



EARLY IMPACT OF THE ACA ON HEALTH INSURANCE COVERAGE IN MINNESOTA

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Acknowledgement of Support

- This study was done at the request of MNsure
- Analysis was conducted independently by SHADAC at the University of Minnesota
- Support for this work was provided by the Robert Wood Johnson Foundation's State Health Reform Assistance Network (State Network)



Robert Wood Johnson Foundation

State Health Reform Assistance Network
Charting the Road to Coverage



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Motivation for this Study

- In January, Minnesotans gained access to new health insurance coverage options through the ACA
- Data released by MNSure signaled growth in coverage (227,500 enrolled in coverage by May 30)
- Questions remained
 - How many *uninsured* gained coverage?
 - Were there shifts in where people were getting coverage?
- Impact of the ACA will vary by state and a Minnesota specific assessment of the early impacts was needed

Minnesota Health Insurance Market



Monitoring Health Insurance Coverage

- Use of existing state and federal survey data
- The Minnesota Department of Health (MDH) conducts a bi-annual household survey (Minnesota Health Access Survey, MNHA) to monitor trends in coverage and access
- MNHA survey results released in February 2014 (reflecting 2013 baseline):
 - 8.2% uninsured rate
 - 55.5% private coverage, 31.1% public coverage
- Next MNHA survey will be in the field summer 2015, reflecting coverage for 2014, estimates released in early 2016

Time Frame: Surveys Used to Monitor Coverage Distribution

	Data Released	Reflects Coverage for
• Minnesota Health Access Survey	F 2013 F 2015	2012 2014
<i>Federal Survey Data w/state estimates</i>		
• Current Population Survey (CPS)	F 2014 F 2015	2013 2014
• American Community Survey	F 2014 F 2015	2013 2014
• NHIS Early Release	Sp 2014 Sp 2015	2013 2014



Earliest data on distribution of coverage not available until 2015

SHADAC's Approach

- Estimated distribution of coverage for 5.4 million Minnesotans
- Data from public and private health plans
 - *Voluntary participation, aggregate counts only*
 - *Used enrollment counts and direct estimates where available*
- Data on uninsured from MNHA survey's most current estimate

SHADAC's Approach

- Begin with total MN population, count the number of people with each type of coverage, for which data are available
- Solve for the unknowns (shown in orange)

Total Population September 30, 2013

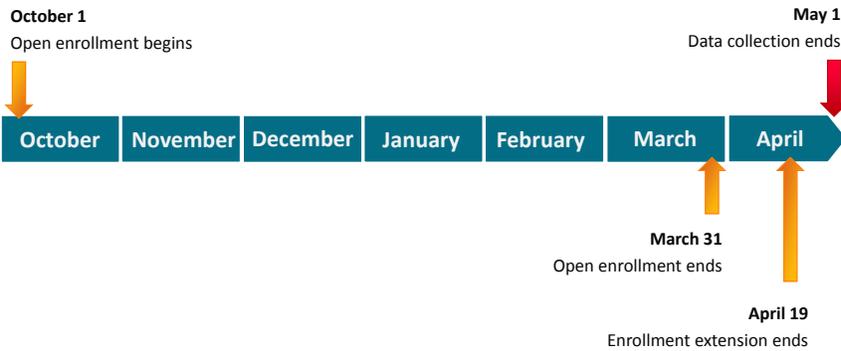
- Group Insurance
 - Fully-Insured
- Self-Insured
- SHOP
- Nongroup Insurance
 - Direct Purchas
 - High-Risk Pools
 - MNsure
- Public Insurance
- Uninsured

Total Population May 1, 2014

- Group Insurance
 - Fully-Insured
 - Self-Insured
 - SHOP
- Nongroup Insurance
 - Direct Purchas
 - High-Risk Pools
 - MNsure
- Public Insurance
- Uninsured

Timeline: ACA Impact Analysis

- Assembled a picture of coverage at two points in time to analyze shifts in the aggregate distribution of coverage
 - October 1, 2013 – May 1, 2014



Data Sources

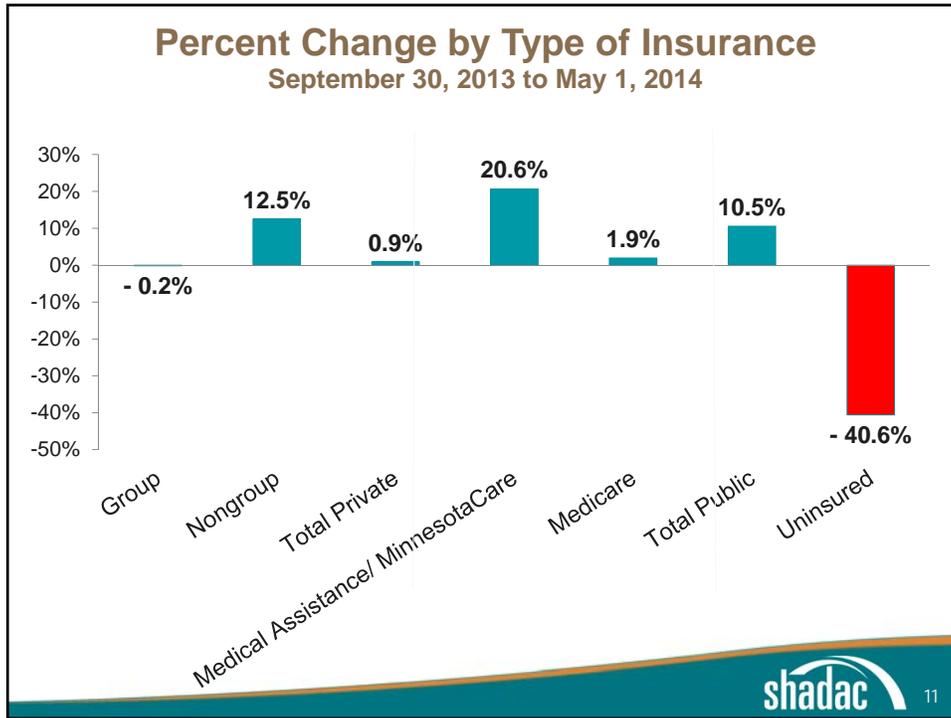
Total Population	U.S. Census Bureau
Private Group	Minnesota Council of Health Plans
SHOP	MNsure
Private Nongroup	Minnesota Council of Health Plans
Qualified Health Plan Enrollment	MNsure
High-Risk Pools	MCHA & CMS
Medical Assistance & MNCare	DHS
Medicare	CMS
Uninsured	MNHA Survey (MDH)

Shifts in Minnesota Health Insurance Coverage

September 30, 2013 - May 1, 2014

Type of insurance	Number of people			Percent of population		
	September 30, 2013	May 1, 2014	Difference	September 30, 2013	May 1, 2014	Difference
Private insurance						
Group insurance						
Fully-insured (non-SHOP)	948,925	908,984	(39,941)	17.5%	16.7%	-0.8%
Self-insured	2,113,828	2,146,982	33,154	38.9%	39.4%	0.5%
SHOP	-	761	761	0.0%	0.0%	0.0%
Total, group insurance	3,062,753	3,056,726	(6,027)	56.4%	56.1%	-0.3%
Nongroup insurance						
Direct purchase	262,301	273,555	11,254	4.8%	5.0%	0.2%
MCHA	25,506	8,690	(16,816)	0.5%	0.2%	-0.3%
Federal high-risk pool (PCIP)	733	-	(733)	0.0%	0.0%	0.0%
MNSure	-	42,265	42,265	0.0%	0.8%	0.8%
Total, nongroup insurance	288,540	324,510	35,970	5.3%	6.0%	0.6%
Total, private insurance	3,351,293	3,381,236	29,943	61.7%	62.0%	0.3%
Public insurance						
Medical Assistance	622,044	834,140	212,096	11.5%	15.3%	3.8%
MinnesotaCare	131,926	75,345	(56,581)	2.4%	1.4%	-1.0%
Medicare	879,389	896,150	16,760	16.2%	16.4%	0.2%
Total, state programs	753,970	909,485	155,515	13.9%	16.7%	2.8%
Total, public insurance	1,633,359	1,805,634	172,275	30.1%	33.1%	3.0%
Uninsured						
Uninsured	445,000	264,480	(180,520)	8.2%	4.9%	-3.3%
Total population	5,429,653	5,451,350	21,698	100.0%	100.0%	

Source: Sonier, et al. "Early Impacts of the Affordable Care Act on Health Insurance Coverage in Minnesota." SHADAC, June 2014.



Summary of Results

Between September 30, 2013 and May 1, 2014:

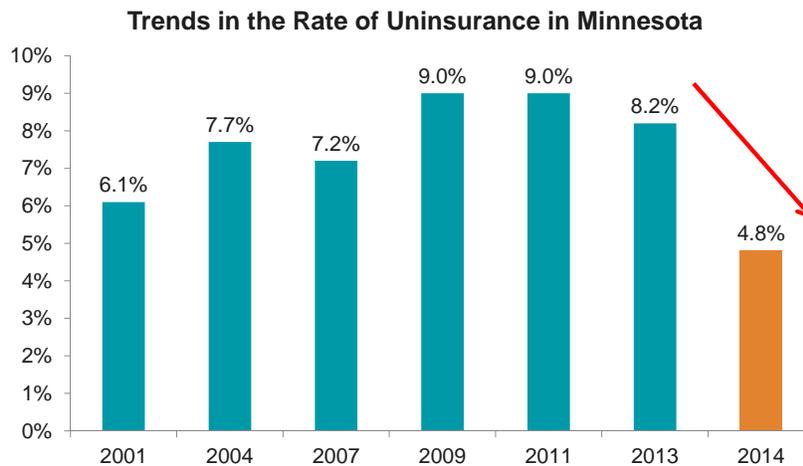
- 180,500 gained access to health insurance coverage
- Drop in uninsurance rate from 8.2% to 4.9%
- 40.6% decrease in uninsured
- Largely driven by an increase in the number of Minnesotans enrolled in state health insurance programs
- Coverage in the private health insurance market also increased (in and outside MNsure)

Putting Findings in Context

- Findings are consistent with national analysis of ACA
 - Urban Institute: 2.7 percentage point drop in uninsurance among nonelderly adults (Sept to March)
 - RAND: 4.7 percentage point drop in uninsurance among nonelderly adults (Sept to March)
 - Gallup: 3.7 percentage point drop in uninsurance among nonelderly adults (Sept to March)
- Findings are consistent with analysis of Massachusetts' reforms, which were similar to the ACA
 - 5.9% percentage point drop in uninsurance among adults in the first year (2007)

Significance of Findings

Unprecedented drop in uninsurance rate



Source: Data points 2001 to 2013 - MDH Minnesota Health Care Access Survey

Significance of Findings

- Research by MDH has long indicated that roughly two-thirds of uninsured Minnesotans were eligible for public health insurance coverage
 - Sizeable enrollment increases in Medical Assistance signals that open enrollment activities were effective in reaching this group
- Findings represent one of the first state-level assessments of the early impact of the ACA on health insurance coverage

Future Research

- Findings represent an early look at the coverage impact of the ACA in Minnesota
- Coverage is dynamic and important policy questions remain
 - Characteristics of remaining uninsured
 - Increase in ESI by size of employer
 - Percent of people enrolled through MNsure who were previously uninsured
 - Persistent barriers to access and use of services

MNHA Call-Back Survey

- Collaboration between SHADAC and MDH
- Based on 2013 MN Health Access Survey (MNHA)
- Recontacting respondents who reported they were uninsured or in the nongroup market before open enrollment
- Survey focus
 - Coverage changes, enrollment in/out of MNsure, motivations for enrolling in coverage or remaining uninsured, assessing changes in access to care

Thank you

- This analysis was possible due to Minnesota's strong data infrastructure and voluntary data sharing by the following organizations:
 - Minnesota Council of Health Plans (MCHP) and its members
 - MNsure, Minnesota's Health Insurance Marketplace
 - Minnesota Department of Human Services (DHS)
 - Minnesota Comprehensive Health Association (MCHA)



Multi-Disciplinary Health Research & Policy Center
est. 2001



Survey Expertise

- Sociologists
- Health Services Research



Policy Analysis

- Economists
- Public Health Analytics



State and Federal Data Expertise

- Statisticians
- Demography



Program Evaluation

- Sociologists
- Program Evaluation

What we do

- ✓ Conduct health policy research
- ✓ Translate research to inform policy
- ✓ Leverage federal and state data resources to inform research and policy
- ✓ Train researchers & policy analysts

Research Areas

- ✓ Health insurance coverage
- ✓ Access to care
- ✓ Safety net & health disparities
- ✓ Monitoring & evaluation of the ACA
- ✓ Health system reform
- ✓ Medicaid




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Resources

Early Impact of the ACA on Coverage in Minnesota
<http://www.shadac.org/news/shadac-analysis-finds-406-drop-in-minnesotas-uninsured-during-first-aca-open-enrollment>

SHADAC Data Center
<http://www.shadac.org/datacenter>

Sign up for SHADAC newsletter
<http://www.shadac.org/content/stay-updated>

SHADAC Blog
[Census CPS Changes Were Based on Careful Research in Order to Improve Coverage Estimates](#)

SHADAC Data Resources for Monitoring the ACA
<http://www.shadac.org/content/resources-monitoring-aca>

ACA Insurance Marketplace Enrollment Reports
<http://www.shadac.org/publications/insurance-marketplace-enrollment-reports>



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