New Findings from the Health Reform Monitoring Survey

Medicaid and CHIP Payment and Access Commission
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Overview

• Update on coverage and Medicaid enrollment changes following Affordable Care Act (ACA) implementation
• Background on the Health Reform Monitoring Survey (HRMS)
• Characteristics of newly enrolled adults in the Medicaid expansion:
  – Demographic/socioeconomic characteristics
  – Health status
  – Access to care
  – Utilization of services
  – Satisfaction with coverage
Coverage and Medicaid Enrollment Changes Following ACA Implementation
Overall Insurance Coverage Gains

• 14.1 million uninsured adults have gained coverage since the beginning of open enrollment
  – Uninsured rate declined from 20.3% to 13.2%
• Coverage gains were larger in states that expanded Medicaid
  – For those with incomes below 138% FPL, expansion states saw a 13 percentage point decline in their uninsured rate, while non-expansion states saw a 7 percentage point decline

Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE): Health insurance coverage and the Affordable Care Act (2015). March 24, 2015
Medicaid Enrollment Changes

• As of January 2015, there were approximately 70 million full-benefit Medicaid and CHIP enrollees

• Overall, states reported a 19.3% increase in enrollment from their 2013 baselines
  – Expansion states reported enrollment increases of 26.1% compared to 7.8% in non-expansion states

Note: Baseline comparisons are only available for 49 states, excluding Connecticut and Maine.
March 24, 2015
Medicaid Enrollment in the New Adult Group

- As of March 2014, 4.8 million expansion group adults were enrolled (excluding CA, DC, ND)
  - 3.2 million qualify for 100% newly eligible federal match
  - 1.5 million are not newly eligible
- Represents about 8.8% of all Medicaid enrollees in 48 states with data
  - 17.9% of enrollees in 22 expansion states with data

Note: Four additional states – Indiana, Michigan, New Hampshire, and Pennsylvania – have since expanded.
Health Reform Monitoring Survey Results
Health Reform Monitoring Survey (HRMS)

- Quarterly internet-based survey of nonelderly adults (age 18-64)
- Collects data on:
  - Health coverage
  - Health status
  - Access to care
  - Affordability of care
- Data presented here are primarily from Quarter 3 and Quarter 4 2014
HRMS Definition of Expansion Population

- Adults age 18 to 64
- Report Medicaid at the time of the survey
- Uninsured for part or all of the past 12 months
- Live in an expansion state
- Have family incomes at or below 138% FPL
- May include some previously eligible, but not enrolled adults
Interest in the New Medicaid Enrollees

- Health status and access to services has implications for costs and system capacity
- Limited data exist on these factors
- HRMS provides first picture of who gained coverage after the Medicaid expansion
- Analysis compares estimates for expansion population to full-year Medicaid population, exchange enrollees, adults with employer-sponsored insurance, and uninsured adults
Demographic Characteristics

- Slightly less than half of the expansion population is between ages of 18 and 34
- Almost 60% are female (lower than full-year Medicaid enrollees)
- About 44% are parents
- Nearly half are white and almost a third are Hispanic

Source: Urban Institute analysis of HRMS, Q3 2014 and Q4 2014. Data on parent status is from Q2 and Q3 2014 data.
Socioeconomic Characteristics

• Over 40% of the expansion population was employed, with the majority working part-time (higher than full-year Medicaid enrollees)
• 70% reported family income below 100% FPL
• Almost 60% were uninsured prior to enrolling
• Half received Supplemental Nutrition Assistance Program (SNAP) benefits
• More than a quarter claimed the Earned Income Tax Credit (EITC)

Source: Urban Institute analysis of HRMS, Q3 2014 and Q4 2014. SNAP and EITC benefits are from Q2 2014 and Q4 2014.
Health Status

• Compared to those with exchange or employer-sponsored coverage, expansion adults are more likely to report fair or poor health and more average days in poor physical or mental health.

• Compared to those with full-year Medicaid (i.e., the previously eligible Medicaid population), expansion adults report fewer average days in poor physical health, but comparable in terms of poor mental health days.

Source: Urban Institute analysis of HRMS, Q3 2014 and Q4 2014.
Access to Care

- 6 in 10 adults covered under the Medicaid expansion reported having a usual source of care.
- More than one-third of the Medicaid expansion population reported access barriers.
  - Responses are based on the previous 12 months, so barriers may have occurred prior to enrollment in Medicaid.
- Higher share of full-year Medicaid enrollees had a usual source of care and a routine checkup within the past year, and they reported fewer access barriers.

Source: Urban Institute analysis of HRMS, Q3 2014 and Q4 2014.
Satisfaction with Current Coverage

• Adults newly enrolled under the Medicaid expansion are less satisfied with the availability and quality of services compared to those with exchange, employer-sponsored, or full-year Medicaid coverage.

• However, they reported less dissatisfaction with the cost of coverage compared to those with exchange or employer-sponsored coverage.

Source: Urban Institute analysis of HRMS, Q3 2014 and Q4 2014.
Future Work

• Ongoing monitoring of survey data
  – HRMS and other private surveys
  – Federal surveys due out in the fall

• Examining administrative data from CMS
  – Enrollment data from CMS-64 and performance indicators
  – Encounter data