

Health Insurance Marketplace Open Enrollment Efforts

Community Health Services Division

Report to the Board of Health

November 8th, 2016

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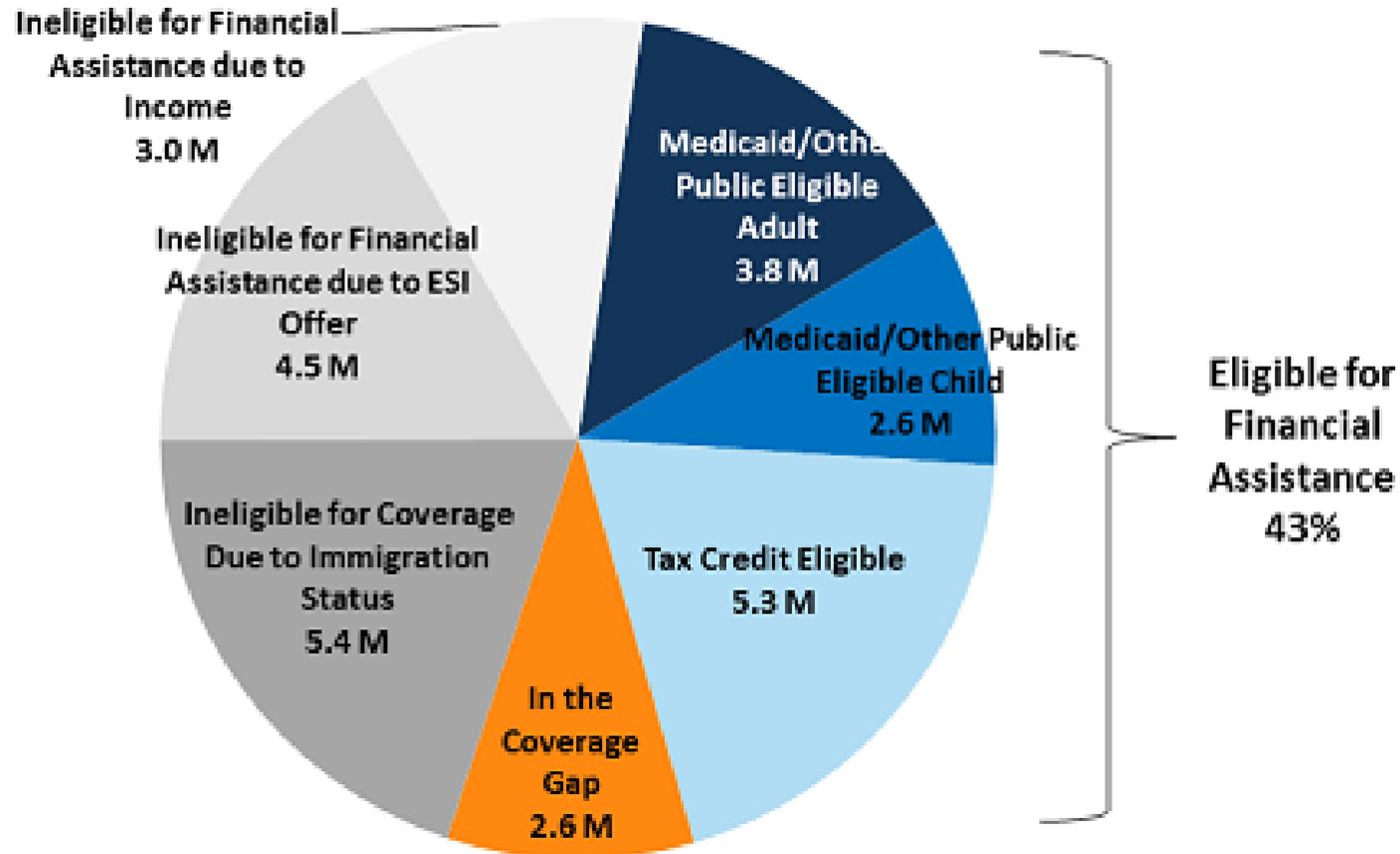
Open Enrollment Four

- ▶ November 1, 2015 - January 31, 2017
- ▶ As of March 31, 2016, there were 80,835 Nebraskans with Marketplace coverage
- ▶ Two insurance carriers in the Marketplace as of January 1, 2017:
 - ▶ Aetna (formally Coventry)
 - ▶ Medica

Premium Rate Increases & Subsidies

- ▶ Aetna: 30.54%
- ▶ Medica: 38.99%
- ▶ Nearly 90% of Nebraskans buying Marketplace products received subsidies to lower their premiums
- ▶ Subsidies will rise in 2017 to keep pace with the increase in premiums
- ▶ For those ineligible for subsidies, rates will increase sharply

Eligibility for ACA Coverage Among Nonelderly Uninsured as of 2016



Total = 27.2 Million Nonelderly Uninsured

NOTES: Numbers may not sum to totals due to rounding. Tax Credit Eligible share includes adults in MN and NY who are eligible for coverage through the Basic Health Plan. Medicaid/Other Public also includes CHIP and some state-funded programs for immigrants otherwise ineligible for Medicaid.

SOURCE: Kaiser Family Foundation analysis based on 2016 Medicaid eligibility levels and 2016 Current Population Survey.



Average Cost & Subsidy: Nebraska

- ▶ At the end of Open Enrollment Three (or 2016):
 - ▶ Average pre-subsidy premium = \$400 per month
 - ▶ Average after-subsidy premium = \$105 per month
 - ▶ Average subsidy = \$296 per month

Local In-Person Assistors

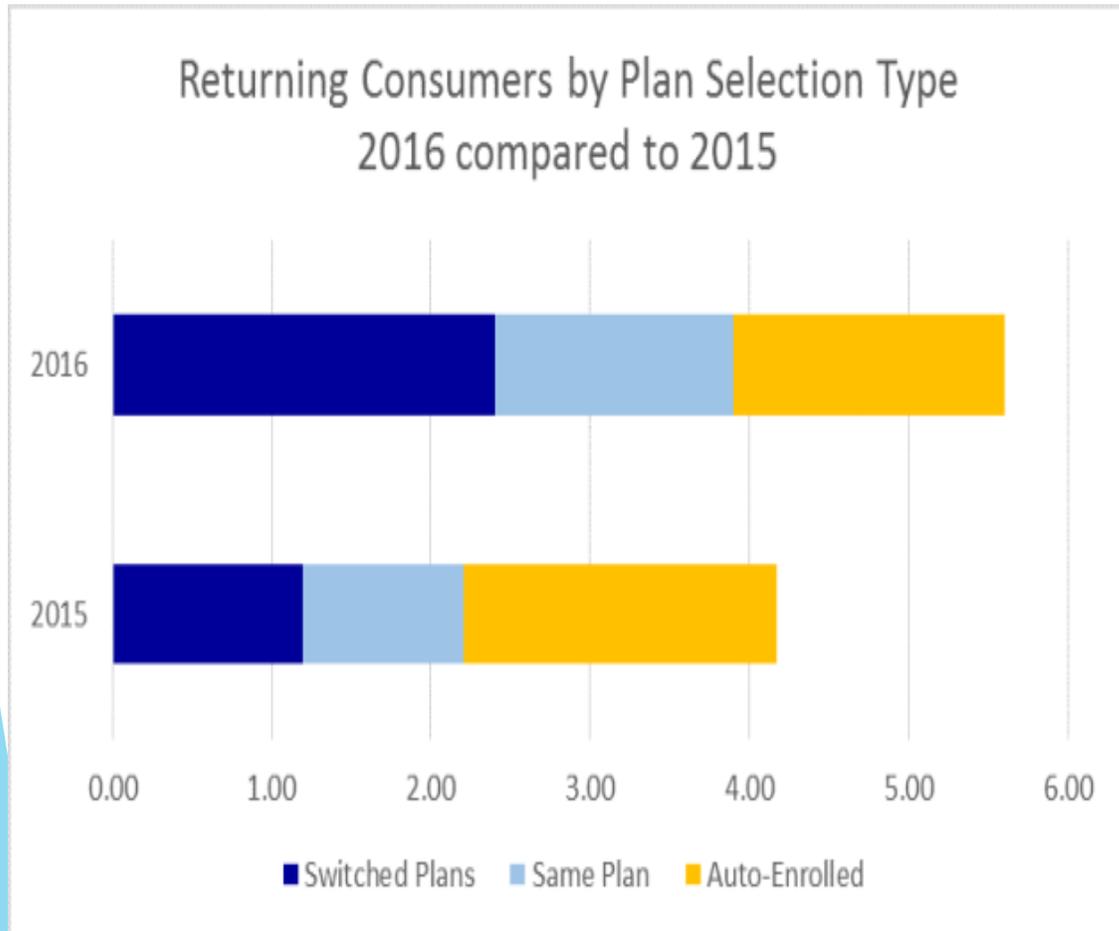
- ▶ Community Action Partnership of Lancaster & Saunders Counties: 4 Navigators
- ▶ People's Health Center: 4 Certified Application Counselors speaking 2 languages
- ▶ Lincoln-Lancaster County Health Department: 24 CACs speaking 6 languages
- ▶ All partners provide interpretation for enrollments

Outreach: What We've Learned

- ▶ Calling & Web Outreach
 - ▶ United Way 2-1-1 (12,300 calls last year)
 - ▶ Enroll NE Website (7,900 visits last year)
- ▶ Re-enrollments
- ▶ Hispanic Population
- ▶ Millennials

Re Enrollments

Switching More



Saving More

Average savings for those who switched = \$40 on their monthly premium, or \$480 annually

Hispanic Population Outreach

- ▶ Majority of Hispanic adults who remain uninsured are young, low-income, & employed
- ▶ 54% of Hispanic adults view health insurance coverage as very important
- ▶ Latinas have the highest uninsured rates among women ages 18-64, with 24% going without coverage, compared to 13% of white women
- ▶ In-person assistance preferred (63%)
- ▶ Tax credits misunderstood (77%)
- ▶ 16.6 million live in mixed status families

Key Messages: Hispanic Outreach



- ▶ Help is available to lower monthly costs
- ▶ In-person enrollment help is available in Lincoln
- ▶ Coverage helps protect both your health & your wallet
- ▶ New plans & new prices are available
- ▶ There is a fine for not having coverage (\$695 or 2.5% of yearly income, whichever is more)

Millennials

- ▶ 45% of taxpayers paying a penalty were under the age of 35 vs. 30% of all taxpayers (2014)
- ▶ Young adults are more likely to experience qualifying life events
 - ▶ 83% of new mothers are 18-34
 - ▶ Marriage; median age 26 for women, 28 for men
 - ▶ Change jobs about every 2 years
 - ▶ Move twice than the national rate

Key Messages: Millennial Outreach

- ▶ Benefits of having insurance
 - ▶ Check-ups, STI testing & flu shots for free
- ▶ Financial Security
 - ▶ Young adults end up in the ER more than any other age group outside of the elderly
- ▶ Individual Mandate & Penalty
 - ▶ Why pay something for nothing?
- ▶ Financial Assistance
 - ▶ Vast majority receive financial help

