

# Advocacy: Collecting Personal Stories

Robin Stelly, January 15, 2026



# Why do Stories Matter?

- Engaging & powerful
- Persuasive & motivating
- Irrefutable, can only be ignored
- Good teaching tools: interest and retention
- Highlight the impact of policies on real people
- Give voice to the people affected by policy

Because Medicaid is about more than health insurance. It's about jobs, stability, and economic growth.

Every time Medicaid pays for a doctor's visit or funds a home health aide, that payment supports a job. That job supports a family. That family strengthens a local economy. And as Medicaid evolves—covering services like housing supports, nutrition, behavioral health, and social services—its economic impact only grows.

It also boosts workforce participation. When people have health coverage, they stay healthier, miss fewer days of work, and avoid financial ruin from medical bills. Medicaid gives working parents, caregivers, and people managing chronic conditions the stability they need to stay employed and contribute fully to their communities.

<https://www.chcf.org/resource/medicaid-one-americas-strongest-economic-engines-why-dont-we-treat-way/>



American Hospital  
Association™

*Advancing Health in America*

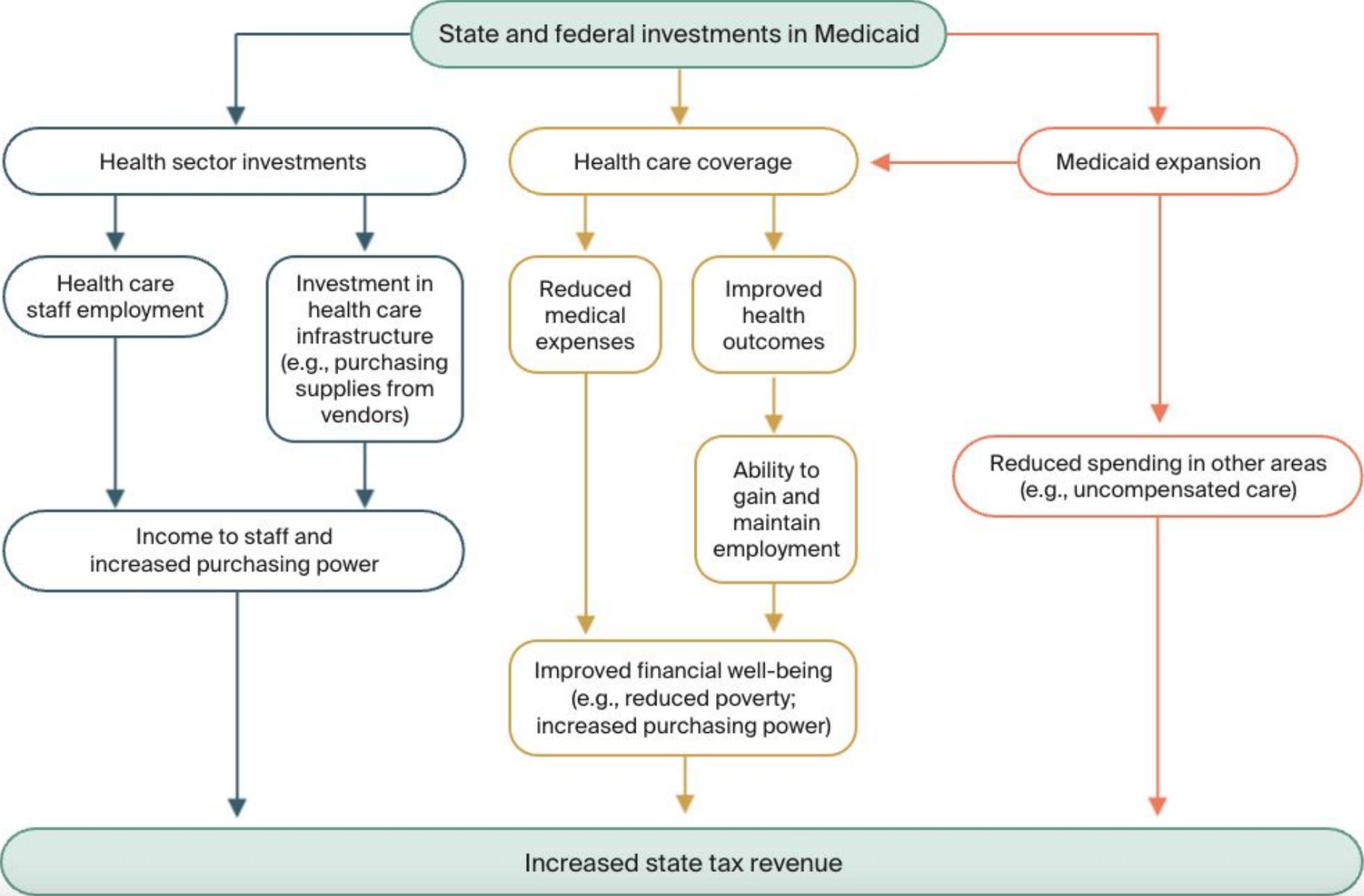
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# Medicaid Spending Reductions Would Lead to Losses in Jobs, Economic Activity and Tax Revenue for States

# How Does Medicaid Benefit States?



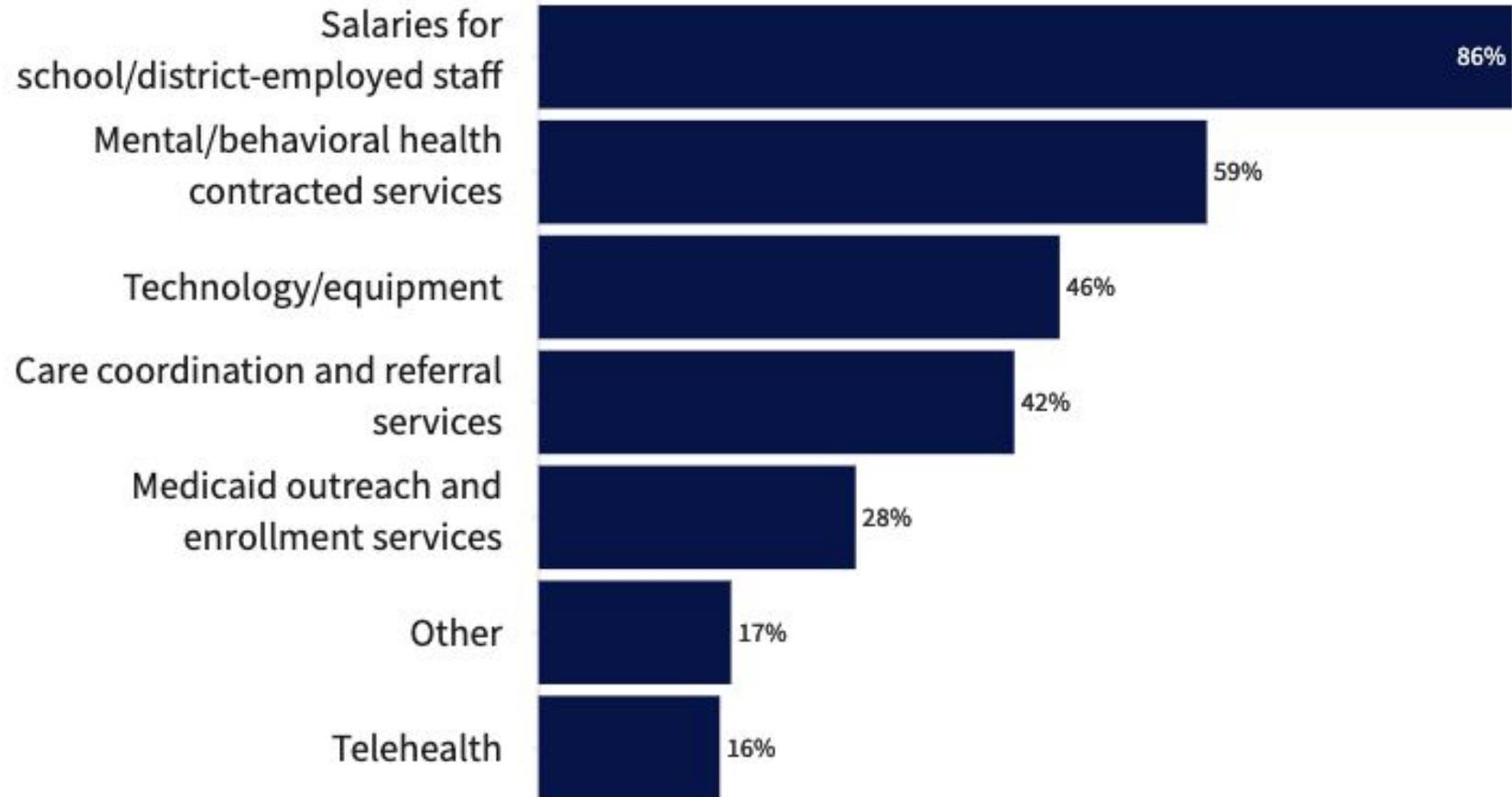
# How Medicaid Spending Cuts Could Harm Schools



By [Evie Blad](#) — April 18, 2025 ⌚ 4 min read

A decline in Medicaid funding wouldn't just harm qualifying students from low-income households, district leaders said. Reimbursements help cover the salaries of staff like psychologists, therapists, and nurses whose work supports all students. Without Medicaid, districts would have to cut those employees' hours or take funds from elsewhere to cover the costs.

## How Do School Districts Use Medicaid Reimbursement Funds



DATA SOURCE: Healthy Schools Campaign, 2025



**H.R. 1**

**the budget reconciliation bill**

**One Big Beautiful Bill Act**

**was signed into law on July 4, 2025.**

# Big Picture with some numbers



600,000 Pennsylvanians without access to health insurance



\$707 million/year in uncompensated care



\$1.7 to \$4.5 billion cut from our state Medicaid budget



47 hospitals vulnerable to reduced services

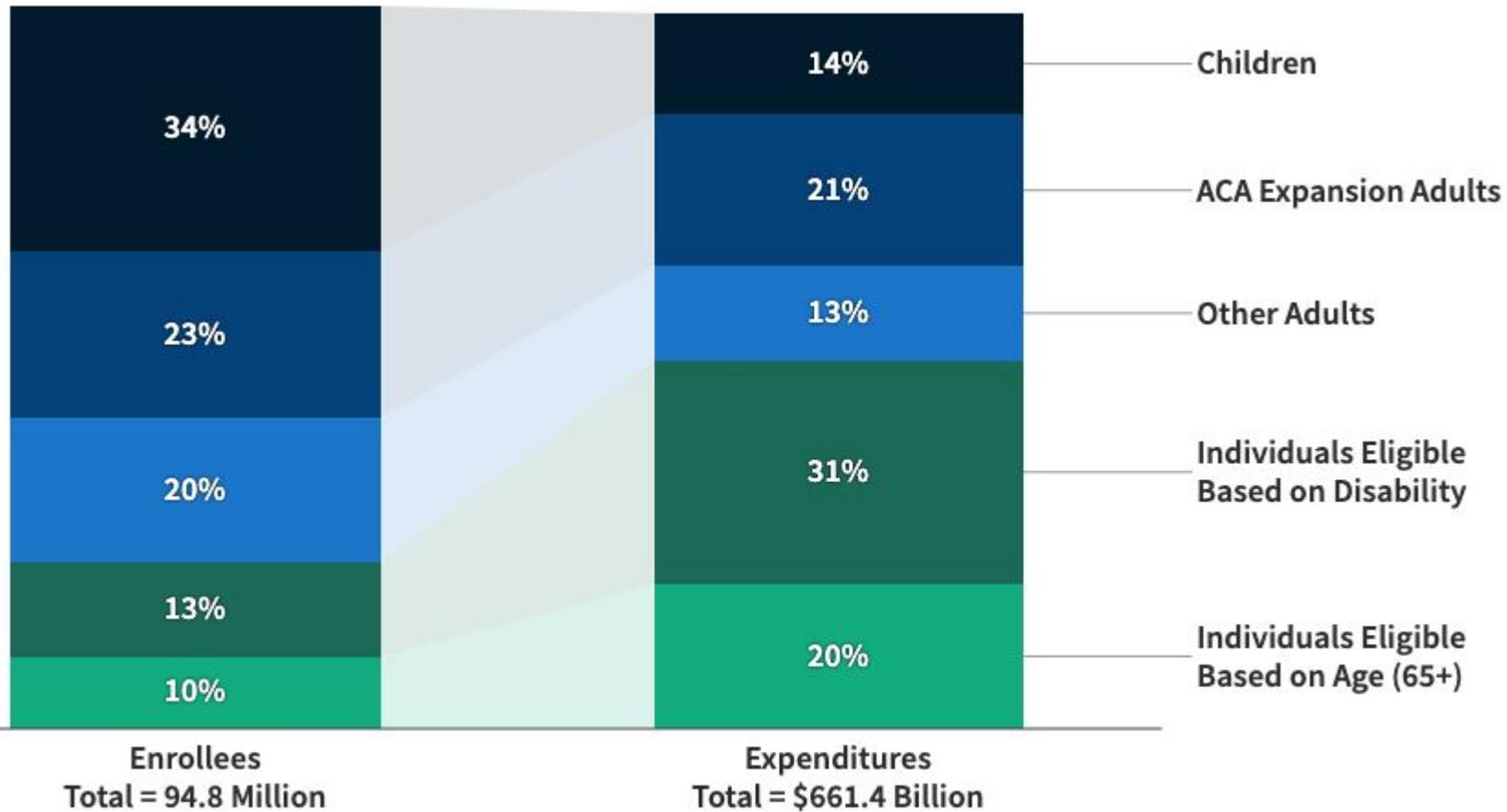


57,000 jobs lost



\$173 million/year in added medical debt for Medicaid patients

## People Eligible for Medicaid Based on Disability or Age (65+) Accounted for 1 in 4 Enrollees but Over Half of All Spending in 2021



Note: Includes full and partial benefit enrollees enrolled in at least one month of Medicaid during 2021. Total may not sum to 100% due to rounding.

# Why is Medicaid Expansion Important?

- As a result of H.R.1, Pennsylvania will lose \$20 billion in federal Medicaid funding over the next 10 years
- Pennsylvania cannot make up for this loss and will need to make difficult decisions to cut programs
- Medicaid Expansion is optional in Pennsylvania, and is at risk of being cut completely
  - 750,000 adults on MA expansion could lose coverage

# Medicaid Work **Reporting** Requirements Start January 1, 2027

- Applies to adults ages 19-64 in the expansion category who are not pregnant and not receiving/eligible for Medicare
- Work Requirement (“Community Engagement”)
  1. At least 80 hours / month work, community service, or work program; or
  2. Attend educational or career training program at least half-time; or
  3. Engage in a combination of the above for at least 80 hours / month; or
  4. Have monthly income equal to at least federal minimum wage x 80 hours (\$580);  
or
  5. Seasonal worker with average income over prior six months of federal minimum wage x 80 hours (\$580)

# Work Requirement Compliance

- Must meet requirement
  1. At application: In 1-3 months immediately prior to month of application (number of months is state option)
  2. At renewal: In at least 1 month between last eligibility determination and renewal (number of months of compliance is up to state)
- Consequences of noncompliance
  1. Loss of Medicaid eligibility
  2. No access to Pennie (Marketplace) subsidies

## What We Learned from SNAP and TANF WR

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- Massive loss of eligibility for benefits across programs
- No significant change in employment
- Increasing economic hardship
  - In Michigan, increasing sanctions reduced employment rates
  - Higher levels of “deep poverty”
- Carve-outs for disability and other exemptions fail
  - Coverage losses hit people with disabilities especially hard

# What is the expected impact of work requirements?

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CBS projected **5.3 Million** increase in uninsured population

Projected Medicaid funding cut: **\$325 Billion (Federal only)**

Projected reduction in **Medicaid expansion enrollment: 30%**

By far the harshest work requirement to date

- Largest age range (19-64)
- Must comply prior to enrollment, with up to 3-month lookback
- Not eligible for Marketplace tax credits

We expect these cuts and new requirements to put a strain on the Medicaid system such that Medicaid will break.



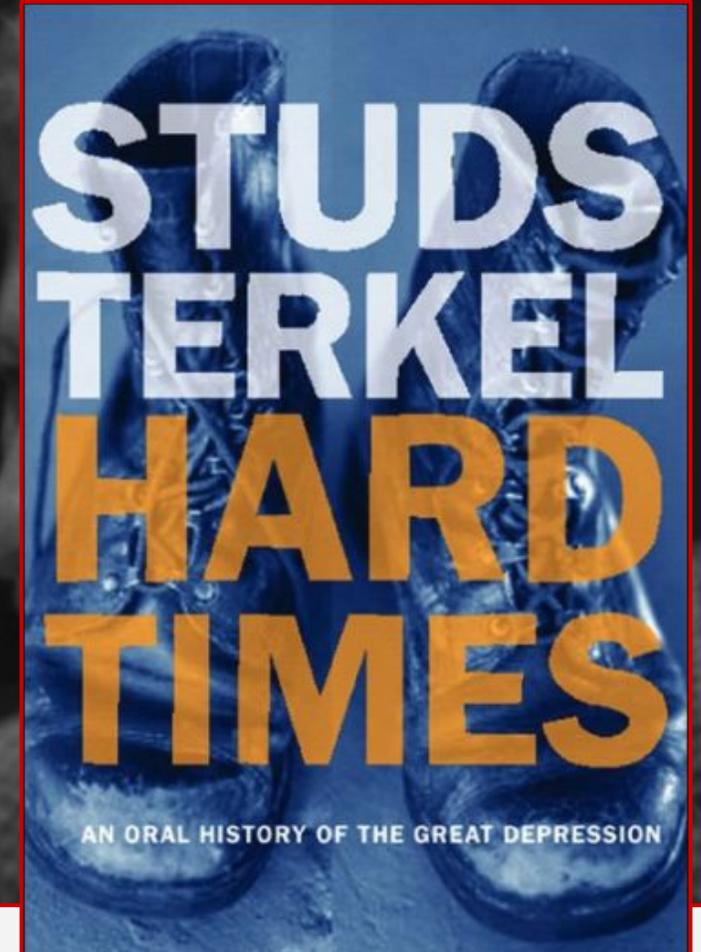
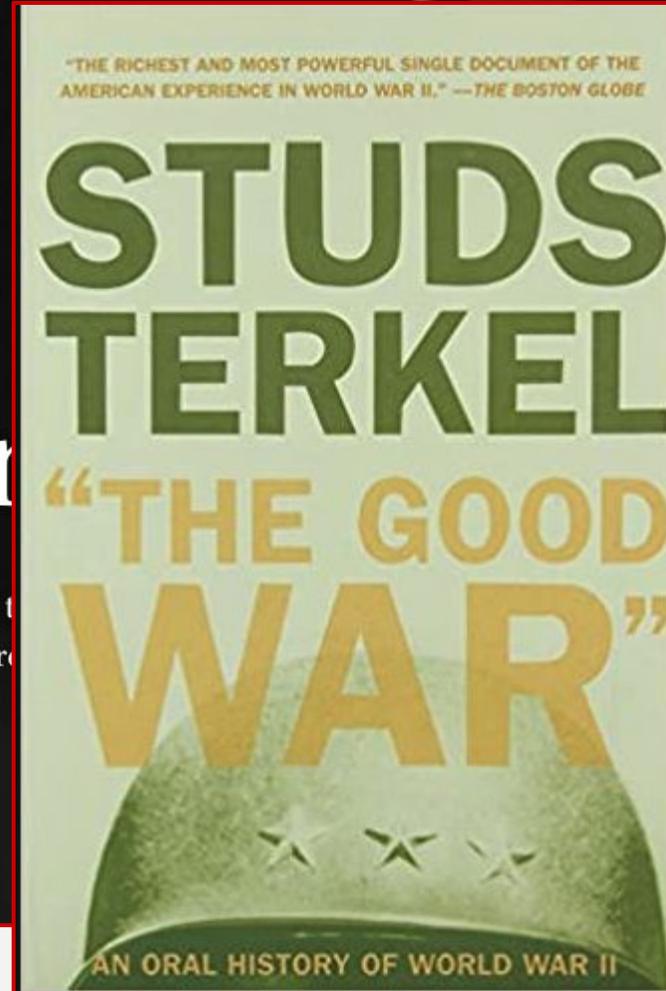
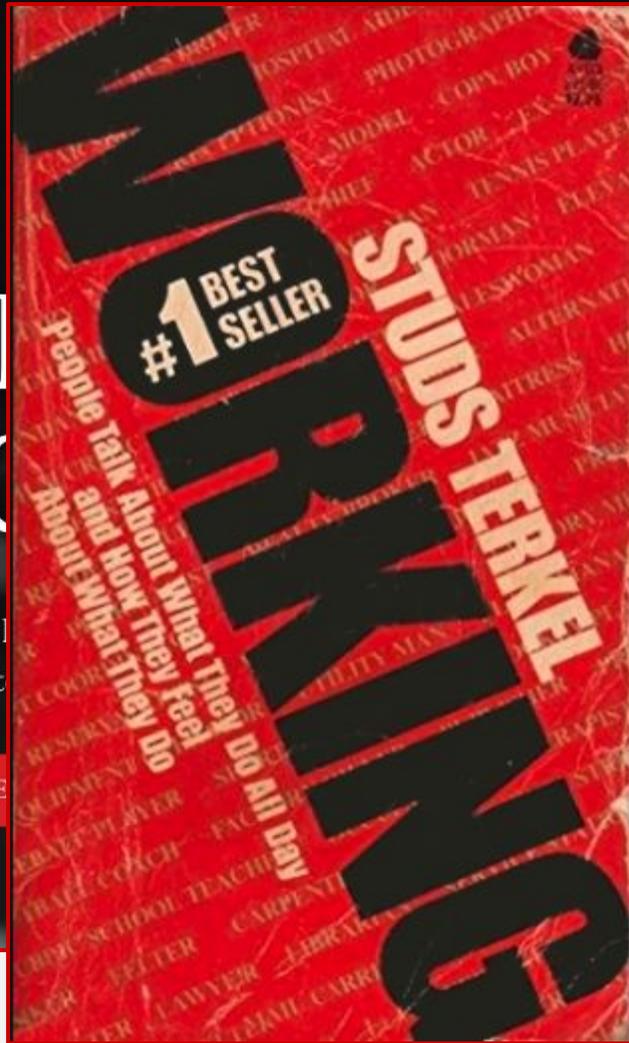
# We Need Stories

# The Art of Conversation

In his 45 years on WFMT radio, Studs Terkel talked to the 20th century's most interesting people. Browse our growing archive of more than 2,000 programs.

[Explore the Archive](#)

[Learn About Studs](#)



# Why do Stories Matter?

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*We Are All Connected*



**Stories are powerful**



John Baer, "Of Harrisburg's push to punish the poor," *Philadelphia Inquirer*, April 1, 2019

# From Notes to Story

# What Details are Needed?

**Context:**  
Name, Age,  
Address, Etc

**Experience of  
Program/Policy**

**Quote**

**What Would  
Happen?  
(HARM)**

# NOTES

**Name, Age:** Nat , 34 years old

**Address:** Upper Darby

**Phone:** 215.555.5555

**eMail:** me@email.com

**Experience with the program:** Has been using GA for two months. Lives in a shelter. Previously homeless (March 2019) Has Type II diabetes and high blood pressure. Has meds. Waiting for SSDI. Sees doctors for diabetes and blood pressure. Needs to have blood tests. Has co-pays for meds. Takes bus and subway to doctors. Uses the GA cash to get groceries, other staples.

**Quote:** If I didn't have the money from GA, I wouldn't even be able to get to my doctor or get my medicine and I need them to live.

# STORY

"My name is Nat, I live in Upper Darby, and I have been receiving GA for two months. I live in a shelter now, but before I was here I was living on a bench in Chester County for six months. I have type 2 diabetes and I take high blood pressure pills that I need in order to maintain my health. I applied for SSDI two and a half months ago and am waiting to hear back about my case. The money I get from General Assistance is helping me remain stable while I wait to be approved. I use the money from my cash assistance to pay for transportation to get to doctors, fees and copays for medications and the doctor, really basic things that I need on a day to day basis."

Healthcare Cuts

### Why is Medicaid important to you?

Congress recently passed legislation to make big cuts to Medicaid. Tell us why Medicaid is so important to you and your family.

SHARE THIS QUESTION



## Share why Medicaid is important to your family!

RECORD YOUR VIDEO

UPLOAD VIDEO

### Stories From This Question:



From **Alisha**



From **Kathryn**



# Data



## **Scenario 1:**

Family of four, Philadelphia County,  
\$78,000 annual income

### **With enhanced premium tax credits:**

Monthly premium - \$260 (\$3,120/year)  
Percent of income - 4%

### **Without enhanced premium tax credits:**

Monthly premium - \$541 (\$6,492/year)  
Percent of income - 8%

**Expiration of the tax credits results in a 108% increase on this family's net premium.**



## **Scenario 2:**

Married couple (60 years old), York County,  
\$82,000 annual income

### **With enhanced premium tax credits:**

Monthly premium - \$586 (\$7,032/year)  
Percent of income - 8.5%

### **Without enhanced premium tax credits:**

Monthly premium - \$2,976 (\$35,712/year)  
Percent of income - 44%

**Expiration of the tax credits results in a 412% increase on this couple's net premium.**





## Shaun & Colleen Tomko

Coopersburg, PA  
PA-01



*My son is not fraud or waste. He is a valuable human being who, with the appropriate supports, contributes to our community and is thriving. We need Medicaid to continue his quality of life.*

Shaun has coverage through Medicaid because of developmental disabilities diagnosed at birth. Medicaid pays for assistive technology to help Shaun interact and be more independent. Shaun has multiple disabilities and needs assistance with all activities of daily living. He uses assistive technology to communicate.

Currently, Shaun works part-time at a law firm. With the help of an aid, he does office work two hours a week. He volunteers a full day at the local library, re-shelving DVDs. He also volunteers at community events.

Not only does Medicaid support his activities, it is essential for his medical care. Because of a history of blood clots, Shaun needs to be on an expensive medication, Eliquis, for the rest of his life. Without Medicaid, this life-saving medication would be unaffordable.

Thanks to Medicaid, Shaun has a very good quality of life. Still, his mom Colleen worries about his future when they are no longer there to care for him because he has been on a waitlist for a waiver program that would guarantee his future in-home care. Without Medicaid and the family's support, Shaun would likely get forced into a nursing home. Put simply, losing Medicaid would destroy Shaun's life and take away his ability to participate in the community.

# What Makes an Effective Story?

- Someone who:
  - has used the program, either currently or in the past
  - has a loved one who uses the program
  - uses a threatened program or would be impacted by cuts
  - is willing to share the details of their experience
- Someone who simply has an opinion on the program or proposal does not make a good story



## Medicaid: A Family Lifeline

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**B** *I* U ↻ ↺

Your voice matters! Take this quick survey to help Congress better understand how Medicaid makes a difference for families like yours.

## Medicaid Works!

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**B** *I* U ↻ ↺

This is a survey for people who work with Medicaid consumers. We need to hear from as many providers as possible so Congress knows that millions of jobs depend on Medicaid funding.

## Short Pennie Questionnaire

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**B** *I* U ↻ ↺

Please help us tell Congress that they need to stop stalling and make plans at Pennie affordable

# Collecting Stories

# Ethics & Privacy

- Approach people with sensitivity
- Stories are “valuable,” “compelling,” or “powerful,” not “good”
- Ask for permission at every step along the way

# Where to Send Story Leads

- All questions and concerns, contact Robin Stelly at [robin@pahealthaccess.org](mailto:robin@pahealthaccess.org) or by phone at 203.216.9719

Robin Stelly,  
Organizer  
PA Health Access Network  
c: 203.216.9719  
e: [robin@pahealthaccess.org](mailto:robin@pahealthaccess.org)

PHAN HELPLINE ([Pennie.com](http://Pennie.com) and Medicaid)

877.570.3642



# PA Impacts of Federal Changes

- About 600,000 Pennsylvanians are expected to lose health coverage through Medicaid and Pennie
- Uninsured rates will strain hospitals, particularly rural hospitals, by increasing uncompensated care
- People will be at risk of medical debt
- Small businesses will suffer

# Fewer Americans sign up for Affordable Care Act health insurance as costs spike

This year's sinking sign-ups — sitting at about 22.8 million so far — mark the first time in the past four years that enrollment has been down from the previous year.

By: AP via Scripps News Group

*Posted 10:38 AM, Jan 14, 2026*

Fewer Americans are signing up for Affordable Care Act health insurance plans this year, new federal data shows, as expiring subsidies and other factors push health expenses too high for many to manage.

Nationally, around 800,000 fewer people have selected plans compared to a similar time last year, marking a 3.5% drop in total enrollment so far. That includes a decrease in both new consumers signing up for ACA plans and existing enrollees re-upping them.

# New Federal Changes

- H.R. 1 includes various changes to the Marketplace (Pennie.com), Medicaid, and Medicare that will impact access to affordable healthcare
- **Cuts \$1 trillion to healthcare programs**—the largest cuts to healthcare in history

# Overview of Federal Changes to Pennie

1. More barriers to the application process
2. Certain immigrants will lose access to affordable health coverage
3. Premiums will significantly increase if Congress doesn't take action to extend tax credits

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# Enhanced Premium Tax Credits expire at the end of 2025. If they do, people will pay a lot more for coverage.



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Individuals will have 30 days to show compliance (coverage will be maintained during this period if already enrolled). After 30 days, if an individual is unable to demonstrate compliance with the requirements or show they are exempt, the state will be required to deny the application or disenroll the individual from coverage (no later than the end of the month following the 30-day period). States will be required to follow standard Medicaid termination processes, including determining whether an individual qualifies for Medicaid coverage on another basis and provide written notice and opportunity for a fair hearing. To regain Medicaid coverage, individuals will need to reapply (triggering another compliance check at application). Individuals will also be barred from receiving subsidized Marketplace coverage, as the law makes those losing (or denied) Medicaid coverage due to work requirements ineligible for premium tax credits to purchase coverage through the ACA Marketplaces.