

The logo for Rutgers University, featuring the word "RUTGERS" in a large, white, serif font. Below it, in a smaller, white, sans-serif font, are the words "THE STATE UNIVERSITY OF NEW JERSEY". The background is a solid red color with a faint, large, circular seal of Rutgers University in the background.

THE STATE UNIVERSITY
OF NEW JERSEY

New Jersey Residents Eligible for Subsidized Coverage under the ACA

*Health Insurance Marketplace Implementation
April 17, 2013*

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Sources

Kristen Lloyd analyzed data from the American Community Survey (ACS) data

Kristen Lloyd, Jose Nova, Joel Cantor, and Susan Brownlee contributed to design and analysis of the New Jersey Family Health Survey (NJFHS)

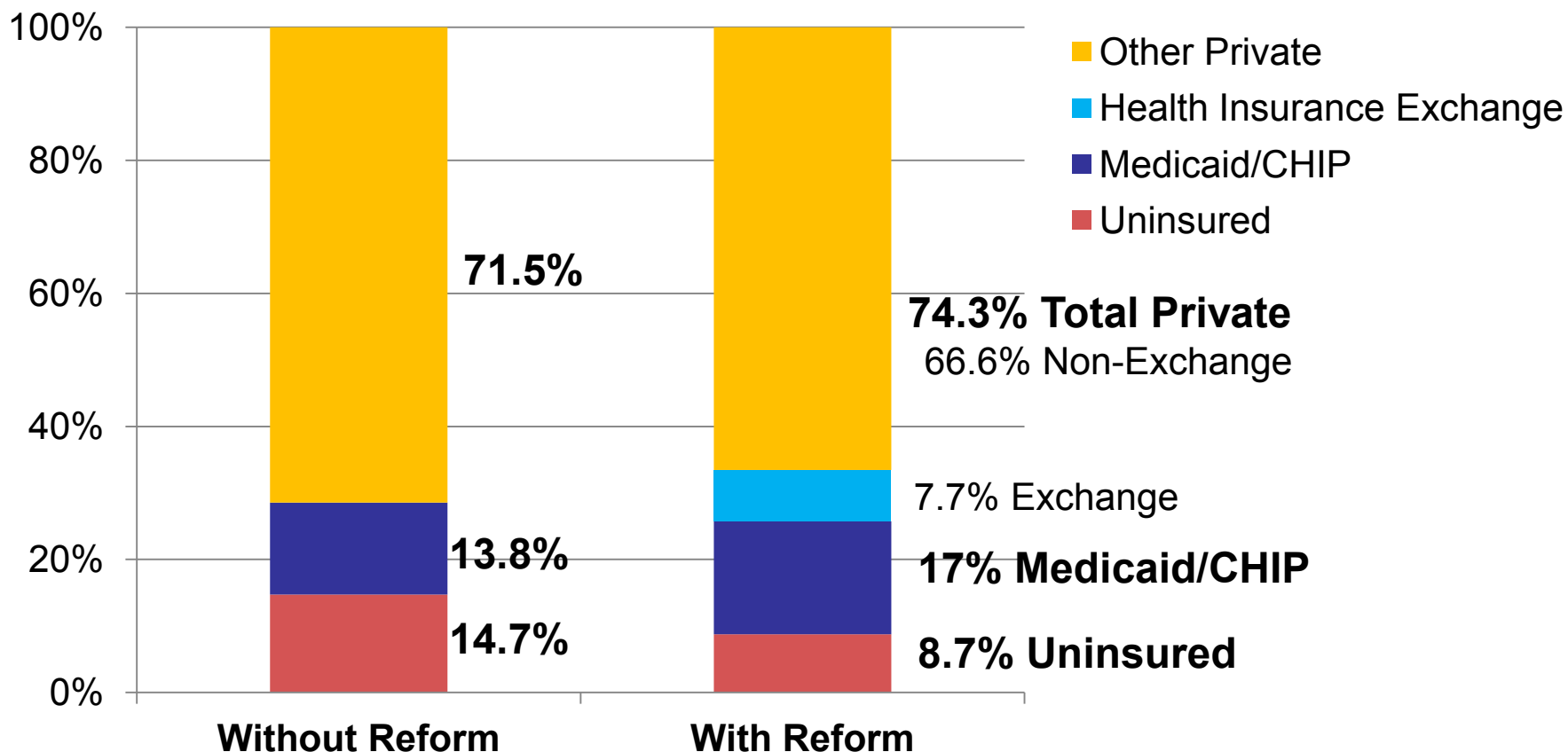
The NJFHS was funded by the Robert Wood Johnson Foundation

Questions

- How will the ACA affect coverage in New Jersey?
- How many uninsured are eligible for subsidized coverage under the ACA?
- What are the characteristics of the uninsured?
- Who will be hardest to reach?

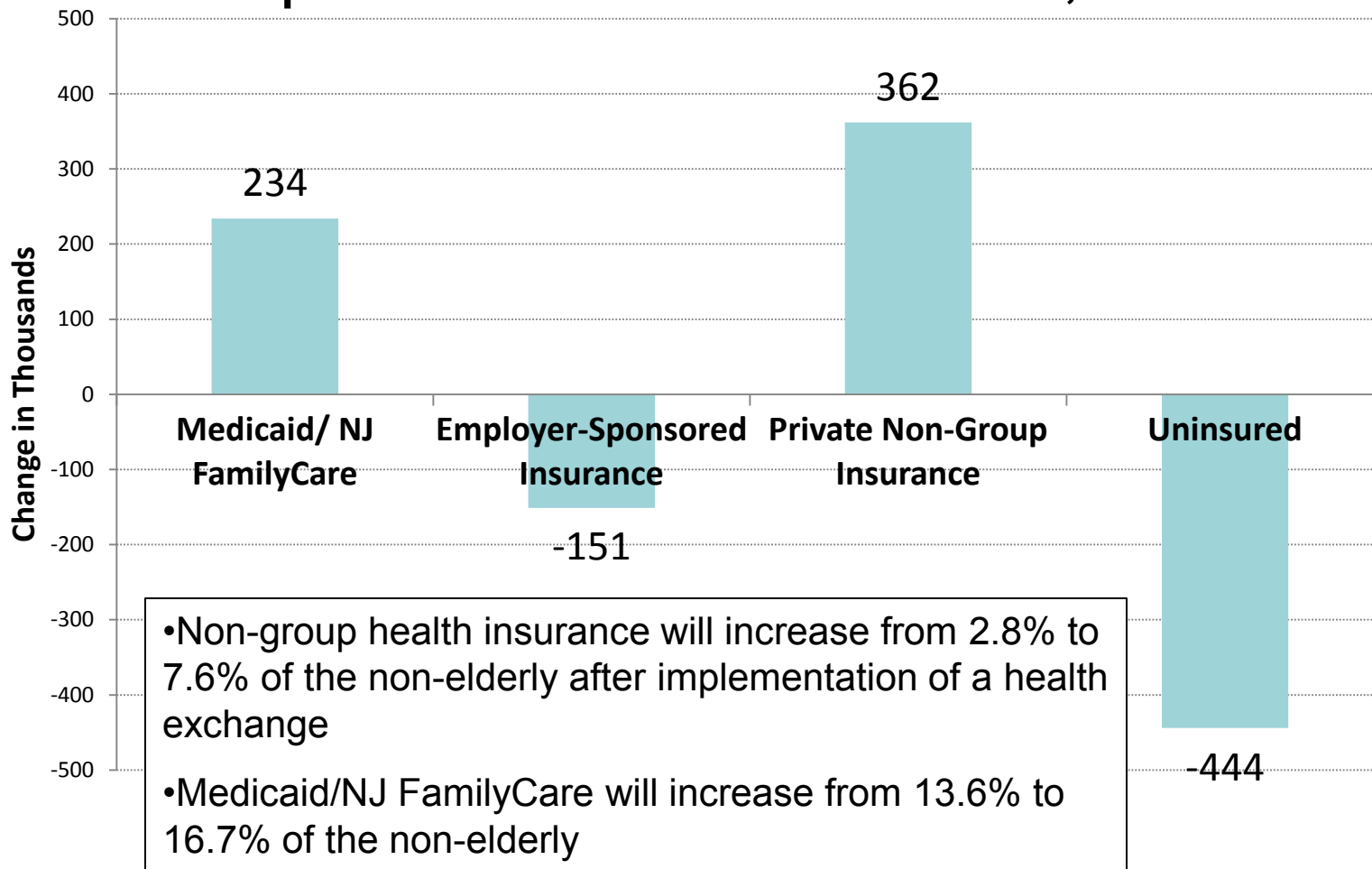
Change in Coverage in New Jersey Under the ACA

Non-Elderly, based on 2009 ACS



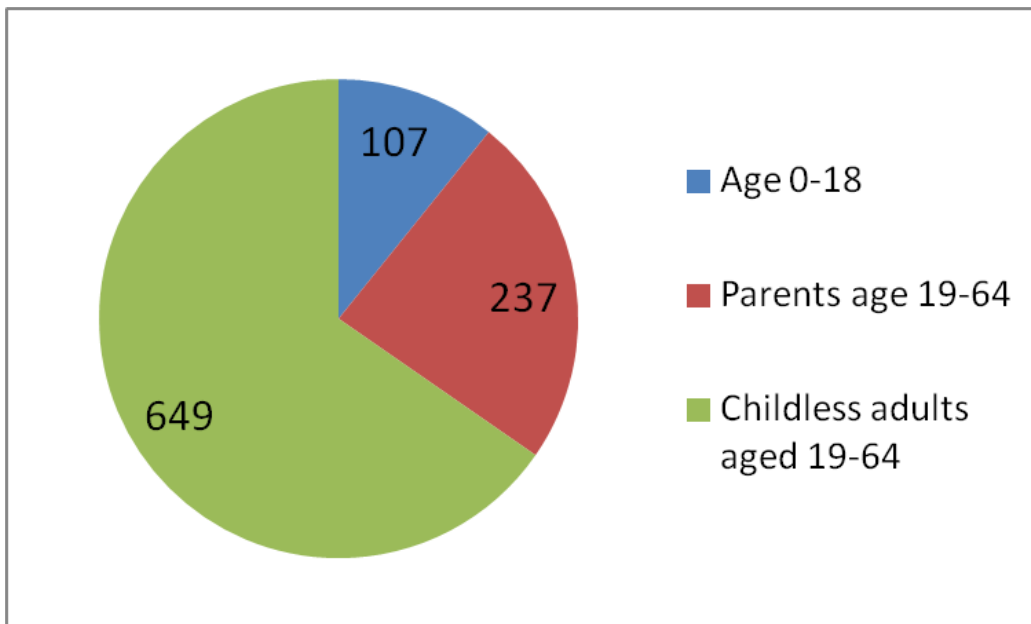
Source: Cantor, Gaboda, Nova, Lloyd, August 2011

Change in Health Insurance Coverage after Implementation of the ACA, 0-64



How many New Jersey uninsured eligible for subsidized coverage under the ACA?

Uninsured 0-400% FPG in thousands

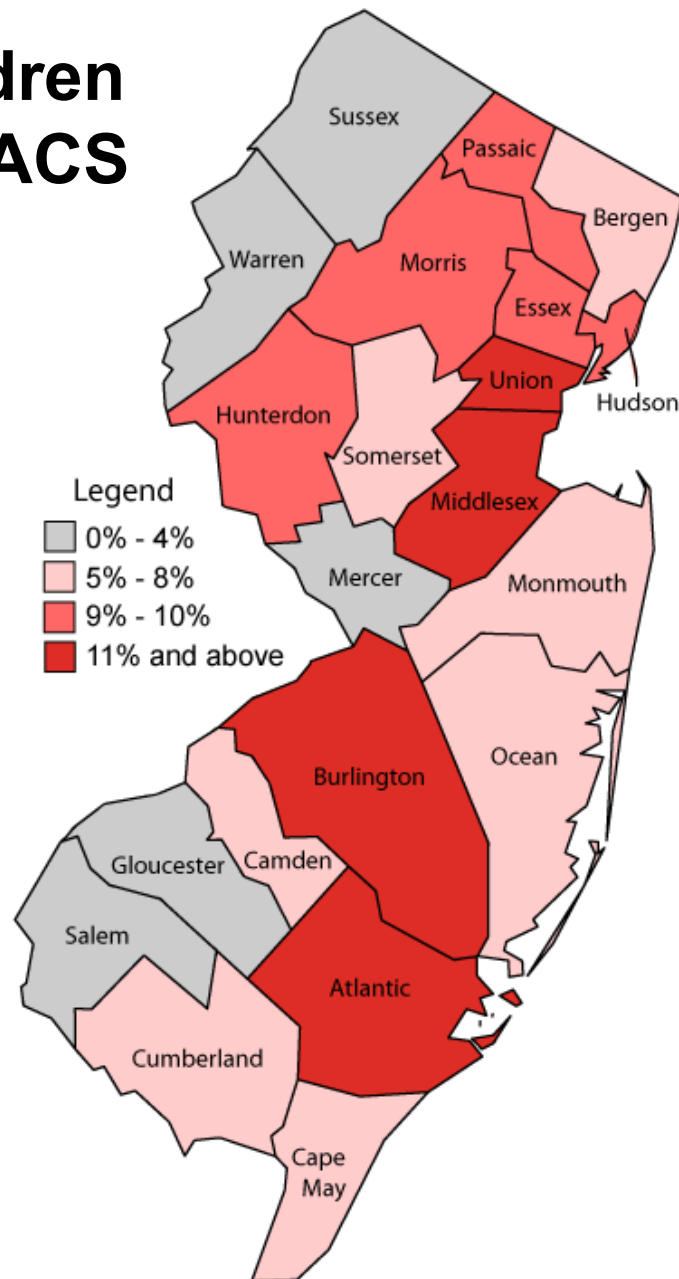


- Income is based on a health insurance eligibility unit (HIEU)
- Nearly all (96%) of these children are eligible for NJ FamilyCare
- About 46% of these parents and 52% of childless adults are eligible for Medicaid

Source: **American Community Survey (ACS) data for New Jersey, 2011**
Federal Poverty Guideline (FPG)

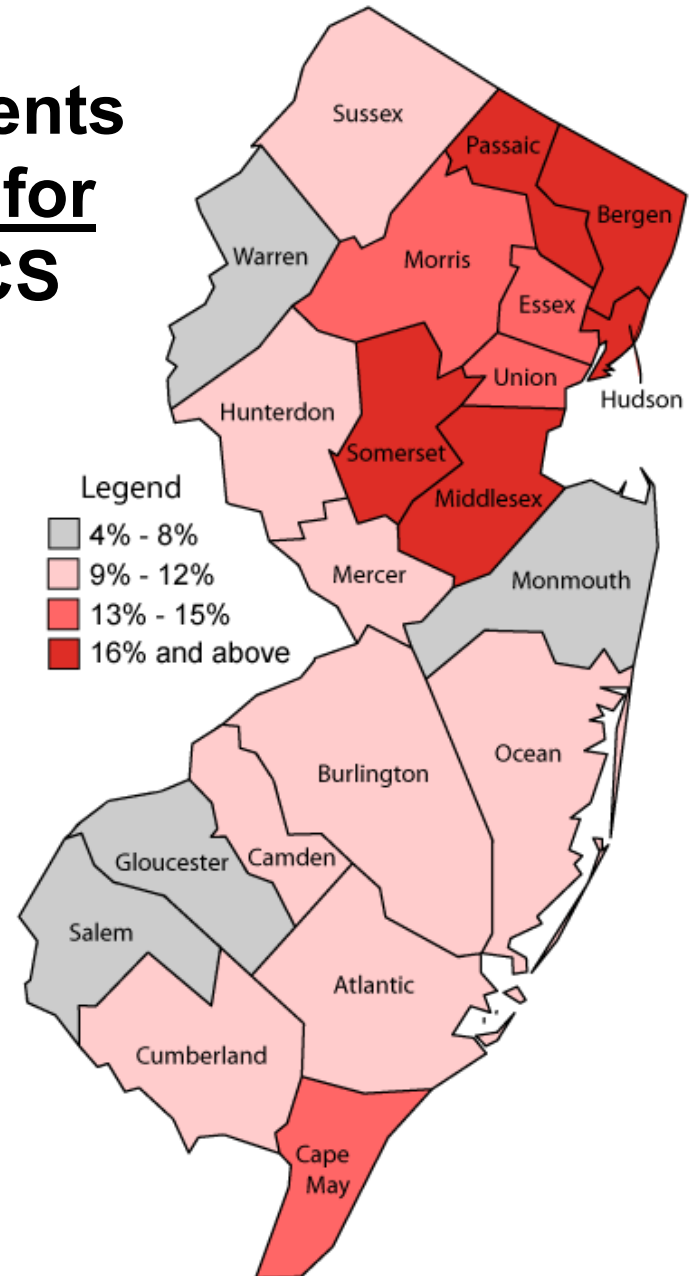
Percentage of uninsured children 0-400% FPG by county, 2011 ACS

- Overall, 8.5% of NJ children 0-400% FPG are uninsured
- 8 counties have uninsured rates over 9%
- Essex County has the largest number of uninsured children, followed by Middlesex, Hudson, Passaic and Union
 - Over half of uninsured children 0-400% FPG live in these 5 counties



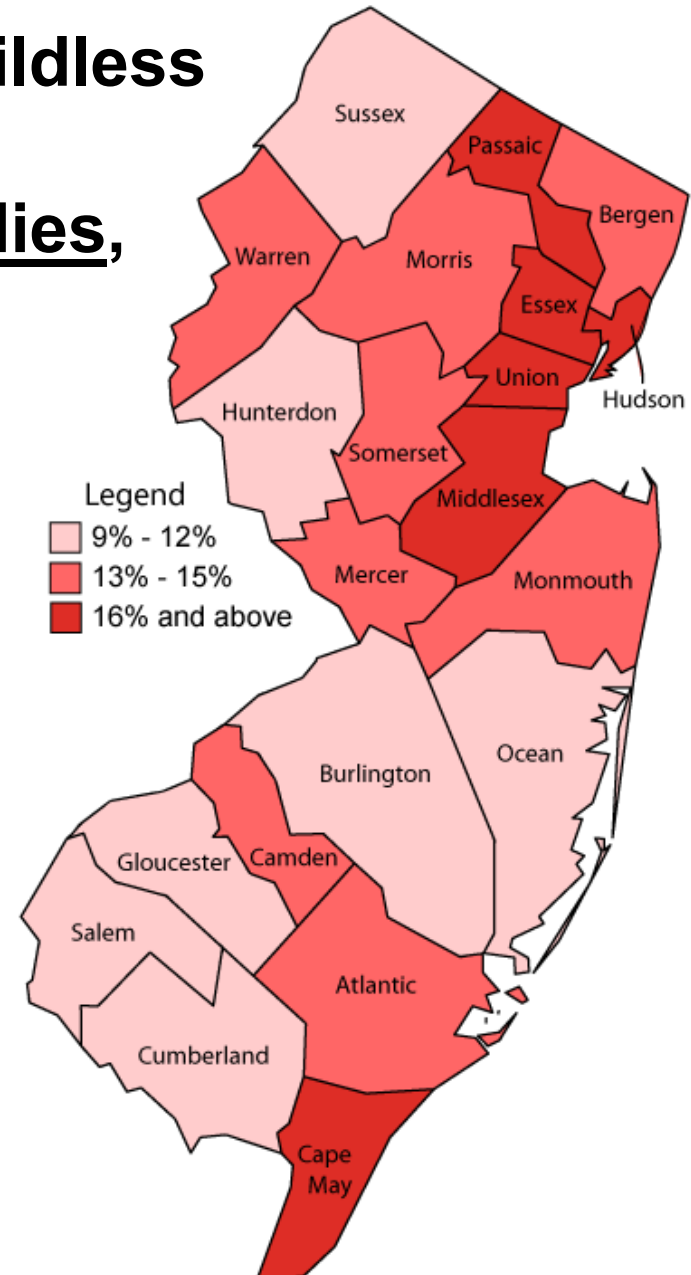
Percentage of uninsured parents 0-400% FPG who are eligible for exchange subsidies, 2011 ACS

- Middlesex, Bergen, Hudson, Essex, and Passaic counties all have more than 11,000 uninsured parents who are subsidy-eligible
- Over half of the uninsured subsidy-eligible parents in NJ live in these 5 counties



Percentage of uninsured childless adults 0-400% FPG who are eligible for exchange subsidies, 2011 ACS

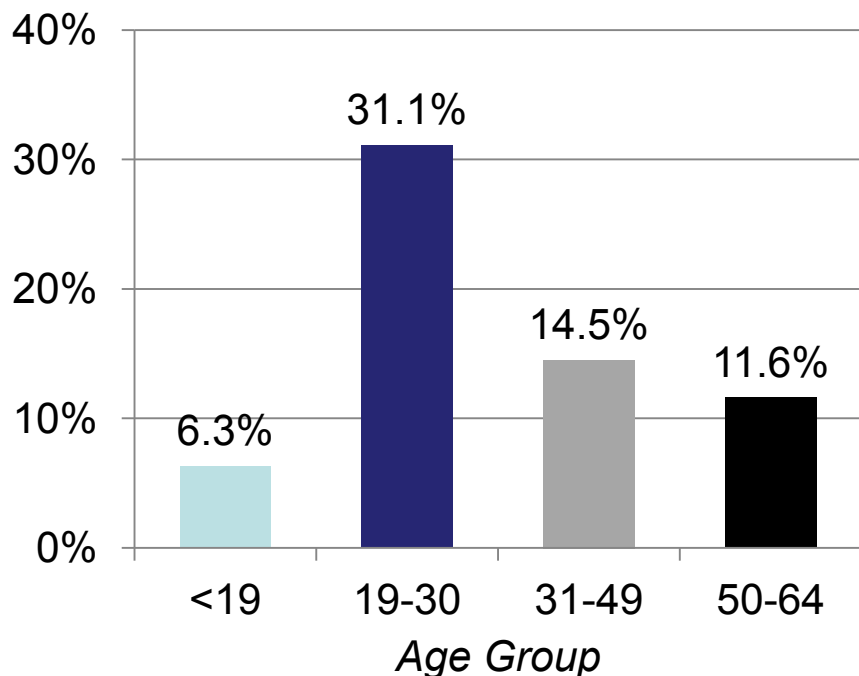
- Hudson, Middlesex, Union, Essex, Bergen and Passaic counties all have more than 20,000 uninsured childless adults who are subsidy-eligible
- Nearly half of the uninsured subsidy-eligible childless adults in NJ live in these 6 counties



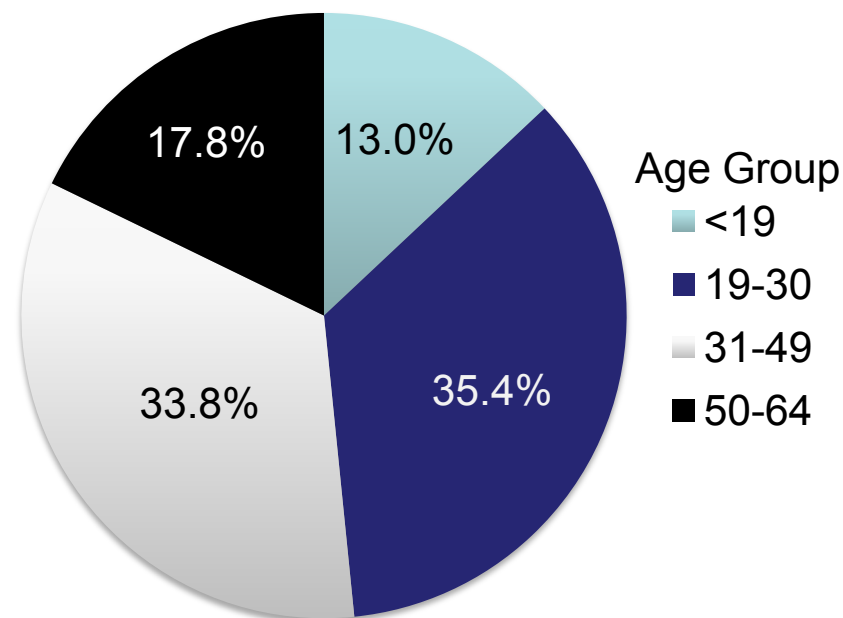
New Jersey Uninsured by Age Group

Non-Elderly, 2009 New Jersey Family Health Survey

Uninsured Rate



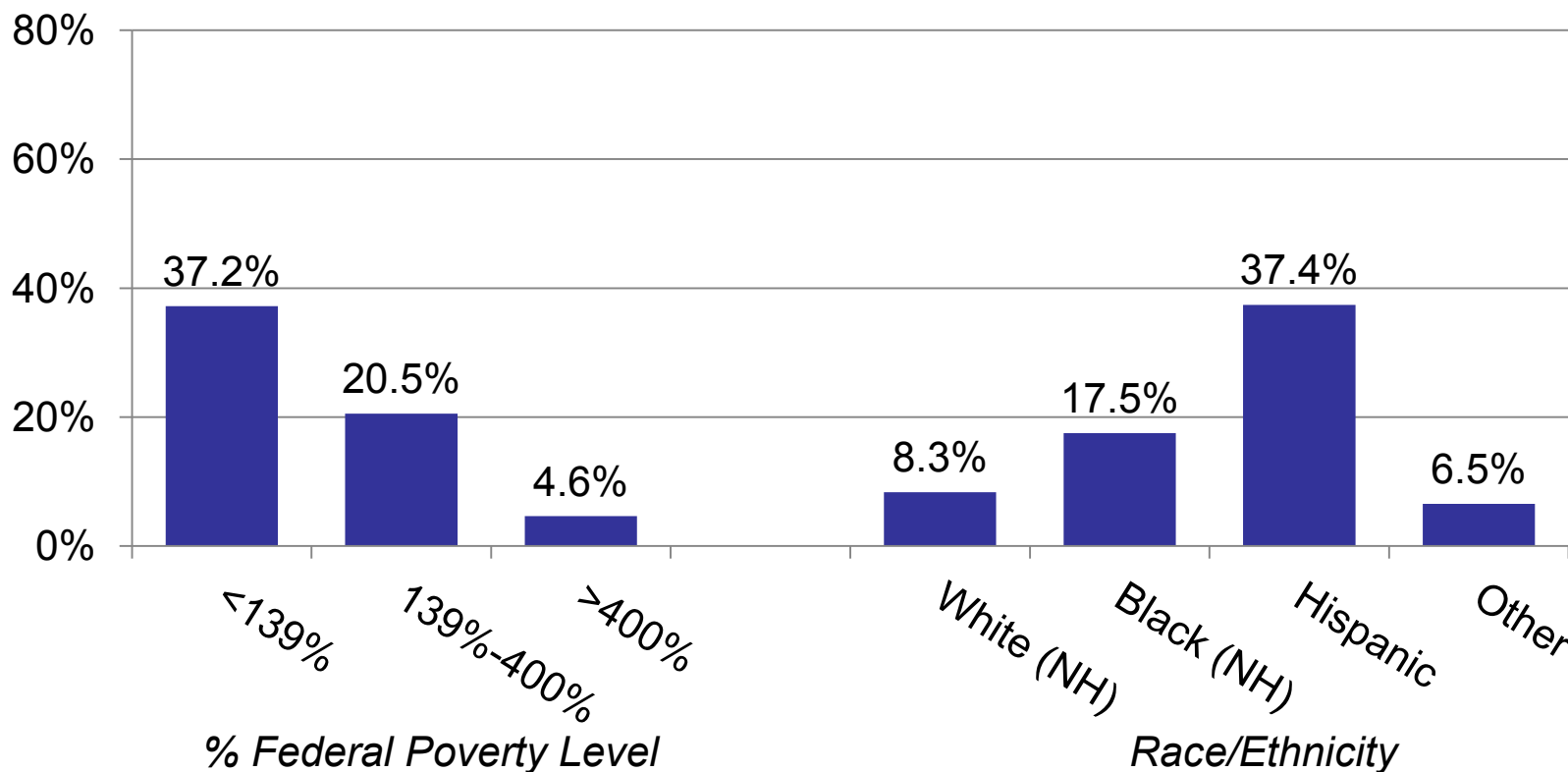
Composition of Uninsured



•Those uninsured for at least 12 months are even more likely to be under age 30

Uninsured Rate by Income and Race/Ethnicity

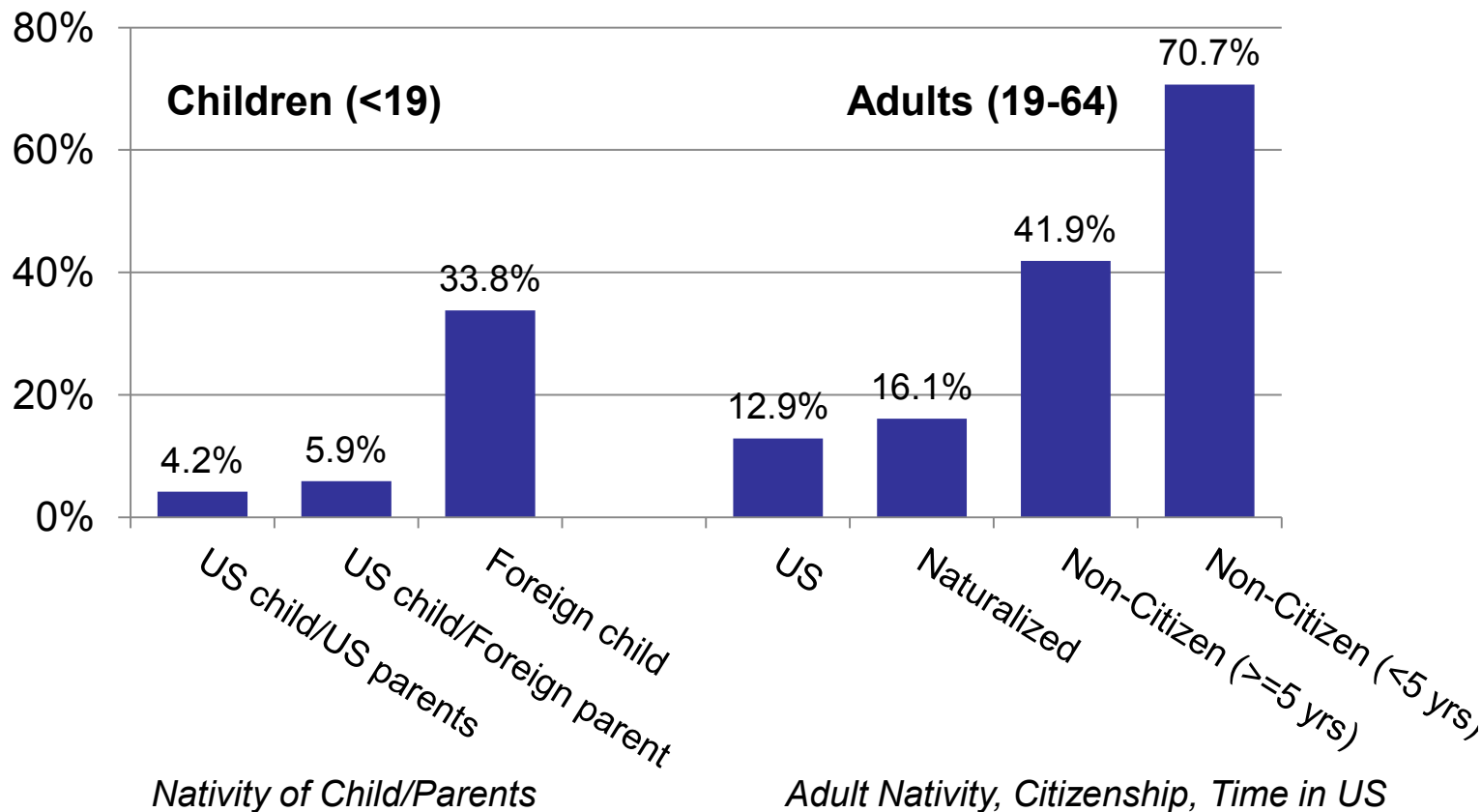
Non-Elderly, 2009 New Jersey Family Health Survey



- Those adults uninsured for at least 12 months are much more likely to be poor, least likely to be White (NH) and most likely to be Hispanic

Uninsured Rate by Nativity and Citizenship

Non-Elderly, 2009 New Jersey Family Health Survey



- Adults uninsured at least 12 months are more likely to be non-citizens and speak a language other than English at home.

Adults Uninsured at least 12 Months

- Those eligible for Medicaid compared to those currently enrolled
 - Much more likely to be non-citizens, unmarried with no children, working full time
 - More likely to report fair-poor general health but less likely to report chronic conditions
 - More likely to be living in a household where the respondent was willing to use free or public clinics and not strongly believe that health insurance is a necessity
- Those eligible for subsidized exchange coverage
 - More likely to be under age 30 and working full time than those Medicaid-eligible
 - Nearly half are Hispanic, but more likely to be Other Hispanic than Mexican/Mexican American
 - Less likely to report health problems than Medicaid-eligible or currently insured

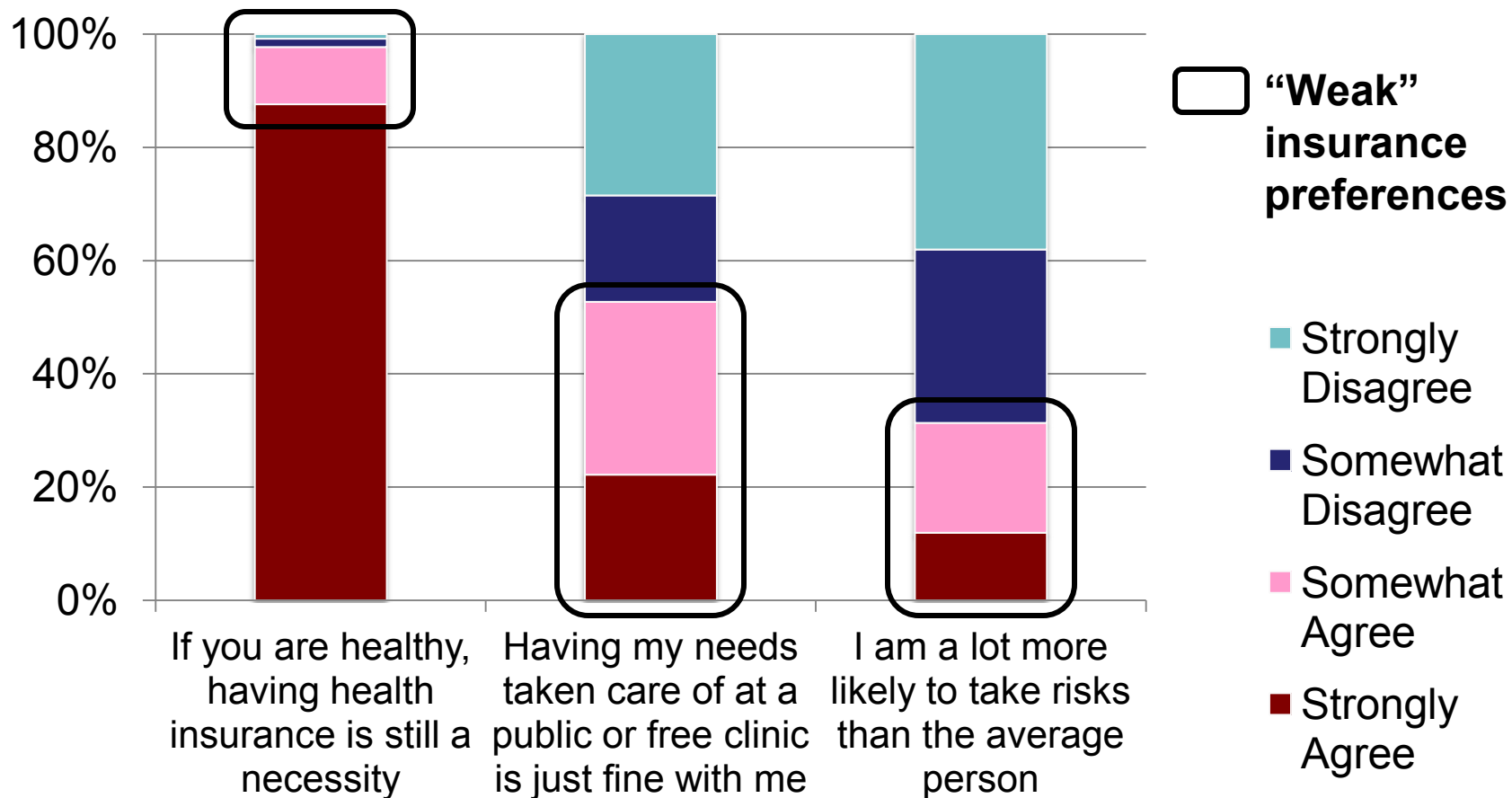
Who is Likely to Remain Uninsured?

- Eligible for Medicaid but choose not to enroll, mostly non-parent adults
- Unauthorized immigrants not eligible
- Affordability (premium over 9.5% of income) and other exemptions
- Pay penalty rather than buy coverage

Source: Hall and Buettgens, RWJF/Wake Forrest University/Urban Institute, March 2011

Coverage-Related Attitudes

Non-Elderly Adults, 2009 New Jersey Family Health Survey



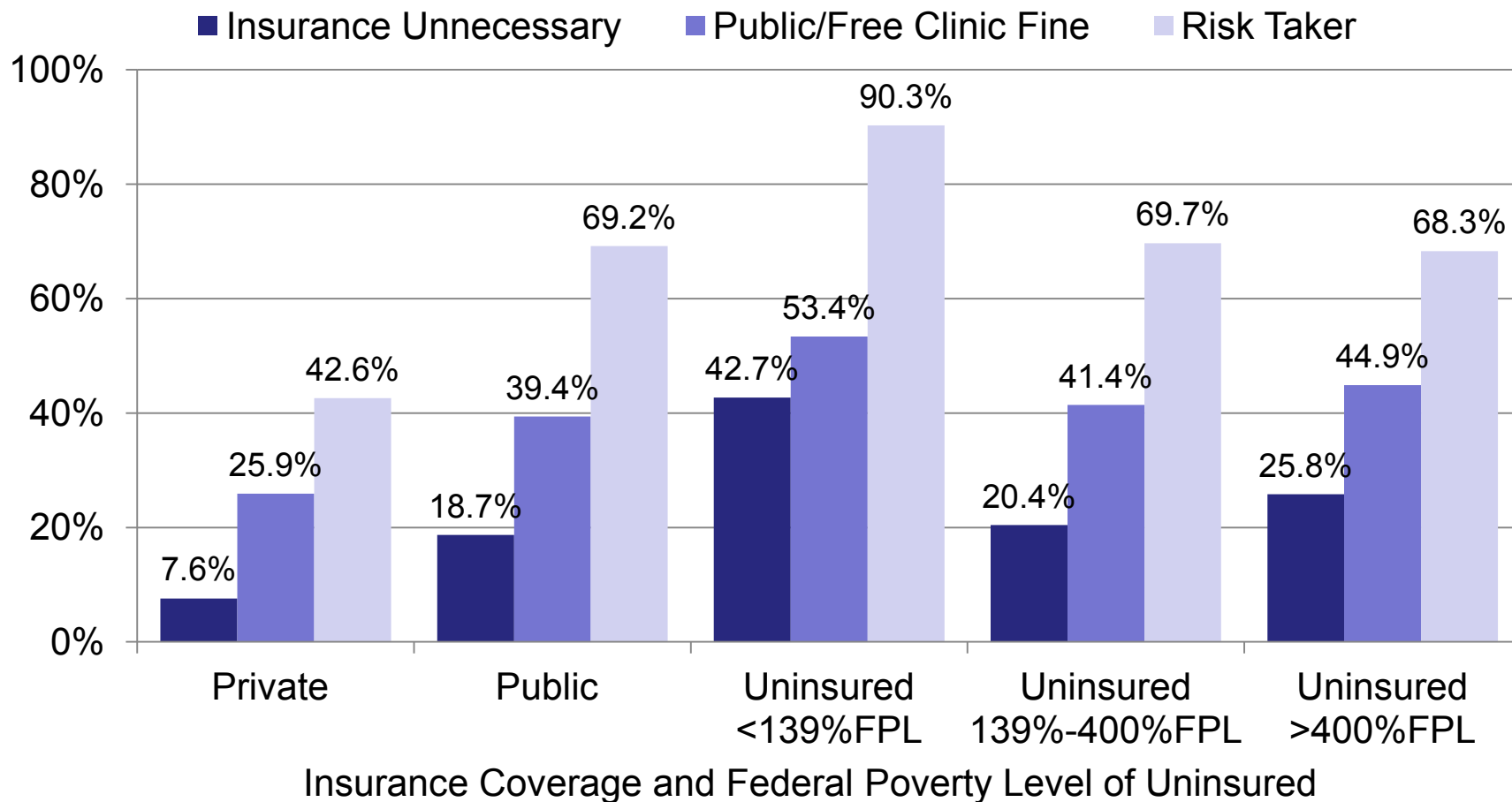
*Asked of household respondent only, applied to all household members

Center for State Health Policy

Institute for Health, Health Care Policy and Aging Research

Percent with “Weak” Preferences by Coverage and Income

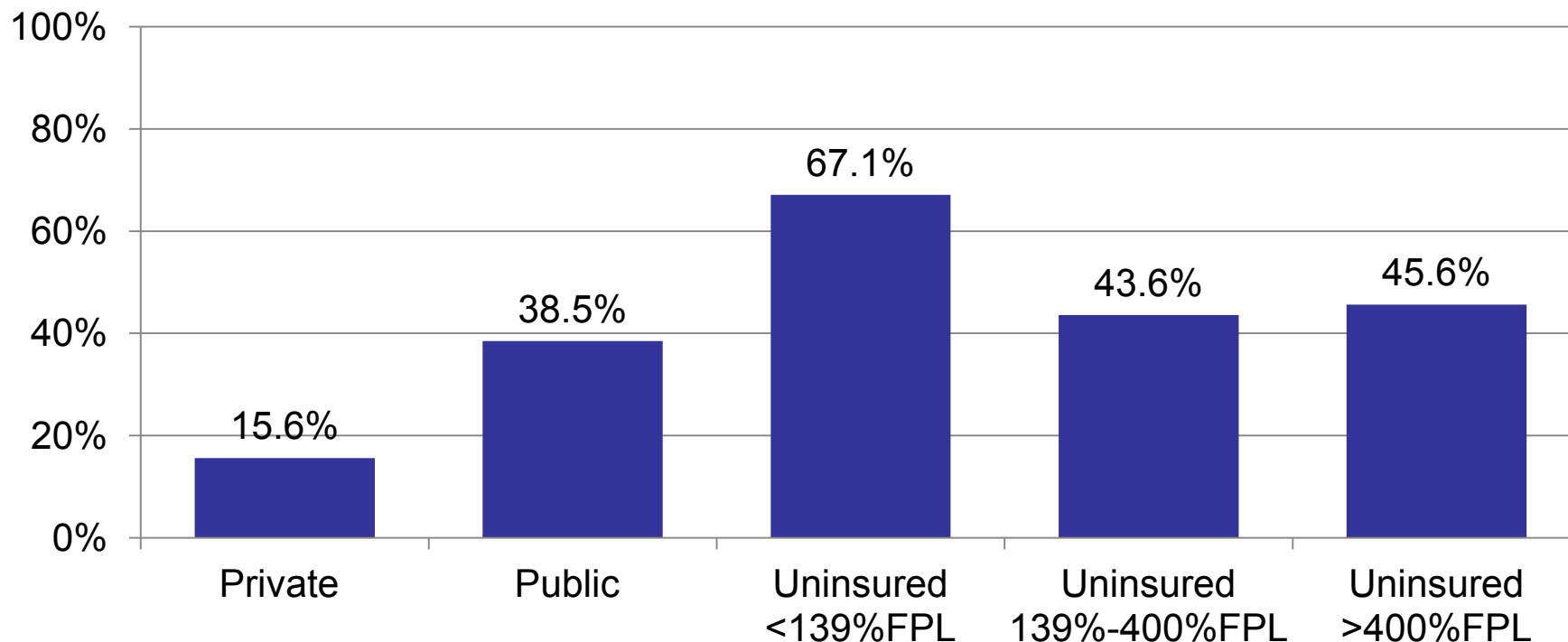
Non-Elderly, 2009 New Jersey Family Health Survey



Percent with “Weak” Preferences by Coverage and Income

Non-Elderly, 2009 New Jersey Family Health Survey

”Weak” Preferences on at Least Two Attitude Measures

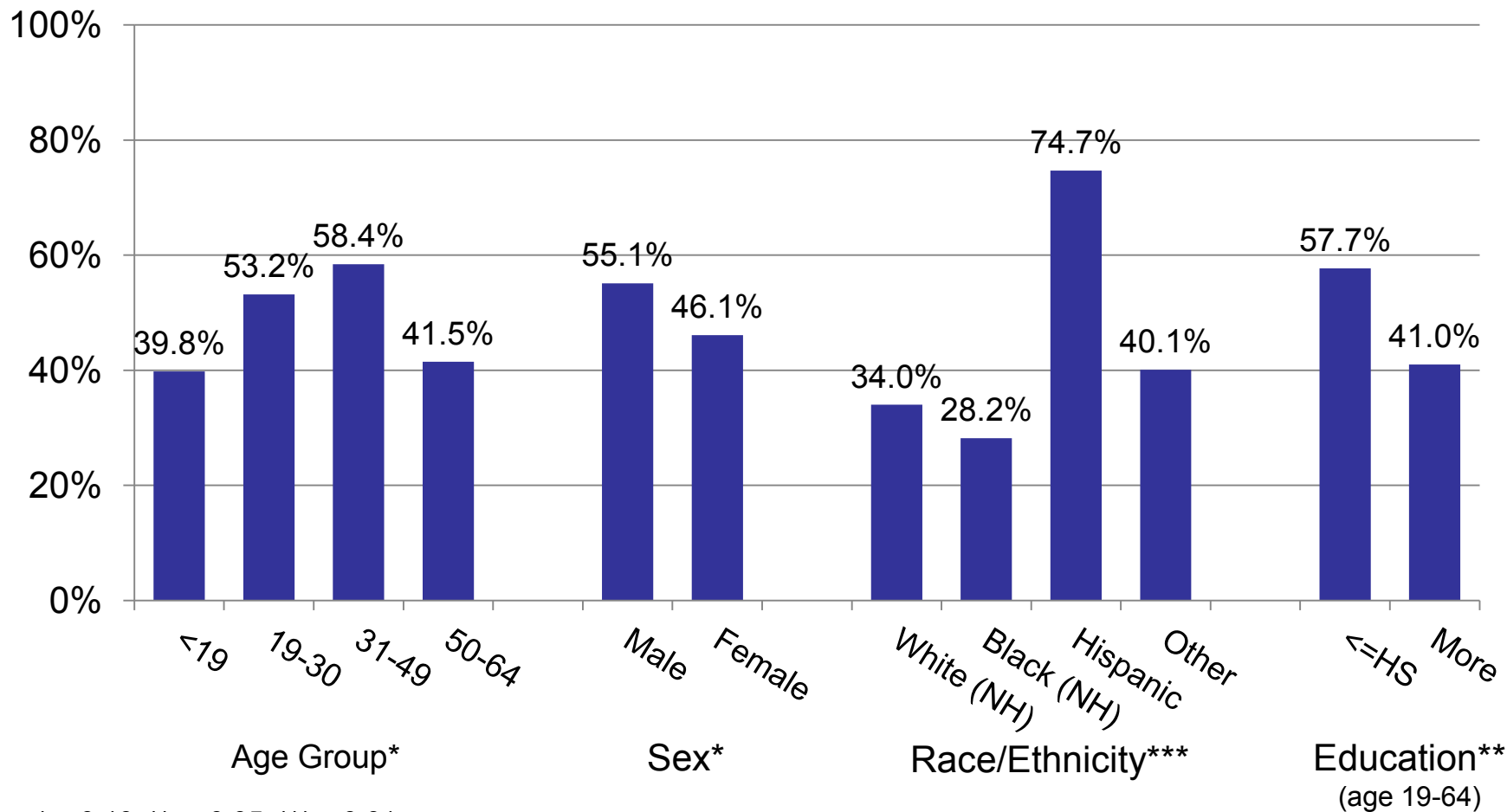


Insurance Coverage and Federal Poverty Level of Uninsured*

*p<0.01

Percent with “Weak” Preferences by Demographics

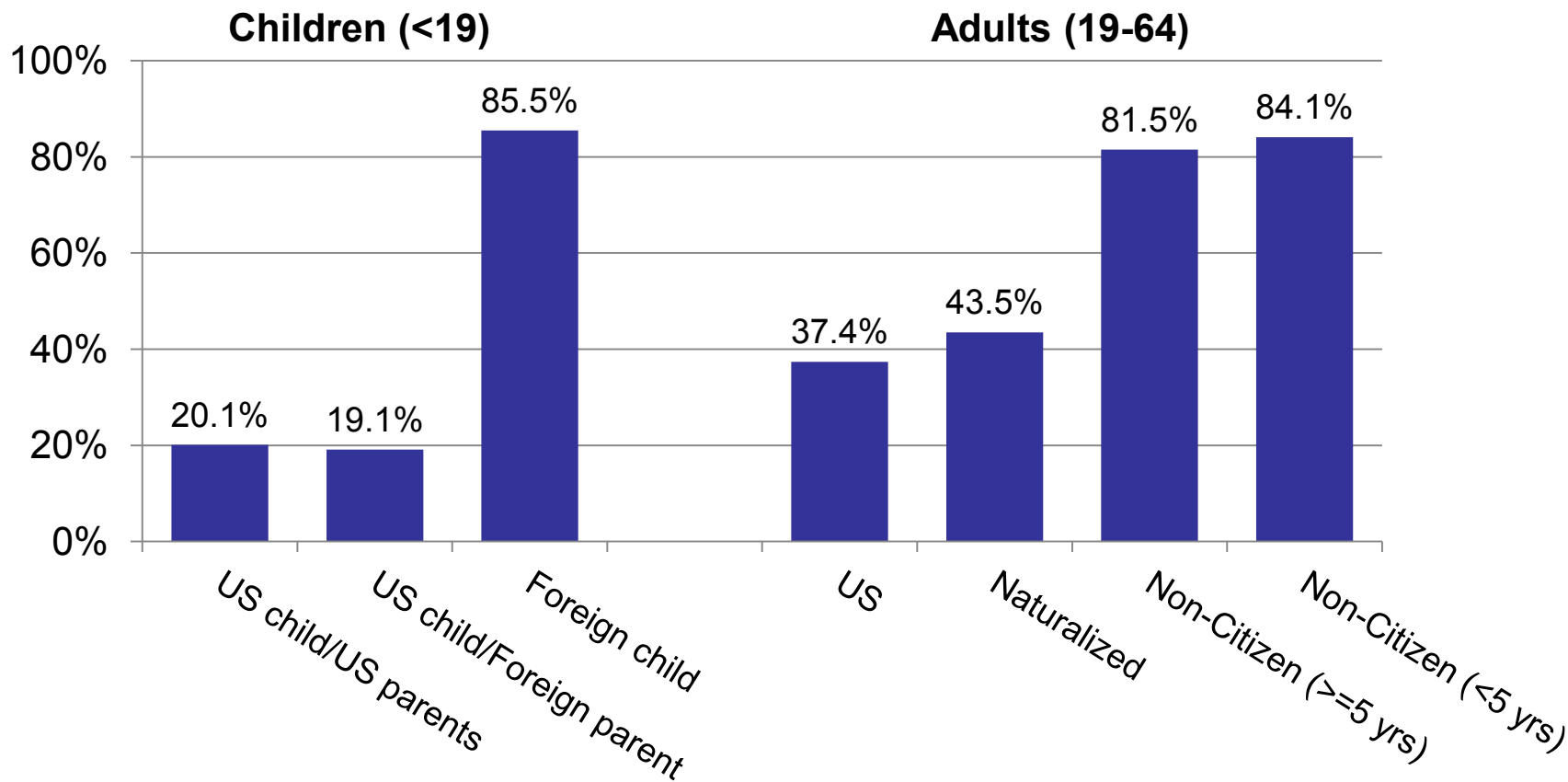
Non-Elderly Uninsured, 2009 New Jersey Family Health Survey



*p<0.10 ** p<0.05 ***p<0.01

Percent of Uninsured with “Weak” Preferences by Nativity/Citizenship

2009 New Jersey Family Health Survey



p<0.01 Nativity of Child/Parents

Adult Nativity, Citizenship, Time in US*

Who will be most challenging to reach?

- Most likely to be uninsured
 - Young adults in their 20s
 - Low-income
 - Hispanic
 - New immigrants
- Weak preferences for coverage or lack of experience with health insurance
 - Low-income uninsured
 - Young adults (≤ 30) and early middle aged (30s & 40s)
 - Hispanic!
 - Less education
 - Non-citizen adults, foreign born children

NJ Health Reform Resources

- New Jersey health reform web site
http://www.state.nj.us/dobi/division_consumers/insurance/ppaca.html
- CSHP health reform resources, www.cshp.rutgers.edu
 - Stakeholder views on Design of the NJ Exchange
 - Governance of the NJ Health Insurance Exchange
 - Helping New Jersey Families Coordinate Transitions and Maintain Coverage
 - Incorporating Quality Measures in Health Insurance Exchange Ratings of Health Plans
 - The Health Insurance Exchange, the Medicaid Program, and the Apportionment of Responsibility for Determining Eligibility and Effectuating Enrollment in New Jersey