

# 美国医疗补助扩员计划即将终止 数百万

## 民众或将失去医保 Millions risk losing US healthcare when Covid emergency declaration expires

今年 7 月美国新冠疫情公共卫生紧急状态到期时, 如果不再延期, 医疗补助扩员计划将随之终止, 那么将有数百万美国人因为不符合条件而失去医保, 对这部分人而言后果可能是毁灭性的。



Photo/Pexels

When the US federal government' s pandemic health emergency declaration expires, millions of Americans are at risk of losing healthcare coverage through Medicaid with potentially devastating consequences.

当美国联邦政府的新冠疫情公共卫生紧急状态到期时, 数百万美国人将面临失去医疗补助计划提供的医保的风险, 后果可能是毁灭性的。

According to an analysis by the Kaiser Family Foundation, an estimated 5.3 million to 14.2 million could lose their Medicaid coverage when the Covid-19 public health emergency ends on 15 July if it is not extended.

凯泽家庭基金会的分析显示，新冠疫情公共卫生紧急状态在 7 月 15 日到期时如果不再延期，据估计将有 530 万至 1420 万名美国人不再享受医疗补助计划提供的医保。

During the pandemic, the federal government required states to continuously enroll Medicaid recipients into the program, providing \$100.4 bn in new funds to cover the costs of doing so, halting coverage gaps and loss of eligibility for those who rely on healthcare coverage through Medicaid.

在疫情期间，美国联邦政府要求各州不断吸收民众参加医疗补助计划，并提供 1004 亿美元（约合人民币 6764 亿元）的资金来支付所需费用，通过医疗补助计划来弥合医保鸿沟，同时暂时保留那些不符合医疗补助条件者的医保资格。

Medicaid enrollment is estimated to reach 110.2 million people by the end of fiscal year 2022, with enrollment expected to decline significantly when continuous enrollment ends.

据估计，医疗补助计划将会在 2022 财年结束前覆盖约 1.1 亿人，当扩员计划终止时参保人数将会显著减少。

Federal government subsidies to make healthcare plans more affordable on the insurance marketplace are expected to end on 31 December 2022, making health insurance plans more expensive, possibly resulting in more Americans losing health insurance coverage because they can't afford it.

此外，美国联邦政府为保险市场上的健康险项目提供的补贴将于 2022 年 12 月 31 日终止，这将使健康险的保费变得更贵，从而可能导致更多美国人因无力支付而失去医保。

Zachary Fوسفeld of Philadelphia, Pennsylvania, a PhD candidate in epidemiology at Drexel University, is anticipating the loss of his Medicaid coverage when continuous enrollment ends, because his university stipend increase will put him over the income limit.

来自美国宾夕法尼亚州费城的扎卡里·富斯菲尔德是德雷塞尔大学流行病学的博士生，他在医疗补助扩员计划终止时将会失去医保，因为大学助学金的增加将会使他的支出超过收入上限。

A type one diabetic who suffers from other illnesses, Fusfeld said he will have to rely on his student healthcare and pay out of pocket for copays on medications, medical supplies, and doctor visits when his Medicaid coverage ends later this year, the costs of which are not affordable and not covered by his pay increase.

身为一个同时患有其他多种疾病的 1 型糖尿病患者，富斯菲尔德表示，今年早些时候医疗补助计划的医保终止时，他只能完全依靠自己的学生医保，开药、购买医疗用品、就医时都必须自掏腰包。这些费用是他增加的收入所无法覆盖的，也不是他负担得起的。

He recently required surgery on his ankle and is worried about affording the physical therapy he requires, though he noted there are many people who are facing the loss of Medicaid and don't have any sort of supplemental insurance coverage as he does.

近期他的脚踝需要手术，因此他担心他付不起自己所需的理疗费用，不过他注意到有很多人也将失去医疗补助，但却不像他那样有任何补充医疗保险。

Dylan Brown of New Jersey is disabled and relies on Medicaid for a home aide he requires around the clock to be able to get out

of bed, dress and feed himself. He constantly worries about losing his Medicaid and Social Security disability insurance due to income and asset eligibility requirements and is very concerned about losing Medicaid when continuous enrollment ends.

美国新泽西州的迪伦·布朗是残疾人，他靠着医疗补助计划才能雇得起一个全天护理员，帮他起床、穿衣、吃饭。他一直在担心因为收入和资产不符合条件而失去医疗补助和社会安全残障保险，他也很担心在医疗补助扩员计划终止时会失去医保。

Without Medicaid, he would have to rely on his parents, who work full-time, to provide the care he needs and pay out of pocket for care to the extent his family could afford it. These options, Brown argued, aren't feasible as he is planning to start law school this fall at Rutgers University, and his parents shouldn't have to uproot their lives to help him function, which is the responsibility of Medicaid.

没有了医疗补助计划，他只能依靠他有全职工作的父母来提供他所需要的护理，并自掏腰包雇佣自己的家庭能负担得起的护理员。布朗指出这些选项都不可行，因为他计划今年秋季开始在罗格斯大学读法学院，他

的父母本不该为了帮助他正常生活而把自己的生活搞得天翻地覆，这应该是医疗补助计划的责任。

"There shouldn't be a cutoff date. There's no reasonable argument for not giving disabled people the care they need to survive," added Brown. "Regardless of what you're feeling on whether people should have free healthcare, the disabled need it. There are no alternatives for us. It's Medicaid or bust, and when the Medicaid rules are this convoluted and hard to keep track of, it almost feels like a full time job just keeping my benefits."

布朗说：“医疗补助扩员计划不应该有截止期。没有理由不给残疾人提供他们赖以生存的护理服务。不论你觉得人们是否应该享有免费医保，残疾人肯定是要的。我们别无选择。没有医疗补助计划我们就完蛋了，如果医疗补助计划的规则如此晦涩又朝令夕改，想要保住这一福利简直像干一份全职工作一样费劲。”