Awareness Among Uninsured and Non-Group Enrollees about MNsure

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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
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
Eligibility for Premium Subsidies

Advanced Premium Tax Credits (APTC)
Potential Eligibility for Premium Subsidies Among Uninsured and Non-Group Enrollees in 2015

- 23.7% Statewide
- 51,000 Uninsured
- 82,000 Non-group enrollees
- 25,500 Received Premium Subsidies 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
Awareness of MNsure and Resources
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
Reasons for Not Using MNsure
(Non-group, public and uninsured Minnesotans not enrolled through MNsure who have heard of MNsure)
Resources Used to Explore Coverage
(Uninsured who have heard of MNsure)

- Website (25.3%)
- In Person (3.2%)
- Call Center (0%)

No MNsure Resources 46.7%

MNsure Rep., 31.0%
Friends/Family, 17.1%
Employer, 14.0%
Other/DK, 19.4%
Health Care Provider, 1.9%
Community Organization, 2.4%
Human Services Office, 7.9%
Broker, 6.3%
Where did you get help?  
(Haven’t heard of MNsure)

<table>
<thead>
<tr>
<th>Public</th>
<th>Non-Group</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>Didn’t look (20%)</td>
<td>Didn’t look (17%)</td>
<td>Didn’t look (24%)</td>
</tr>
<tr>
<td>County (10%)</td>
<td>Employer (12%)</td>
<td>Friends/family (15%)</td>
</tr>
<tr>
<td>Websites (11%)</td>
<td>Websites (15%)</td>
<td>Websites (16%)</td>
</tr>
<tr>
<td>Nowhere else (9%)</td>
<td>Nowhere else (10%)</td>
<td>Nowhere else (8%)</td>
</tr>
<tr>
<td>Other/don’t know/refused (40%)</td>
<td>Other/don’t know/refused (34%)</td>
<td>Other/don’t know/refused (16%)</td>
</tr>
</tbody>
</table>
Policy Implications

- There are a number of Minnesotans who may be eligible for premium subsidies but are not getting them.
- Part of the reason may be due to an information gap.
- Affordability continues to be a larger concern for people without coverage, which may be demonstrative of the information gap.
- Non-group enrollees may be aware of premium subsidies, but many think they are not eligible.
- Friends and family are a resource used by the uninsured to gain information – so the target audience may be beyond the uninsured.
Number of Uninsured or Non-Group Enrollees by MNsure Region

- 12,000 (13.2%)
- 13,000 (7%)
- 20,500 (7.7%)
- 50,500 (10.5%)
- 22,500 (10%)
- 366,500 (11.3%)
- 23,500 (14.8%)
- 26,500 (10.5%)
- 24,500 (6%)

Colors represent different percentage ranges:
- Light yellow: 6.0%
- Light orange: 6.1% - 7.7%
- Orange: 7.8% - 10.5%
- Dark orange: 10.6% - 11.3%
- Red: 11.4% - 14.8%
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- Interactive Health Insurance Statistics
  https://pqc.health.state.mn.us/mnha/PublicQuery.action