

RUTGERS

THE STATE UNIVERSITY
OF NEW JERSEY

The Changing Face of NJ's Insurance Buying Public

*Expert Panel on Preparing the New Jersey Public for
Implementation of the Affordable Care Act*

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Acknowledgements

Kristen Lloyd, Jose Nova, Dorothy Gaboda, and Susan Brownlee contributed to design and analysis of the 2009 New Jersey Family Health Survey (NJFHS).

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Questions

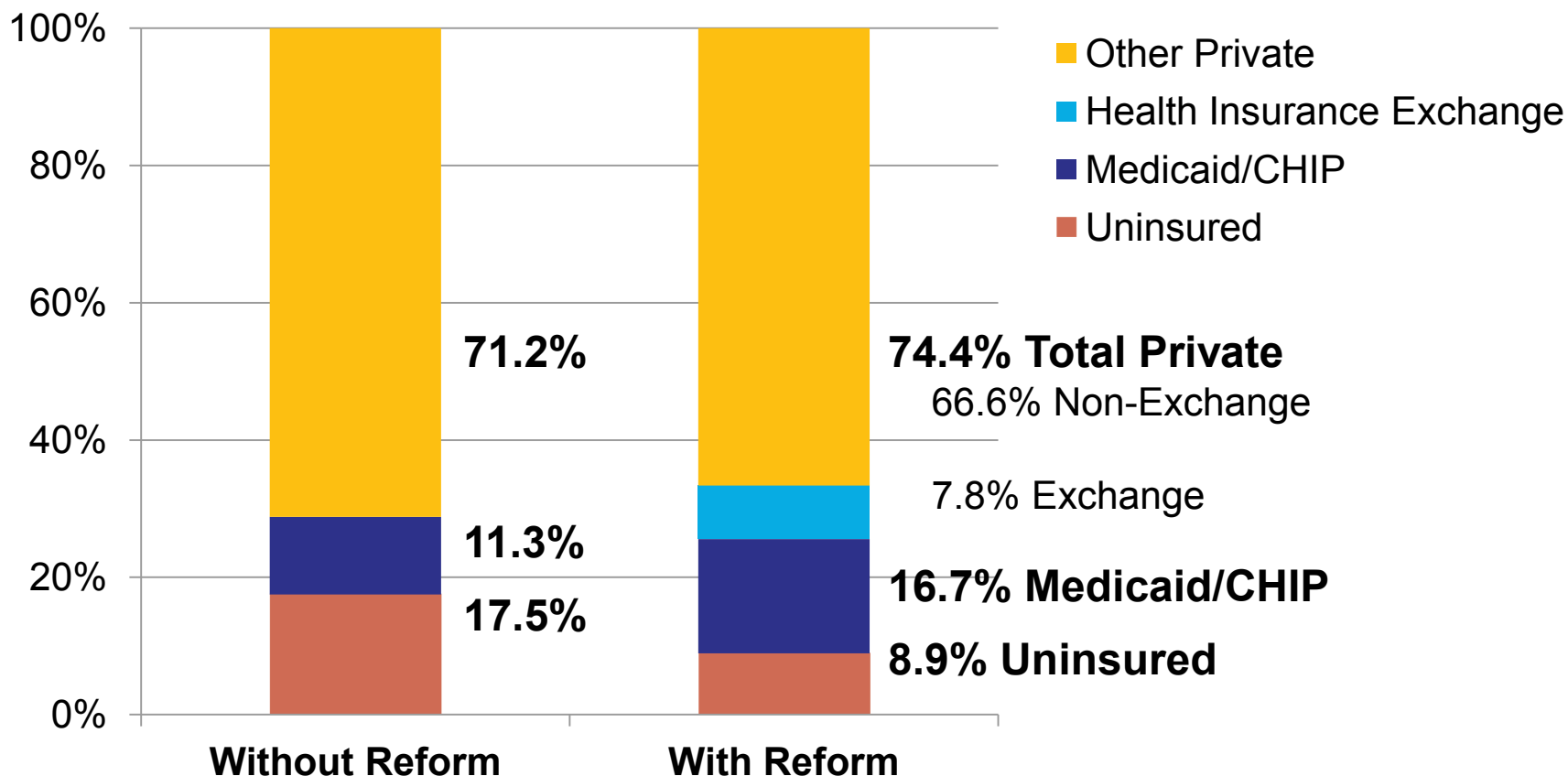
- How will the ACA affect coverage in New Jersey?
- Who is uninsured in New Jersey?
- Who will be hardest to reach?

Affordable Care Act – 2014

- Most people must have coverage or pay penalty
- No pre-existing condition exclusions, other private health insurance consumer protections
- Expand Medicaid eligibility to 138% of federal poverty level (FPL) (\$25,571 for a family of 3 in 2011)
- Health Insurance Exchanges, federal tax credits, cost-sharing subsidies up to 400% FPL (\$74,120 for a family of 3 in 2011)

Change in Coverage in New Jersey Under the ACA

Non-Elderly, 2011 - Simulation of ACA Eligibility Rules



Source: Buettgens, Holahan, and Carol, RWJF/Urban Institute, March 2011

Who is Likely to Remain Uninsured?

- Eligible for Medicaid but uninsured
- Unauthorized immigrants not eligible
- Affordability and other exemptions
- Pay penalty rather than buy coverage

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

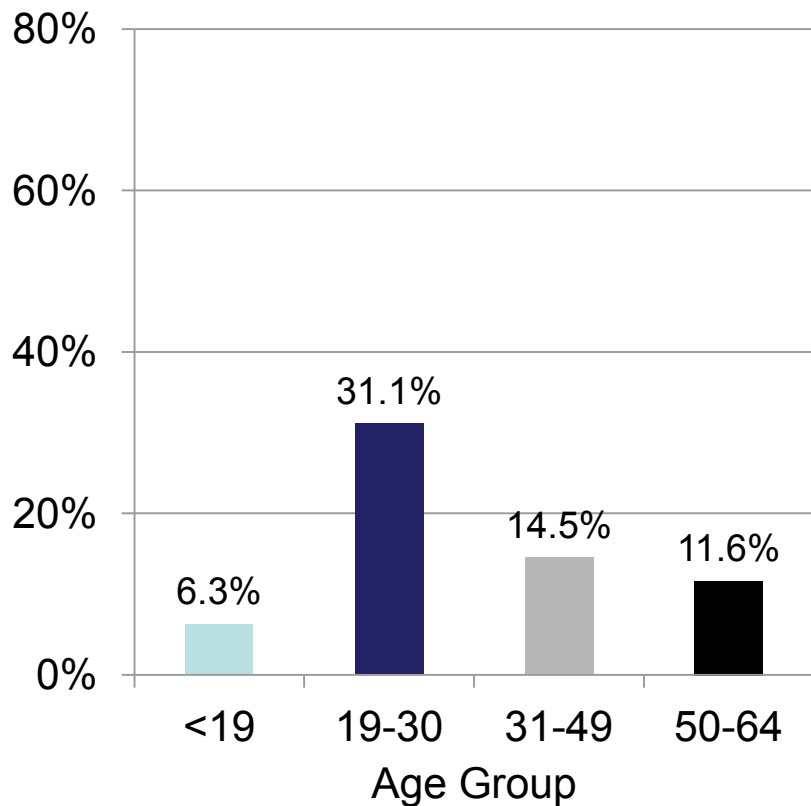
Why Care About Maximizing Enrollment?

- Access, timely preventive services, financial protection
- Shared responsibility
- Risk pools, premium affordability
- Financial distress on providers

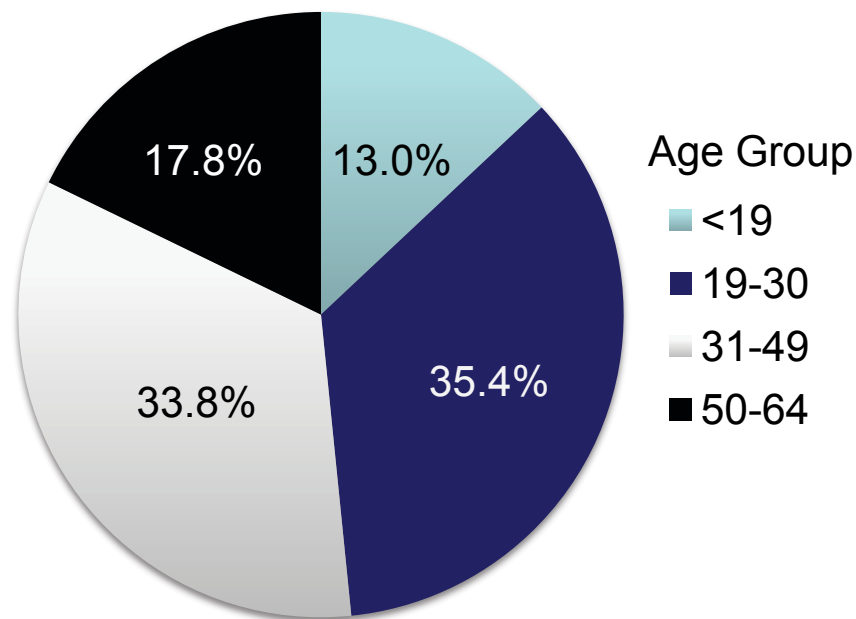
Uninsured by Age Group

Non-Elderly, 2009 New Jersey Family Health Survey

Uninsured Rate

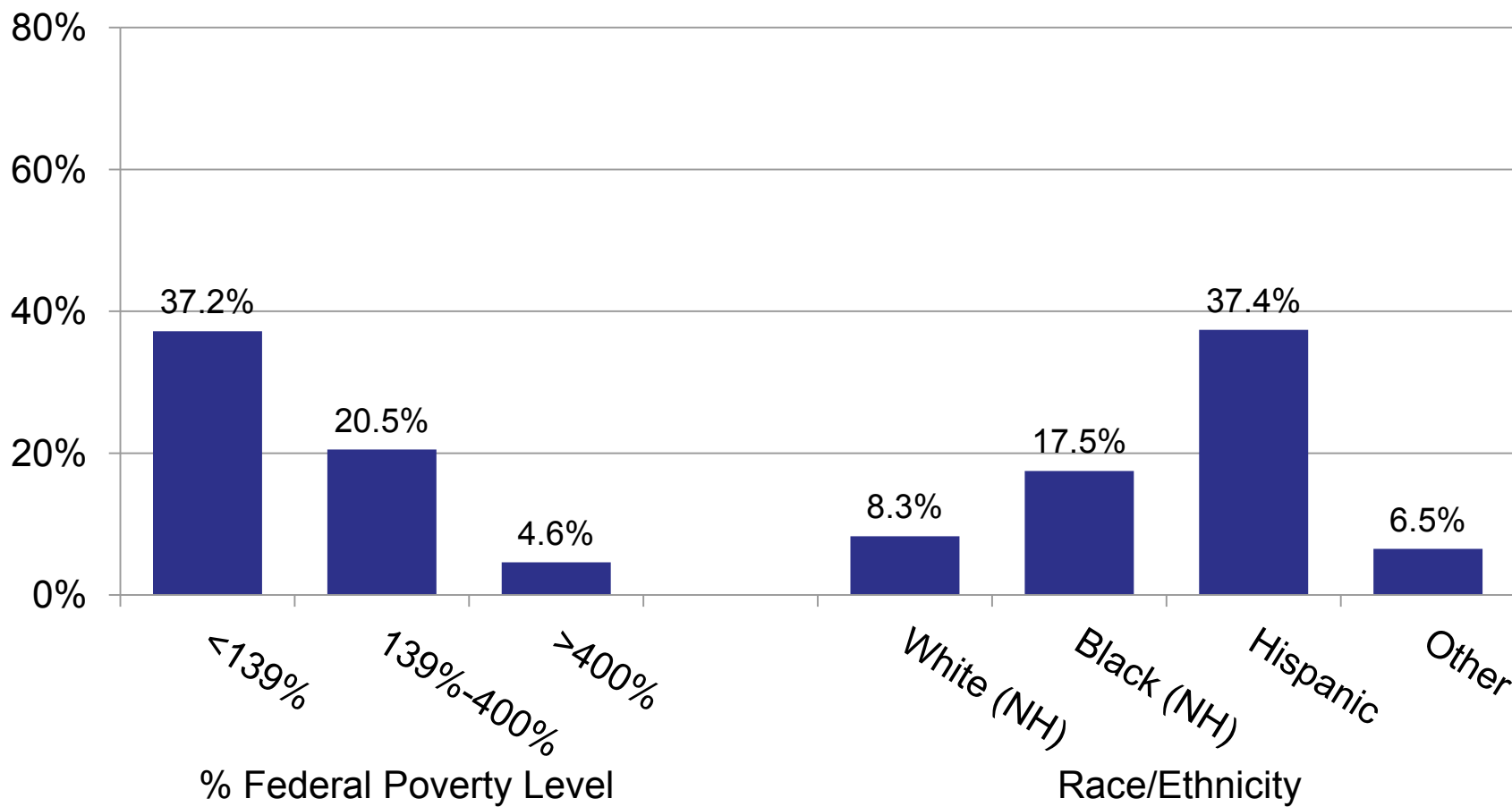


Composition of Uninsured



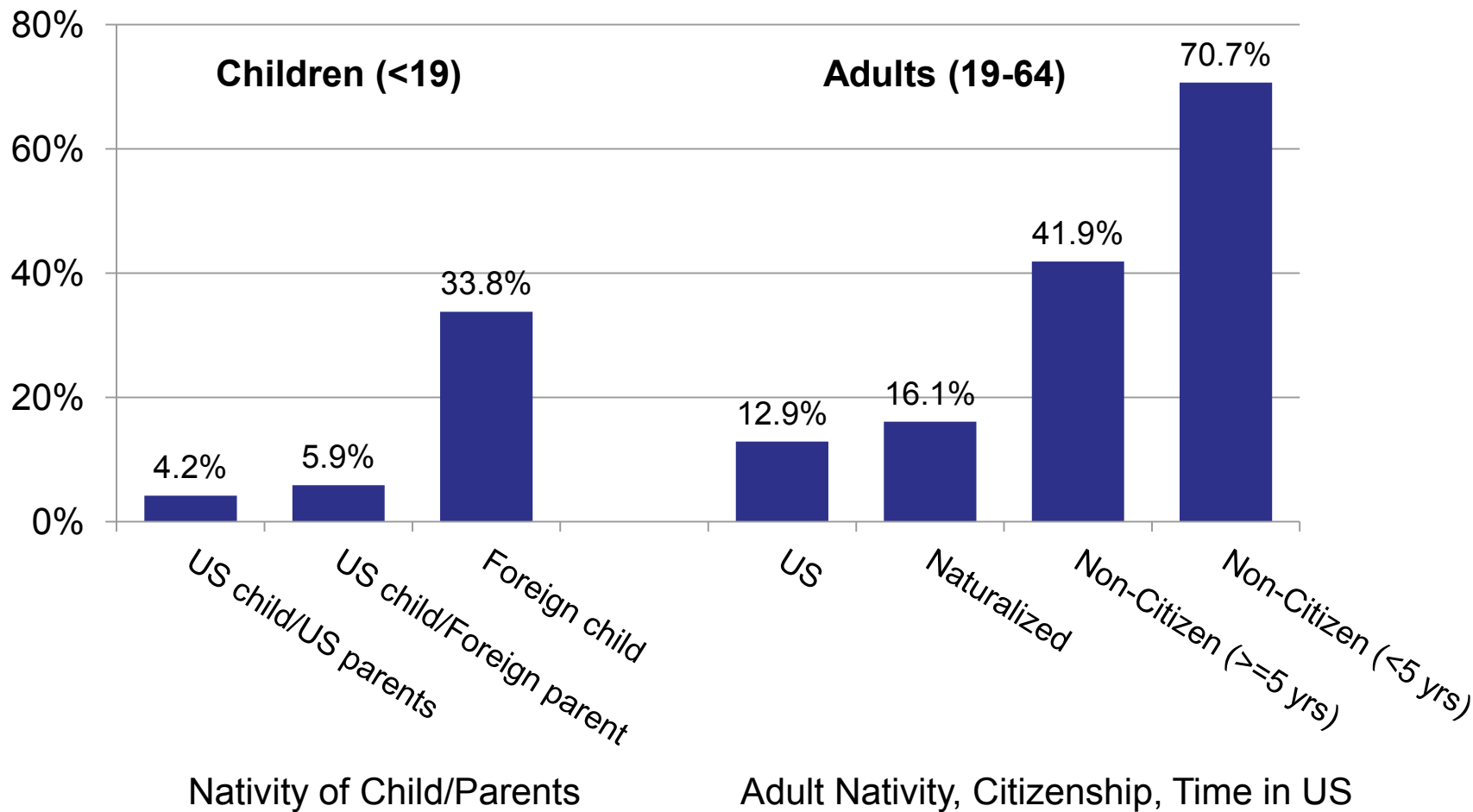
Uninsured Rate by Income and Race/Ethnicity

Non-Elderly, 2009 New Jersey Family Health Survey



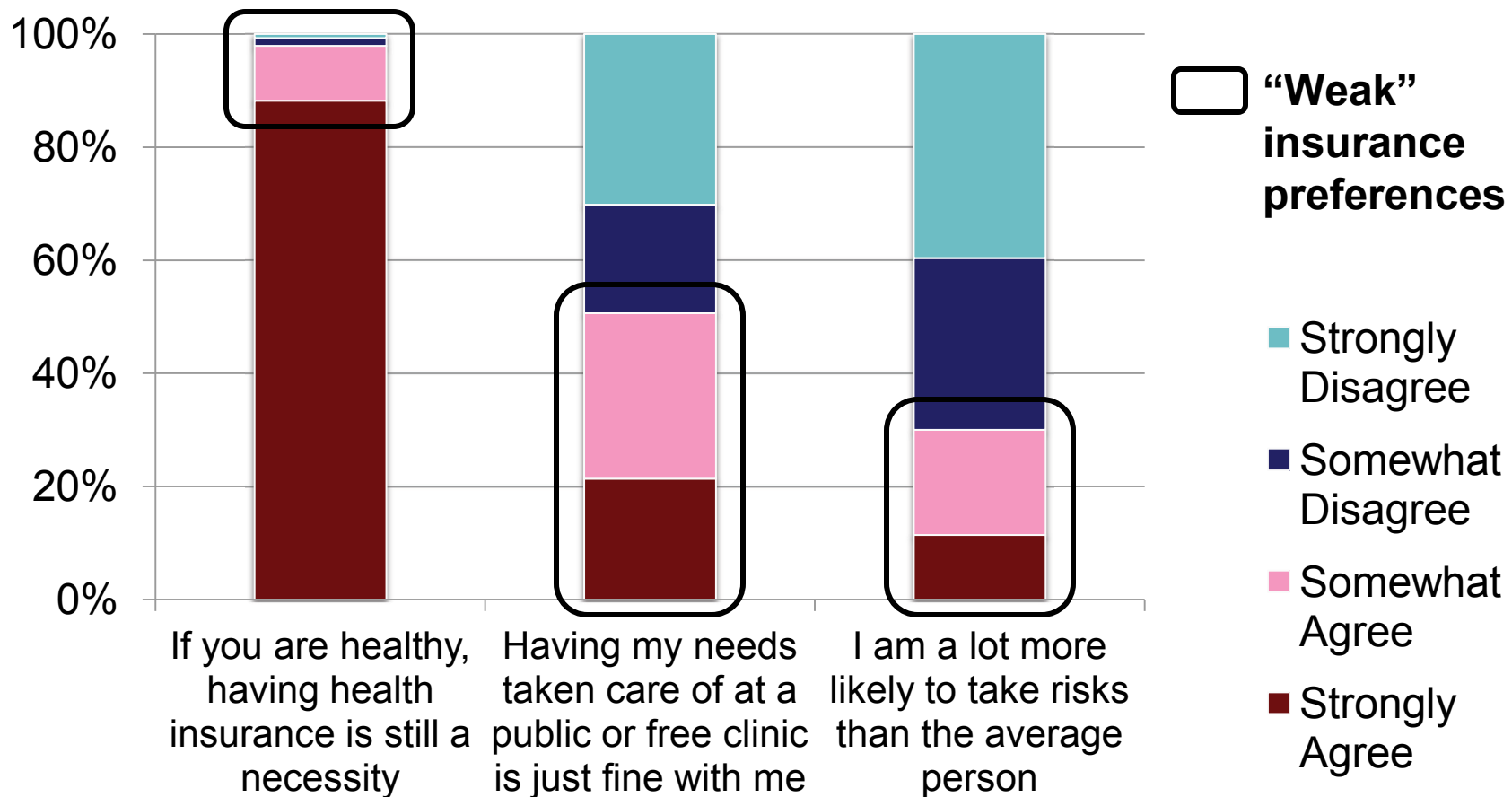
Uninsured Rate by Nativity and Citizenship

Non-Elderly, 2009 New Jersey Family Health Survey



Coverage-Related Attitudes*

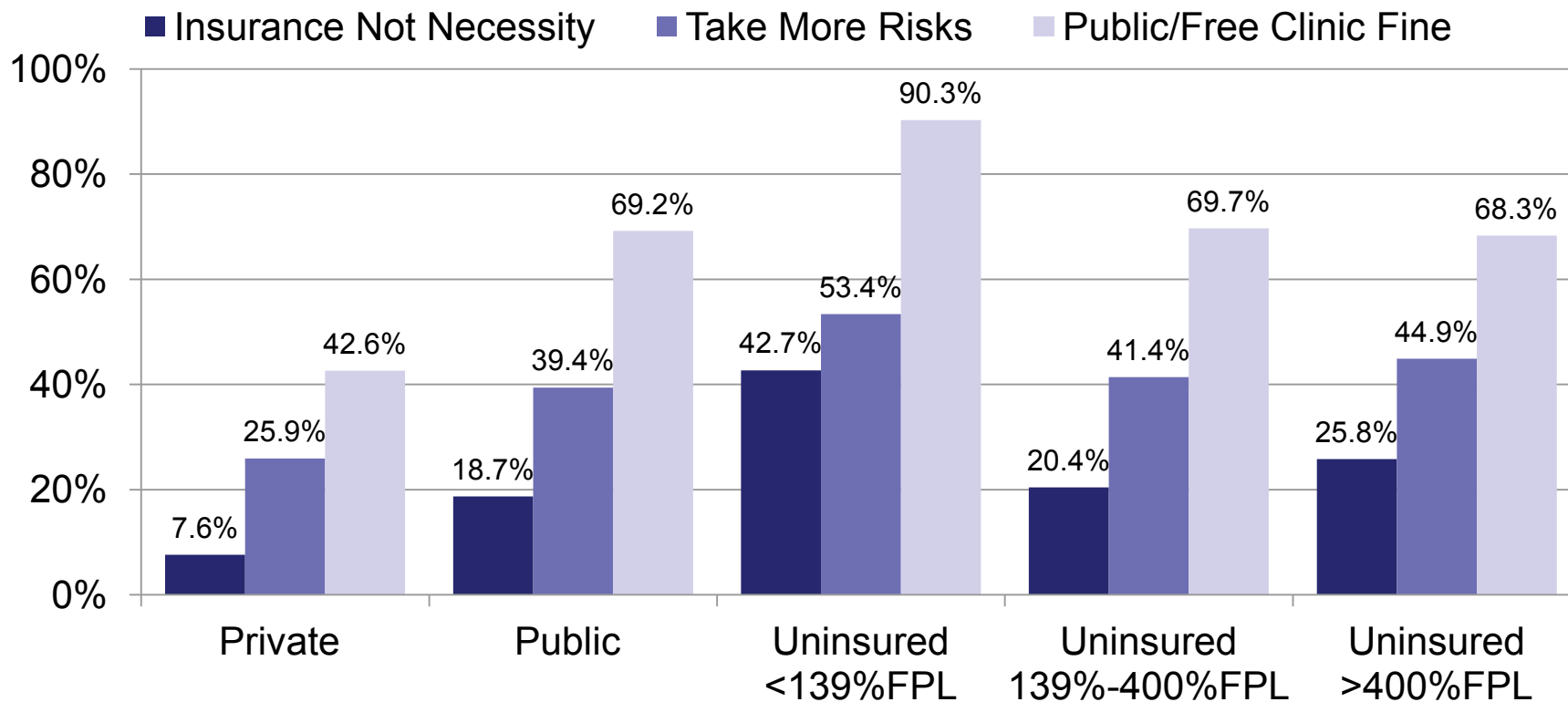
Non-Elderly, 2009 New Jersey Family Health Survey



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

Percent with “Weak” Preferences by Coverage and Income

Non-Elderly, 2009 New Jersey Family Health Survey

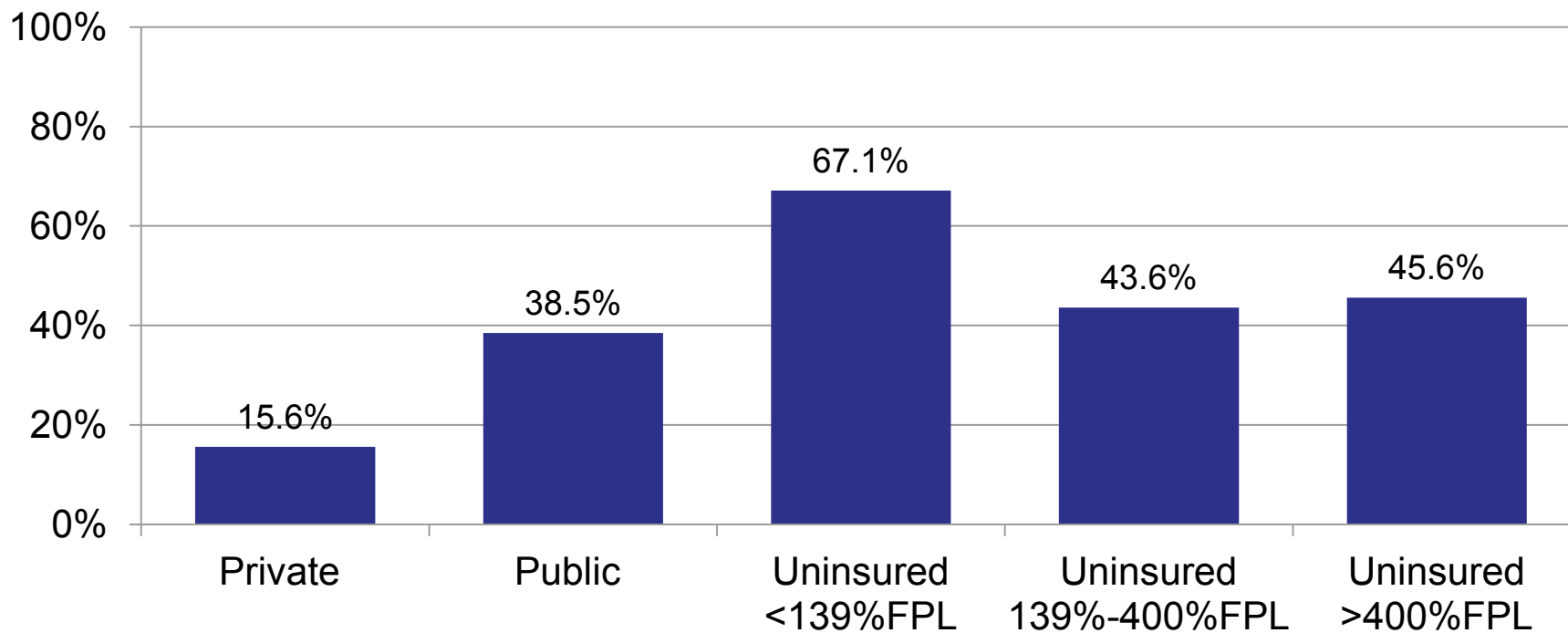


Insurance Coverage and Federal Poverty Level of Uninsured

Percent with “Weak” Preferences by Coverage and Income

Non-Elderly, 2009 New Jersey Family Health Survey

“Weak” Preferences on at Least Two Attitude Measures

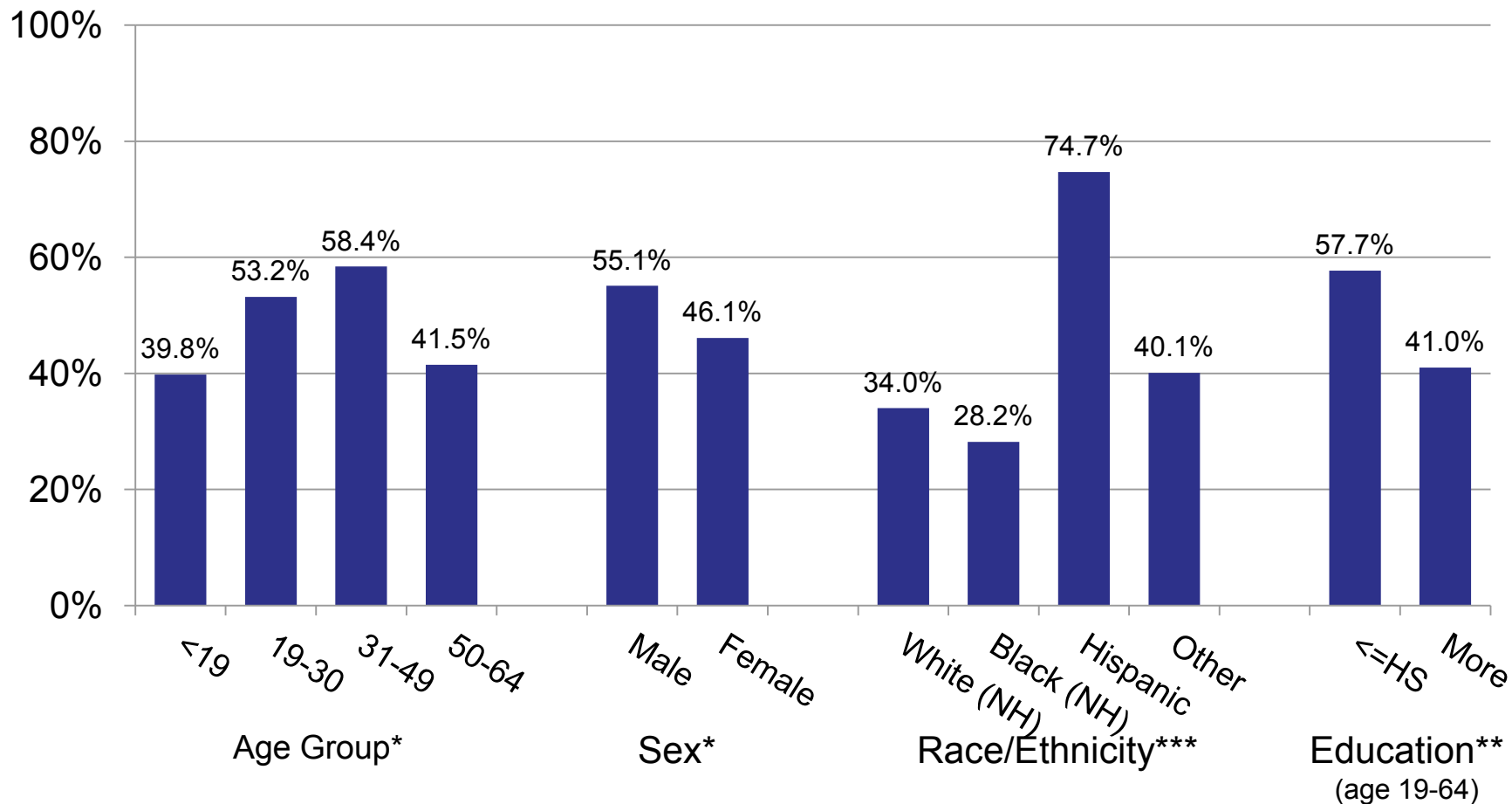


Insurance Coverage and Federal Poverty Level of Uninsured*

*p<0.01

Percent with “Weak” Preferences by Demographics

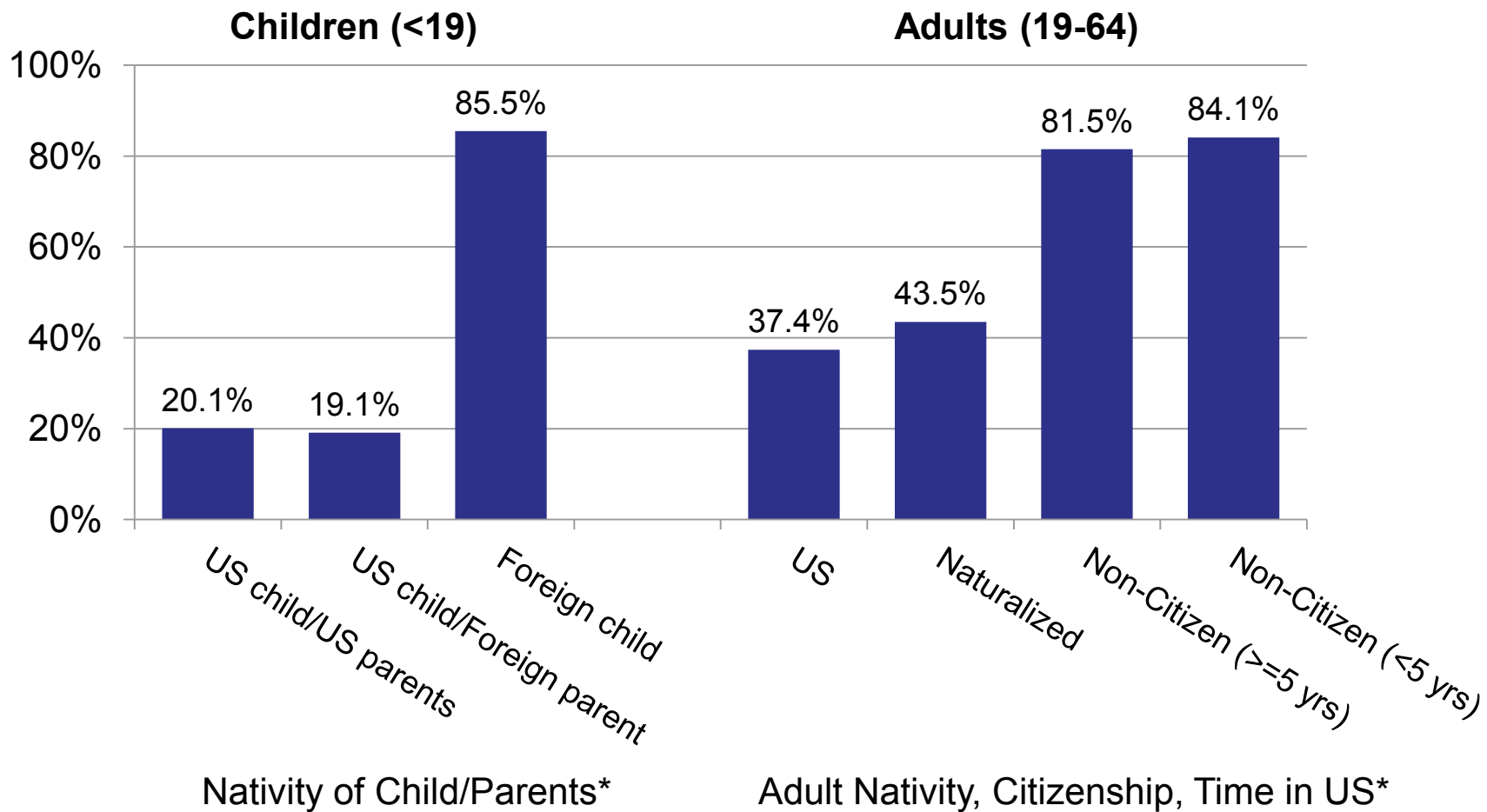
Uninsured Non-Elderly, 2009 New Jersey Family Health Survey



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

Percent with “Weak” Preferences by Nativity/Citizenship

Uninsured Children and Adults, 2009 New Jersey Family Health Survey



*p<0.01

Center for State Health Policy

Institute for Health, Health Care Policy and Aging Research

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 among uninsured
 - Non-citizen adults, foreign-born children
 - Hispanic
 - Young adults (≤ 30) and early middle-aged (30s & 40s)
 - Low income
 - Low education

How does the ACA support public outreach?

- Health Insurance Exchanges
 - Consumer-friendly web portal
 - Toll-free assistance hotline
 - Federally fundable through 2014
- Exchange should conduct
 - “...aggressive and multi-faceted outreach to inform the public of their services and coverage options” (HHS guidance)
- Navigator programs must
 - “[C]onduct public education activities”
 - Provide “fair and impartial information” ...
 - in a “culturally and linguistically appropriate manner” (ACA language)
 - Not federally fundable