

Balancing the Risk Pool: Enrolling Young Adults and Other Hard-To-Reach Populations

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Agenda

1. Icebreaker
2. Health Insurance Landscape and Hard to Reach Populations
3. Structured Discussion

Icebreaker – Ask your partner:

Turn to your neighbor on right or left, ask:

1. What is your name?
2. What state do you work in?
3. What are the hard to reach populations in your state?

What Is A Risk Pool?

- The collection of beneficiaries that are covered in a health insurance market or network is known as a “Risk Pool.”
- Insurance works best when medical costs are spread among as wide a pool of beneficiaries as possible.
- A risk pool that is too small makes it more likely that premiums will rise because the costs for covering those with high health needs must be spread across fewer beneficiaries.
- A larger risk pool helps to keep premiums lower because there are more people available in the pool to cover the costs of those with high health needs.

Statistics on Marketplace Consumers

- Uninsured Rate in 2010 – 16.3%
- Uninsured Rate in 2015 – 9%
- During the Open Enrollment Period for 2017 Coverage, 12.2 million consumers selected a plan
 - 46% of consumers were male while 54% were female
 - Silver plans – 8.7 million, or 71% of consumers
 - Financial assistance – 10.1 million, or 83% of consumers
 - Average net premium after APTC- \$106
 - 31% new consumers; 69% re-enrollees

Hard to Reach Populations

- Young adults (18-34), though young adults up to age 26 can remain on their parents plan
- Latino consumers
- African American consumers
- Rural consumers
- Non-Medicaid Expansion States
- Others?

Hard to Reach Population: Young Adults, Enrollment Over Time

- In 2013, 22% of young adults were uninsured.
- In 2015, 15% of young adults were uninsured.
- In 2015, young adults made up 46% of the newly insured even though they represent only 30% of the adult population!

Hard to Reach Population: Latino Consumers, Over Time

- In 2013, Latinos made up 29% of the uninsured population.
- In 2015, Latinos made up 40% of the uninsured population.
- Young Latinos are among the demographics most likely to be uninsured.

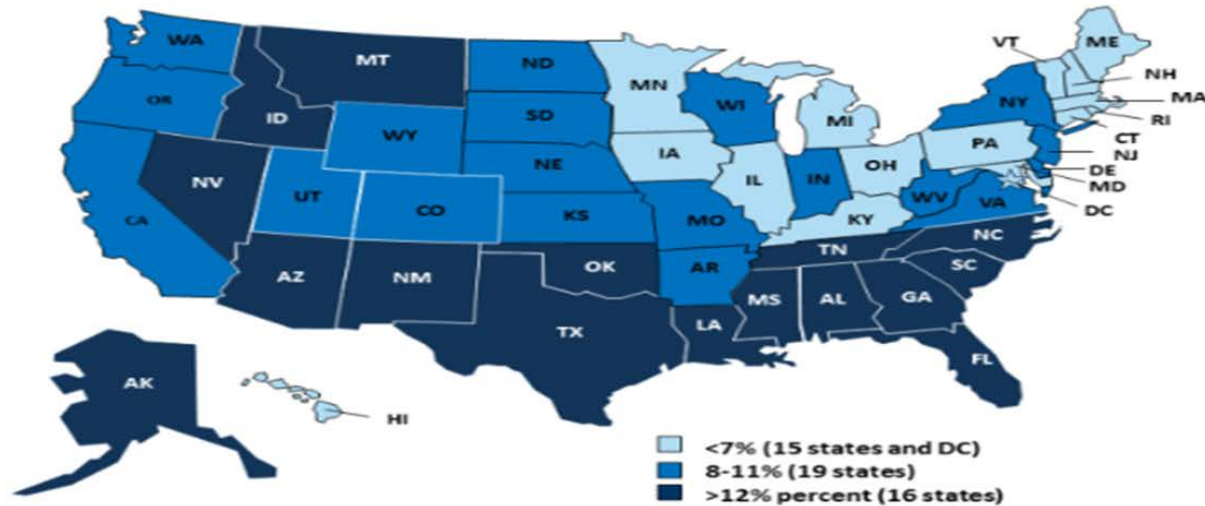
Hard to Reach Populations: African-Americans, Over Time

- African-Americans
 - 21% uninsured in 2013
 - 13% uninsured in 2016

Uninsured by State Breakdown

Figure 5

Uninsured Rates Among the Nonelderly by State, 2015

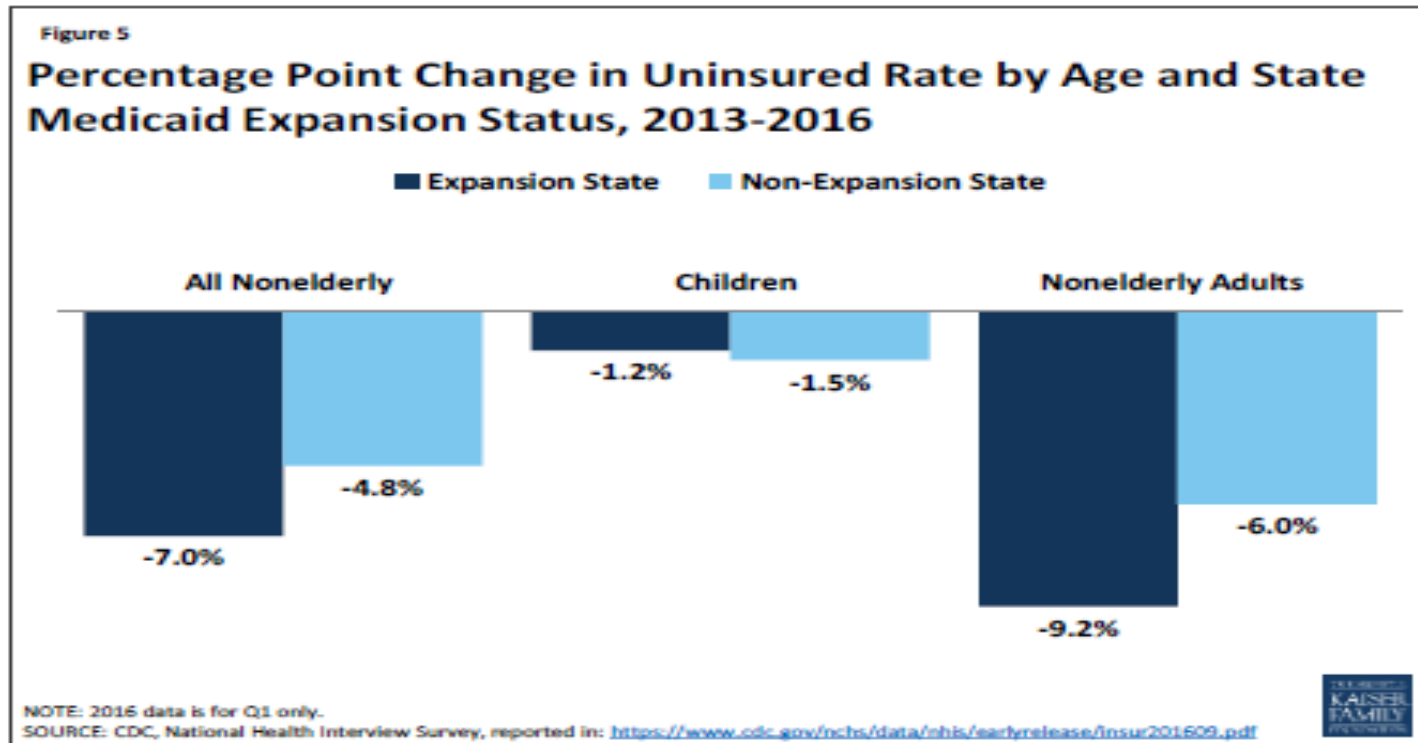


SOURCE: Kaiser Family Foundation analysis of the 2016 ASEC Supplement to the CPS.



Figure 5: Uninsured Rates Among the Nonelderly by State, 2015

Drop in rate of uninsured in Medicaid v. non-Medicaid expansion states



Rate of uninsured by income level

- More than half of the uninsured population (53%) has family income at or below 200% of poverty
 - (\$19,078 for a family with two adults and one child in 2015)
- Another 28% has family income between 200 and 399% of poverty.
- Low-income individuals are at the highest risk of being uninsured.

Small Group Discussion Questions (15 minutes- assign scribe, timekeeper, presenter)

1. What are three things about working with this hard to reach population that surprised you?
2. What are the main challenges you've experienced in getting this population covered?
3. What outreach strategy have you found to not be effective when working with this population?
4. What is a best practice tip or outreach strategy that you have found to be effective when working with this population?