



Covering Kansans: A Snapshot of Public and Private Insurance

March 2, 2021



WHO WE ARE

- Nonprofit, nonpartisan educational organization based in Topeka.
- Established in 1995 with a multi-year grant by the Kansas Health Foundation and located directly across from Kansas Statehouse in downtown Topeka.
- Committed to convening meaningful conversations around tough topics related to health.



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Covering Kansans: A Snapshot of Public and Private Insurance

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Kansas Health Institute

AGENDA

1. Profile of Coverage in Kansas
2. COVID-19
3. KanCare Expansion

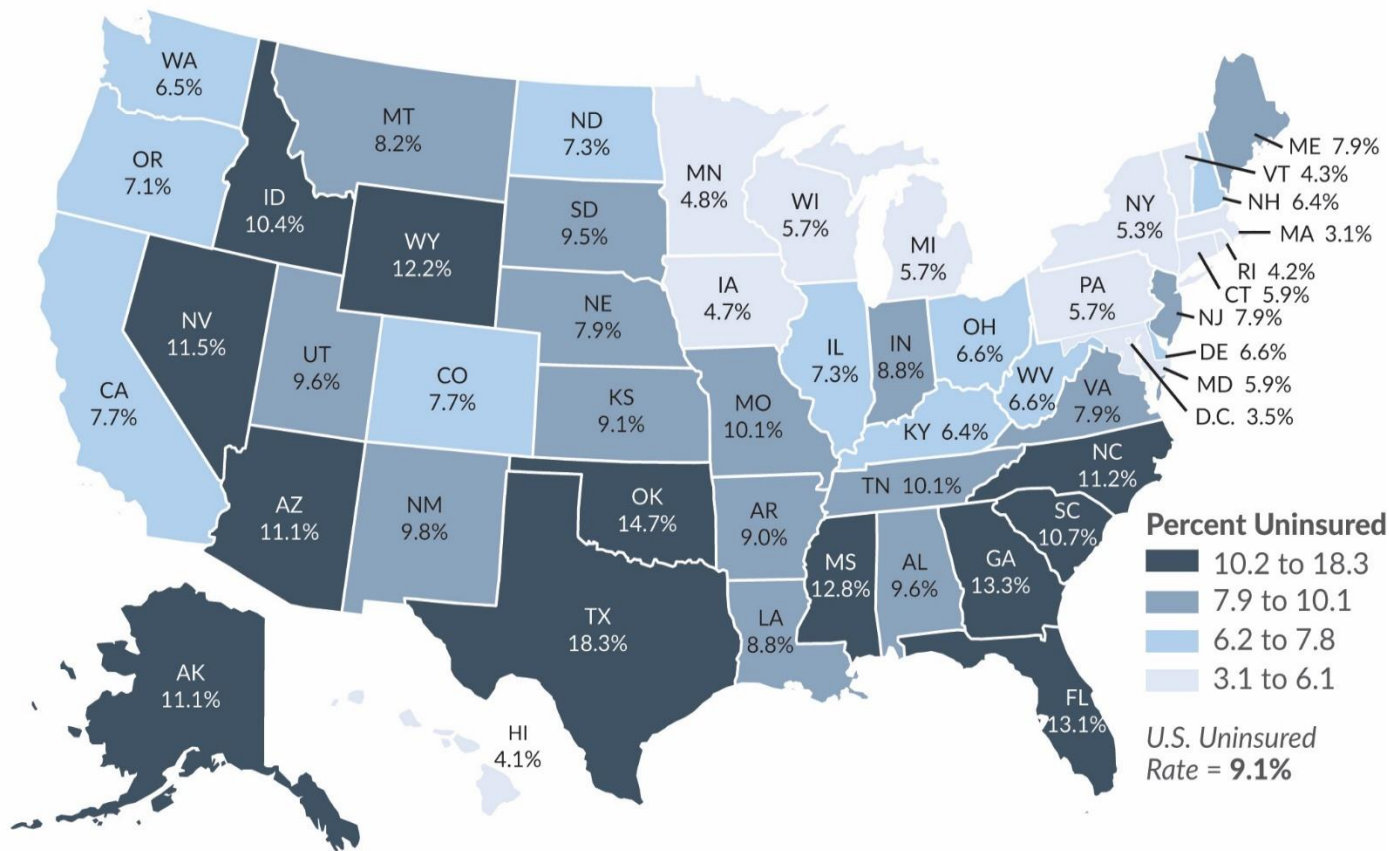
POP QUIZ!

Where did Kansas rank among states for insurance coverage (2019)?

- 1) 11th
- 2) 33rd
- 3) 45th

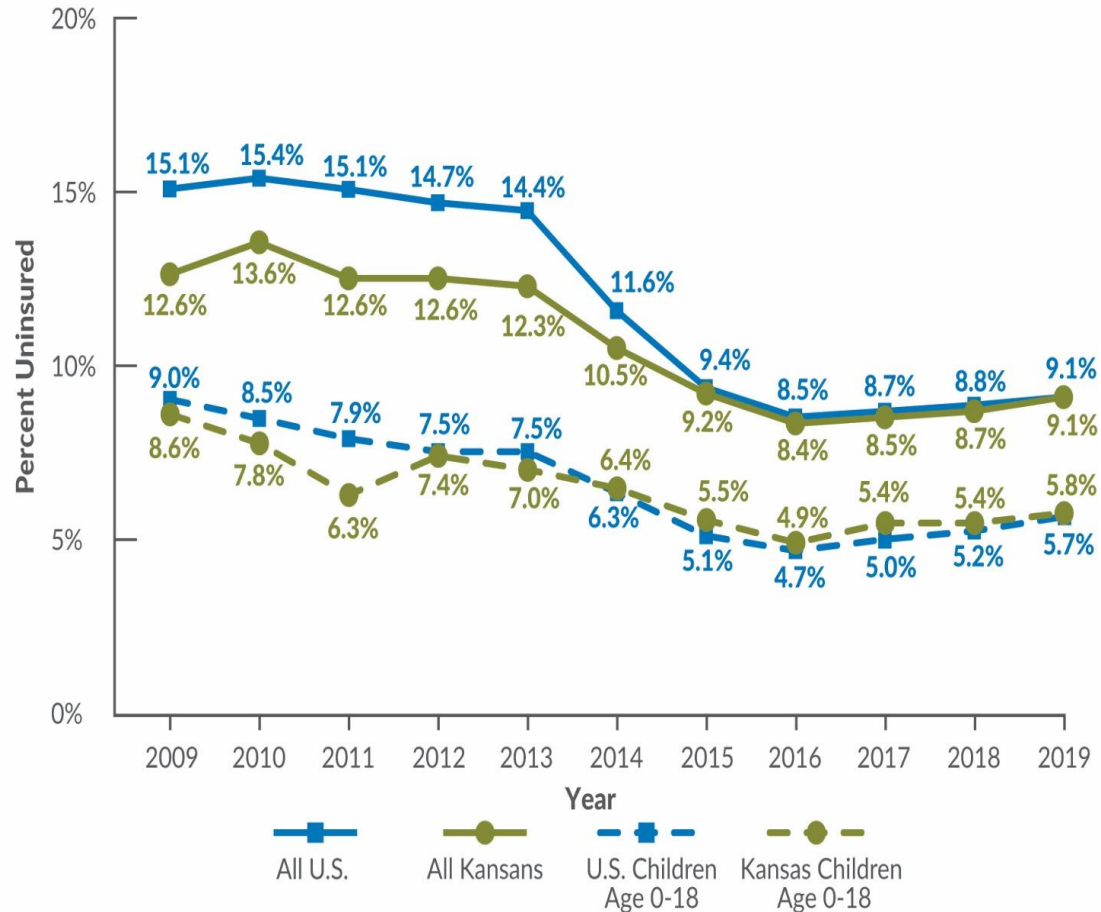
Kansas Ranked 33rd Among States for Insurance Coverage

Figure 1.1 Percentage of Uninsured Residents by State, 2019



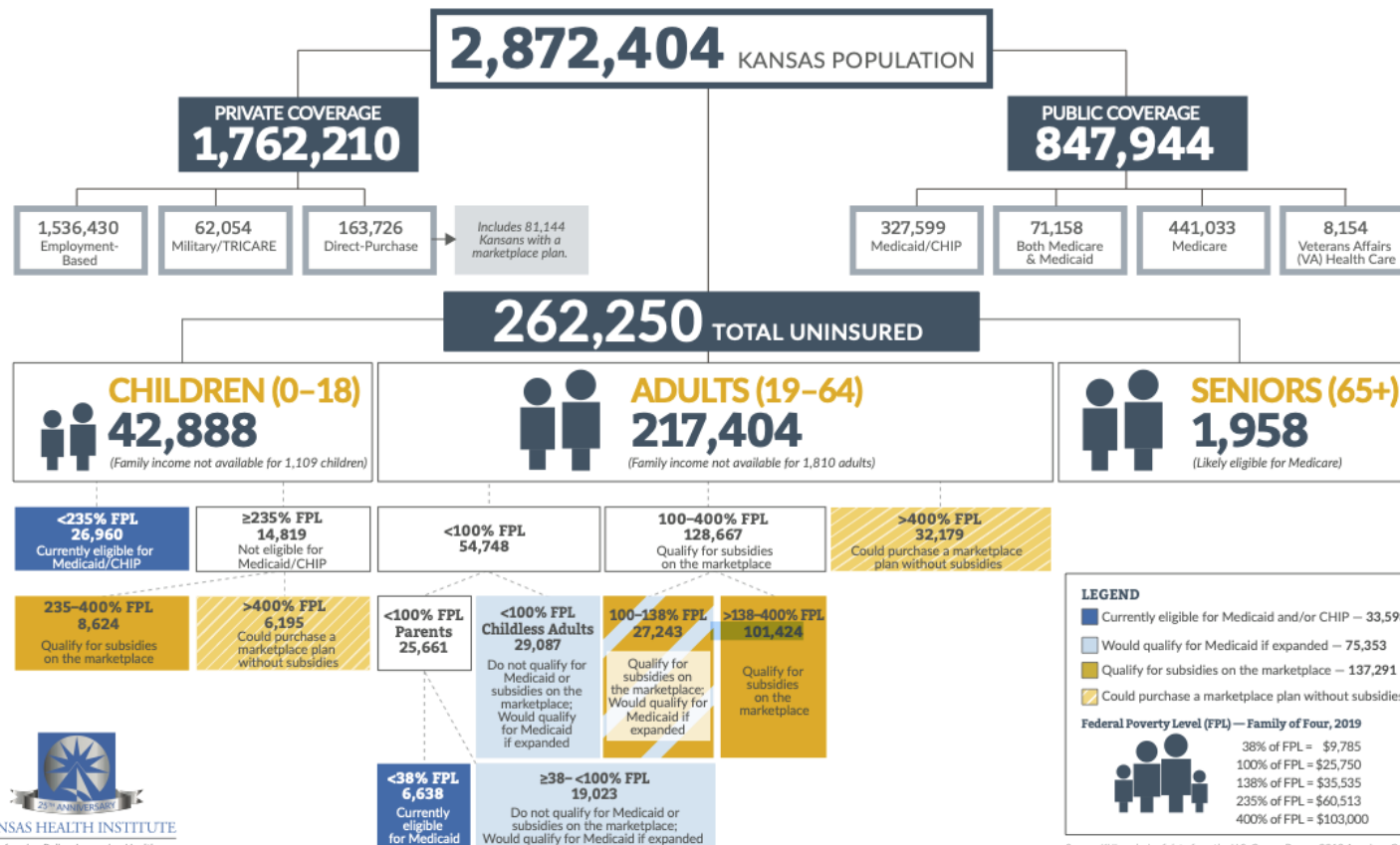
Source: KHI analysis of data from the U.S. Census Bureau 2019 American Community Survey Public Use Microdata Sample files.

Figure 1.3 All Ages: Uninsured Rates for Kansas and the United States, 2009-2019



Source: KHI analysis of data from the U.S. Census Bureau 2009-2019 American Community Survey Public Use Microdata Sample files.

HEALTH INSURANCE IN KANSAS 2019



REGULATION

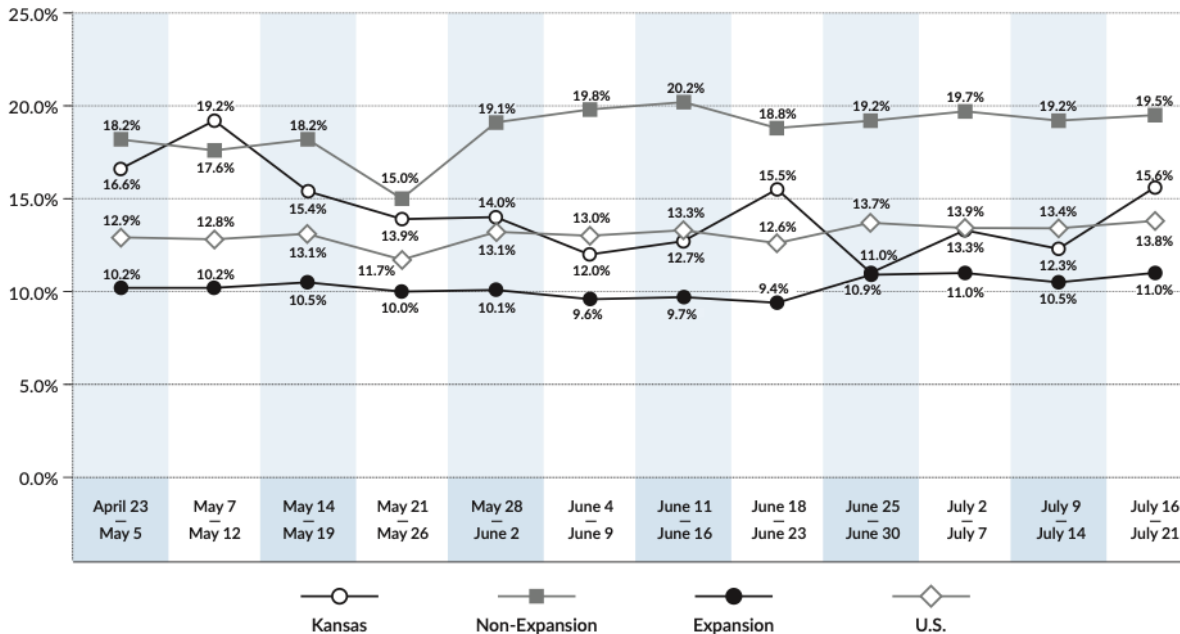
- Federal law (ERISA) exempts “self-insured” plans from state regulation
 - Self-insured employee plans (61% of all firms)
 - 81% of large firms (>200 employees)
 - 13% of small firms (3-199 employees)ACA
- State regulation
 - ACA marketplace plans (according to federal rules and regulations)
 - Fully-insured individual and employee plans
 - Grandfathered/grandmothered plans

COVERAGE OPTIONS

- Use of “narrow networks”
 - All plans offered on KS ACA marketplace have narrow networks – EPOs or HMOs
- Other options
 - Level-funded plans (allow small employers to self-insure)
 - Kansas Farm Bureau health benefit plans (2020)
 - High deductible health plans
 - Short-term, limited duration plans
 - Association health plans
 - Sharing ministries

COVID-19 AND COVERAGE

Figure 1. Uninsured Rate for Nonelderly Adults Age 19-64 in Kansas, Expansion States, Non-Expansion States and the U.S.



Note: Non-expansion states include all states that had not passed and implemented Medicaid expansion in 2020 (e.g., both Missouri and Oklahoma are included in the non-expansion group). To learn more about the U.S. Census Bureau's Household Pulse Survey please see Pulse on Kansas (Intro).
Source: Kansas Health Institute analysis of the U.S. Census Bureau's Household Pulse Survey Public Use File.

POP QUIZ #2

How much did Medicaid and CHIP enrollment increase across the US between Feb-Sept 2020?

- 1) 4.6%
- 2) 7.5%
- 3) 9.4%
- 4) 12.5%

POP QUIZ #2

How much did Medicaid and CHIP enrollment increase across the US between Feb-Sept 2020?

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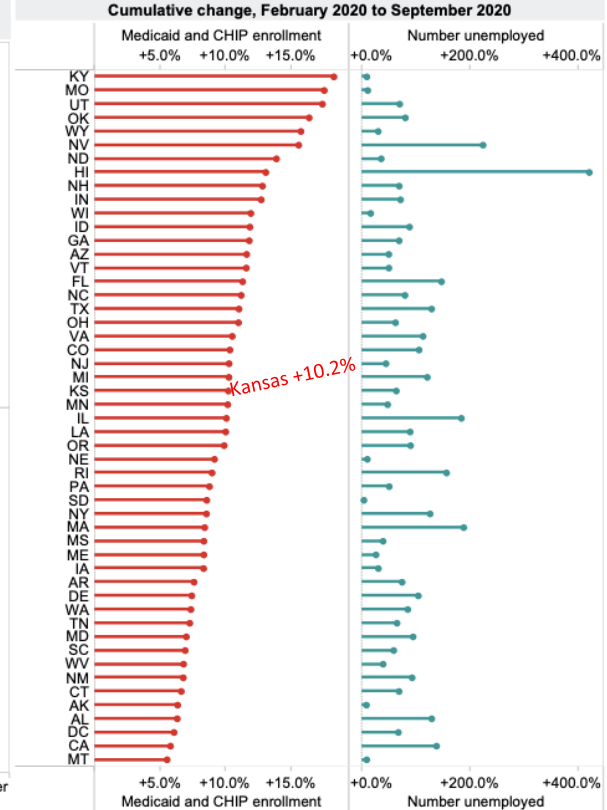
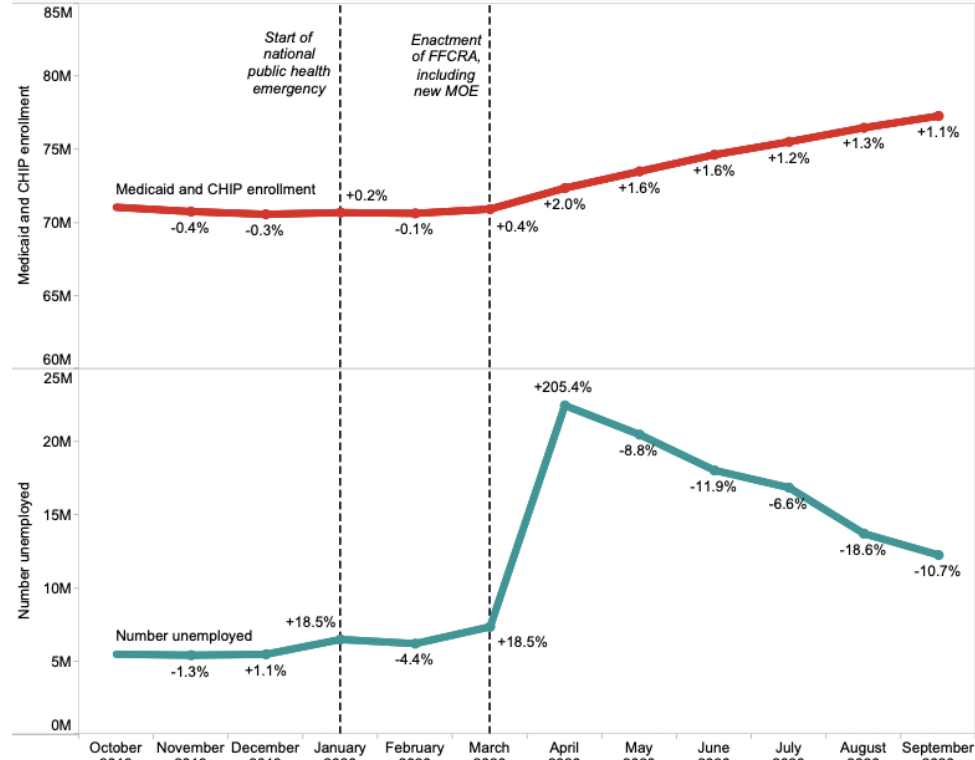
2) 7.5%

3) 9.4%

4) 12.5%

COVID-19 AND MEDICAID/CHIP

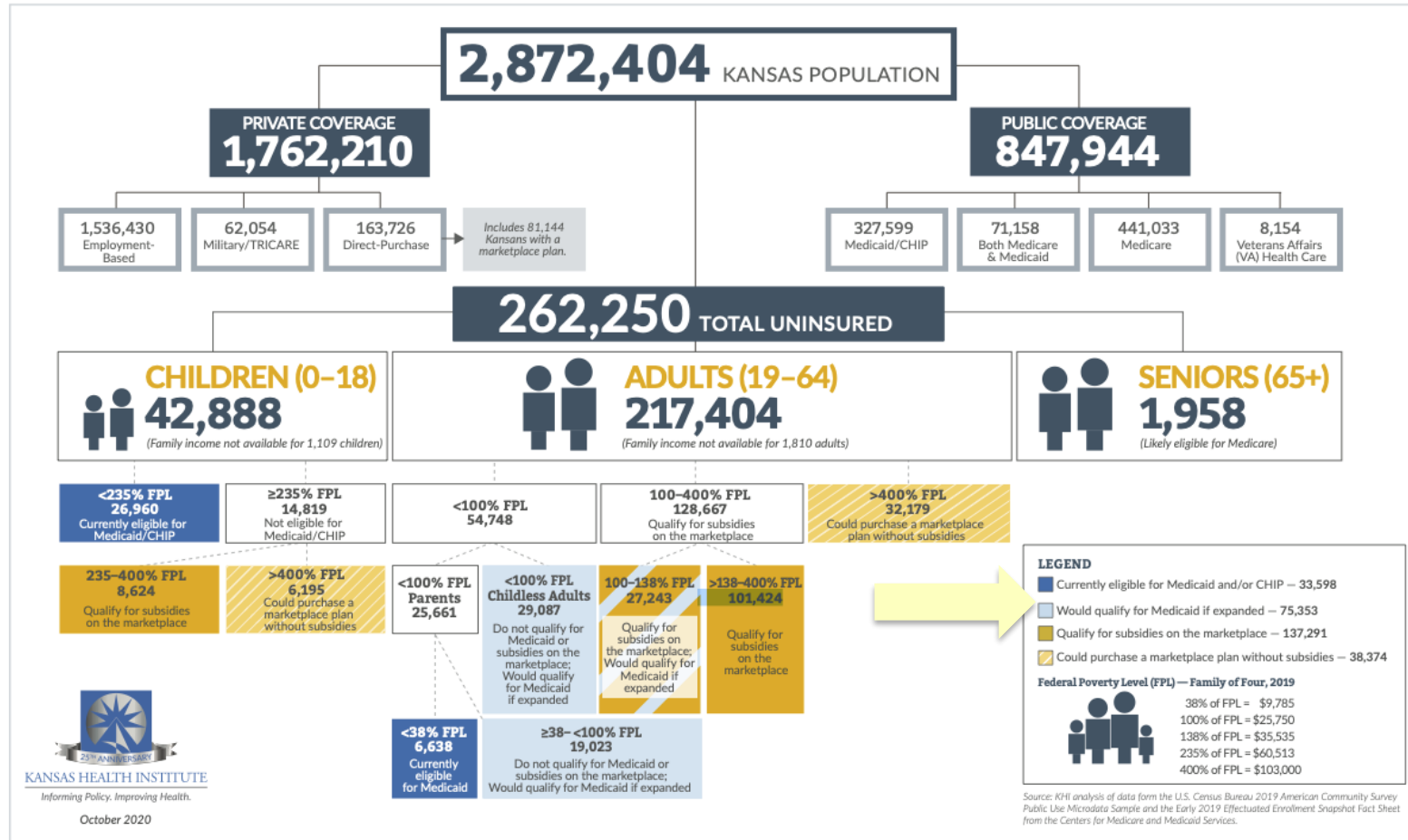
Figure 4. Medicaid and CHIP enrollment from the CMS Performance Indicator Data compared to unemployment data from the U.S. Bureau of Labor Statistics, October 2019 to September 2020



Sources: (1) Medicaid and CHIP Eligibility and Enrollment Performance Indicators as of December 16, 2020 and (2) State Employment and Unemployment Data (Monthly) from the U.S. Bureau of Labor Statistics as of December 17, 2020.

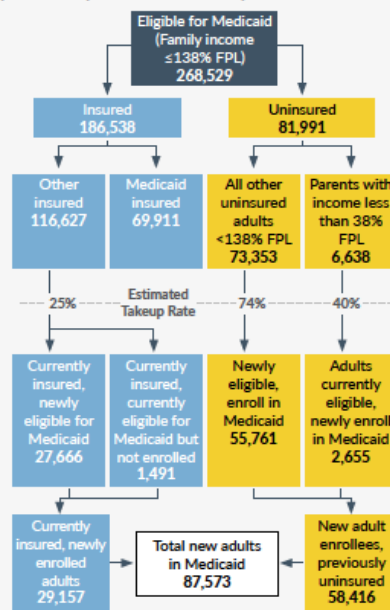
Note: This analysis includes data from 50 states and the District of Columbia. "FFCRA" refers to the Families First Coronavirus Response Act. "MOE" refers to the FFCRA's maintenance of effort requirement, which makes available a temporary 6.2 percentage point increase to each state or territory's federal medical assistance percentage (FMAP) during the emergency. As a condition of receiving the FMAP increase, states must meet several requirements pertaining to eligibility and maintenance of enrollment.

HEALTH INSURANCE IN KANSAS 2019



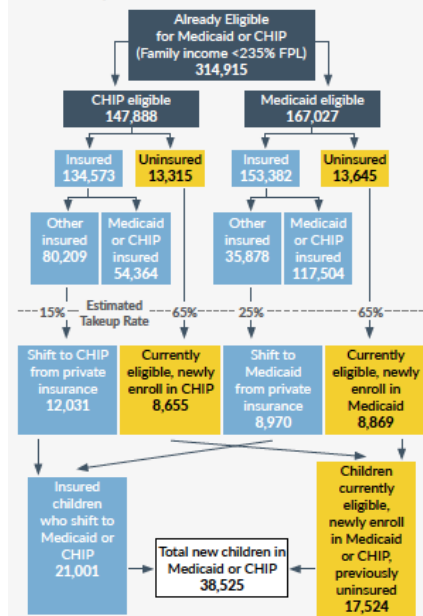
KANCARE EXPANSION

Figure 1. Projected Kansas Adults Age 19-64 in Medicaid Expansion Population Under 138 percent FPL



Source: KHI analysis of 2019 American Community Survey data.

Figure 2. Projected Kansas Children Affected by Potential Medicaid Expansion for Adults



Source: KHI analysis of 2019 American Community Survey data.

DISCUSSION

- How might the effects of COVID-19 influence expansion in Kansas?
- What policies being considered by the Biden Administration or Congress could influence expansion in Kansas?



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THANK YOU

Any questions?

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