



THE ENROLLMENT RODEO: WHO'S GALLOPED IN AND WHO WILL BE LASSOED NEXT?

Elizabeth Lukanen, MPH
Deputy Director
State Health Access Data Assistance Center (SHADAC)
University of Minnesota

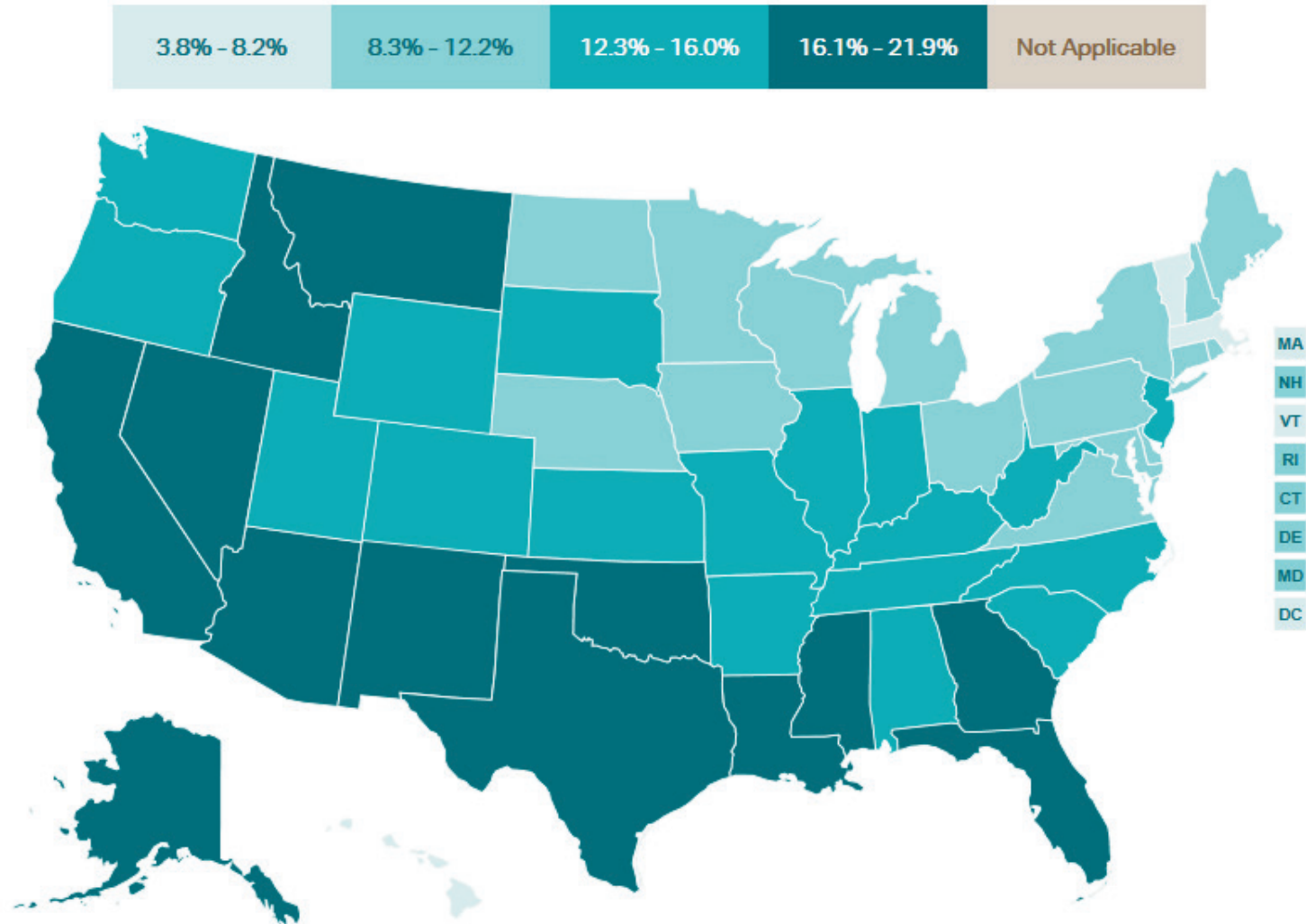
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Pre-ACA Coverage Landscape

- States started from very different places
- Huge state variation in:
 - Uninsured rates
 - Size of the Medicaid Program
 - Medicaid eligibility for adults
 - Medicaid participation rates
 - Size of the population potential eligible for QHPs

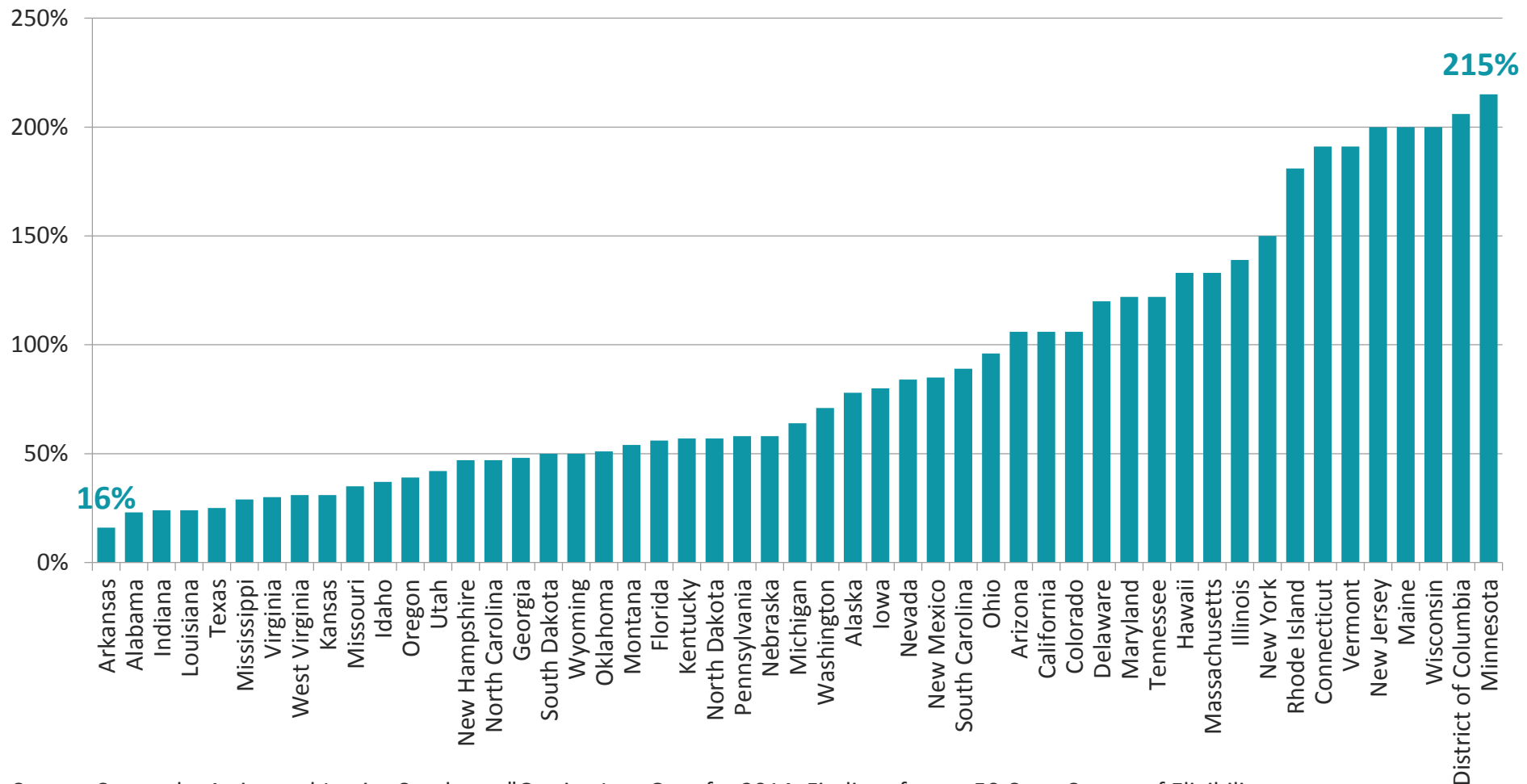


Percent Uninsured, 2013



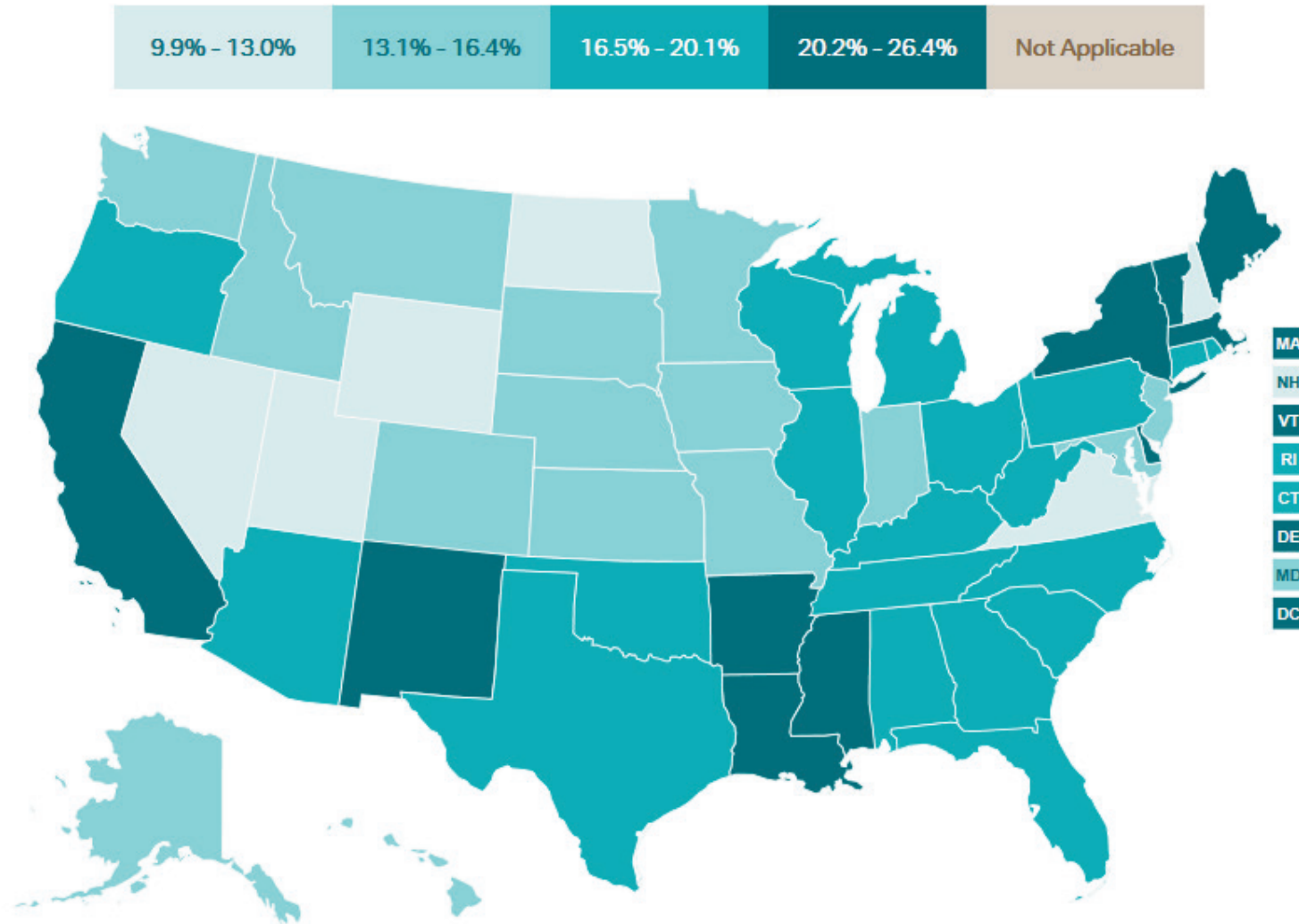
Source: SHADAC Analysis of 2013, ACS.

Medicaid Parent Eligibility Levels, January 2013 (% FPG, employed)



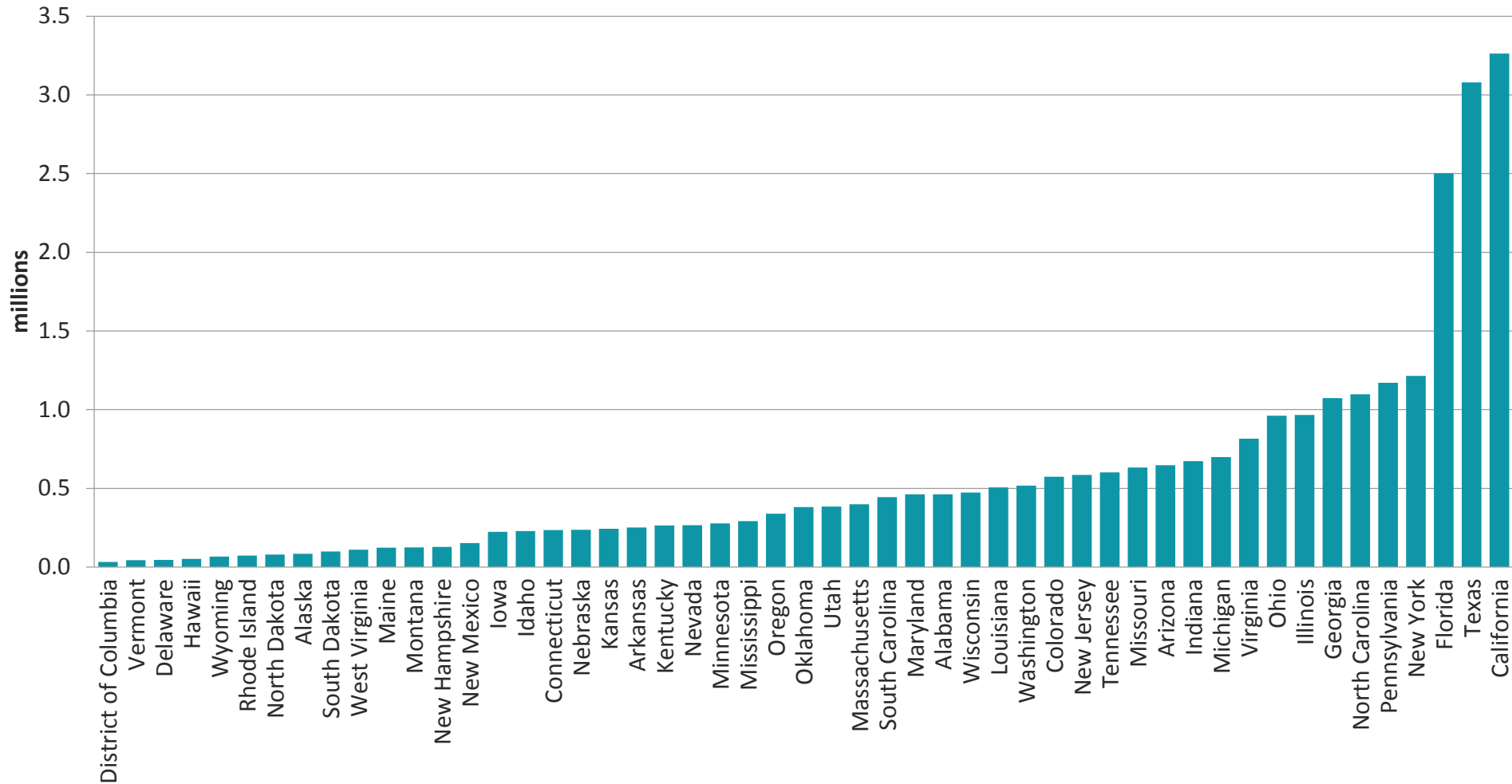
Source: Samantha Artiga and Jessica Stephens, "Getting Into Gear for 2014: Findings from a 50-State Survey of Eligibility, Enrollment, Renewal, and Cost-Sharing Policies in Medicaid and CHIP, 2012-2013," Kaiser Commission on Medicaid and the Uninsured, January 2013.

Percent with Medicaid/CHIP Coverage, 2013



Source: SHADAC Analysis of 2013, ACS.

Size of Potentially QHP Eligible



Source: Source: Henry J. Kaiser Family Foundation. (2014). Marketplace enrollment as a share of the potential marketplace population.

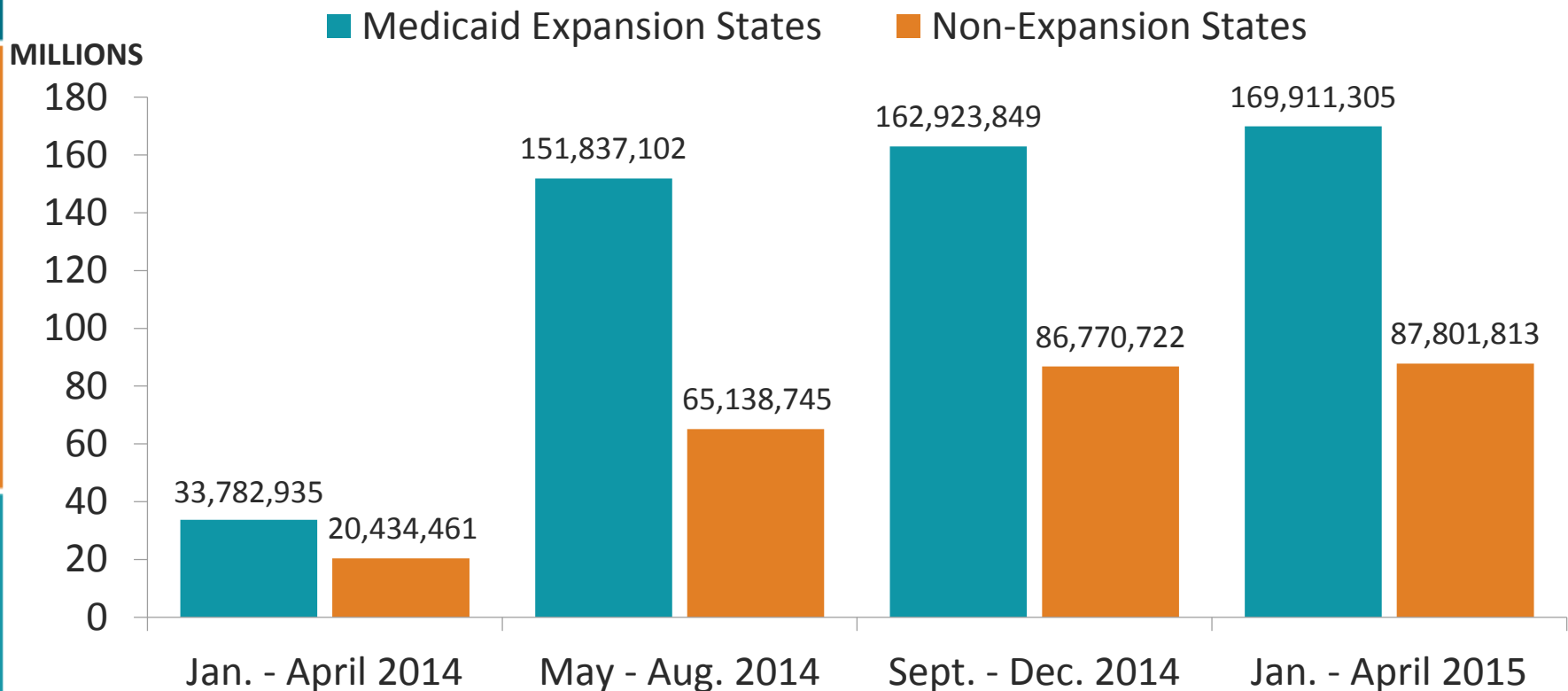
COVERAGE IMPACTS OF OEP 1 AND OEP 2



Coverage Impacts

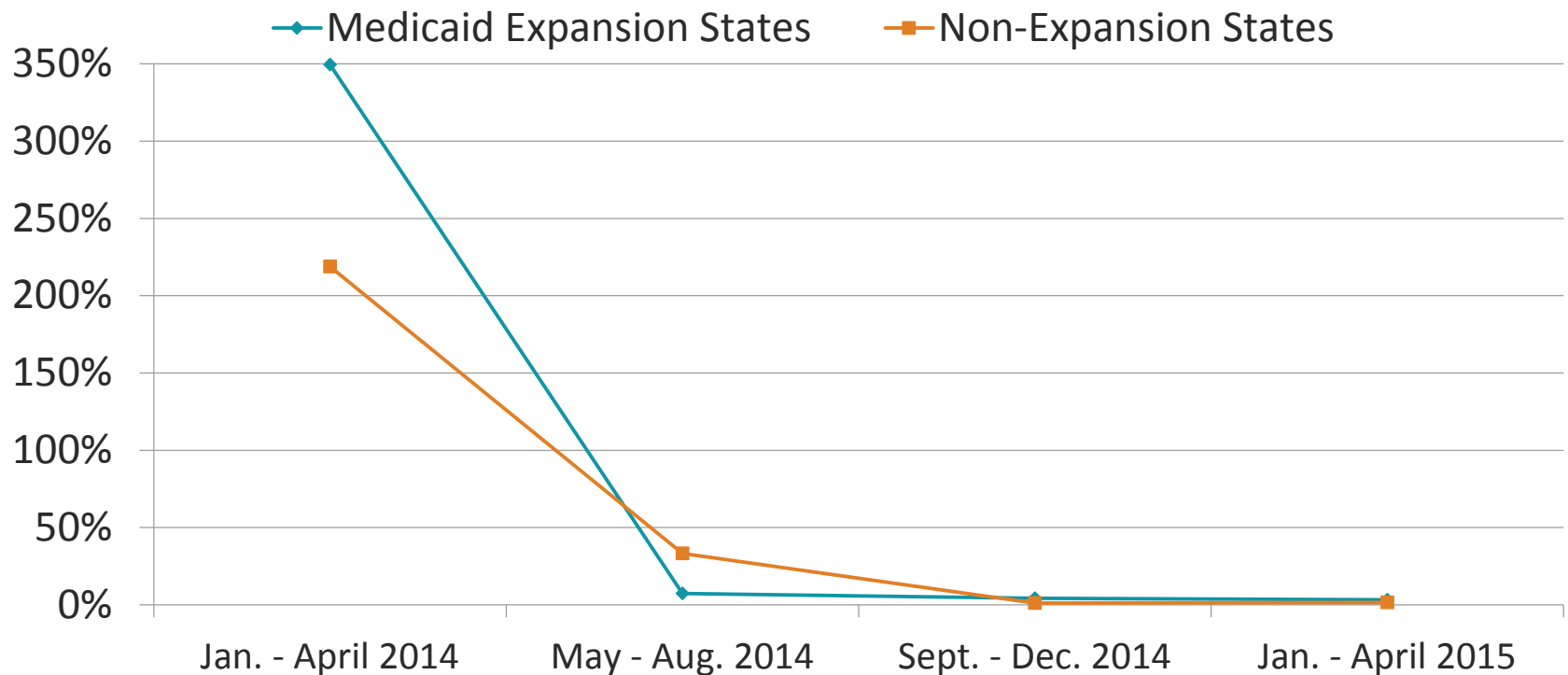
- Huge gains in Medicaid enrollment
 - Exceeded projections in most states
 - Gains in both Medicaid expansion and non-expansion states
 - Gains were faster than expected - Majority of the impact was in the first 8 months after expansion
- More modest gains in QHP enrollment
 - Early technical problems impacted enrollment for some State-Based Marketplaces and healthcare.gov states in OEP 1
 - States that experienced early glitches saw growth rebound in OEP 2
 - In some states, the growth has been lower and slower than expected

Medicaid Enrollment, January 2014 to April 2015



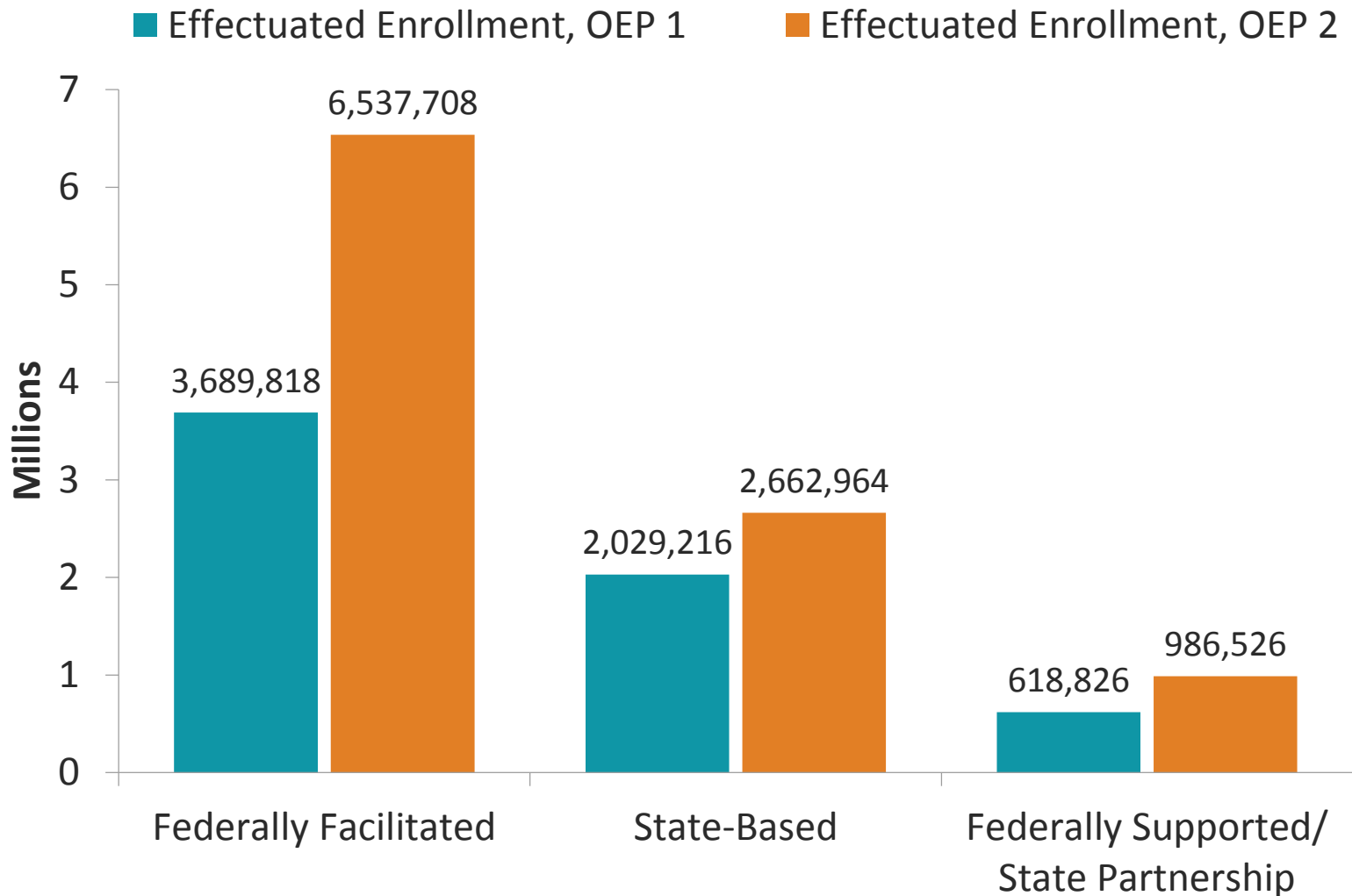
Source: Centers for Medicare and Medicaid Services. "Table 1A: Medicaid and CHIP: January 2014 – April 2015, monthly reports updated as of June 2015. <http://medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-enrollment-data/medicaid-and-chip-application-eligibility-determination-and-enrollment-data.html>

Quarterly Growth in Medicaid Enrollment, January 2014 to April 2015



Source: Centers for Medicare and Medicaid Services. . "Table 1A: Medicaid and CHIP: January 2014 – April 2015, monthly reports updated as of June 2015. Pre-ACA Enrollment reflects Average Monthly Enrollment, July – September 2013. <http://medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-enrollment-data/medicaid-and-chip-application-eligibility-determination-and-enrollment-data.html>

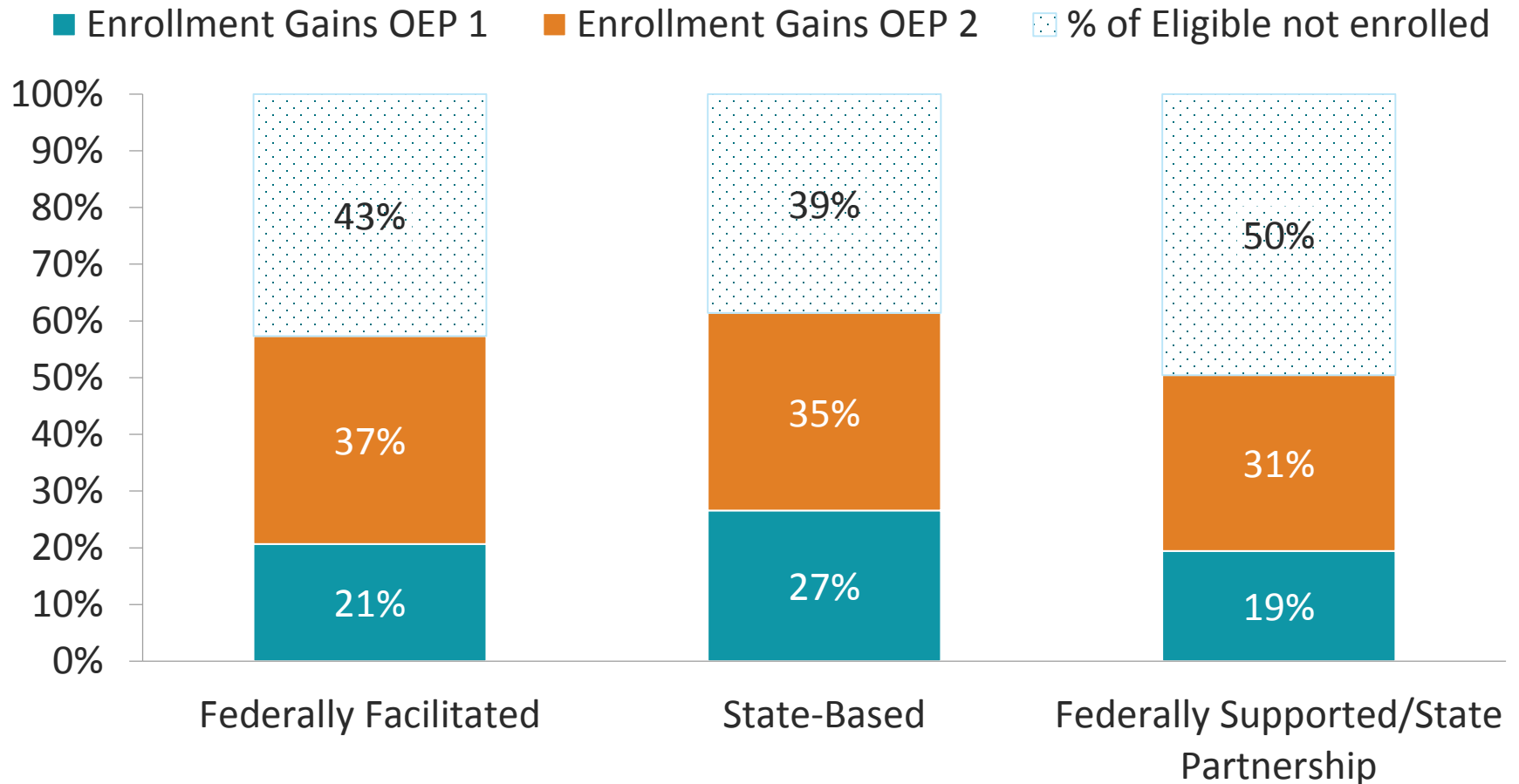
Marketplace Enrollment, OEP 1 and OEP 2



Source: Centers for Medicare and Medicaid Services. (2015, June 2). March 31, 2015 effectuated enrollment snapshot. OEP1 effectuated enrollment up to December 31, 2014. OEP2 effectuated enrollment up to March 31, 2015.

<https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-06-02.html>

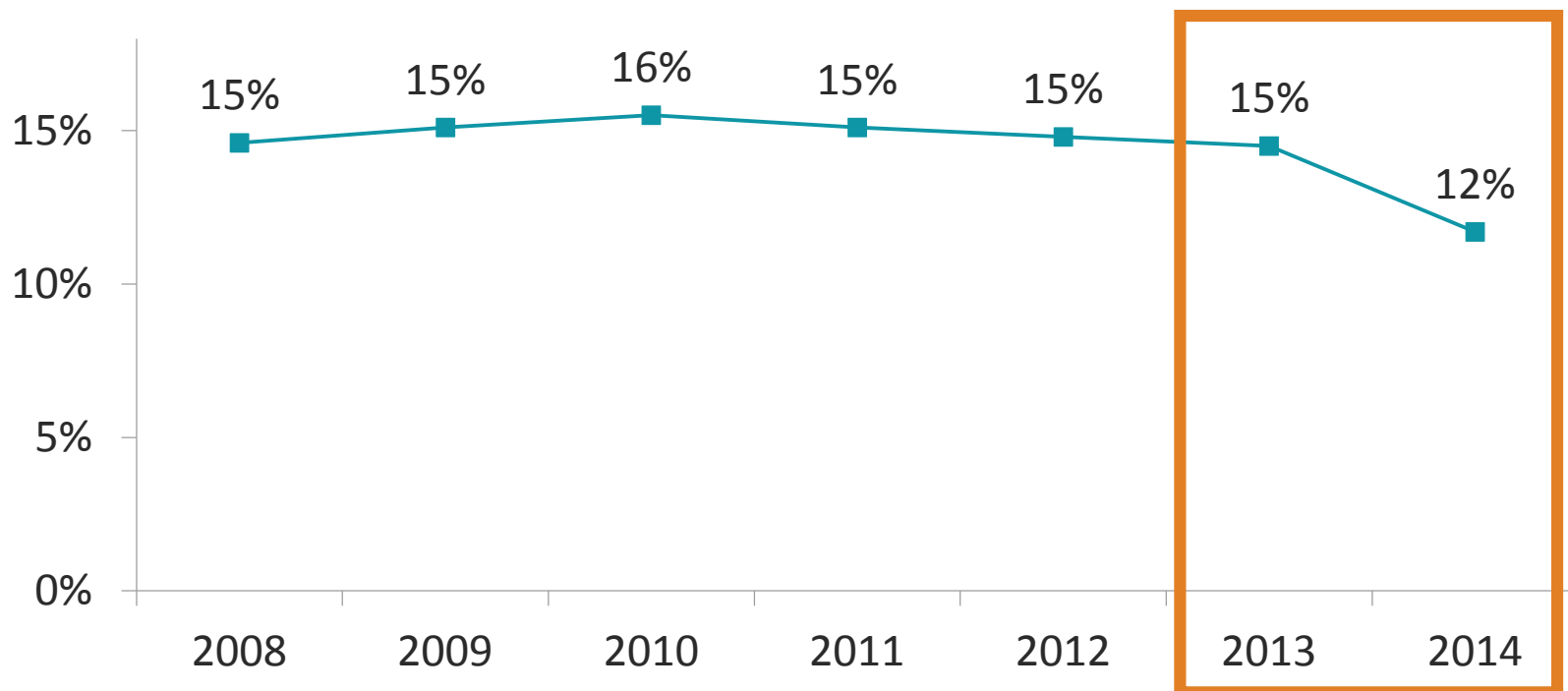
QHP Enrollment as a Percent of Potentially Eligible



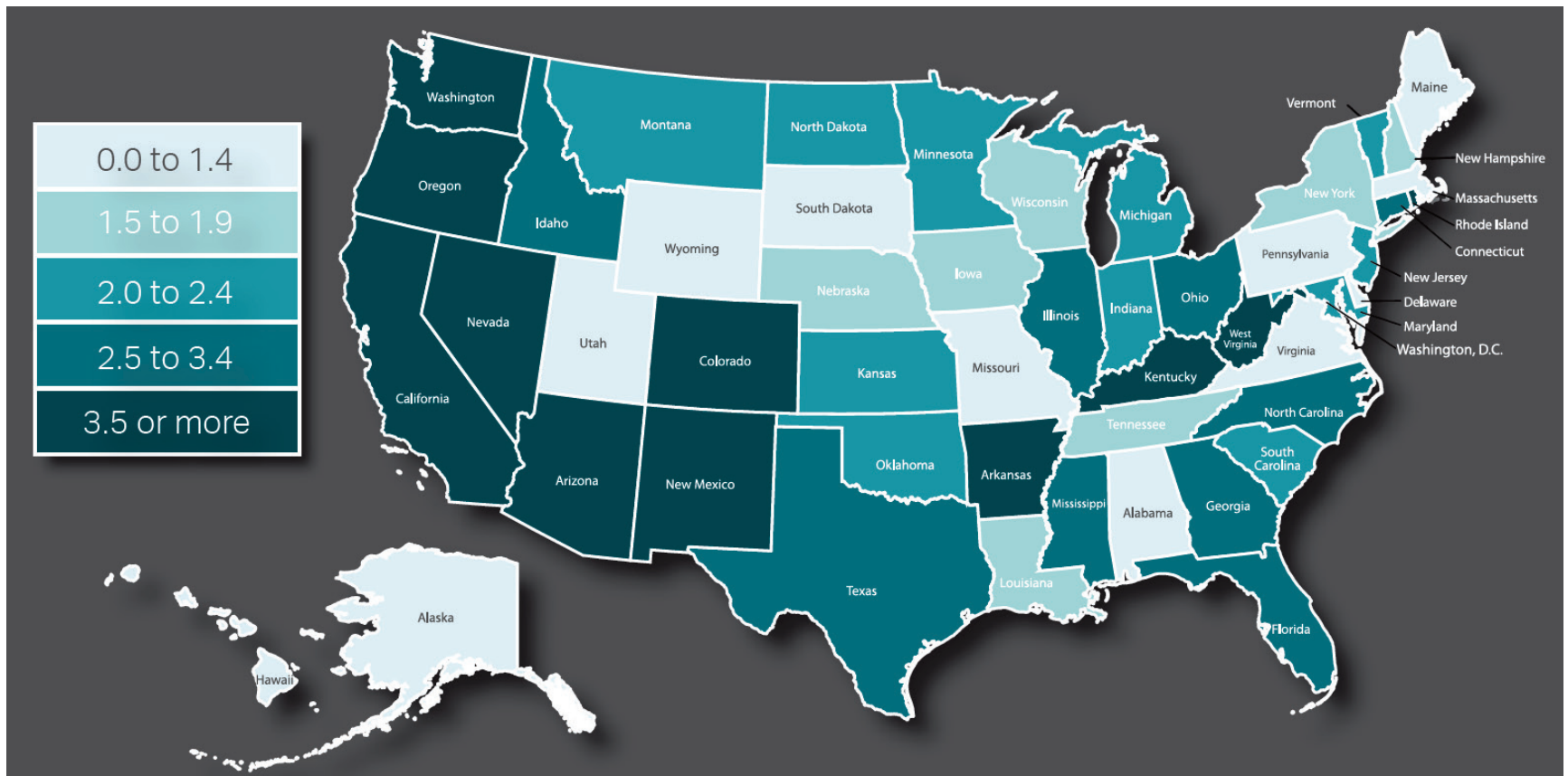
Source: Centers for Medicare and Medicaid Services. (2015, June 2). March 31, 2015 effectuated enrollment snapshot. OEP1 effectuated enrollment up to December 31, 2014. OEP2 effectuated enrollment up to March 31, 2015. <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-06-02.html>

National Uninsured Rate Over Time, 2008-2014

The national uninsured rate declined 2.8 percentage points between 2013 and 2014



Percentage Point Declines in State Uninsured Rates, 2013-2014



Source: SHADAC Analysis of ACS.

How has the Profile of Uninsured Changed between 2013 and 2014?

- *Less* likely to be young adult (18-25) or near elderly (55-64)
- *More* likely to be male
- *More* likely to be Hispanic
- *More* likely to be a non-citizen
- *More* likely to not be a high school graduate
- *Less* likely to be in extreme poverty (\$1-\$14,999), but *more* likely to have incomes between \$25,000 and \$74,9000



Enrollment Drivers and Deterrents

↑ Increase in individual mandate penalty (and increased awareness about the penalty)

↓ Premium Increases

↓ Less motivated (harder to reach) consumers

Shifts the state's economic outlook (job growth)

- ↕
- Greater access to Employer-Sponsored Insurance will lower the potentially eligible
 - Job growth may make coverage more affordable for some families
 - Employers may drop coverage as a result of cost

- ↕
- Trends in off-Marketplace non-group market
- Gains or losses impact size of potentially eligible

↓ Reduction in Marketplace's outreach budget

↓ Decision to implement active enrollment

↓ Medicaid expansion

↕ Retention rate

Looking Toward OEP 3

- Most states and the federal government are projecting modest growth
- Use data driven outreach to target uninsured and leverage dwindling outreach and enrollment resources
- Laser focused enrollment strategies (e.g. programs for jail involved individuals)
- Target off-Marketplace non-group enrollees
- Find ways to support the critical role of in-person assister programs
- Focus on current enrollees
 - Programs to improve health literacy
 - Seamless renewal process
 - Provide valued added services through the marketplace (e.g. plan selection tools)

Contact Information

Elizabeth Lukanen, MPH

Deputy Director

State Health Access Data Assistance Center (SHADAC)

University of Minnesota

Email: elukanen@umn.edu



www.shadac.org

