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

A Demographic and Labor Market Profile

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Exhibit 1


- 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
Exhibit 2


- Broken out separately for those in the “Coverage Gap” (0-100% FPL) and low-income eligible for Marketplace subsidies (101-138% FPL)
Exhibit 3

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
Exhibit 5

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

Total number of newly eligible adults: 103,124 Utahns
Exhibit 6

Size of newly eligible uninsured

Newly Eligible Adults:

Total (0-138% of FPL):
103,124 Utahns

Coverage Gap (≤ 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
Exhibit 8

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

- **Work Status for Adults Newly Eligible for Coverage (0-138% FPL)**
  - Full-time/Part-time job: 26.3%
  - Unemployed: 8.9%
  - Not in workforce: 64.8%

- **Reason for Not Working, last year (0-138% FPL)**
  - Disabled: 15%
  - Retired: 10%
  - Taking Care of Home/Family: 31%
  - Going to School: 13%
  - Couldn't Find Work: 8%
  - Worked at a Temporary, PT or Seasonal Job: 5%
  - Other: 17%

Notes: Full time = 33.8% and Part time = 31.0%
Exhibit 9

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

Household Composition
(0-138% FPL)

- 48.0% Married with Children
- 23.7% Married without Children
- 13.0% Not married with Children
- 15.3% Not married without Children
Exhibit 10

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

Work Status for Adults Newly Eligible for Coverage (≤ 100% FPL)

- Full-time: 27.9%
- Part-time: 30.8%
- Unemployed: 7.8%
- Not in Labor Force: 33.4%

Reason for Not Working, last year (≤ 100% FPL)

- Disabled: 9%
- Retired: 18%
- Taking Care of Home/Family: 20%
- Going to School: 13%
-Couldn't Find Work: 25%
- Worked at a Temporary, PT or Seasonal Job: 10%
- Other: 5%
Exhibit 11

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

Household Composition (at or below 100% FPL)

- Married with children: 22%
- Married without children: 54%
- Not married with children: 12%
- Not married without children: 12%
Exhibit 12

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

Work Status for Adults Newly Eligible for Coverage (101-138% FPL)

- Full-time: 51.3%
- Part-time: 23.8%
- Unemployed: 12.2%
- Not in Labor Force: 12.7%

Reasons for Not Working, last year (101 -138% FPL)

- Disabled: 15%
- Retired: 8%
- Taking Care of Home/Family: 17%
- Going to School: 31%
- Couldn't Find Work: 13%
- Worked at a Temporary, PT or Seasonal Job: 11%
Exhibit 13

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

Household Composition (101-138% FPL)

- Married with children: 30%
- Married without children: 28%
- Not married with children: 25%
- Not married without children: 17%
Exhibit 14

**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

- Eligibility does not mean enrollment, which depends on behavioral-responses on the part of the public sector, employers, as well as on individuals

- Estimates provided under scenario of Medicaid MAGI cutoffs, another provided in Appendix A based on Marketplace MAGIs
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

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