



STUDY OF THE IMPACT OF THE ACA IMPLEMENTATION IN KENTUCKY

Quarterly Snapshot: April - June 2015

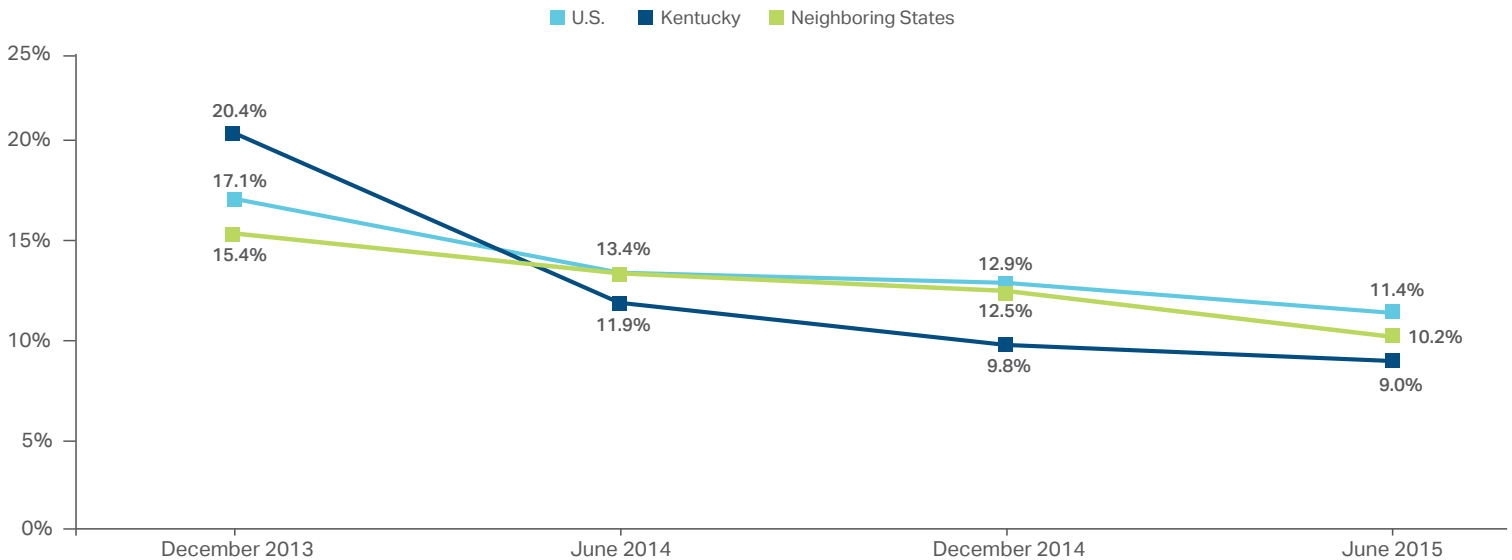
The Study of the Impact of the Affordable Care Act (ACA) on Health Coverage, Access, Quality, Cost, and Outcomes in Kentucky, funded by the Foundation for a Healthy Kentucky, is a three-year mixed methods study is conducted by the State Health Access Data Assistance Center (SHADAC), a health policy research institute at the University of Minnesota. As part of the Study, the research team produces Quarterly Snapshots to track ACA implementation indicators in a timely way. Sources and technical notes are included on page 5. Please visit us at: <http://healthy-ky.org> or follow us on twitter @healthyky and @shadac.

COVERAGE AND COST

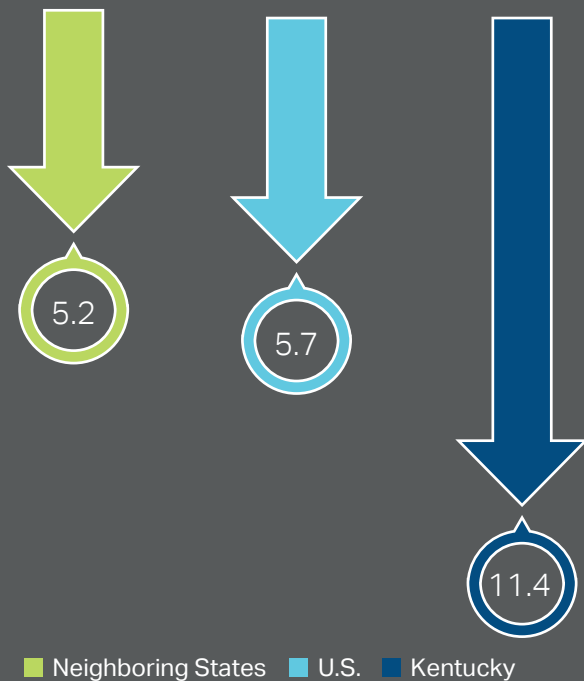
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Uninsurance Rates

Compared to the nation and its neighboring states (IL, IN, MO, OH, TN, VA and WV), Kentucky experienced a larger drop in uninsurance rates for adults ages 18+ from 2013 to 2015.

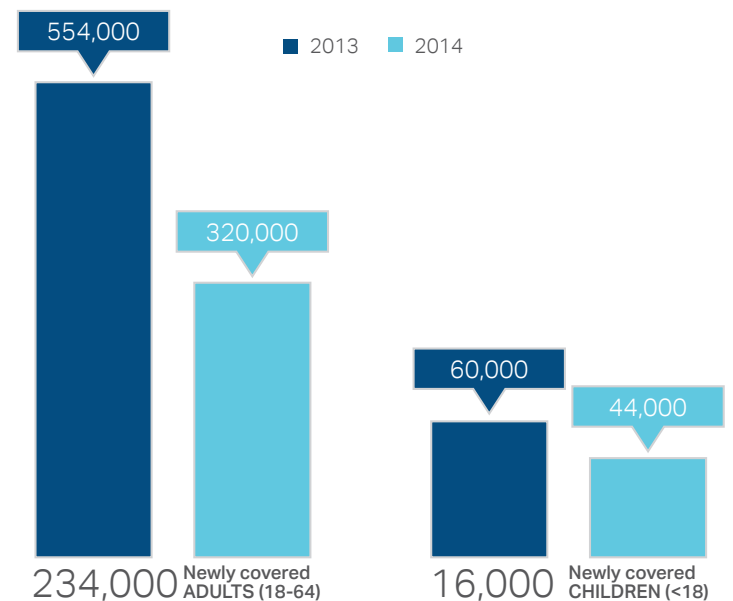


Percentage Point Drop in Uninsurance 2013 to 2015



Numbers of Newly Covered

Uninsurance rates dropped for children and adults in Kentucky from 2013 to 2014. New data from the Census Bureau make these estimates possible.

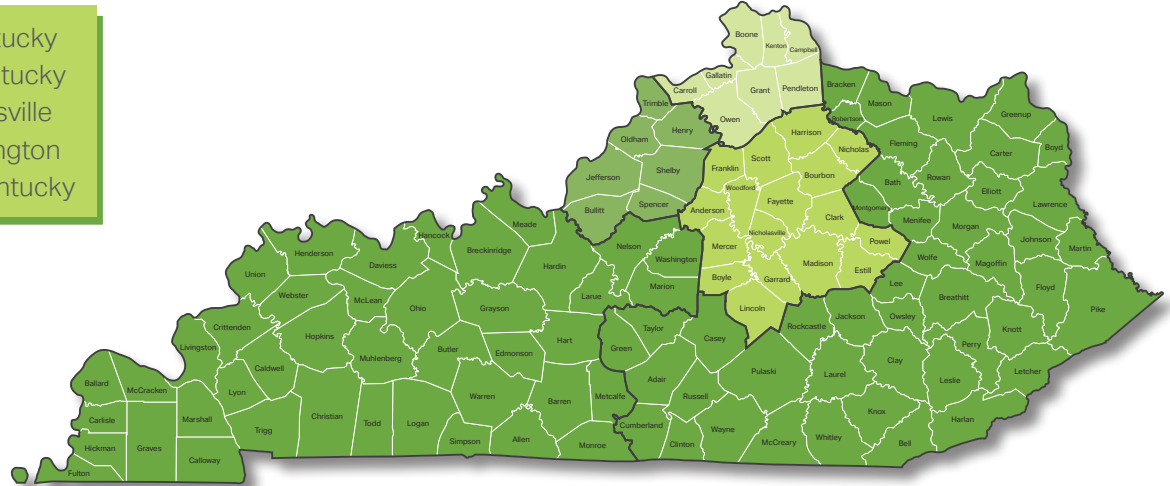
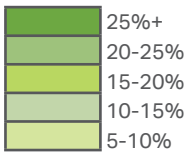


MEDICAID

Child Medicaid Enrollment

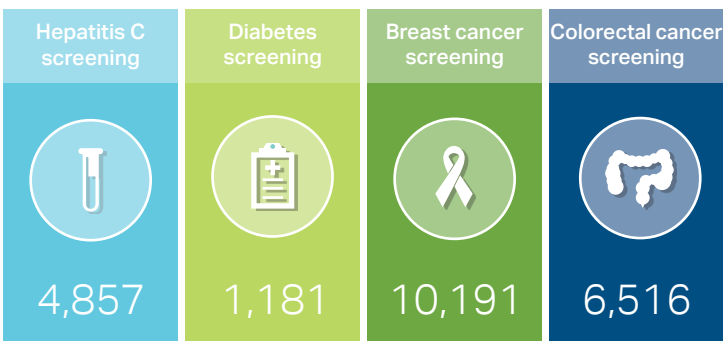
Of all Kentucky children enrolled in Medicaid during the past quarter (April-June 2015)...

29% live in Eastern Kentucky
27% live in Western Kentucky
20% live in Greater Louisville
16% live in Greater Lexington
8% live in Northern Kentucky



Medicaid Preventive Services

During the past quarter (April-June 2015), Medicaid covered thousands of needed services for traditional income-based and ACA Medicaid expansion enrollees ages 19 to 64.



Breast Cancer Screening Breakout

Traditional Income-Based Medicaid	1,188
ACA Medicaid Expansion	9,003

Substance Abuse Treatment Services

6,600 treatment services were provided to traditional income-based and expansion enrollees ages 19-64.

SNAPSHOT HIGHLIGHT

Medicaid Dental Visits (April-June 2015)

Medicaid includes dental coverage for children as a mandatory benefit, but states have the option of whether to offer dental coverage to adults. Kentucky opted to include adult dental coverage in Medicaid, covering limited care.

41,304
Adults
(Ages 19-64)

**Preventive
Dental
Visits**

79,119
Children
(0-18)

42,617
Adults
(Ages 19-64)

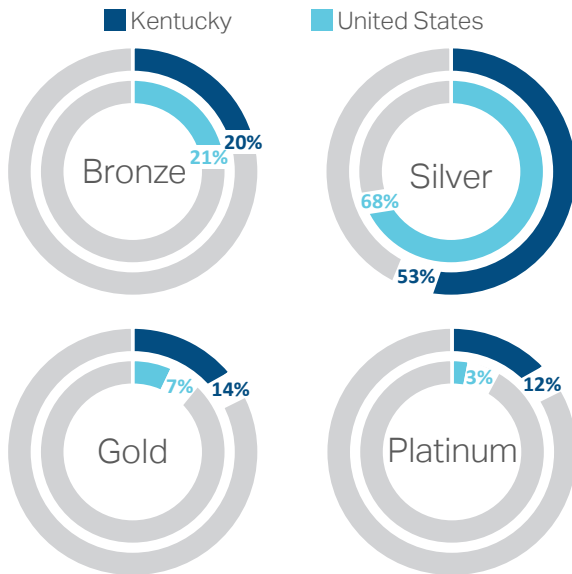
**Other
Dental
Visits**

87,349
Children
(0-18)

KYNECT

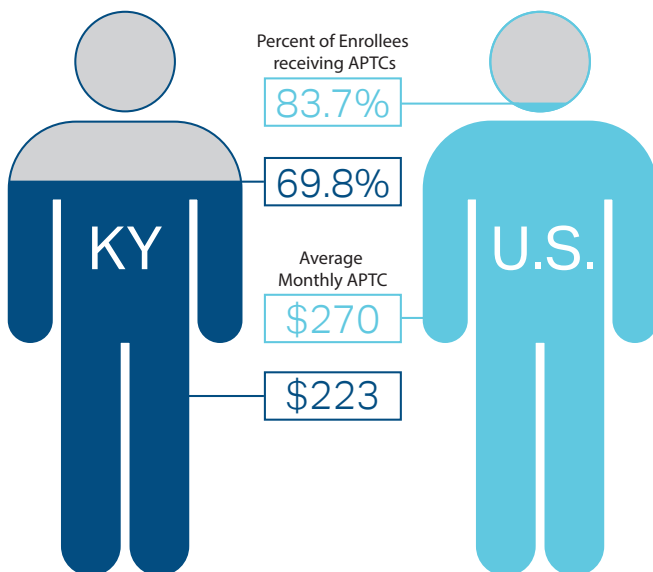
Marketplace Enrollment by Metal Level

Although the 2nd quarter was not part of an open enrollment period, kynect (non-Medicaid) enrollment figures were updated at the end of the quarter, and included updated information on metal levels and subsidies for enrollees.



Advance Premium Tax Credits

Advance premium tax credits (APTCs) help reduce premium costs for people who purchase coverage through kynect. APTCs are available to those with low to moderate incomes.



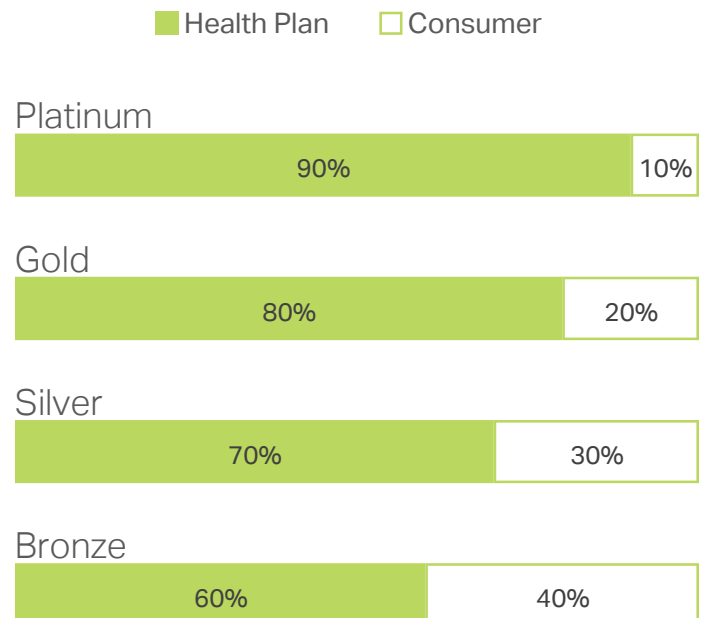
Health Plan Changes for OEP3

During the 2nd quarter, insurance carriers requested 2016 rate changes from the Kentucky Department of Insurance. Here are the approved changes for plans sold on kynect starting November 1. Actual premiums depend on age, county, smoking status, family size, and subsidies.

Health Plan	Rate Changes (2016)
<i>Rate Increases</i>	
Anthem	12.2%
CareSource Kentucky Co.	11.8%
Humana	5.2%
<i>Rate Decrease</i>	
WellCare Health Plans	-10.98%
<i>New Plans on kynect</i>	
Aetna	N/A
Bluegrass Family Health	N/A
UnitedHealthCare	N/A

Cost-Sharing by Metal Level

Metal levels reflect the different premium and cost-sharing arrangements available through the marketplace.



Quarterly Snapshot Technical Notes

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Uninsurance Rates and Percentage Point Drop in Uninsurance: Gallup-Healthways Well-Being Index, data through June 30, 2015. Gallup produces state-level estimates of coverage twice a year. The uninsurance estimates are derived from the following survey question: "Do you have health insurance coverage?" Notes: SHADAC calculates the "neighboring states" estimate by averaging Gallup's published uninsurance rates for IL, IN, MO, OH, TN, VA, and WV. The estimates presented here are for adults ages 18 and older.

Numbers of Newly Covered by Age: SHADAC analysis of the 2013 and 2014 American Community Survey.

Medicaid Enrollment and Services Indicators: SHADAC analysis of data provided by the Kentucky Cabinet for Health and Family Services (CHFS). Notes: For service utilization counts, we include only traditional income-based Medicaid and ACA expansion Medicaid enrollees ages 19 to 64. For map, we include traditional income-based Medicaid and ACA expansion Medicaid enrollees ages 0 to 18. We exclude special enrollee categories: Medicare-Medicaid dual eligible; foster, former foster, and kinship care; intermediate care facility, nursing home, and hospice populations; Medicare savings and special populations; SSI recipients; waiver populations, or incomplete claims that do not show enrollee category. Services are calculated based on claims data with dates of service from 4/1/15-6/30/15, retrieved on 9/22/15 by CHFS.

Metal Levels: SHADAC analysis of data from the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, "June 30, 2015 Effectuated Enrollment Snapshot." Notes: Catastrophic plans are excluded from the graphic; these represented about 1% of the total.

kynect Rate Changes: from Kentucky Department of Insurance, as reported in <https://www.healthinsurance.org/kentucky-state-health-insurance-exchange/>.

Advance Premium Tax Credits: SHADAC analysis of data from the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, "June 30, 2015 Effectuated Enrollment Snapshot." Note: APTCs are available to individuals between 100-400% of the Federal Poverty Level, although in Medicaid expansion states like Kentucky, individuals between 100-138% of the Federal Poverty Level, are eligible for Medicaid and therefore not eligible for APTCs.

Cost-Sharing by Metal Level: "What the Actuarial Values in the Affordable Care Act Mean," Kaiser Family Foundation, April 2011. Available at www.kff.org.