, as of now, does not include mental health or prescription coverage. It is funded by state funds (approximately \$290 a month) and enrollee payments. There are also modest deductibles.

Eligible adults must have a low family income as determined by eligibility criteria and must be living in Pennsylvania for at least 90 days. Most enrollees are currently working.

About 46,000 Pennsylvania adults are presently served by Adult Basic. The number of enrollees is limited by the limits on the money allocated in the state budget. Currently there is a waiting list of 180,000 Pennsylvanians, up from 90,000 almost a year ago. As more Pennsylvanians lose their jobs or lose their health insurance due to a failing economy, the need for Adult Basic coverage increases.

Expanding adult basic to include behavioral health benefits and prescription benefits would cost between \$116 and \$138 per enrollee. However, if these benefits are added Pennsylvania could then draw upon federal subsidies worth about 50% of the total costs. Consequently, Pennsylvania could expand the coverage given under Adult Basic, and expand the number of persons covered, without increasing costs to the state or the enrollees. It is estimated that, with these changes in the coverage under Adult Basic and subsequent federal subsidies, the plan could accommodate 90,000 more Pennsylvanians.