



ACA MARKETPLACE ENROLLED 57,013 KANSANS:

A look at the first enrollment period

The second open enrollment period for the health insurance marketplaces created by the Affordable Care Act (ACA) begins next month. As this approaches, it's important to look back at results of the first enrollment cycle of the Kansas marketplace, which lasted from Oct. 1, 2013 through March 31, 2014 (with a special enrollment period until April 19, 2014). During that time, **57,013** Kansans used the marketplace to enroll in a health plan. Nationally, 8,019,763 people signed up for health insurance through the marketplaces.

Enrollee Characteristics

Reports from the U.S. Department of Health and Human Services (HHS) on marketplace enrollment show that 99,380 Kansans shopped for insurance through the marketplace and were determined eligible to enroll in a plan. Of those, 57,013 Kansans signed up for coverage.

Almost a third (31.3 percent) of enrollees were between 18 and 34 years old. This number is slightly

Figure 1. Kansas Marketplace Enrollees: 2014 Plan Year, by Age

Age	Number of Enrollees: Kansas	Percent of Enrollees: Kansas	Percent of Enrollees: Nationwide
0-17	3,903	6.8%	6.2%
18-25	6,296	11.0%	10.9%
26-34	11,579	20.3%	17.2%
35-44	9,321	16.3%	17.1%
45-54	11,160	19.6%	22.7%
55-64	14,610	25.6%	25.4%
65+	144	0.3%	0.5%
Total	57,013	100.0%	100.0%

Note: Percentages may not sum to 100 percent because of rounding.

Source: HHS Office of the Assistant Secretary for Planning and Evaluation Summary Enrollment Report for the Initial Annual Open Enrollment Period, May 2014.

higher than the national average of 28.1 percent, as shown in *Figure 1*. This is often noted as an important age demographic since younger adults are generally healthier than their older counterparts, thus the premiums paid by younger enrollees help support the cost of older enrollees.

Although they made up just 12.5 percent of the state's population and 11.2 percent of the uninsured in 2013, adults age 55 to 64 accounted for 25.6 percent of marketplace enrollees during the period. This may be an indication of a pent-up demand for affordable and adequate health insurance coverage within this demographic.

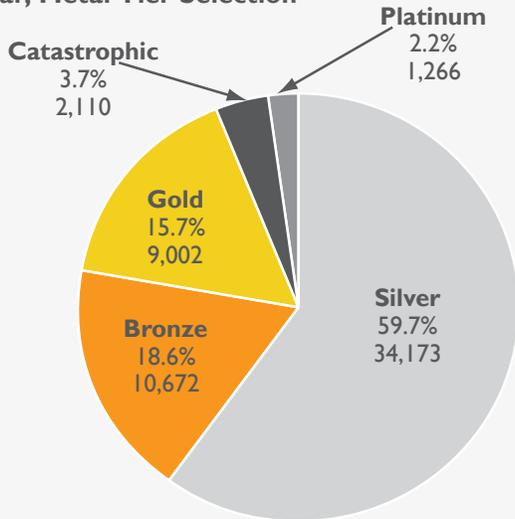
Enrollment for Kansas children was very different. Only 6.8 percent of all marketplace enrollees were children (age 0-17) even though they accounted for 25.3 percent of the population and 12.7 percent of the uninsured in 2013.

It's possible that many children were identified by the marketplace as potentially eligible for Medicaid or the Children's Health Insurance Program (CHIP) and were redirected to these programs. During this period, the marketplace identified 13,961 individuals potentially eligible for Medicaid or CHIP, though it is unknown how many of those individuals were children or how many were ultimately determined eligible.

Enrollment among different racial and ethnic groups generally aligned with their proportion in both the Kansas population overall and the uninsured population, with the exception of two groups: Hispanic/Latino and White/non-Hispanic. The Hispanic/Latino population made up 11.2 percent of all Kansans and 25.3 percent of the uninsured population in 2013. However, only 7.2 percent of

marketplace enrollment came from this group. Conversely, White/non-Hispanics accounted for approximately 77 percent of both the overall population and of marketplace enrollees, but made up only 59.3 percent of the uninsured population in Kansas in 2013.

Figure 2. Kansas Marketplace Enrollees: 2014 Plan Year, Metal Tier Selection



Note: Total plan enrollment by metal tier sums to 57,223 rather than the 57,013 total number of enrollees. This is due to instances when enrollees selected a plan in more than one tier (for example, both a health plan and a stand-alone dental plan). Percentages may not sum to 100 percent because of rounding.
 Source: HHS Office of the Assistant Secretary for Planning and Evaluation Summary Enrollment Report for the Initial Annual Open Enrollment Period, May 2014.

Plan Selection

The ACA offers four “metal” tiers for insurance plans in the marketplaces (platinum, gold, silver and bronze), plus a low-cost catastrophic plan. The majority (59.7 percent) of Kansas enrollees selected plans in the silver tier, which covers about 70 percent of a typical population’s health care expenses (Figure 2).

Plan selection in Kansas was similar to national averages, with roughly the same proportion of enrollees in each tier in Kansas and nationwide, with the exception of the gold tier.

In Kansas, 15.7 percent of enrollees selected plans in the gold tier (covers approximately 80 percent of health care expenses) compared to the national average of 8.5 percent. This may indicate that more Kansans anticipated their need for a health plan with a richer benefit.

Financial Assistance

Nearly four out of every five (78.7 percent) Kansans who enrolled in a plan received financial assistance through premium tax credits, as shown in Figure 3. This is somewhat lower than the national average of 84.7 percent.

The average premium paid by the 44,869 Kansans who received financial assistance was \$67 per month. More than half (52 percent) of those Kansans paid \$50 or less per month. Only 14 percent of those who qualified for a tax credit paid more than \$150 per month (Figure 4).

Figure 3. Kansas Insurance Marketplace Enrollment: 2014 Plan Year, Tax Credits

Enrollment Status	Number of Enrollees: Kansas	Percent of Enrollees: Kansas	Percent of Enrollees: Nationwide
With Premium Tax Credits	44,869	78.7%	84.7%
Without Premium Tax Credits	12,144	21.3%	15.3%
Total	57,013		

Source: HHS Office of the Assistant Secretary for Planning and Evaluation Summary Enrollment Report for the Initial Annual Open Enrollment Period, May 2014.

Figure 4. Monthly Premium Cost to Kansas Marketplace Enrollees, After Tax Credits: 2014 Plan Year

Monthly Premium Cost	\$50 or Less	\$51 to \$100	\$101 to \$150	\$151 or More
Percent of Enrollees with Tax Credits	52%	22%	12%	14%

Source: HHS Office of the Assistant Secretary for Planning and Evaluation Research Brief: Premium Affordability, Competition, and Choice in the Health Insurance Marketplace, June 2014.

About the Fact Sheet

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