

Awareness Among Uninsured and Non-Group Enrollees about MNsure

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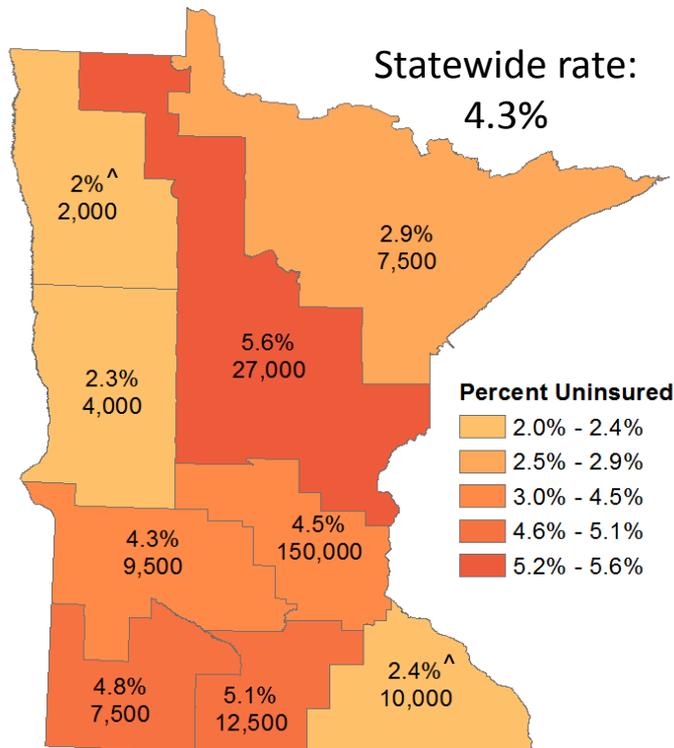
MNsure Board Meeting | July 20, 2016



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



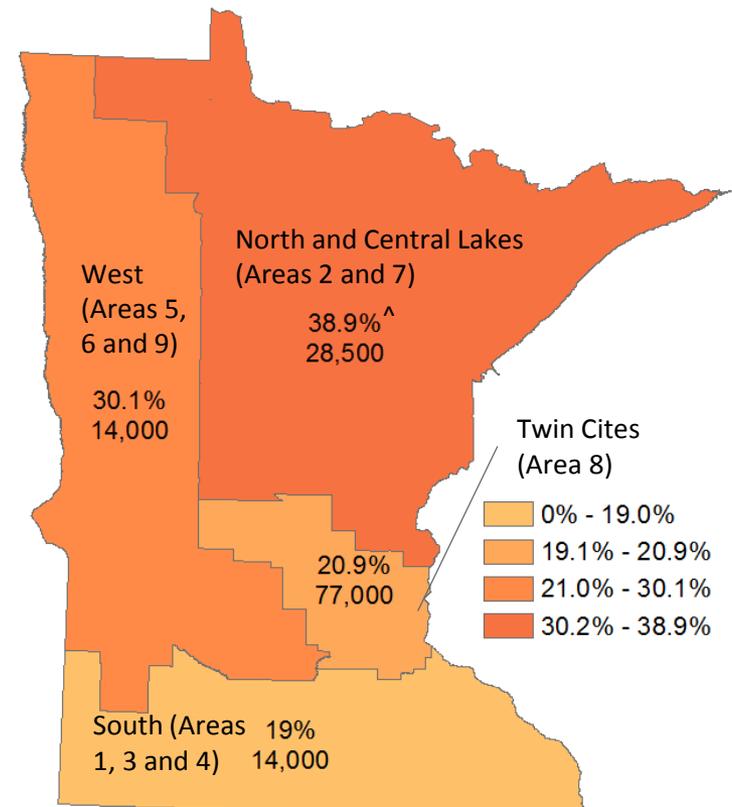
- Similar to 2013, the uninsured in 2015 more likely to:
 - Be people of color or American Indians
 - Be between 18 and 35 years old
 - Have an income below 200% poverty
 - Have lower educational attainment
 - Have lower self-reported health
 - Work for a small employer (2-10 employees)
 - Have a temporary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

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

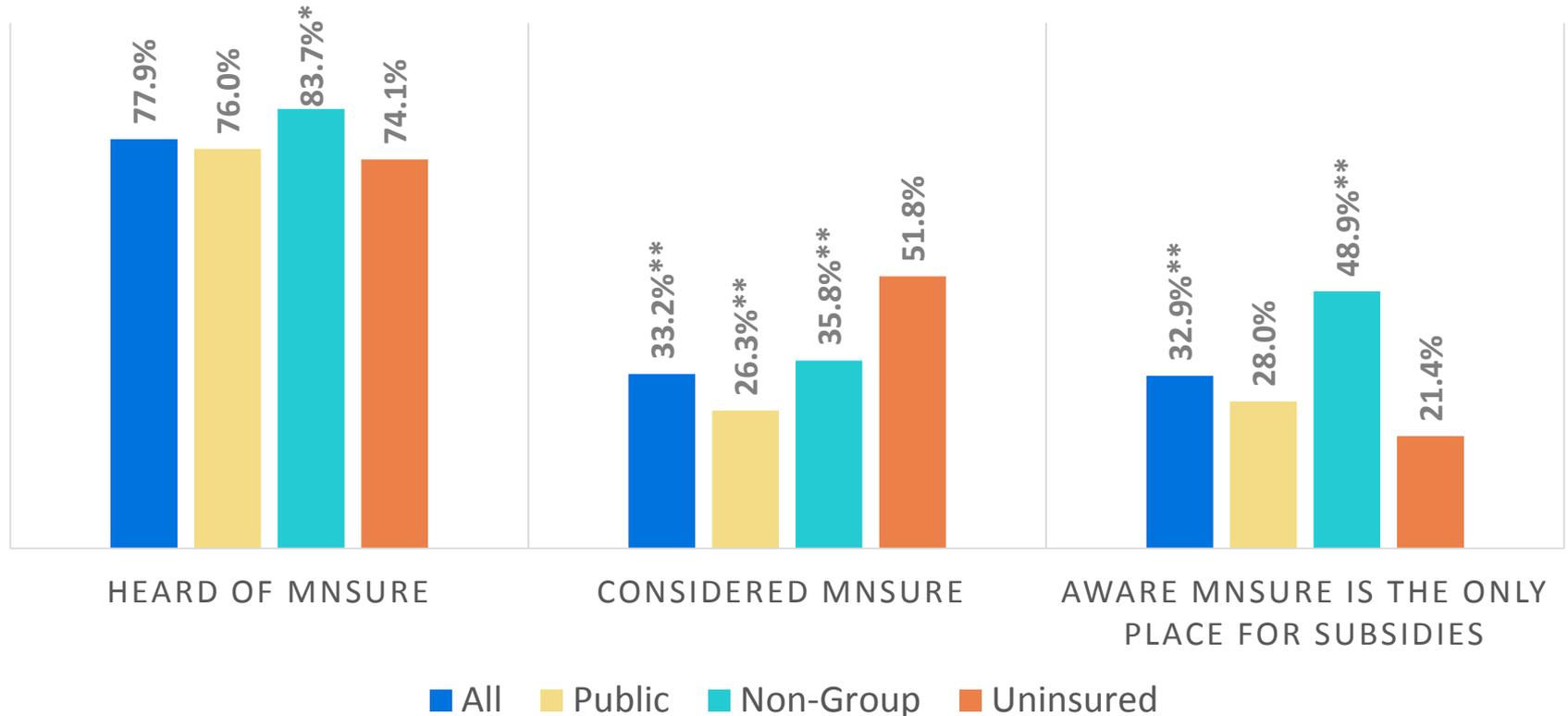


Note: Advanced Premium Tax Credit (APTC) eligibility was based on family income and access to employer coverage.
Source: Minnesota Department of Health, 2015 Minnesota Health Access Survey

Awareness of MNsure and Resources

Awareness of MNsure

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



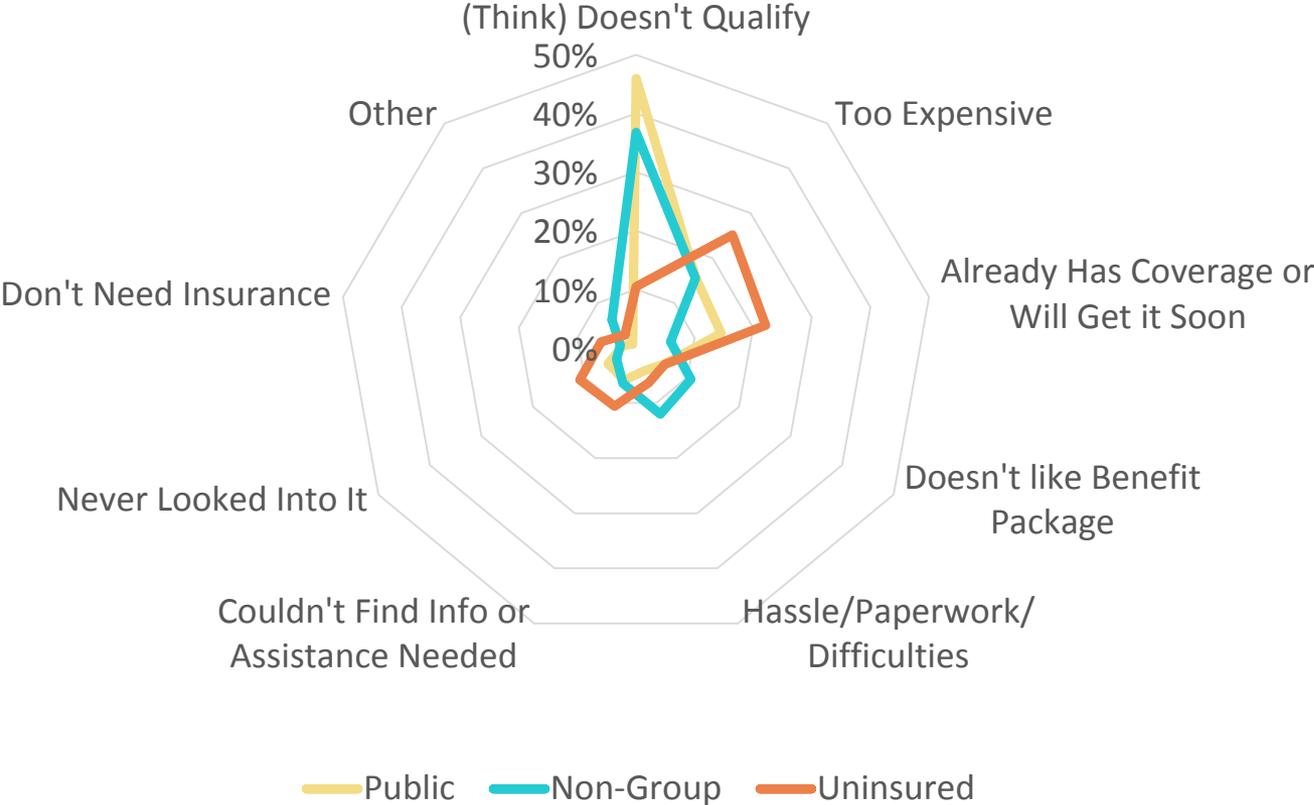
Statistically significant differences from Uninsured: * 90% Level, ** 99% Level

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

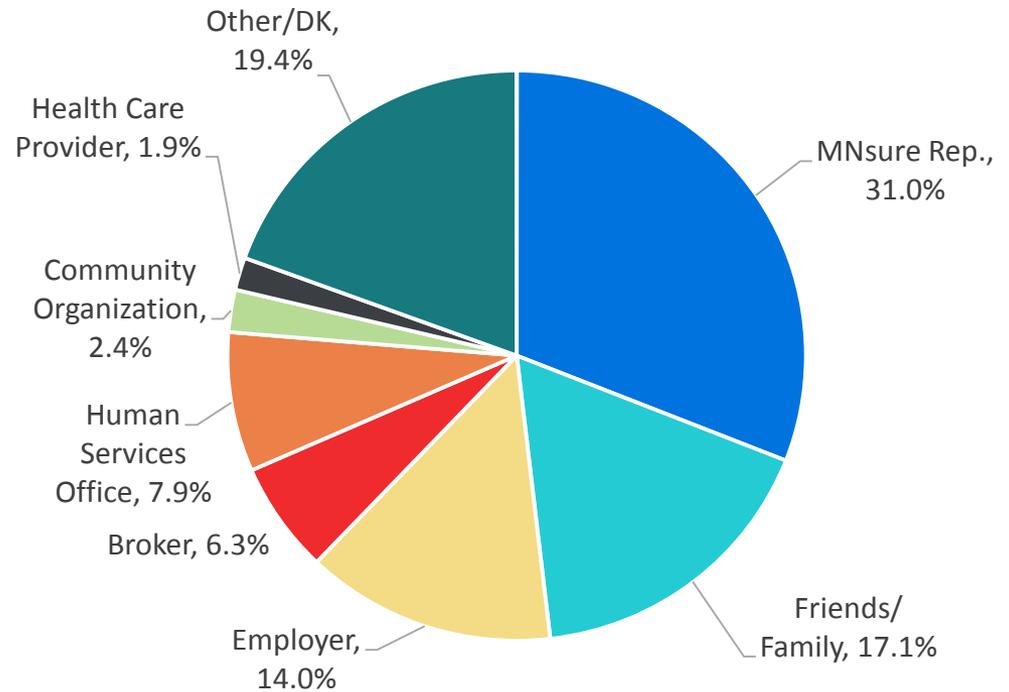
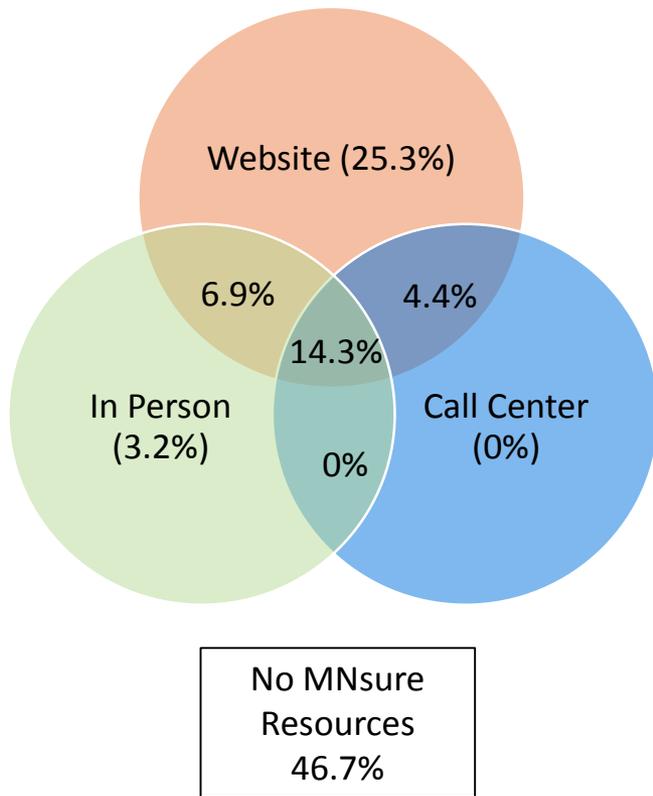
Reasons for Not Using MNsure

(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)



Where did you get help? (Haven't heard of MNsure)

Public

- Didn't look (20%)
- County (10%)
- Websites (11%)
- Nowhere else (9%)
- Other/don't know/refused (40%)

Non-Group

- Didn't look (17%)
- Employer (12%)
- Websites (15%)
- Nowhere else (10%)
- Other/don't know/refused (34%)

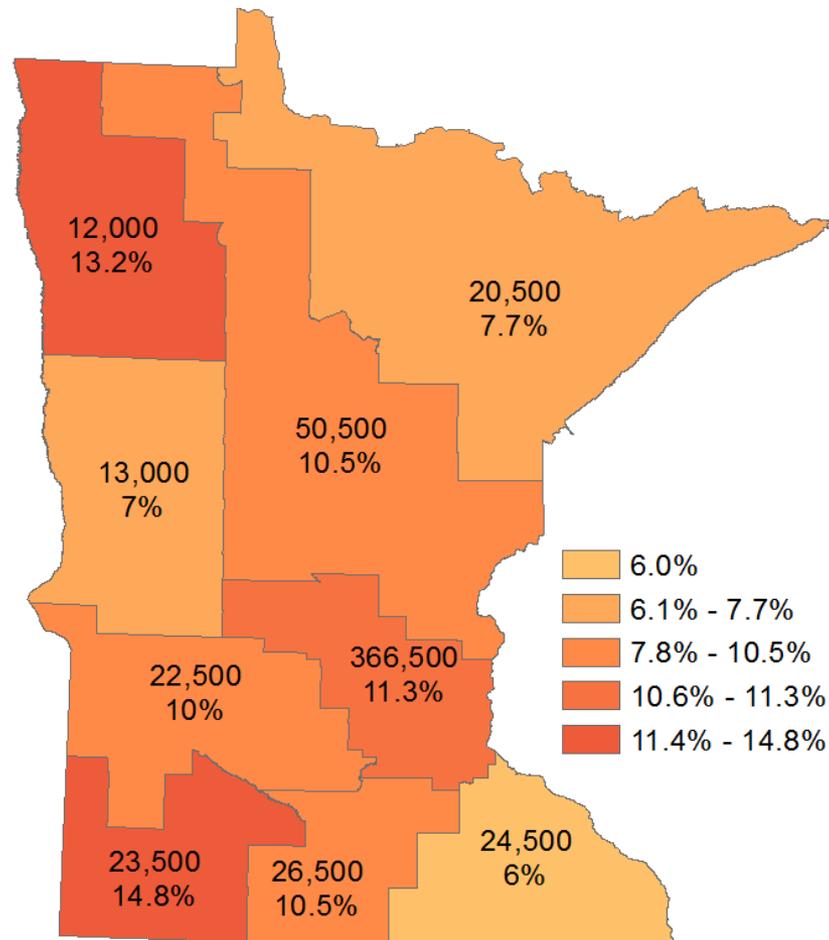
Uninsured

- Didn't look (24%)
- Friends/family (15%)
- Websites (16%)
- Nowhere else (8%)
- Other/don't know/refused (16%)

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



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