

Medicaid Expansion in Indian Country

Information from the January 17, 2025 report: "[Economic Effects of Medicaid Expansion on Montana's Native Americans and Tribal Communities](#)" produced by ABMJ Consulting and commissioned by the Montana Healthcare Foundation.

Health Impacts

- Uninsurance rates for Native American adults (ages 19-64) have declined from roughly 40% to 20% since Medicaid expansion. **Without Medicaid expansion, nearly half of Montana's Native American adult population (ages 19-64) would be uninsured.**
- Tribal and urban Indian healthcare leaders reported that **Medicaid expansion allowed them to add new services such as behavioral health and dental, add more providers, extend office hours, and decrease wait times.**
- **Approximately 13,000-18,000 Native American adults and children in Montana would be uninsured without Medicaid expansion.** (Medicaid expansion in Montana helped reduce uninsurance in Native American children, as well as adults, by roughly 15%. This is probably because adults who enrolled were also able to enroll eligible children at the same time.)
- Nationally, research shows consistently that obtaining Medicaid expansion coverage improves the use of healthcare services. **In Montana, the share of Native Americans who report skipping care due to cost fell by 40% after Medicaid expansion.**
- Medicaid expansion is improving health in Montana. **After Medicaid expansion, Native American mortality rates in Montana improved until the pandemic.** This is not true in non-expansion states, where mortality increased slightly over the same period.
- **Medicaid expansion directly improves healthcare access for Native Americans not enrolled in Medicaid.** For people living in reservation communities, the federal government's Indian Health Service Purchased /Referred Care (PRC) budget is the only way to pay for care that isn't available on the reservation. That can include anything from a mammogram to a knee replacement, heart surgery, or cancer care. The budget isn't big enough, though: before Medicaid expansion, the PRC budget was only available for life and limb emergencies consistently running out before the year's end. With Medicaid expansion, tribes and the Indian Health Service now use PRC to pay for any care that is needed, from preventive services like colonoscopies to consultation with specialists and non-emergency surgeries. This impacts all tribal members on reservations, not only people covered by Medicaid expansion.

Economic Impacts

- **Since Medicaid expansion, Native American employment rates in Montana have surged by 16%.** Looking at this in another way, **the unemployment rate in Montana's counties that overlap with reservations has plummeted by 46%** (or 3.1 percentage points), more than double the median decline in non-reservation counties.
- **The share of households with medical debt in reservation counties has fallen from 33% to 10% since Medicaid expanded.**
- **Medicaid covers 40% of Native American adults in school.**
- **Providing Medicaid expansion to Native American people in Montana costs the state little or nothing:** The federal government pays 100% of any care received in or through an IHS or tribal facility.