

# Awareness of MNsure among Uninsured and Non-Group Enrollees and Non-Group Market Shifts

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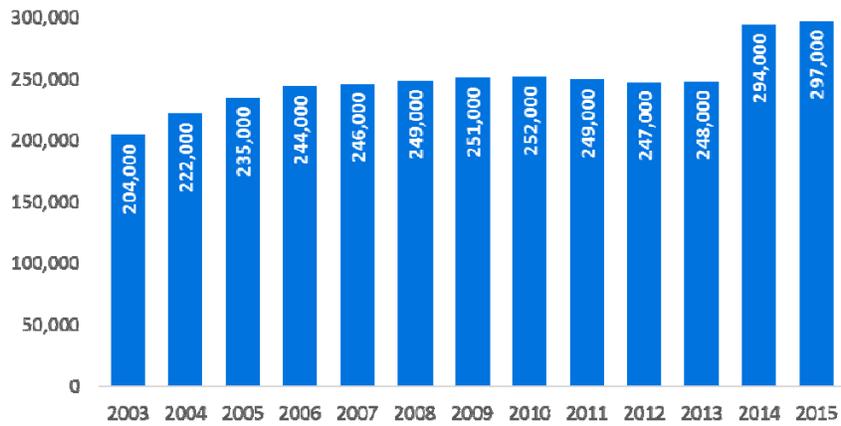
## 2015 Minnesota Health Access Survey

- Statewide telephone survey
- Conducted every 2 years
- Includes landline and cell phones
- Health insurance coverage and access
- Questions adjusted each year for policy relevance

2

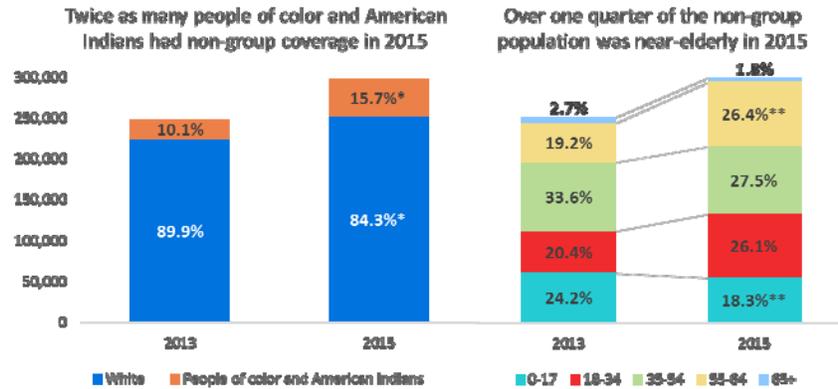
## Shifts in the Non-Group Market

### Large Increase in Enrollment



Source: Minnesota Department of Health analysis of Health Plan Financial and Statistical Report (HPFSR) and National Association of Insurance Commissioners (NAIC) supplemental filings.

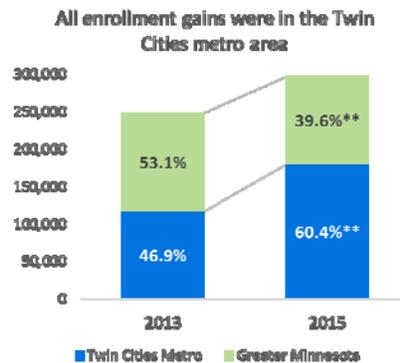
## Demographic shifts between 2013 and 2015 Race and Ethnicity, Age



Indicates statistically significant difference from 2013 at \* 90% level, \*\* 95% level  
Source: Minnesota Department of Health, Minnesota Health Access Survey

5

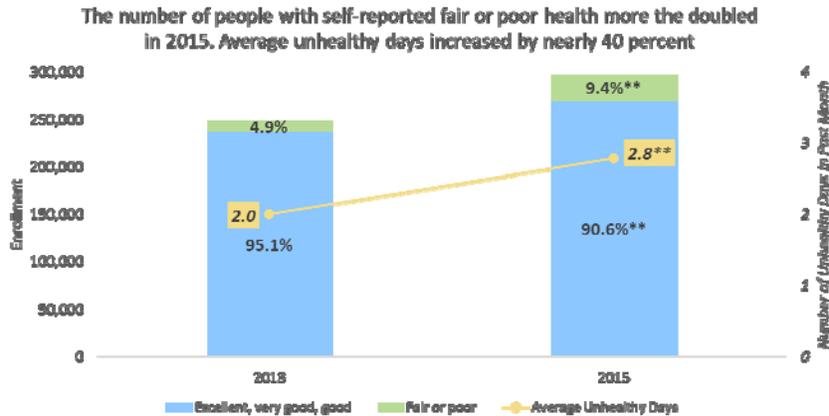
## Demographic shifts between 2013 and 2015 Geography



Indicates statistically significant difference from 2013 at \* 90% level, \*\* 95% level  
Source: Minnesota Department of Health, Minnesota Health Access Survey

6

## Demographic shifts between 2013 and 2015 Health Status

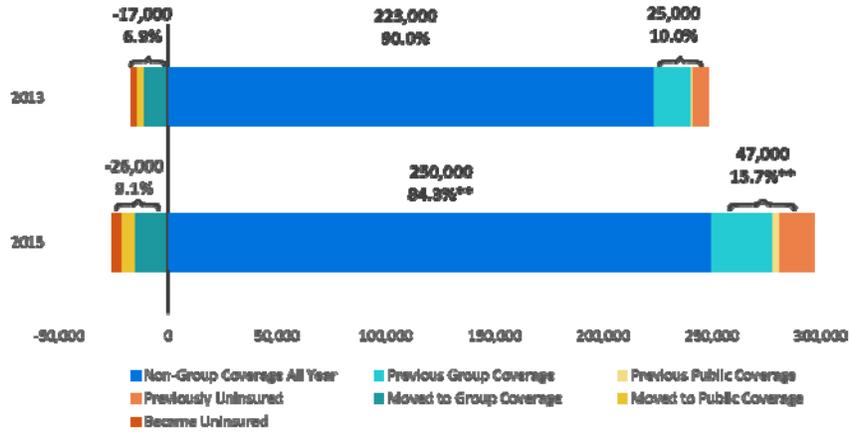


Indicates statistically significant difference from 2013 at \*\* 95% level  
Source: Minnesota Department of Health, Minnesota Health Access Survey

## No Demographic shifts in...

- Income
  - 46.0% of non-group enrollees had incomes over 400% FPG in 2015
- Employment status
  - 77.9% of non-group enrollees were employed in 2015
- Citizenship/Immigration status
  - Citizenship status in the non-group market was not different from the overall population.
  - Similarly, there was no difference between the percent of non-group enrollees that reported being born outside of the US in 2013 and 2015 (5.9% v 9.4).

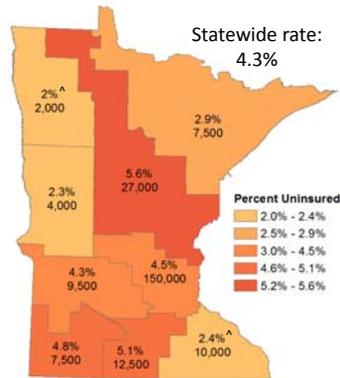
## Non-Group Churn, 2013 and 2015



Indicates statistically significant difference from 2013 at \*\* 95% level  
 Source: Minnesota Department of Health, Minnesota Health Access Survey

## Awareness of MNsure and Resources

## Remaining Uninsured in 2015



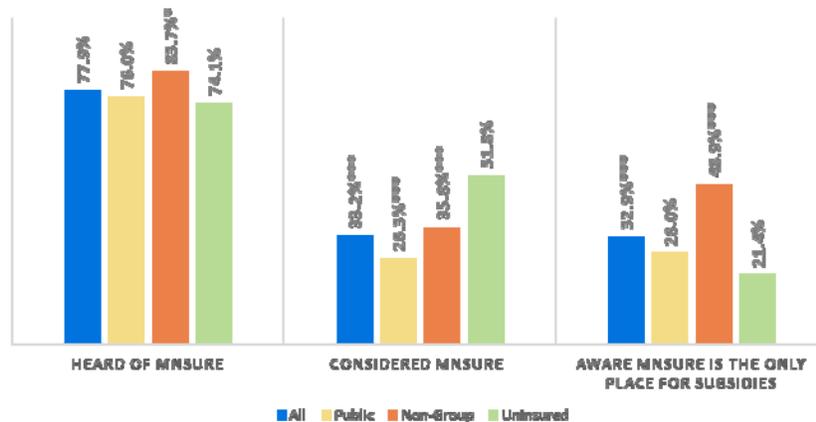
- Similar to 2013, the uninsured in 2015 more likely to:
  - Be people of color or American Indians
  - Be between 18 and 35 years old
  - Have an income below 200% poverty
  - Have lower educational attainment
  - Have lower self-reported health
  - Work for a small employer (2-10 employees)
  - Have a temporary or seasonal job

^ Indicates statistically significant difference from statewide rate at 95% level  
 Source: Minnesota Department of Health, 2015 Minnesota Health Access Survey

11

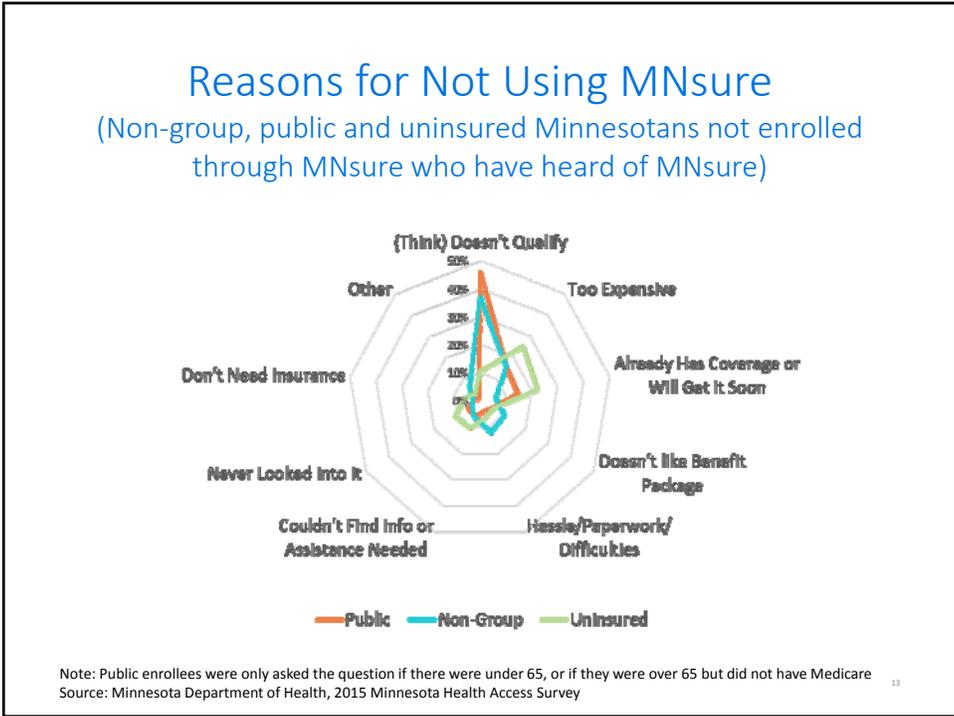
## Awareness of MNsure

(Non-group, public and uninsured Minnesotans not enrolled through MNsure)



Statistically significant differences from Uninsured: \* 90% Level, \*\*\* 99% Level  
 Note: Public enrollees were only asked the question if there were under 65, or if they were over 65 but did not have Medicare  
 Source: Minnesota Department of Health, 2015 Minnesota Health Access Survey

12

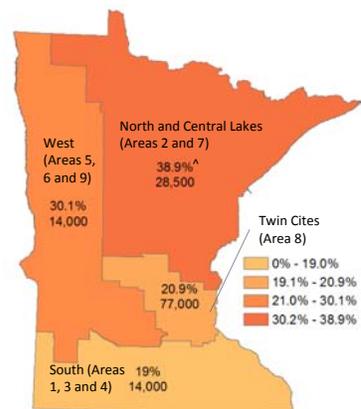


- ### Types of Resources Used to Find and Learn About Health Insurance
- Heard of MNSure; remain uninsured
      - Nearly half (46.7%) did not use MNSure resources.
      - The web site was the most common MNSure resource used (50.9%)
      - The MNSure call center was always used in conjunction with the web site.
      - Most common in-person assistance:
        - MNSure rep (31%).
        - Friends and Family (17.1%)
        - Employer (14.0%).
  - Haven't heard of MNSure; public, non-group or uninsured
      - Most common response was "didn't look."
      - Second most common was "websites."
      - Third most common varied across coverage types:
        - Non-group enrollees cited employer (12%)
        - Uninsured cited friends and family (15%)
        - Public enrollees cited the county (10%)

## Eligibility for Premium Subsidies Advanced Premium Tax Credits (APTC)

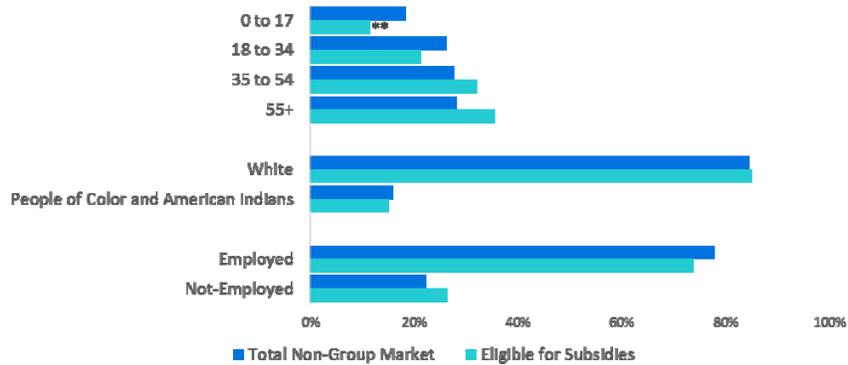
### Potential Eligibility for Premium Subsidies Uninsured and Non-Group Enrollees, 2015

- 23.7% Statewide
- 133,000 Minnesotans
  - 51,000 Uninsured
  - 82,000 Non-group enrollees
- 25,500 Received premium subsidies (MNsure Admin data)



Note: Advanced Premium Tax Credit (APTC) eligibility was based on family income and access to employer coverage.  
Source: Minnesota Department of Health, 2015 Minnesota Health Access Survey

## Potential Eligibility for Premium Subsidies Among Non-Group Enrollees in 2015

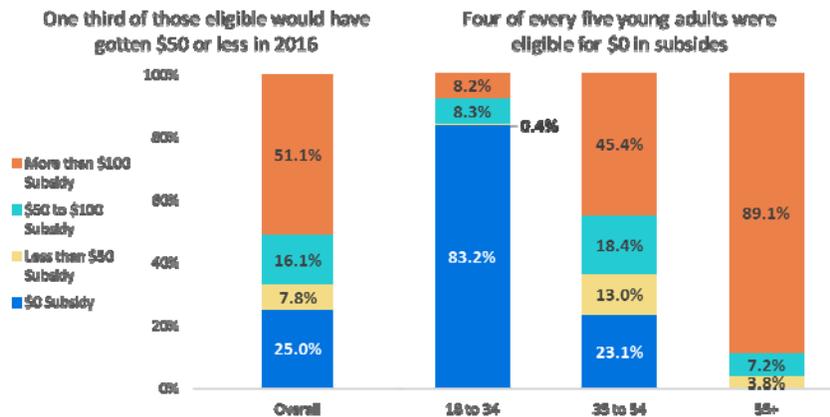


Note: Advanced Premium Tax Credit (APTC) eligibility was based on family income and access to employer coverage.  
Source: Minnesota Department of Health, 2015 Minnesota Health Access Survey

17

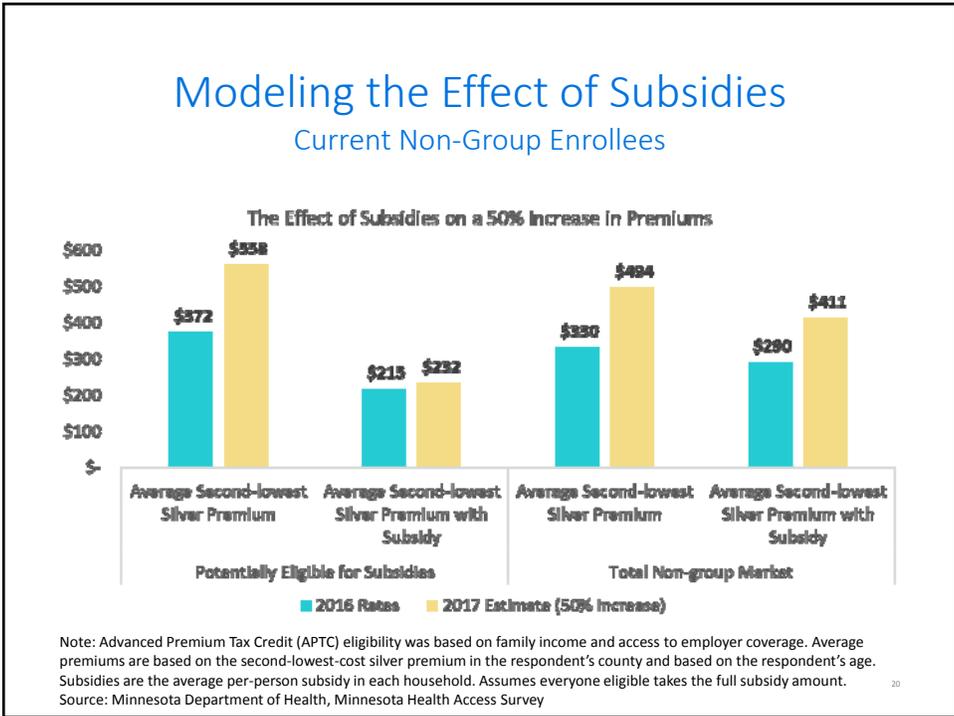
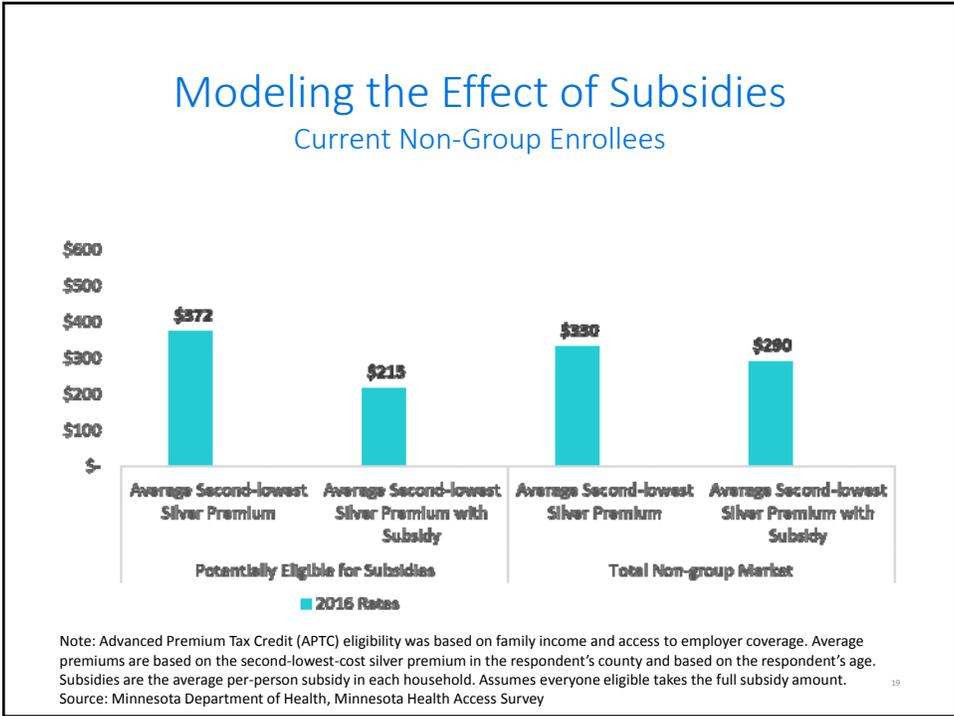
## The Amount of Subsidy Varies by Age

### Current Non-group Enrollees



Note: Advanced Premium Tax Credit (APTC) eligibility was based on family income and access to employer coverage. Subsidies are the average per-person subsidy in each household.  
Source: Minnesota Department of Health, Minnesota Health Access Survey

18



## Summary

- The non-group market has shifted demographically by age, race and ethnicity, geography, and health status.
- Affordability continues to be a larger concern for people without coverage.
- Friends and family are a resource used by the uninsured to gain information – so the target audience may be beyond the uninsured.
- Non-group enrollees may be aware of premium subsidies, but many think they are not eligible.
- Many people who are eligible for subsidies are not getting them, or aware of them.
- For the share of the market that is eligible for subsidies, they are largely protected from premium increases.

21

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<https://pqc.health.state.mn.us/mnha/PublicQuery.action>



22