

Who would be newly eligible for coverage under the Healthy Utah Plan, or Full Medicaid Expansion?

A Demographic and Labor Market Profile

Presented by: Norman J. Waitzman, PhD
Professor, Economics, and Co-Director Health Society and Policy Program
University of Utah

Other Authors: Stephen Bannister, Zain Siddiqui, and Jacqueline Strenio
PhD candidates , Department of Economics, University of Utah

Estimates from analyses of the 2012 -2013 Current Population Surveys (CPS), Annual Economic Supplement (ASEC)

- Nationally representative surveys
- Details on demographic and labor market characteristics
- Estimates are for those 19-64 years of age without health insurance, public or private, and authorized to receive health insurance

Estimates from analyses of the 2012 -2013 Current Population Surveys (CPS), Annual Economic Supplement (ASEC)

- Broken out separately for those in the “Coverage Gap” (0-100% FPL) and low-income eligible for Marketplace subsidies (101-138% FPL)

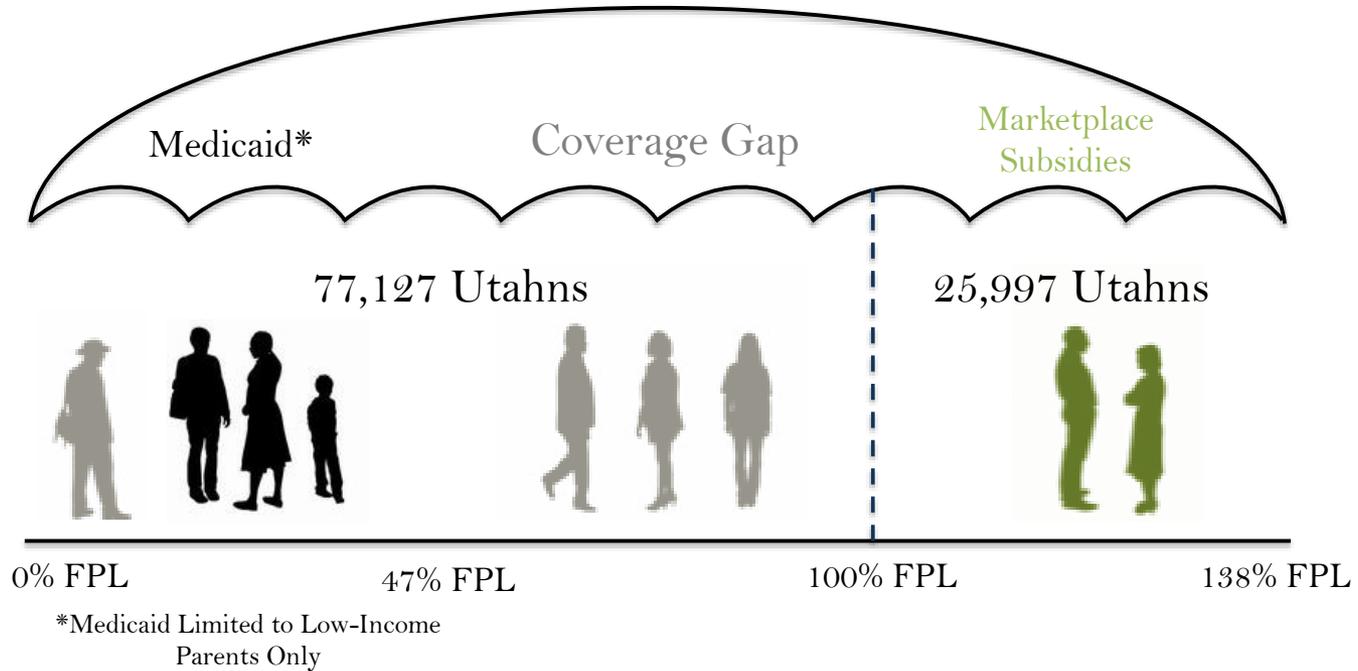
Two Overarching Findings: FIRST

- *Size of Coverage Gap*--significantly larger in both absolute and relative terms than often cited
 - Inclusion of PCN enrollment makes the Coverage Gap significantly larger still

Two Overarching Findings: **SECOND**

- Demography and Labor Market Profile
 - newly eligible are close to evenly divided by sex,
 - vast majority over age 25 years
 - largely white, non-Hispanic,
 - mostly comprised of workers
 - about half are in families

Size of newly eligible low-income uninsured by Modified Adjusted Gross Income (MAGI) as % FPL



Total number of newly eligible adults: 103,124 Utahns

Size of newly eligible uninsured

Newly Eligible Adults:

Total (0-138% of FPL):

103,124 Utahns

Coverage Gap ($\leq 100\%$ FPL):

77,127 Utahns –three quarters of total

101% - 138% FPL:

25,997 Utahns

Carefully Constructed to:

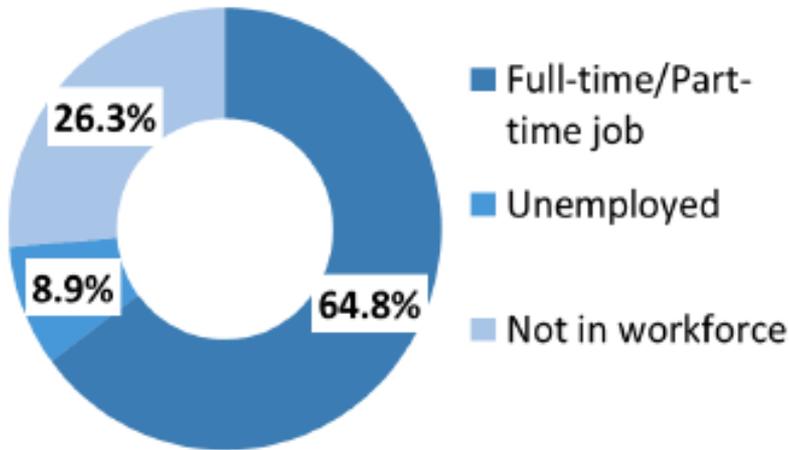
- Exclude those currently insured
- Exclude those currently eligible for Medicaid
- Exclude unauthorized due to immigration status
- Generate MAGIs that comport closely with the ACA

Size of newly eligible uninsured—Consideration of the PCN

- Analyses based on detailed tables from Utah DOH, 2012-2013
- 11,027 more in Coverage Gap with PCN enrollment included
- All fall at or below 100% FPL, yielding 88,154 total in Coverage Gap if included
 - Nearly half all enrollees are parents
 - Over half of all are employed
 - Similar gender and ethnic/minority breakdown as overall breakdown from CPS estimates
- Why include PCN enrollment?
 - Under temporary extension, potentially destined to dissolve
 - extension of 1115 Waiver already modified this year to permit enrollment for those under 100% FPL only
 - Not a qualified health plan, minimal primary care and pharmaceutical coverage

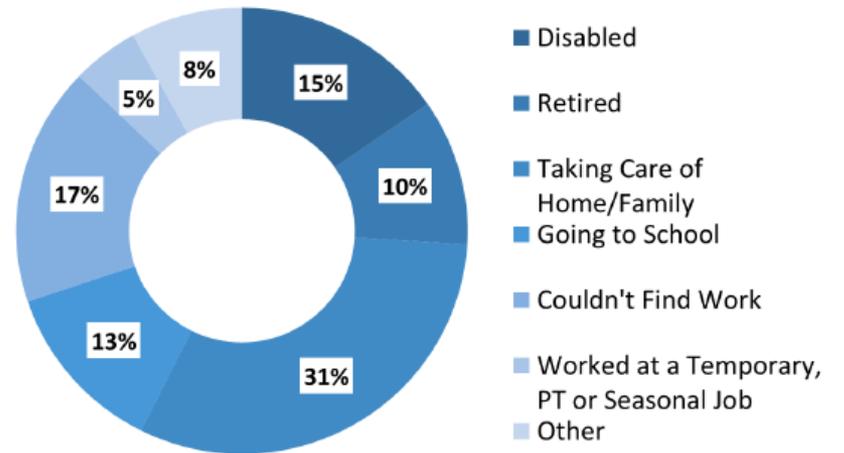
Total Newly Eligible Adults, 0-138% FPL (103,124 Utahns)

Work Status for Adults Newly Eligible for Coverage (0-138% FPL)

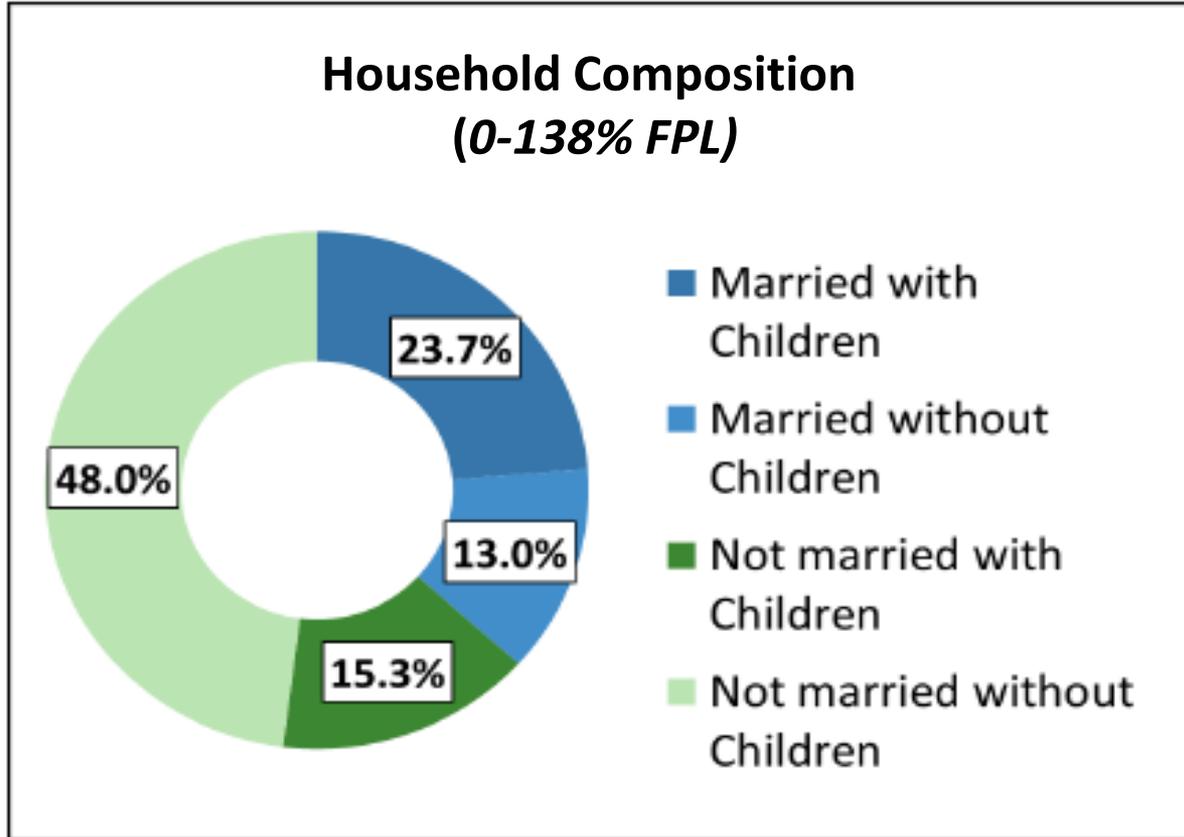


Notes: Full time = 33.8% and Part time = 31.0%

Reason for Not Working, last year (0-138% FPL)

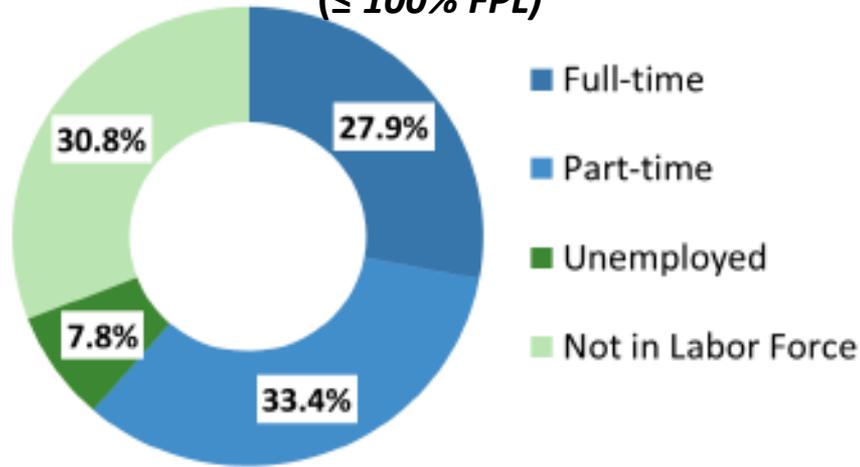


Total Newly Eligible Adults, 0-138% FPL (103,124 Utahns)

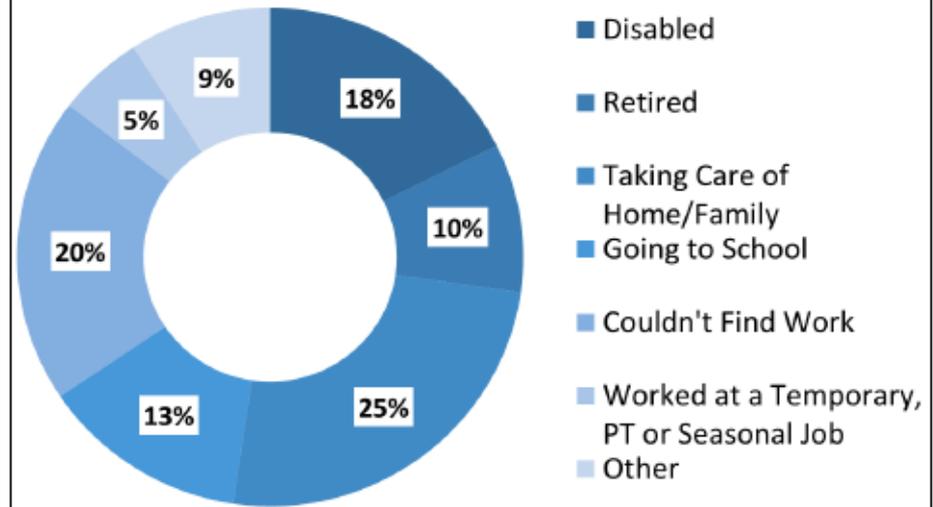


Newly Eligible Adults in the Coverage Gap (MAGIs at or below 100% FPL) --77,127 Utahns

Work Status for Adults Newly Eligible for Coverage ($\leq 100\%$ FPL)

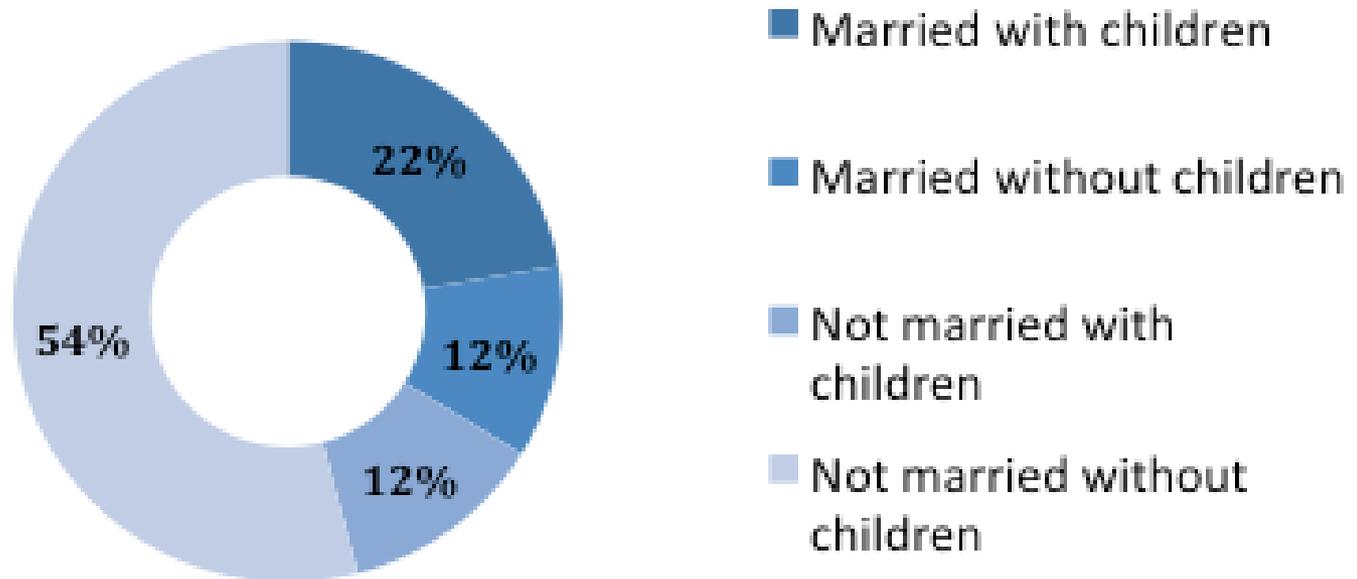


Reason for Not Working, last year ($\leq 100\%$ FPL)

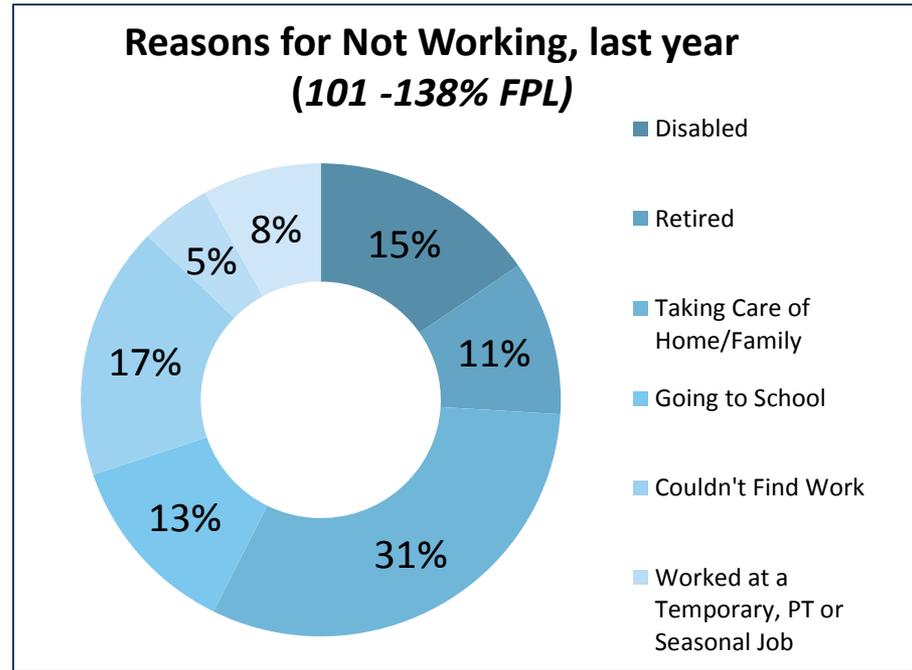
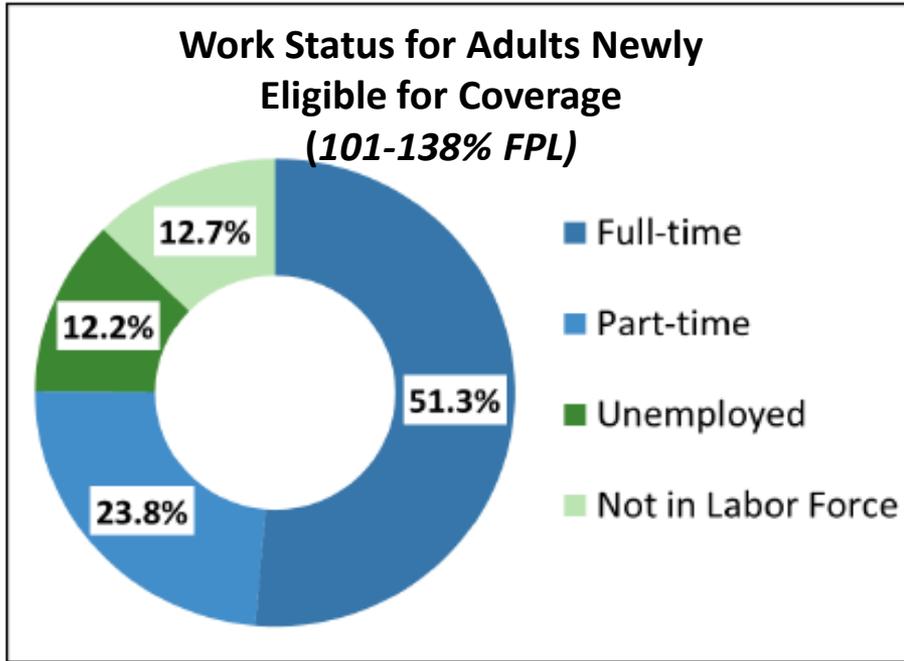


Newly Eligible Adults in the Coverage Gap, at or below 100% FPL (77,127 Utahns)

Household Composition (at or below 100% FPL)

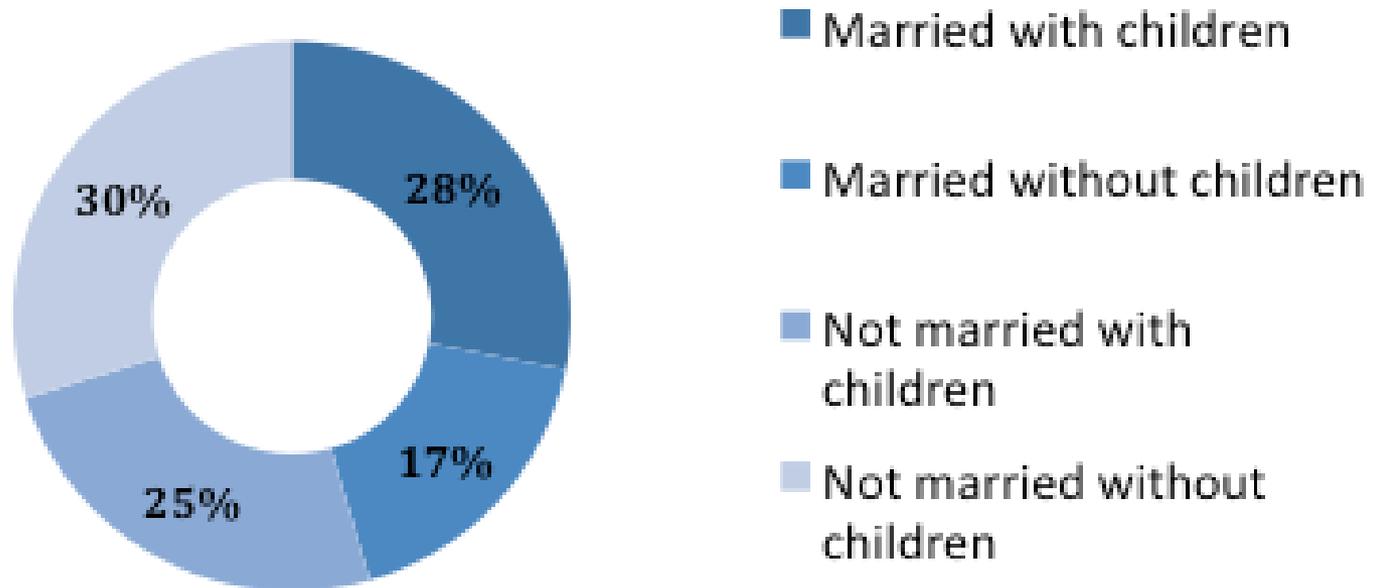


Newly Eligible Adults Between 101-138% FPL (25,997 Utahns)



Newly Eligible Adults Between 101-138% FPL (25,997 Utahns)

Household Composition (101-138% FPL)



Constraints faced by Low-Income Population

- Labor market—high levels of part-time work due to economic considerations (see detailed tables)
- Level and bouts of unemployment--higher
- Lower Wages—workers at lowest percentiles of wage distribution experience distinctly lower levels of employer-offered insurance
- Business size and industry--Lower offers of health insurance

A Few Methodological Notes

- Survey Data is not generated perfectly for HIU construction and MAGI determination under ACA
- Most sophisticated algorithms available used for HIU construction, and imputation of unauthorized population
- Estimates provided under scenario of Medicaid MAGI cutoffs, another provided in Appendix A based on Marketplace MAGIs
- Eligibility does not mean enrollment, which depends on behavioral-responses on the part of the public sector, employers, as well as on individuals

Recognition of Sponsors--

- AARP Utah
- American Cancer Society
- Association for Utah Community Health
- United Way of Salt Lake
- University of Utah Health Care
- Utah Health Policy Project
- Voices for Utah Children

Disclaimer: None of the findings/conclusions necessarily reflect the views of the sponsors