

The 4 percent price decline is only the second time that average monthly premiums have dropped year-to-year since the marketplace opened in 2014, and it is a sign that the health law is stabilizing after several years of turmoil caused in part by Mr. Trump. Open enrollment for Obamacare starts on Nov.

...insurers selling plans next year in the federal marketplace, which is used by people in 38 states, bringing the total to 175. That will be the largest number of issuers since 2016. Only two states, Delaware and Wyoming, will have a single insurer selling plans under the law next year, compared with five states currently.

For a 27-year-old, premiums for

Prices and other information about next year's Affordable Care Act plans in the 12 states, as well as the District of Columbia, that have their own marketplaces will be announced by those places. In all, 10.6 million people had health plans through the federal and state marketplace plans as of March, the last time the Trump administration released enrollment data.

...insurers who did not qualify for premium subsidies dropped by 2.5 million people, or 40 percent.

"It was inevitable that Obamacare's affordability crisis would eventually increase the number of uninsured," Ms. Verma said, pointing to new census data showing a rise in the number of higher earners without insurance.

In 2018, 8.5 percent of the population lacked health insurance, ac-

How 400,000 Children Lost Health Insurance

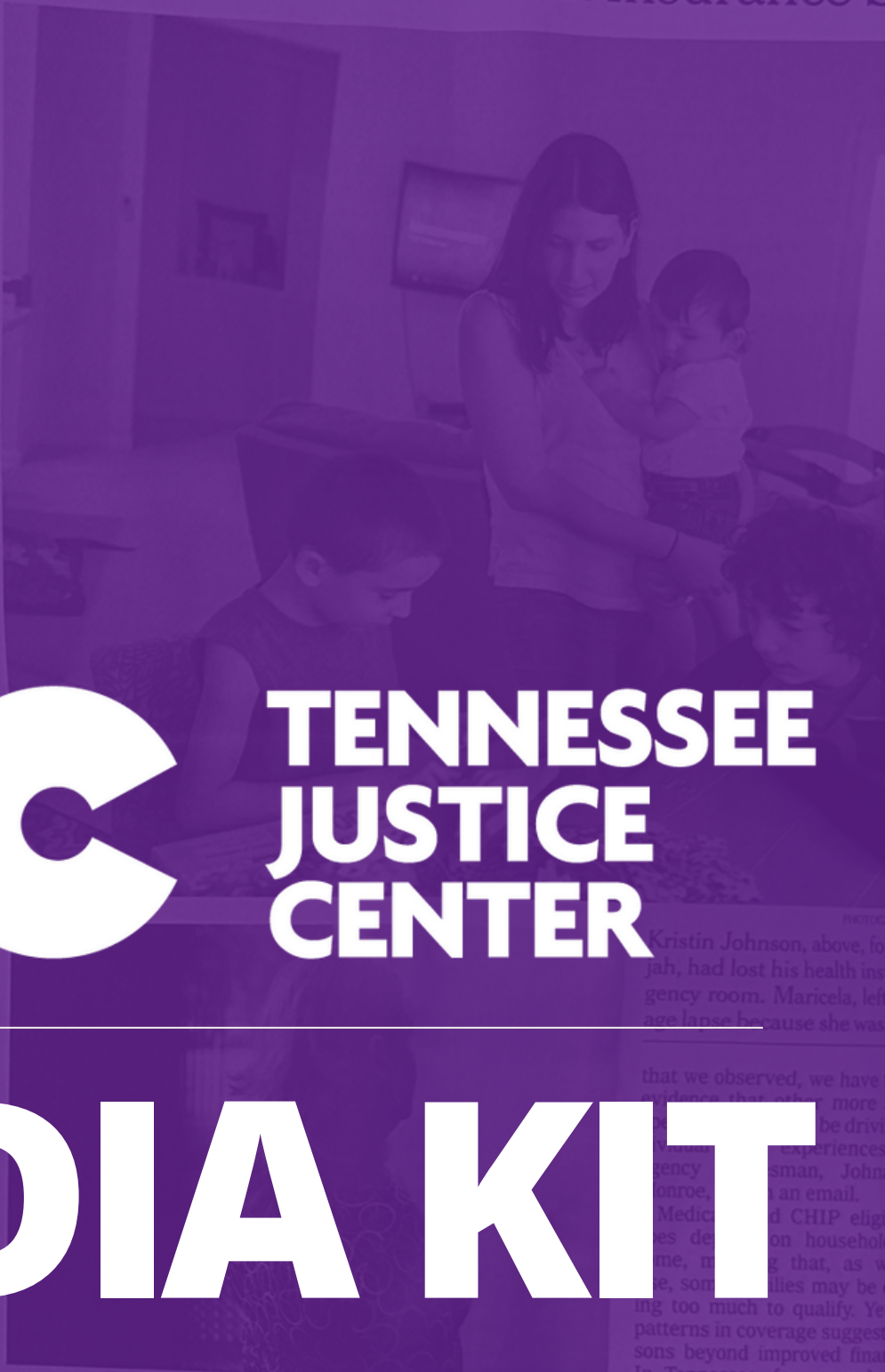
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rules to check the eligibility of families more frequently or that reset their lists with new computer systems. In some states with large immigrant populations like Florida, doctors and patient advocates report growing concern among parents that signing up their children (who are citizens) may hurt their own chances of getting a green card or increase their risk of deportation.

When asked about the drop in Medicaid enrollment, government officials tend to point first to the improved economy, which has undoubtedly enabled some families to gain jobs with private insurance.

"Unemployment remains low, wage growth is up, & we now see fewer people relying on public assistance," Seema Verma, the administrator of the Centers for Medicare and Medicaid Services, wrote on Twitter in April. "That's something to celebrate."

In many states with large declines, like Tennessee and Mis-



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happened to these kids."

The census shows that about 25,000 more children there have become uninsured since 2016.

The changes helped the uninsured rate among children reach its lowest level ever in 2016, with fewer than 5 percent without cov-

Kristin Johnson, above, for Jah, had lost his health insurance in an emergency room. Maricela, left, lost her job because she was

that we observed, we have found that more than 10 percent of households have experienced a change in insurance status since 2016. In Tennessee, for example, the biggest declines in Medicaid enrollment have come in counties with the highest unemployment rates, a Justice Center analysis found.



PRESS CONTACT

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BOILER PLATE

The Tennessee Justice Center (TJC) is a leading nonprofit committed to advocating for vulnerable populations across Tennessee, particularly those facing barriers to accessing essential healthcare and economic stability. Since 1996, TJC has used lawsuits, legislation, and coalition building to overcome injustice, winning \$2 billion in health care and hundreds of millions in financial and nutritional assistance for Tennesseans.

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OUR EXPERTS



Michele Johnson

Executive Director & Co-Founder

Michele is a leading authority in health law and policy, with a focus on economic justice and social welfare. She leads in children's advocacy, speaking up for Tennessee's vulnerable youth. Michele guides individuals through medical debt challenges and champions programs like TennCare and CoverKids. She's a vocal supporter of Medicaid expansion, working towards fair healthcare access, motivated by her dedication to social justice. Read Michele's full bio [HERE](#).

Gordon Bonnyman

Staff Attorney & Co-Founder

Gordon joined Michele in co-founding TJC in 1996. He served as the executive director until 2014, when he stepped down to return to the full-time practice of law as a staff attorney. Gordon has represented thousands of low-income clients in a wide variety of civil matters. He has earned a national reputation for his expertise in health policy, public benefits, disability rights, long-term care (nursing homes & community-based services), medical debt, prisons & sentencing, and civil rights. Read Gordon's full bio [HERE](#).



Signe Anderson

Director of Nutrition Advocacy

Signe is an expert in federal nutrition safety net programs, particularly on topics involving SNAP, WIC, child nutrition, TANF, and Summer-EBT (formerly P-EBT). With deep experience in navigating policies regarding these vital programs, she is dedicated to ensuring individuals and families access vital nutrition support. Read Signe's full bio [HERE](#).

Chanda Freeman

Health Policy & Advocacy Program Manager

Chanda is a seasoned advocate in healthcare policy, with a focus on Medicaid expansion for equitable healthcare access. She's passionate about tackling racial equity and health disparities, especially for underserved rural communities. Chanda's continued efforts and expertise in health policy helps shape fairer healthcare systems and better health outcomes Tennessee's most vulnerable populations. Read Chanda's full bio [HERE](#).



Vanessa Zapata

Director of Health Policy & Equity

Vanessa works in health policy and equity. She provides direct services to individuals having issues navigating public health insurance programs like TennCare, CoverKids and Medicare Savings Programs (MSPs). She advocates for policies that strengthen public benefits programs, removes access barriers to these programs, and promotes health equity. Read Vanessa's full bio [HERE](#).

MISSION

To relentlessly protect and improve the laws, policies, and programs that secure dignity and opportunity for all Tennesseans.

VISION

We envision a state where Tennesseans, across the lines of race, class, age, ability, and gender, have their voices heard and their most basic needs met.

CORE VALUES

The ideals that guide our work and drive our daily efforts towards justice for all Tennesseans: Compassion, Excellence, Knowledge, Courage, & Joy.

OUR HISTORY

We have been in this work since 1996, standing alongside Tennessee families and helping them gain access to the programs and benefits necessary for them to live. After Congress placed restrictions on legal services programs, effectively creating a two-tier justice system, community and bar leaders from all parts of the state and across the political spectrum established TJC to provide legal representation to Tennesseans who fall in the gap.

WHAT WE DO

TJC helps families from Memphis to Mountain City cut through the red tape and legal barriers that often deny them vital services like healthcare and nutrition. Using what we learn from individual cases, TJC pursues systemic reforms that benefit all Tennesseans. We advocate for public policies that will make Tennessee a more just, compassionate, and inclusive state for all.

OUR COMMITTMENT TO EQUITY

TJC believes that diversity, equity and inclusion are vital to our mission of ensuring justice for all. We recognize that racism is foundational to the social and economic disparities that plague our nation. We work to achieve opportunity, security, and dignity for all Tennesseans. We tackle barriers to inclusion by humbly focusing on what's broken both inside and outside of TJC.

OUR IMPACT

PROTECTING HEALTH COVERAGE

In April the COVID public health emergency officially ended, triggering review of the TennCare eligibility of over 1.5 million Tennesseans in a process that continues throughout 2024. Half are children, and most of the adults are elderly, pregnant or have severe disabilities. The state projects that 500,000 will lose their coverage. Three-fourths are terminated for failing to navigate the dauntingly complex process, rather than because they fail to meet eligibility criteria.

TJC developed an “all hands on deck” strategy for informing the public, training volunteers and engaging organizations across the state to help people maintain their coverage. With a series of webinars and ongoing technical support, TJC trained and supports over 1,000 volunteers and professionals who assist families and refer problems to TJC staff. This immense team effort has not only provided direct assistance that has preserved coverage for thousands of people but has enabled TJC to get the state to address several systemic issues that were affecting thousands more.

In a week-long trial in November TJC and pro-bono colleagues from three national firms presented their case in a class action challenging procedural defects in the TennCare eligibility process and the state’s failure to accommodate the needs of people with disabilities. The case seeks injunctive relief requiring the reinstatement of 108,000 people wrongfully terminated, the prospective reform of TennCare notices and appeals, and the creation of an effective system for accommodating people with disabilities. A ruling is expected by mid-2024, but the state has already adopted some reforms under pressure from the lawsuit.

IMPROVING CHILD NUTRITION

In 2023 TJC launched a comprehensive multi-year strategy to improve nutrition for children from birth to adulthood, by improving the state’s administration of three vital federal nutrition programs that improve children’s cognitive and physical development, with lifelong benefits in learning, earnings, health and longevity.

- The Women, Infants & Children (WIC) program provides supplemental nutrition to pregnant and post-partum mothers and to their infant and pre-school children. Tennessee ranks 50th in the nation, with only two of every five eligible mothers and children receiving WIC. TJC advocacy will benefit thousands of children during a crucial period of their brain development.
- School meal programs provide much needed food security in Grades K-12. For years, TJC has played a leading role in expanding these programs across the state. Our next goal is to win approval of universal eligibility in all schools, a policy shown to materially improve education outcomes for at-risk children.
- The Pandemic-EBT (P-EBT) program provided nutrition assistance to millions of children during the COVID pandemic, proving the value of such assistance when school meals are unavailable. Congress authorized a new “Summer EBT” program when school is out, but Tennessee was one of a handful of states that did not sign up. With a December deadline looming, TJC led a coalition of educators, agencies and children’s advocates that persuaded officials to opt in at the last minute. As a result, 644,000 low-income Tennessee children in grades K-12 will be eligible to receive Summer EBT starting this year.

2023 AT A GLANCE

1,844

Individual cases acquired and closed in 2023.

\$5.2

Million dollars secured in client benefits, ensuring healthcare and nutritional assistance for our clients.

1,582

New partners added throughout the state, focusing on groups led by and serving communities of color

80

Counties supported across the state of Tennessee.

1,297

Established partners actively engaged throughout the state.



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