



GOOD NEWS FROM THE NORTH: ACA'S ENROLLMENT AND COVERAGE IMPACTS ON THE UNINSURED IN MINNESOTA

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- Coauthors:
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MN-HITS

- Minnesota Health Insurance Transitions Study (MN-HITS)
- Leverages data from the 2013 Minnesota Health Care Access Survey (MNHA)
- Re-contacted 2013 MNHA survey respondents most likely impacted by the ACA:
 - Uninsured
 - Non-group coverage
 - Coverage through the Minnesota Comprehensive Health Association (MCHA) high risk pool

Key questions addressed by MN-HITS

- What happened to key populations that were expected to be impacted most from coverage provisions of the ACA?
 - Did they get or change coverage?
 - Did they seek assistance (e.g. use MNsure website)?
 - Did they purchase coverage through MNsure?
 - Have they utilized care?
 - Have they faced barriers to care?
 - If they didn't get covered, why not?

Methodology

- Re-contacted respondents of the fall 2013 Minnesota Health Access Survey, who were uninsured or had non-group coverage (including high risk pool enrollees)
- Field period: August 6 to October 8, 2014
- Sample frame: 1,510
 - 762 uninsured
 - 758 non-group/MCHA
- Total completed surveys: 493 (33%)
 - **218 (27%) uninsured 2013**
 - 275 (37%) insured 2013
- Response rate 43%; Combined 2013 and 2014 rate is 20.4%
- Used propensity score weighting

Survey participant vs. non-participants

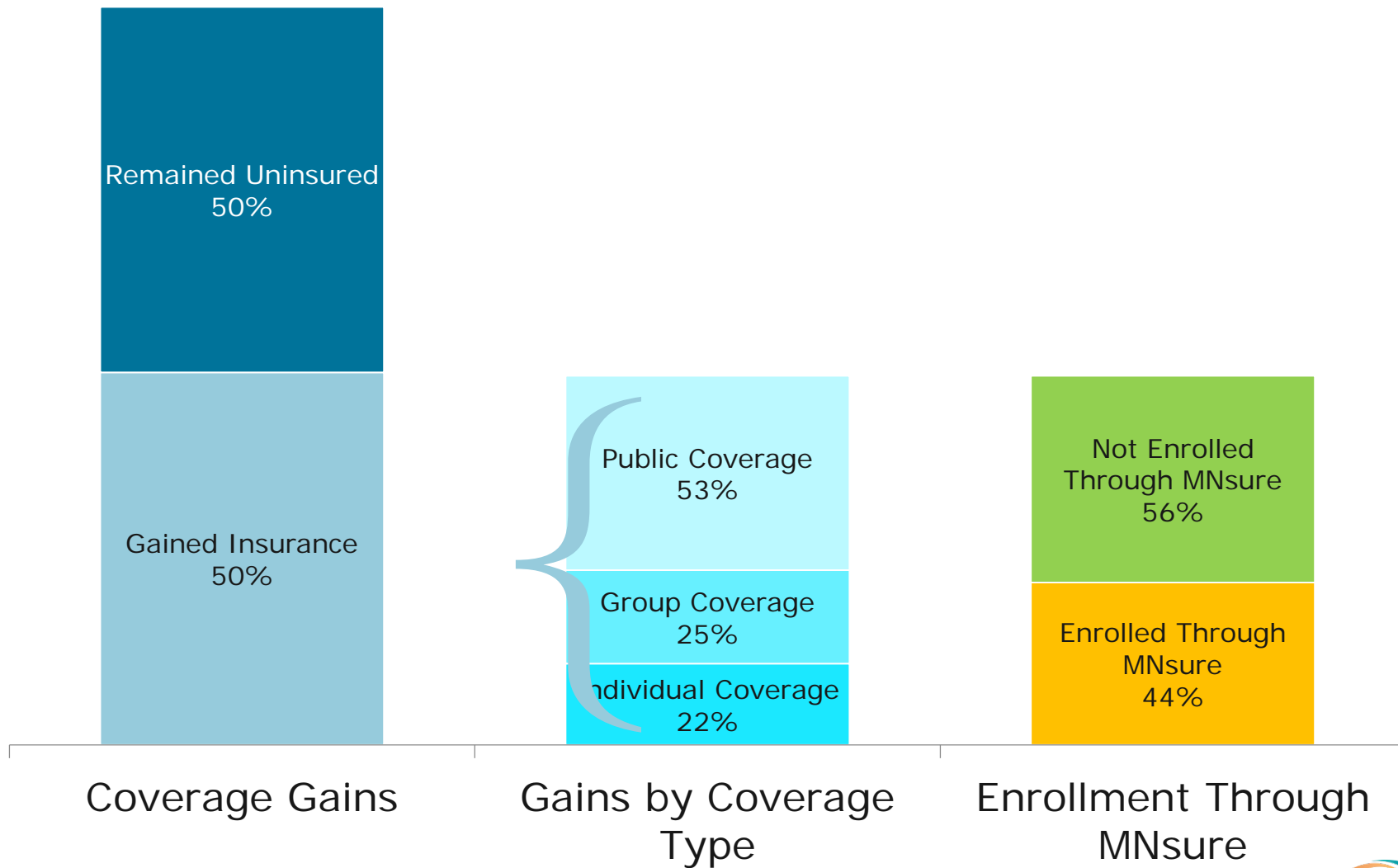
- Almost no differences were observed between 2014 survey participants and non-participants (demographics, health status, access, affordability, use, ACA familiarity).
- Exceptions were:
 - Participants were more likely to be older
 - Participants were less likely to have inpatient care in the past year

Focus of today's talk

- Focused ONLY on nonelderly Minnesotans who reported they were uninsured in the 2013 survey
 - Refer to as **“Previously uninsured”**
- Doesn't capture the full range of individuals likely to access MNsure (Minnesota's health insurance marketplace)
- Does not produce a statewide insurance rate
- Does not provide information on people who became uninsured after the 2013 MNHA survey

PREVIOUSLY UNINSURED: COVERAGE TRANSITIONS

Gains in and Pathways to Coverage for the Previously Uninsured



Demographics – previously uninsured who gained insurance

- Those that gained coverage are more likely to be:
 - Children (aged 0-17)
 - Have some college or postgraduate education

MAIN reasons for coverage transitions

- Reasons for **remaining uninsured**
 - Affordability continues to be the primary reason
- Reasons for **gaining coverage**
 - ACA-related reasons
 - E.g., it is required, didn't want to pay a fine, and the subsidies/tax credits available
 - Desire or need to access medical care
 - A change in life circumstances that lead to gain eligibility to private or public insurance

Most previously uninsured looked for coverage

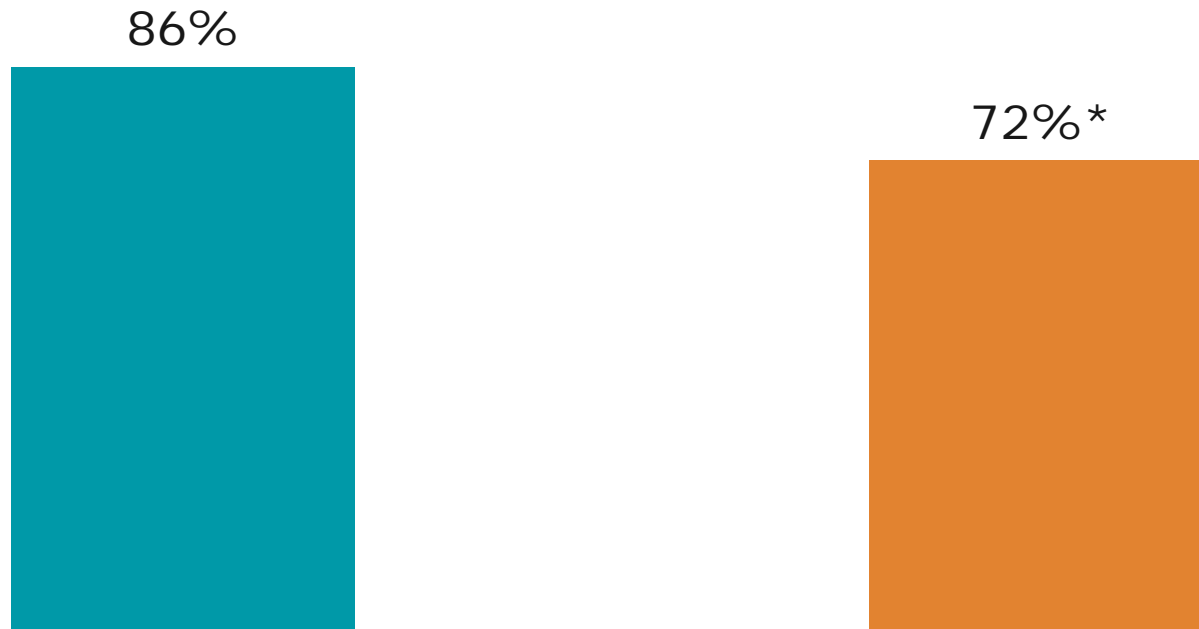
- 76% of the previously uninsured looked for coverage
- Among the previously uninsured who looked, the following were more likely to look:
 - Those eligible for subsidies (incomes 138% to 400% FPL)
 - Individuals with some college or postgraduate education

OF THE PREVIOUSLY UNINSURED WHO LOOKED FOR COVERAGE...

Most had heard of MNsure

Reported They had Heard of MNsure

■ Gained Insurance ■ Remained Uninsured



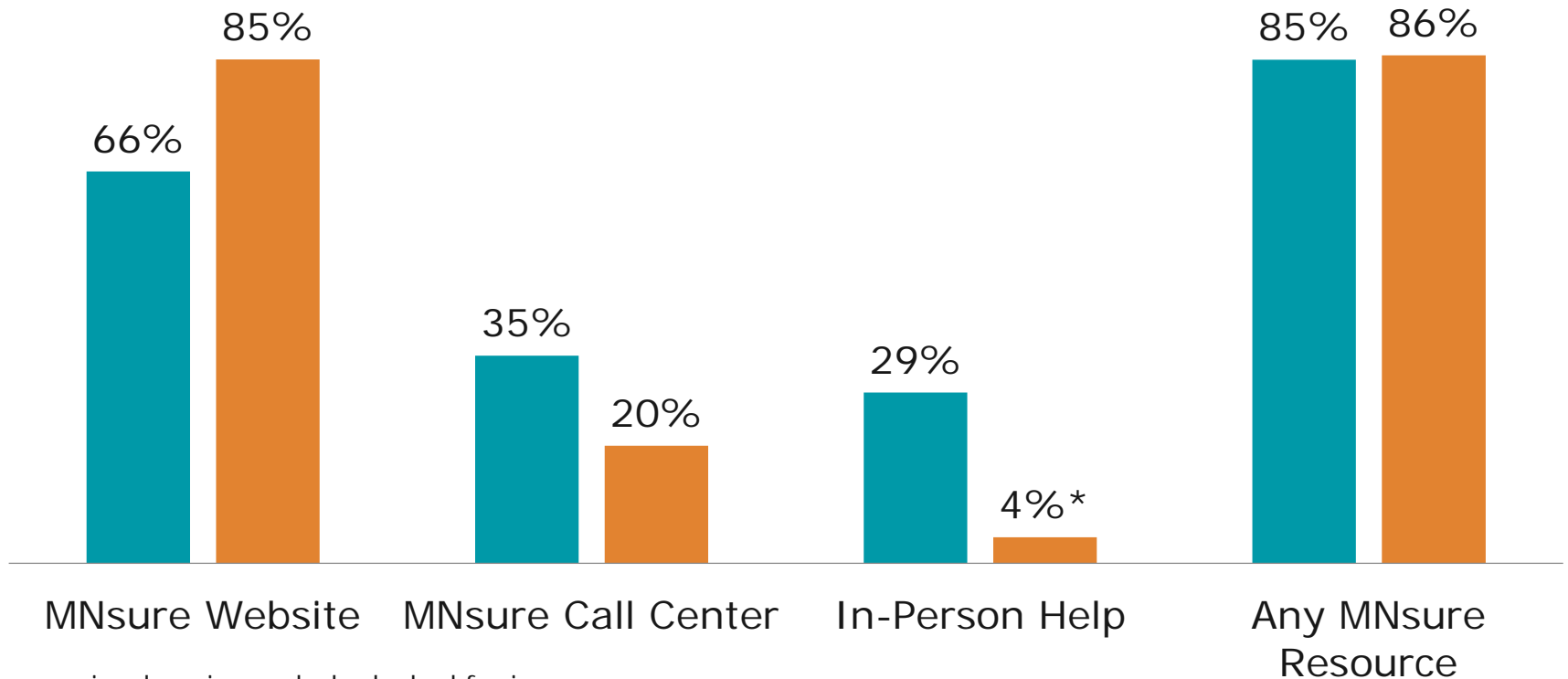
Of the previously uninsured who looked for insurance.

*Significant at 95% level.

Many had visited the MNsure website and call center

Reported Using One or More Enrollment Resources

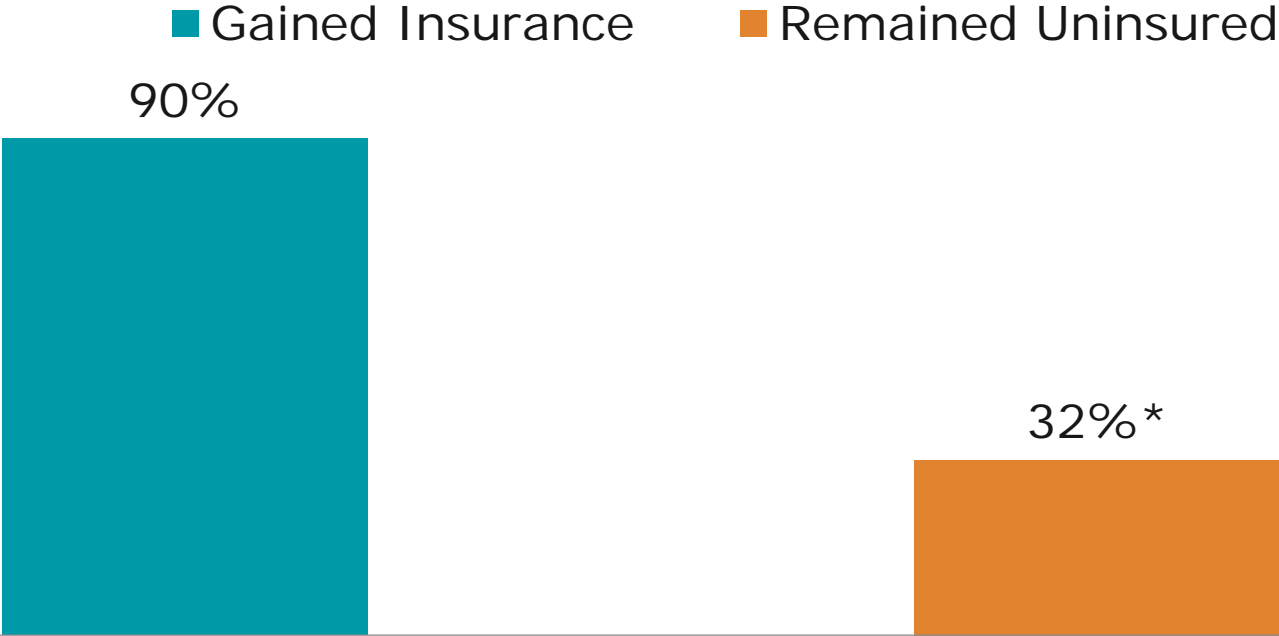
■ Gained Insurance ■ Remained Uninsured



Of the previously uninsured who looked for insurance.
Sums to more than 100%; can respond to multiple sources of information.
*Significant at 95% level.

Those who gained coverage were more likely to get needed information

Reported getting information needed to sign-up

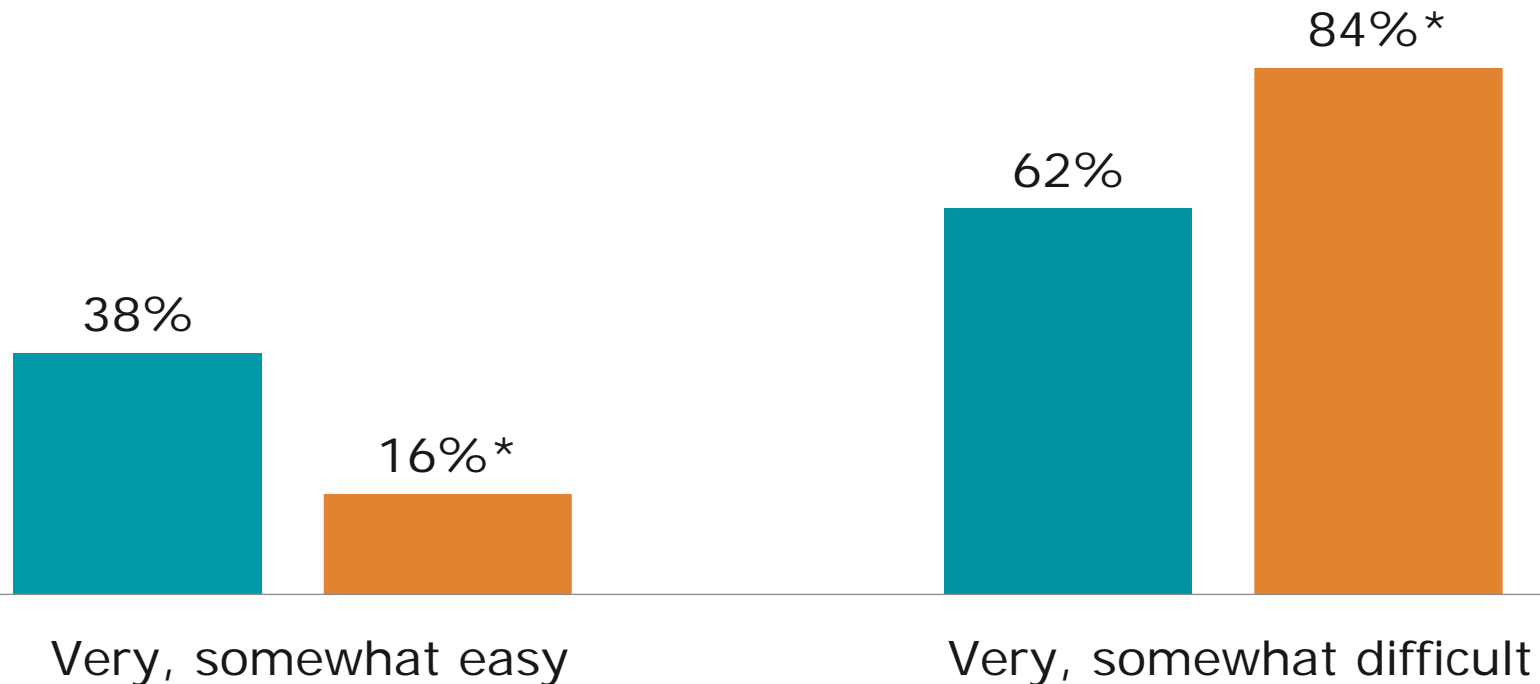


Of the previously uninsured who looked for insurance.
*Significant at 95% level.

Regardless of coverage gain, most said signing-up for insurance was difficult

Reported Signing-Up for Insurance was Difficult

■ Gained Insurance ■ Remained Uninsured



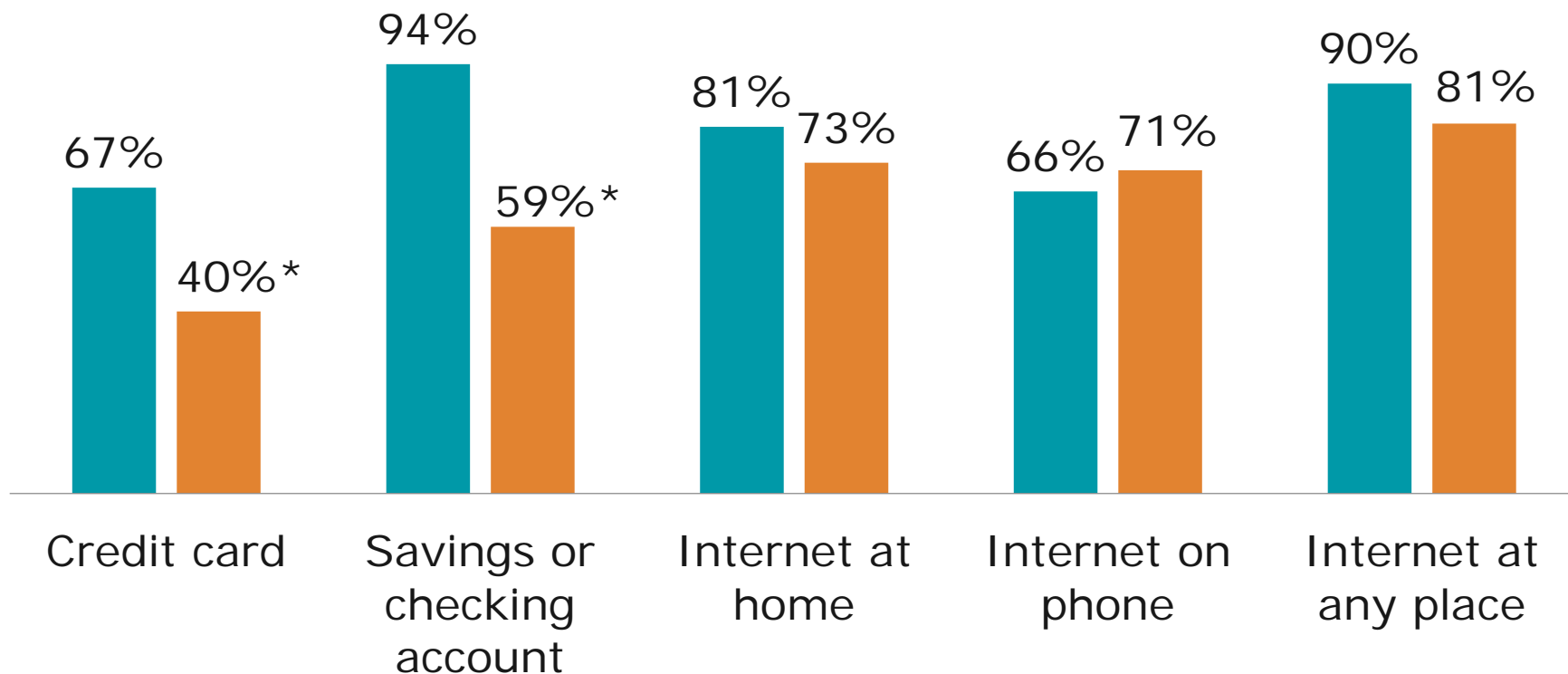
Of the previously uninsured who looked for insurance.

*Significant at 95% level.

Those who gained insurance were more likely to have resources to sign-up

Reported Access to the Following Resources

■ Gained Insurance ■ Remained Uninsured



Of the previously uninsured who looked for insurance.

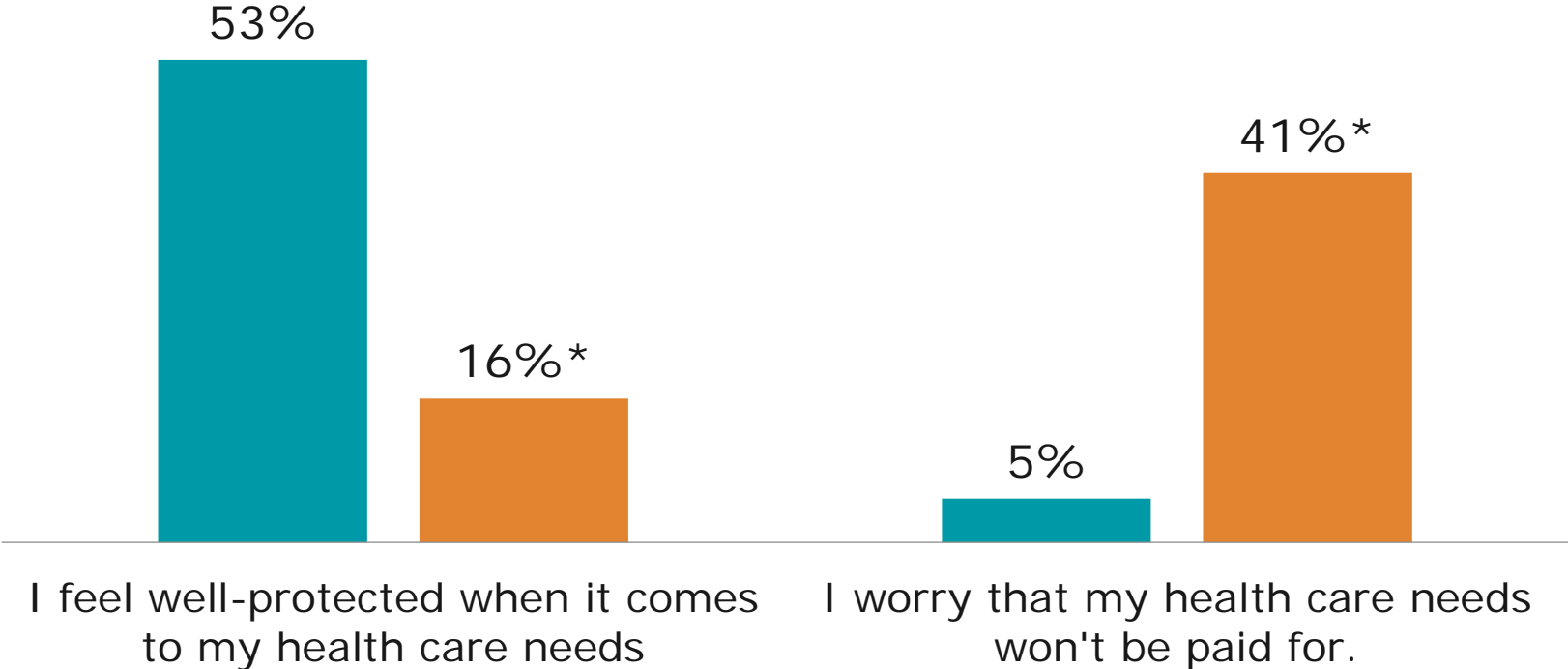
*Significant at 95% level.

PREVIOUSLY UNINSURED: ATTITUDES TOWARD COVERAGE AND ACCESS TO CARE

Those who gained insurance feel more protected

Feelings Regarding Access to Health Care

■ Gained Insurance ■ Remained Uninsured

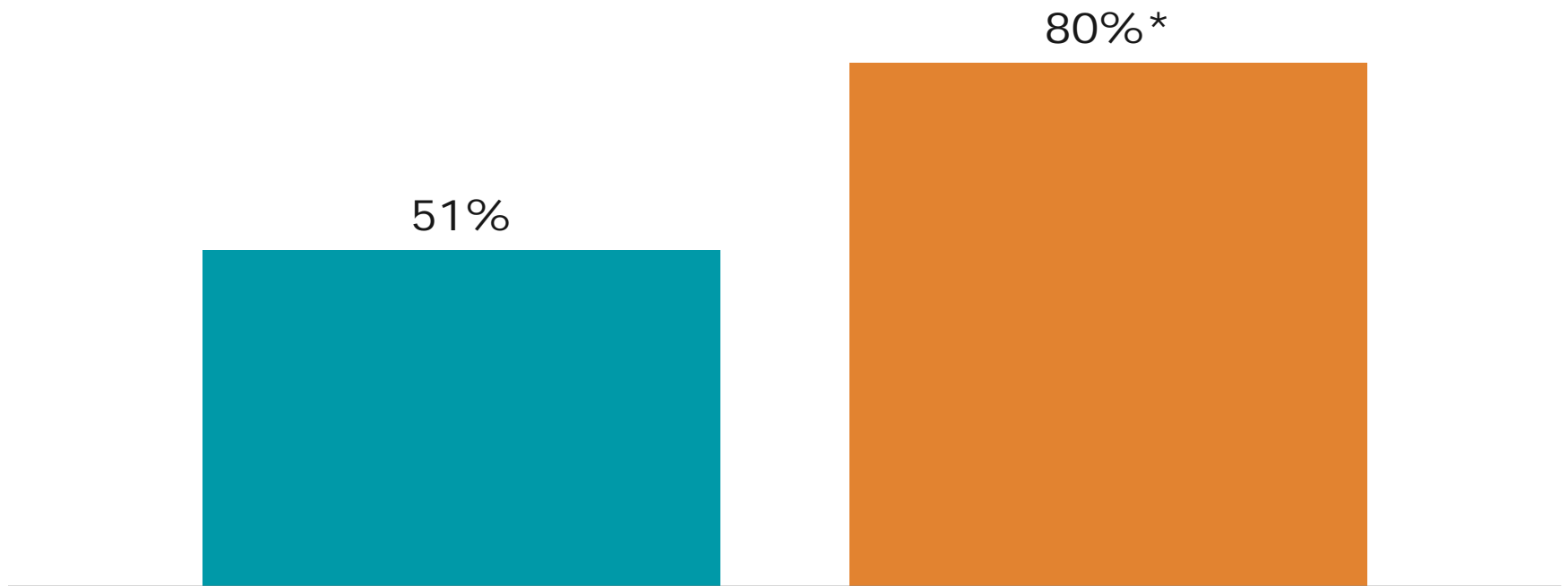


*Significant at 95% level.

Those who gained coverage report some access improvements between 2013 and 2014

Report a Usual Source of Care

■ 2013 ■ 2014



*Significant at 95% level.

SUMMARY AND IMPLICATIONS

A story of mixed success

- Outreach and enrollment efforts had an impact
 - Previously uninsured
 - 79% heard of MNsure
 - 76% looked for coverage
 - 50% gained coverage
 - Of those who gained insurance
 - 62% say they had difficulty signing up
- Remaining uninsured may need more targeted assistance
 - push from web to personal assistance
 - do not have financial resources to gain and retain insurance and had difficulty signing up
- Affordability is top issue for those who gained and remained uninsured

Contact Information

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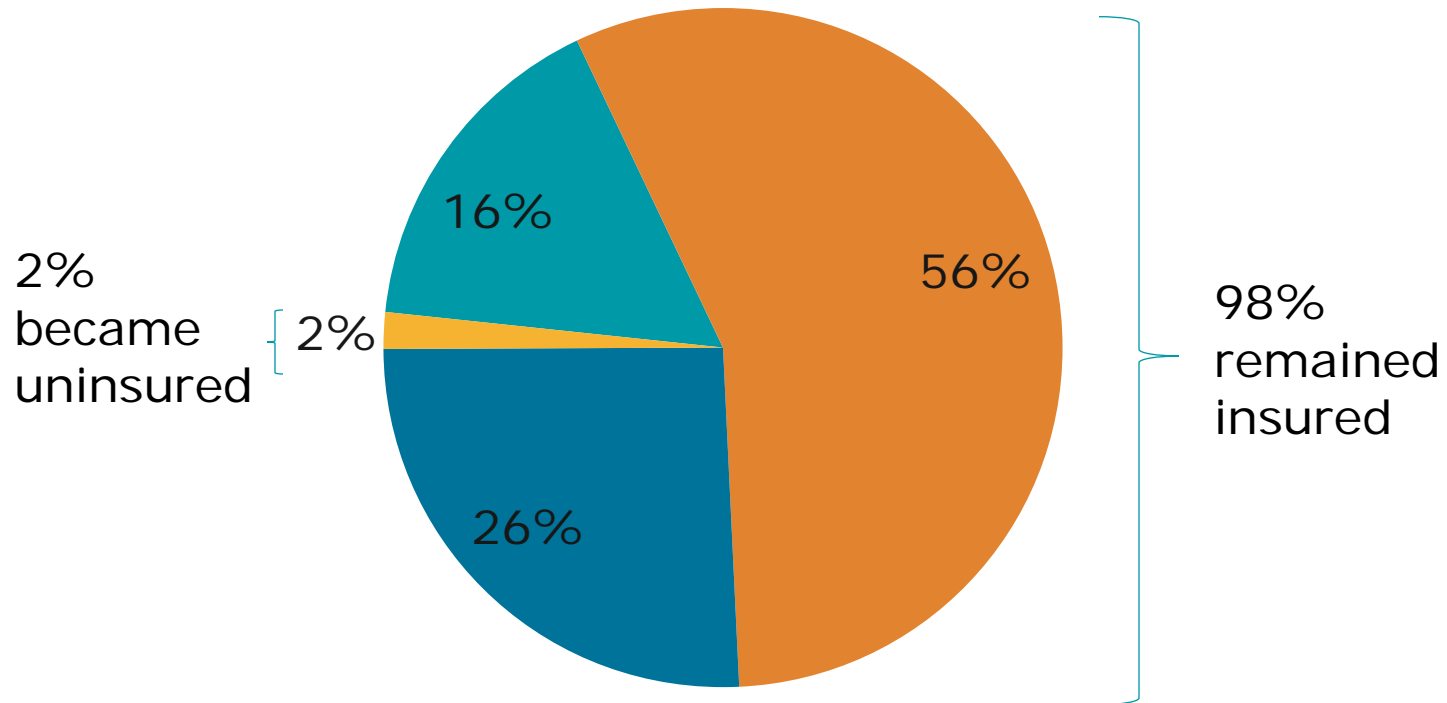
**NEXT SLIDES ARE BACK-UP:
WILL ONLY USE IF QUESTIONS
RAISED BY AUDIENCE**

PREVIOUSLY INSURED

Potential policy impact

- Briefings to key stakeholders include
 - MNsure leadership
 - Governor Dayton's staff
 - Senator Franken's staff
 - Office of the Legislative Auditor
- Findings regarding gains in insurance and use of MNsure referenced in February report by the Office of the Legislative Auditor
- Next steps:
 - 2015 MNHA
 - Assess value of future follow-back surveys

Of those previously non-group insured, 98% remained insured



■ Public Coverage
■ Group Coverage

■ Non-Group Coverage
■ Uninsured

Transitions among previously insured

- Nearly all people who had non-group coverage in 2013 maintained insurance coverage in 2014 (98%), but nearly 60% changed their coverage/plan
- Of those with non-group coverage in 2013, the following were more likely to have a coverage transition:
 - Adults, 18-64
 - Non-whites
 - Unmarried Adults
 - People with incomes under 400% FPL
- Premium costs drove decisions about plan selection in the non-group market

In-person assistance

- The previously insured were significantly more likely to indicate they received in-person assistance
- Among those previously insured who reported receiving in-person help, almost 3/4 used an insurance agent or broker
 - Other in-person assisters cited included employer, county or human service office, and MNsure representative