



Informing Policy. Improving Health.

The State of Health Care and Health Insurance in Kansas

Kansas Economic Policy Conference • October 23, 2014

Scott Brunner
Kansas Health Institute



State of Health Care in Kansas

- Commonwealth Fund Scorecard on State Health System Performance, 2014
- Kansas ranked 23rd
 - down from 20th in 2009
 - Increasing rates of adults going without care. Fewer adults with a usual source of primary care.



State of Health Care in Kansas

- United Health Foundation – America's Health Rankings, 2013
- Kansas ranked 27th
 - down from 24th in 2009
 - High rates of adult obesity and physical inactivity. Low levels of state support for public health. Low rates of child immunization.



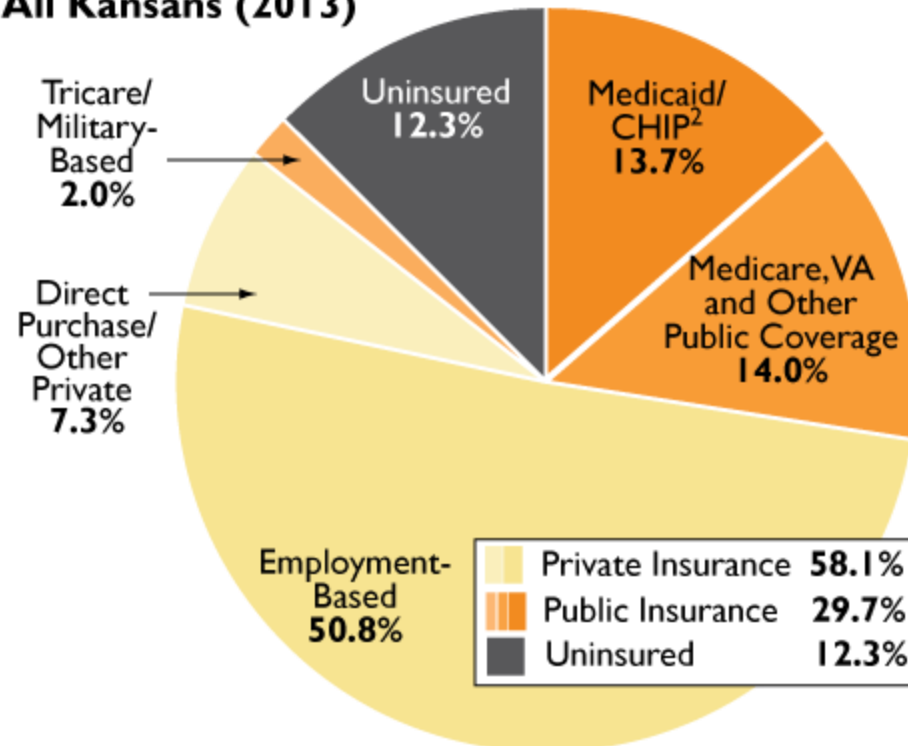
Health Insurance Coverage in Kansas

- Why is health insurance coverage important?
 - Uninsured children have lower immunization rates.
 - Uninsured adults are less likely to receive preventive services and screenings.
 - People without insurance have less access to a usual source of primary care.
 - Uninsured Kansans have reduced quality of life and decreased life expectancy.



Most Kansans are insured through the workplace

**Primary Sources of Health Insurance:¹
All Kansans (2013)**



Notes: 1. ACS respondents can report more than one type of insurance coverage, KHI used a standard hierarchy to assign health insurance status. Percentages may not add to 100 percent because of rounding.

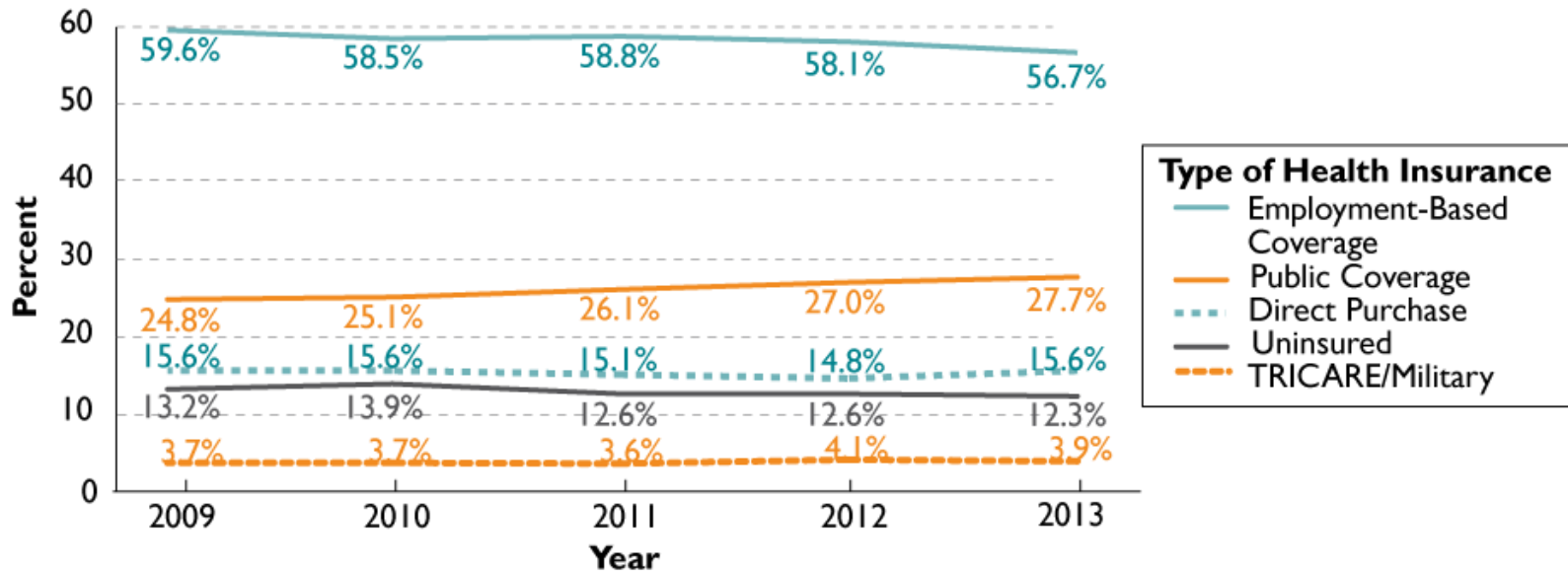
2. Medicaid/CHIP (regardless of other coverage).

Source: KHI estimates are based on data from the U.S. Census Bureau's 2013 American Community Survey.



Employer based coverage is declining, while public coverage is increasing.

Recent Trends in Reported Sources of Health Insurance Coverage for Kansans (All Ages)



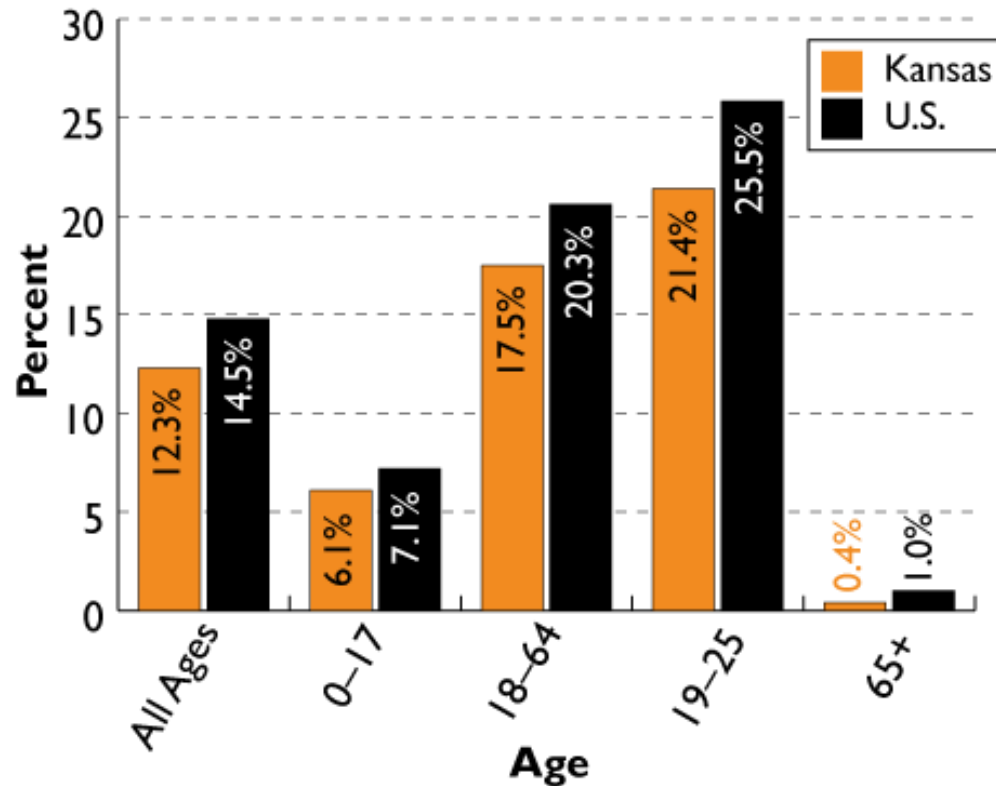
Note: These estimates include respondents who reported multiple forms of insurance and total more than 100 percent.

Source: KHI estimates are based on data from the U.S. Census Bureau's 2009–2013 American Community Surveys.



19 to 25 year olds are the most likely to be uninsured.

Uninsured by Age Group (2013)



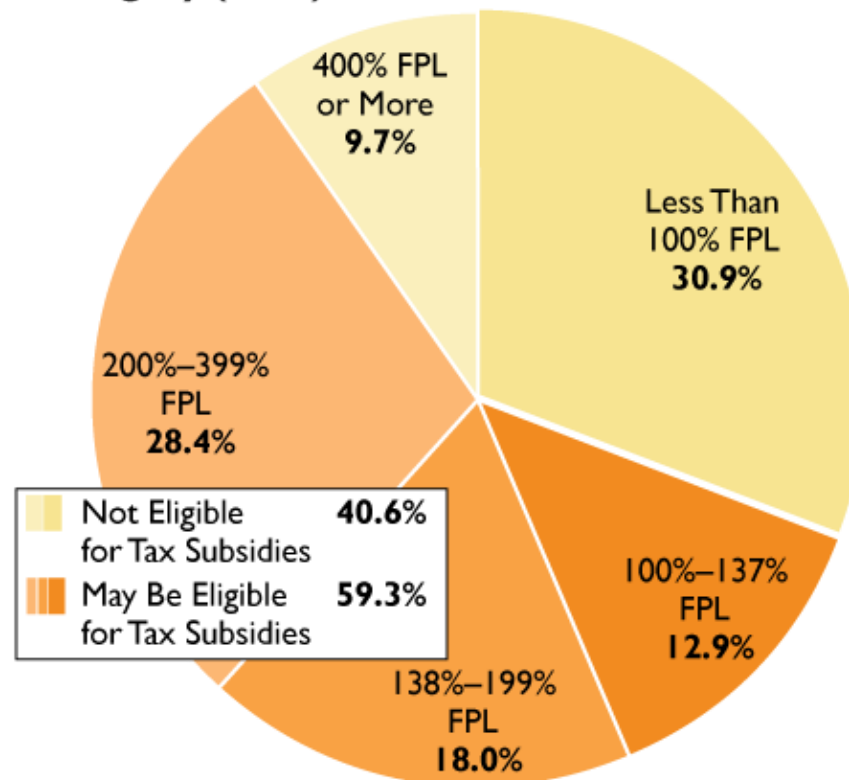
Note: All Categories: Statistically significant difference between Kansas and U.S. rates.

Source: KHI estimates are based on data from the U.S. Census Bureau's 2013 American Community Survey



70% of uninsured have income above the poverty line

Uninsured Kansans by Federal Poverty Level Category (2013)



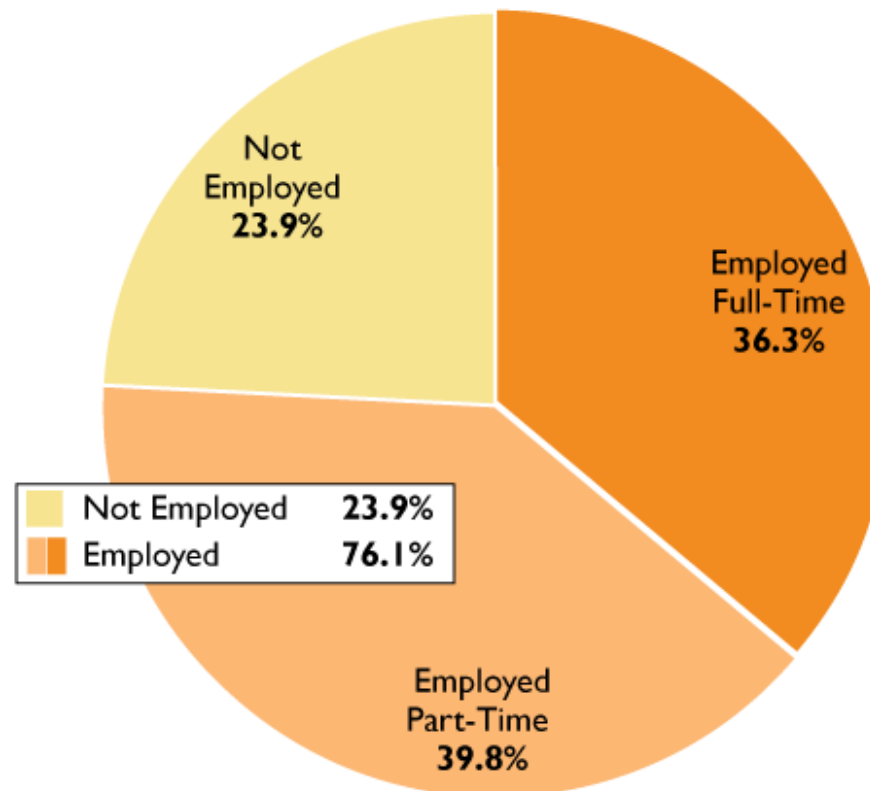
Notes: Percentages may not add to 100 percent because of rounding.

Source: *KHI estimates are based on data from the U.S. Census Bureau's 2013 American Community Survey.*



3/4th of the uninsured have jobs

**Uninsured Kansas Adults, Age 19–64, by
Employment Status (2013)**



Notes: Percentages may not add to 100 percent because of rounding.

Source: KHI estimates are based on data from the U.S. Census Bureau's 2013 American Community Survey.

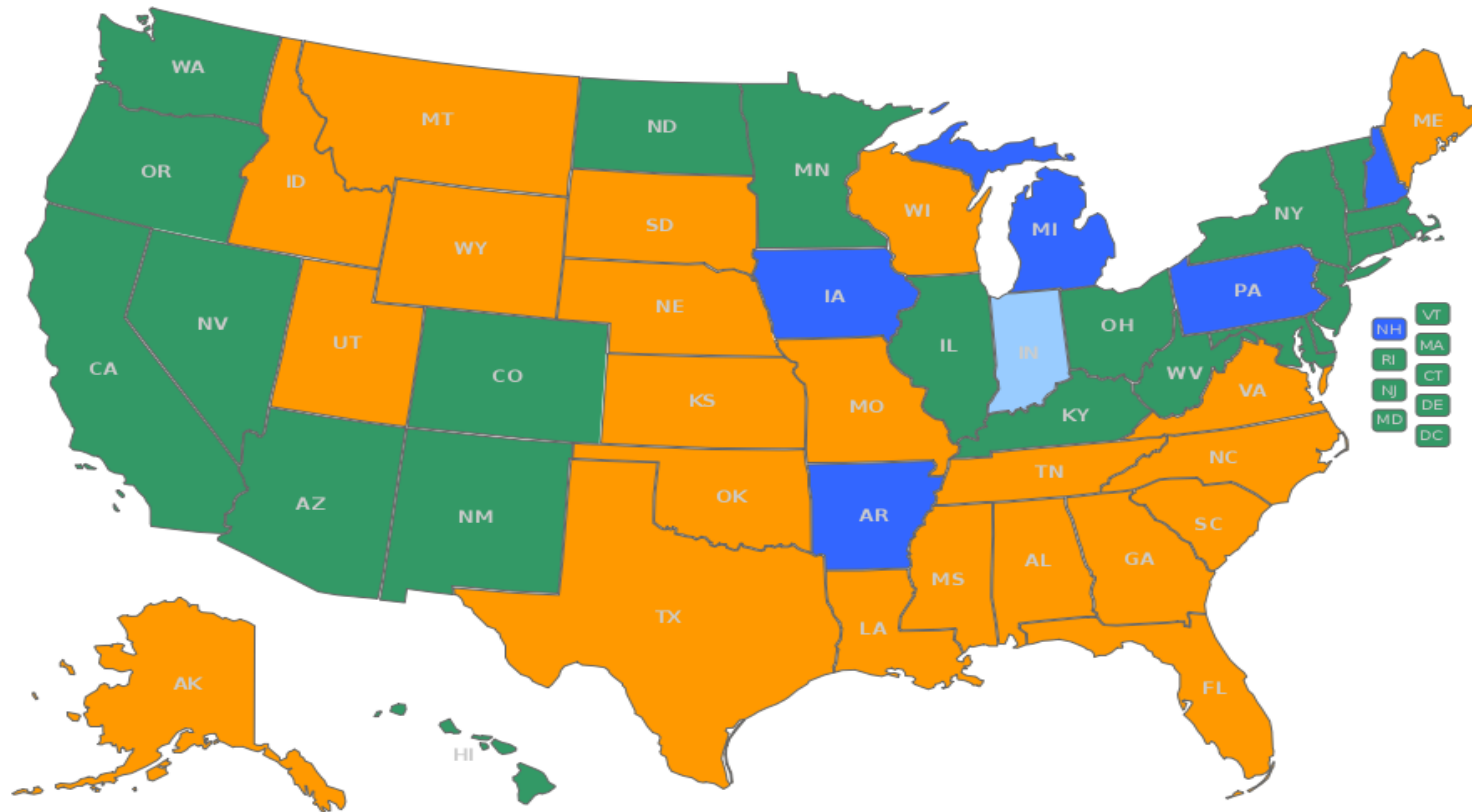


Kansas Marketplace: First year enrollment results

- **99,380** individuals were eligible to enroll in a Marketplace plan.
- **57,013** signed up for a plan.
- **44,869** (79%) received financial assistance and over half of these Kansans will pay \$50 or less each month for insurance.
- Two-thirds of enrollees were between age 18 and 54.

Map: Where States Stand on Medicaid Expansion Decisions

*Map updated September 29, 2014



Produced by:
statereforum

Key:

- Orange: 22 states are not expanding Medicaid in 2014
- Green: 23 states (count includes the District of Columbia) are expanding Medicaid in 2014
- Blue: 5 states are expanding Medicaid in 2014, but using an alternative to traditional expansion
- Light Blue: 1 state with a Medicaid expansion waiver pending approval from CMS

Topics:
Medicaid



Medicaid Eligibility in Kansas

- Current eligibility level for adults with children is 33% of the federal poverty level (\$7,800 for a family of four).
- Childless adults not eligible unless disabled.
- ACA allows eligibility for Medicaid up to 138% FPL (\$32,500 for a family of four).
- Last year, 151,170 uninsured Kansans (43.9%) had incomes below 138% FPL.



Kansans in the “eligibility gap”

- Kansas adults who make too much money for Medicaid, but not enough for premium tax credits = *eligibility gap*
 - Family of four making \$7,800-\$23,550
 - Single adult making less than \$11,490
- 182,000 Kansans fall in this gap
 - 43% are uninsured
 - 47% are employed
 - 44% have income near the poverty line



The State of Health Insurance in Kansas

- Health insurance is vital for access to care and health outcomes.
- The majority of Kansans get insurance through their employers.
- Public programs fill in the gaps in coverage.
- Kansas not expanding Medicaid creates a gap for low-income adults.

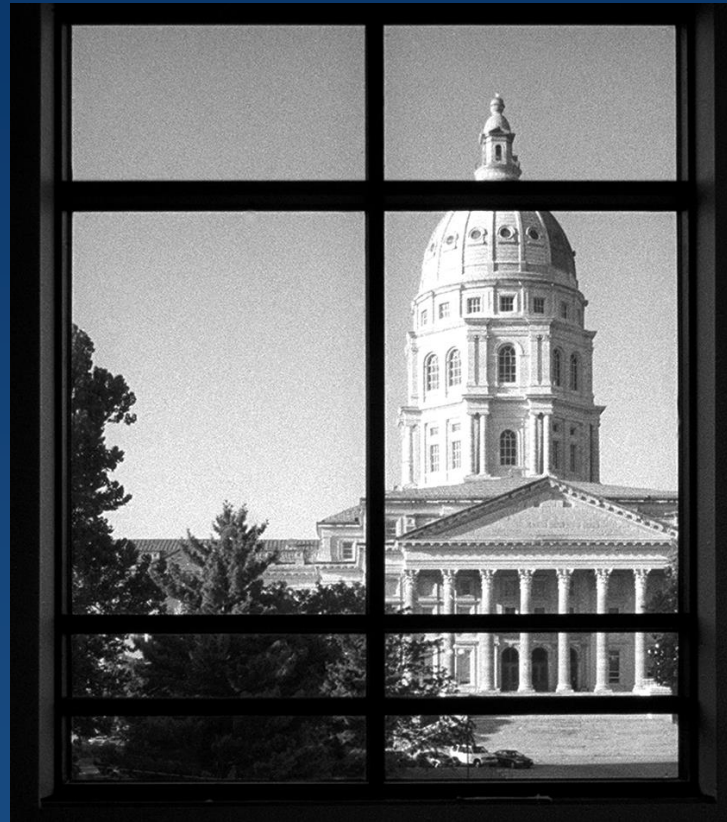


The State of Health Insurance Post ACA Questions

- Is the insurance offered affordable?
- Does the mandate work to get people in the Market place?
- Do people understand how to use the insurance they have?
- Can people find providers to deliver care?



Kansas Health Institute



Informing Policy. Improving Health.

KHI.org