



THE 2014 KANSAS MARKETPLACE EXPERIENCE

*Kansas Insurance Department
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insure  .org

The Kansas Market

- Approximately 359,000 Kansans are uninsured - 12.6% of the state's population
- 56,000 are children, but number of uninsured children has declined over the past six years
- 60.6% are between the ages of 19 and 44 and 66% have family incomes above the FPL
- More than three out of four uninsured Kansans are employed

(source: Kansas Health Institute, 2012 Census Data)

The Kansas Market

- Of all insured Kansans, 52.2% are covered by employment-based insurance
- Public insurance (Medicare, Medicaid) covers 29.4% of all Kansans
- 51.5% of children are covered by their parents' employer sponsored plan, 35% have public insurance
- Number of uninsured young adults, age 19-25, has declined since 2009, from 26.8% to 22.3%
- Small percentage, 5.9%, have individual (other private) insurance

(source: Kansas Health Institute, 2012)

2014 Federally-Facilitated Marketplace

- Technically, four companies offered plans on the FFM for 2014 – two Blues companies, and two Coventry/Aetna companies
- Total of 72 health plans, and 12 stand-alone dental plans, only Blues companies offered SHOP plans
- Difficult start-up of FFM required extraordinary cooperation and communication between KID and carriers starting with plan management through open enrollment

2014 Federally-Facilitated Marketplace

- Three navigator grants awarded in Kansas, largest grantee trained and certified 163 navigators
- No navigator legislation but KID was member of consortium operating as largest grantee
- Created consumer-oriented website, InsureKS.org, to provide Kansans with facts about ACA and the FFM

insure**KS**.org



Newly insured?

[Insurance how-to guide](#)

[Coverage-to-Care videos](#)

[Your premium tax credit](#) (IRS website)

Learn about the Health Insurance Marketplace & your coverage options.

[GET ANSWERS NOW](#)

Enrollment options now:

Enrollment for the current plan year ended on March 31, 2014. Outside of open enrollment periods, you can enroll in the Health Insurance Marketplace if you have certain life events or you have a "complicated situation." In these cases, Marketplace Guides can help you enroll through HealthCare.gov before November 15, 2014.

What counts as a "qualifying life event?"

- Getting married
- Having, adopting, or placement of a child
- Recent move into the state
- Loss of other health coverage through loss of a job, divorce, or loss of eligibility for Medicaid or CHIP
- Expiration of COBRA coverage

What counts as a "complicated situation?"

- Certain exceptional circumstances (hospitalization, natural disasters, system outages)
- System errors related to immigration status
- Display errors, error messages, or other system errors on HealthCare.gov
- Medicaid/Marketplace transfers
- Unresolved casework
- Victims of domestic abuse

You can get more information about these exceptions from the following resources:

- [Find an agent or navigator near you](#)
- [The HealthCare.gov website](#)

What if I am already enrolled in Marketplace coverage?

For those already enrolled in Marketplace coverage, a change in income or household status that affects eligibility for tax credits or cost-sharing reductions should also be reported through HealthCare.gov. The next open enrollment period is November 15, 2014 through February 15, 2015. ([More information on Reporting Life Changes](#))

2014 Enrollment

- 57,013 Kansans enrolled in a Marketplace plan between October 1, 2013 and April 15, 2014
- 55% female; 45% male (54% / 46% national data)
- 38% - age 34 and younger (4% higher than national data)
- 19% - chose a bronze plan; 60% - silver; 16% - gold (enrollment in gold plan is 7% higher than national data), 2% - platinum, 4% catastrophic

2014 Enrollment

- 79% selected plan with financial assistance (6% lower than national data)
- Kansas Legislature has taken no action on Medicaid expansion, Governor-only action prohibited by law, about 315,000 Kansans with incomes below 138% FPL could be eligible if expansion occurs
- But . . . 28,653 individuals have been added to Medicaid or CHIP, 7.2% increase over pre-open enrollment figures, due to woodwork effect

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