

# Why Governor Pence's Medicaid Expansion Is Nothing Like an HSA

	Existing Healthy Indiana Plan	Indiana's State Employee HSAs	Gov. Pence's Medicaid Expansion
Eligibility	Individuals in poverty, with enrollment capped based on available funding	Full-time state employees	All able-bodied, working-age adults made eligible under ObamaCare expansion
Enrollee benefits	Limited benefits package with coverage exclusions	Commercial benefit package	Robust ObamaCare Medicaid Benefits (HIP 2.0 Basic)   Robust ObamaCare Medicaid benefits, plus benefits not even covered by private insurance, like vision and dental (HIP 2.0 Plus)
Minimum amount enrollees pay for health plan and health account	\$160	\$1,687 to \$2,597 (depending on smoker status)	\$0
Maximum amount enrollees pay for health plan and health account	\$644	\$3,249 to \$4,159 (depending on smoker status)	\$300 to \$584 (depending on plan choice)
Percent of health account contributed by enrollee	15% to 59%	55% to 73%	0% to 12%
Percent of health account paid by taxpayers	41% to 85%	27% to 45%	88% to 100%

Any CMS-approved Medicaid expansion proposal will likely gut the critical elements of the original Healthy Indiana Plan—turning Gov. Pence's proposal into an ObamaCare Medicaid expansion by another name.

Medicaid expansion through Gov. Pence's plan would make more than 284,000 able-bodied childless adults eligible for Medicaid, an increase of nearly 700%.

Notes: Assumes state employee health accounts are funded only to the extent necessary to cover plan deductibles, not all out-of-pocket costs. Amounts given for enrollees below 138% FPL