



STUDY OF THE IMPACT OF THE ACA IMPLEMENTATION IN KENTUCKY

Quarterly Snapshot: July - September 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 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

This is the third Quarterly Snapshot produced under the Study of the Impact of the ACA Implementation in Kentucky. All sections have been updated with new data and/or data points since the previous Quarterly Snapshot.

Uninsurance in Kentucky and Neighboring States

This map shows the overall uninsurance rate in the United States, Kentucky and neighboring states, plus Arkansas in 2015. Below, the chart shows uninsurance rates in the same states, by income category.

0-138% FPL

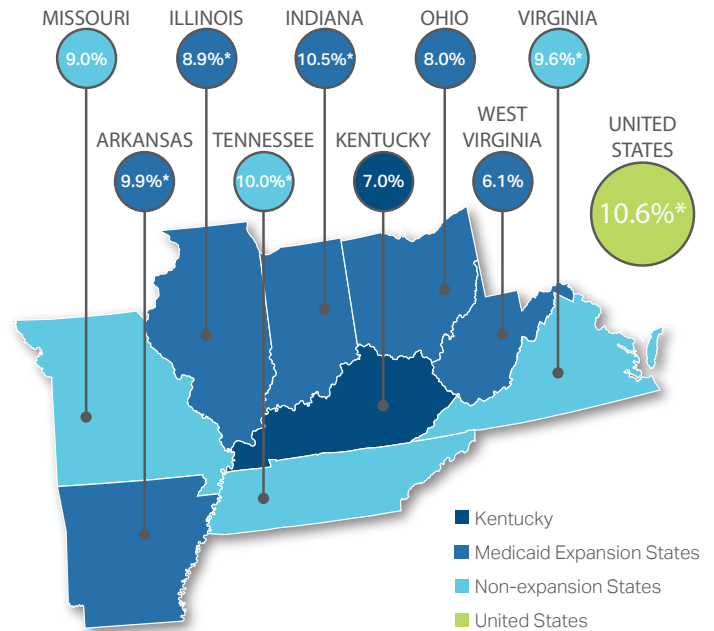
The income eligibility level for Medicaid in expansion states (the expansion states – Arkansas, Illinois, Indiana, Kentucky, Ohio and West Virginia – are highlighted in the chart).

139-400% FPL

The eligibility level for financial assistance to purchase private coverage through a health insurance marketplace, such as Kentucky's "kynect".

401% FPL and above

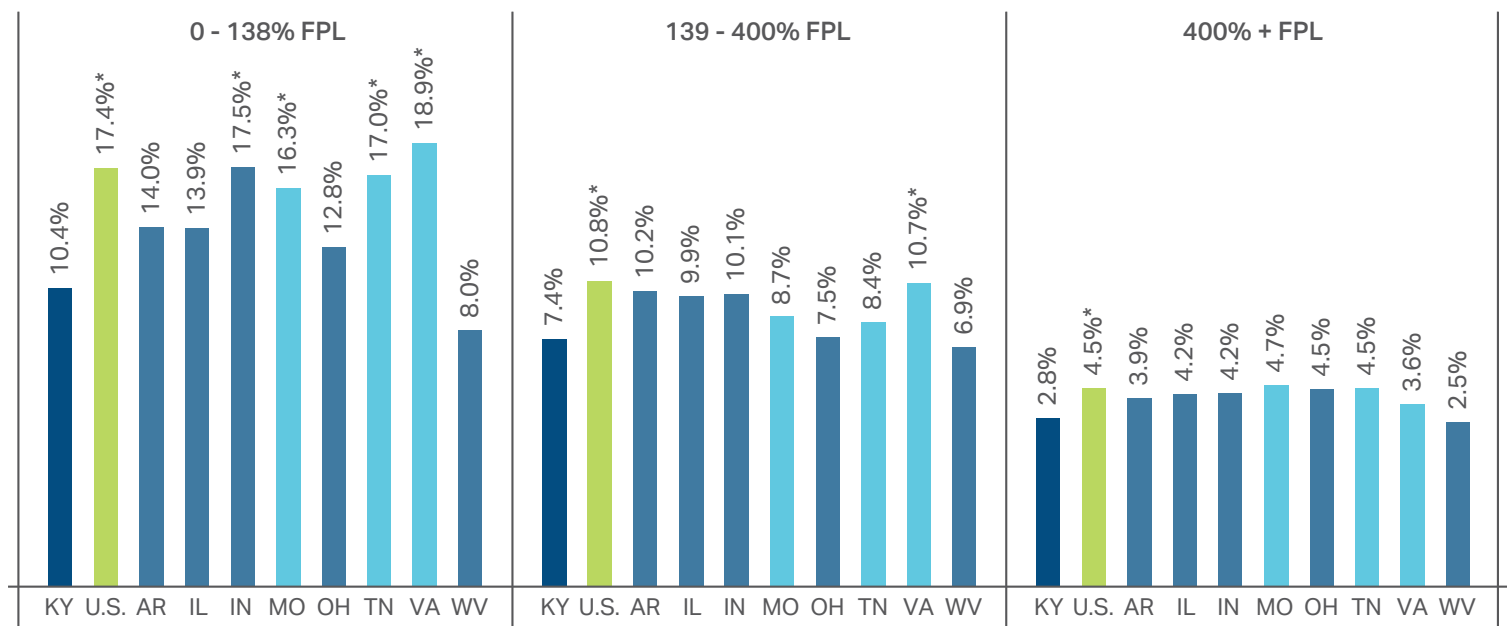
The income level at which individuals may still purchase coverage through a marketplace but don't qualify for financial assistance.



* Indicates that the U.S. or state's uninsurance rate is significantly different ($p \leq .05$) than Kentucky's uninsurance rate.

Uninsurance in Kentucky, U.S. and Neighboring States, by Income Level

■ Kentucky ■ United States ■ Medicaid Expansion States ■ Non-expansion States



* Indicates that the U.S. or state's uninsurance rate is significantly different ($p \leq .05$) than Kentucky's uninsurance rate.

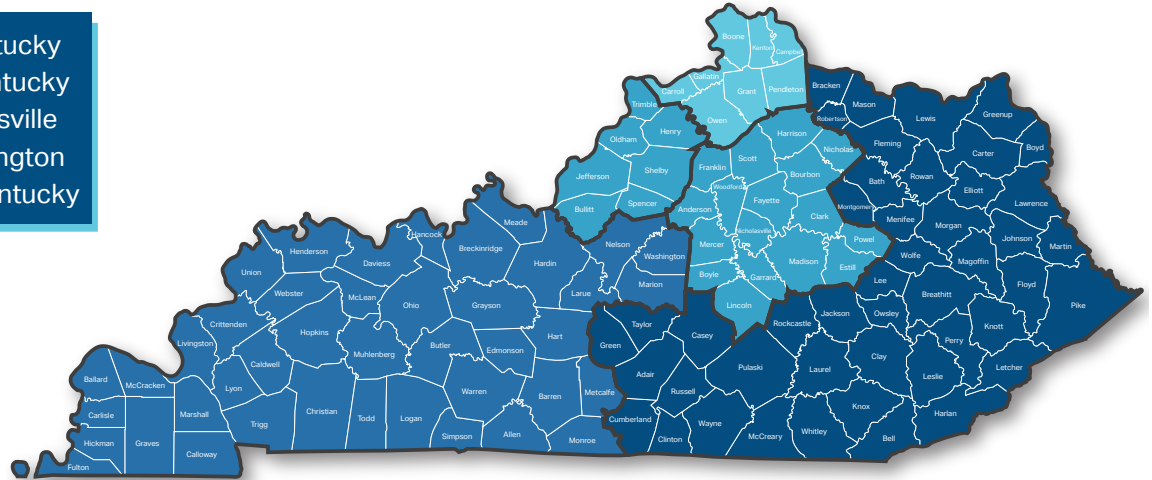
MEDICAID

ACA Expansion Enrollment

This map shows the distribution of ACA Medicaid expansion enrollees across Kentucky (ages 19 to 64).

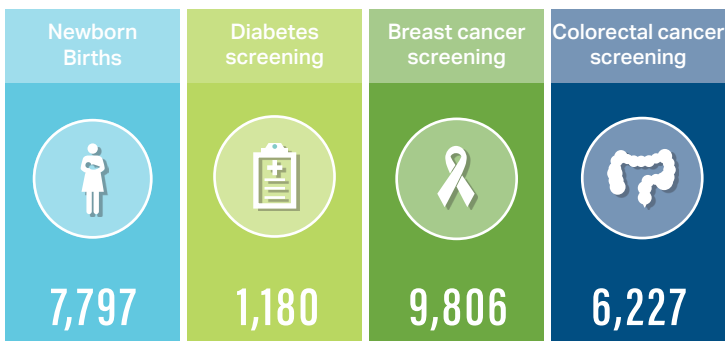
31% live in Eastern Kentucky
26% live in Western Kentucky
19% live in Greater Louisville
16% live in Greater Lexington
8% live in Northern Kentucky

31% +
 21-30%
 11-20%
 0-10%



Medicaid Preventive Services

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



Colorectal Cancer Screening Breakout

Traditional Income-Based Medicaid	666
ACA Medicaid Expansion	5,561

Dental Services



82,056

Dental services were provided to traditional income-based and expansion enrollees ages 19-64.

SNAPSHOT HIGHLIGHT

Substance Abuse Treatment Services (July-September 2015)

Kentucky ranks **2nd** in the U.S. for overdose deaths. **25%** of Kentuckians say they personally know someone who has abused prescription drugs, and **13%** know someone who has had problems with heroin.¹

Total Substance Abuse Treatment Services:

7,993



Substance abuse treatment services became part of the standard Medicaid service package as a result of the state's ACA implementation.

This graphic shows the number of substance abuse services provided to Medicaid enrollees ages 19-64.

ACA MEDICAID EXPANSION

5,758

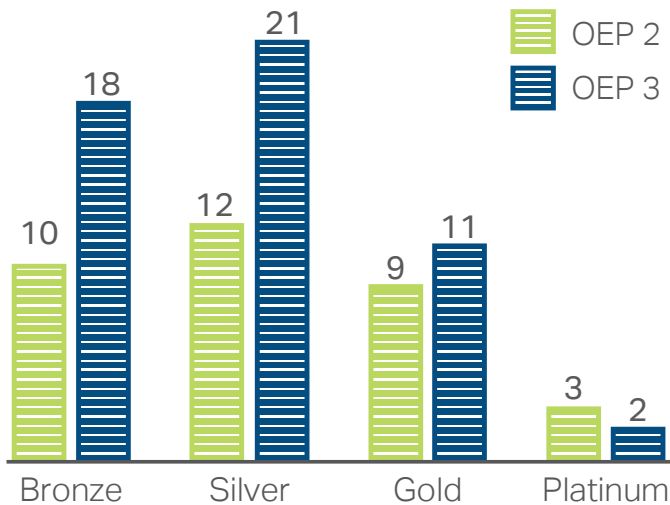
TRADITIONAL INCOME-BASED MEDICAID

2,235

KYNECT

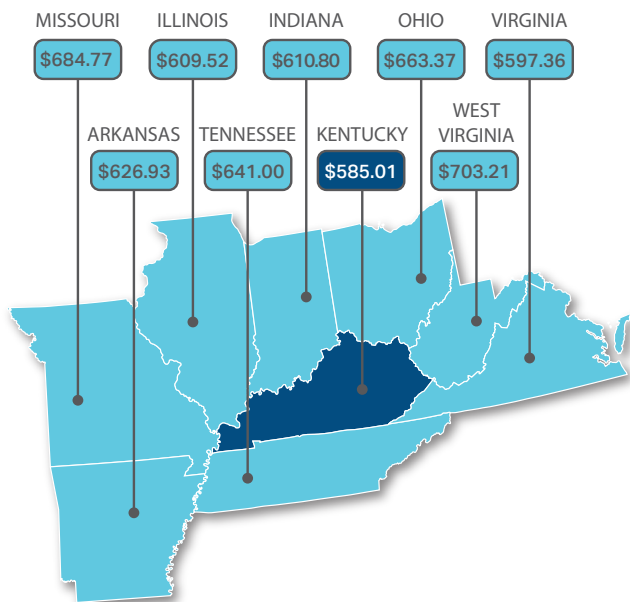
kynect Plans by Metal Level

From Open Enrollment Period 2 (OEP 2) to OEP 3, the overall number of plans available on kynect increased from 40 to 60. For OEP 3, there was an increase in Bronze, Silver, and Gold metal level plans, and a decrease in Platinum metal level plans. There was also an increase of two Catastrophic level plans from OEP 2 to OEP 3 (not shown).



Marketplace Silver Plan Premiums

Compared to neighboring states, in 2016 Kentucky has the lowest median premium for a Silver metal level plan for a 30-year-old couple with two children.



Metal Level Cost Comparison

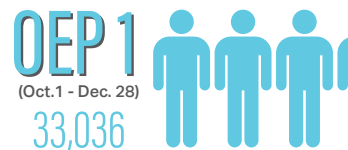
This table shows median premiums and deductibles for Bronze, Silver and Gold metal level plans in Kentucky for a 30-year-old couple with two children, as well as the percentage increase in median premiums and deductibles from 2015 to 2016.

		2016	% change from 2015
GOLD	Premium	\$698	14%
	Deductible	\$2,000	-33%
SILVER	Premium	\$585	11%
	Deductible	\$7,000	9%
BRONZE	Premium	\$474	12%
	Deductible	\$12,000	0%

Actual premium cost to consumers may vary depending on income-based eligibility for financial assistance through Advanced Premium Tax Credits.

Open Enrollment Comparison

These figures show kynect enrollment for comparable time frames in the first three open enrollment periods. Complete open enrollment period 3 data not yet available.



Quarterly Snapshot Technical Notes

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COVERAGE

Uninsurance Rates: SHADAC analysis of data from the Current Population Survey's Annual Social and Economic Supplement, which is conducted between February-April, regarding point-in-time insurance coverage in 2015. The uninsurance estimates are derived from survey questions asking about whether respondents have coverage at the time they are being surveyed. They are considered "uninsured" if they had no coverage under any type of health insurance at the time of the survey. Notes: The estimates presented here are for individuals of all ages. While Indiana is indicated as a Medicaid-expansion state, its expansion did not begin until February 2015, compared to the expansions that began January 2014 in Arkansas, Illinois, Kentucky, Ohio, and West Virginia.

MEDICAID

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 only ACA expansion Medicaid enrollees ages 19-64. 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 7/1/15-9/30/15, retrieved on 1/15/16 by CHFS. **Footnote No.1:** Foundation for a Healthy Kentucky and Interact for Health. January 2016. "[Heroin use and prescription drug misuse in Kentucky.](#)"

KYNECT

Open Enrollment Data: Obtained from U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE) Issue Briefs: Open Enrollment Period (OEP) 1: "[Health Insurance Marketplace: January Enrollment Report](#)" January 13, 2014, OEP 2: "[Health Insurance Marketplace 2015 Open Enrollment Period: January Enrollment Report](#)" January 27, 2015, and OEP 3: "[Addendum to the Health Insurance Marketplaces 2016 Open Enrollment Period: January Enrollment Report](#)" January 7, 2016. Notes: The enrollment data represent approximately comparable time periods; however, because the beginning of open enrollment periods vary and the ASPE issue brief dates also vary, the time periods are not perfectly aligned. The report periods cover: Oct. 1-Dec. 28, 2013, for OEP 1; Nov. 15, 2014-Jan. 16, 2015, for OEP2; and Nov. 1-Dec. 26, 2015 for OEP 3.

Premium and Deductible Comparisons: Source: SHADAC analysis of Robert Wood Johnson Foundation and Manatt, Phelps & Phillips. "HIX Compare 2015 – 2016 Datasets by state." December 2015, using 2016 data. Notes: Deductibles were calculated based on total deductibles for a family in-network for tier 1 in 2016. In some cases, medical and drug deductibles were aggregated to equal the total deductible. Actual premiums and deductibles depend on age, county, smoking status, family size, and subsidies.

Metal Levels: Obtained from Kentucky Health Benefit Exchange, as reported in "[Plans offered on kynect in 2015](#)" and "[Plans offered on kynect in 2016](#)".