

WHAT MEDICAID BRINGS TO Montana



The
Commonwealth
Fund



225,565
children and adults¹

are insured by Medicaid or CHIP (HMK Plus). Those covered include parents, pregnant women, and people with disabilities.

**CHILDREN
COVERED²**

40%

Children ages 0–18 in Montana who were covered by Medicaid in 2023

**ADULTS
COVERED²**

19%

Adults ages 19–64 in Montana who were covered by Medicaid in 2023



Montana received \$2 billion in federal support for Medicaid in 2023.

This accounted for 80% of total Medicaid spending in the state.³



**Medicaid enrollment
by the numbers**

97,511

Children enrolled in Medicaid or CHIP¹

79,606

Adults enrolled because of ACA expansion⁴

25,206

Dually eligible for Medicare and Medicaid⁵



Adults insured with Medicaid are least likely to report having medical debt

Adults ages 19–64 who were continuously insured and **reported having medical debt**, by insurance type, 2024⁷

21%
Medicaid

29%
Medicare

29%
Employer

32%
Individual /
Marketplace



Medicaid and CHIP are a critical source of coverage in rural parts of Montana

Percent of **children** (ages 0–18) living in rural or metro areas covered by Medicaid or CHIP, 2023⁶

Metro 39%

Rural 43%

Percent of **adults** (ages 19–64) living in rural or metro areas covered by Medicaid, 2023⁶

Metro 18%

Rural 22%



Medicaid helps youth with mental and behavioral health needs access care

Youth ages 12–17 with a **mental health condition** whose insurance covered mental health services, 2022⁸

Public Insurance

60%

27%

13%

Private Insurance

46%

30%

24%

ALWAYS

USUALLY

**SOMETIMES /
NEVER**

Public insurance = Medicaid, medical assistance, or any kind of government assistance plan for those with low incomes or a disability

Sources: 1. CMS, Medicaid and CHIP Enrollment Data Highlights, Sept. 2024. 2. Authors' analysis of 2023 ACS-PUMS. 3. KFF, Federal and State Share of Medicaid Spending, 2023. 4. CMS, Medicaid Enrollment Data Collected Through MBES, June 2024. 5. CMS, Medicare Monthly Enrollment, Sept. 2024. 6. Georgetown CCF, Medicaid's Role in Small Towns and Rural Areas, 2025. 7. Commonwealth Fund, Biennial Health Insurance Survey, 2024. 8. Authors' analysis of 2022 NSCH.