

Navigators for a
Healthy Louisiana



Health Insurance
Marketplace



The Impact of the ACA in Louisiana Open Enrollment 2018



Louisiana Health Care Commission

March 23, 2018

Changes to ACA for 2018

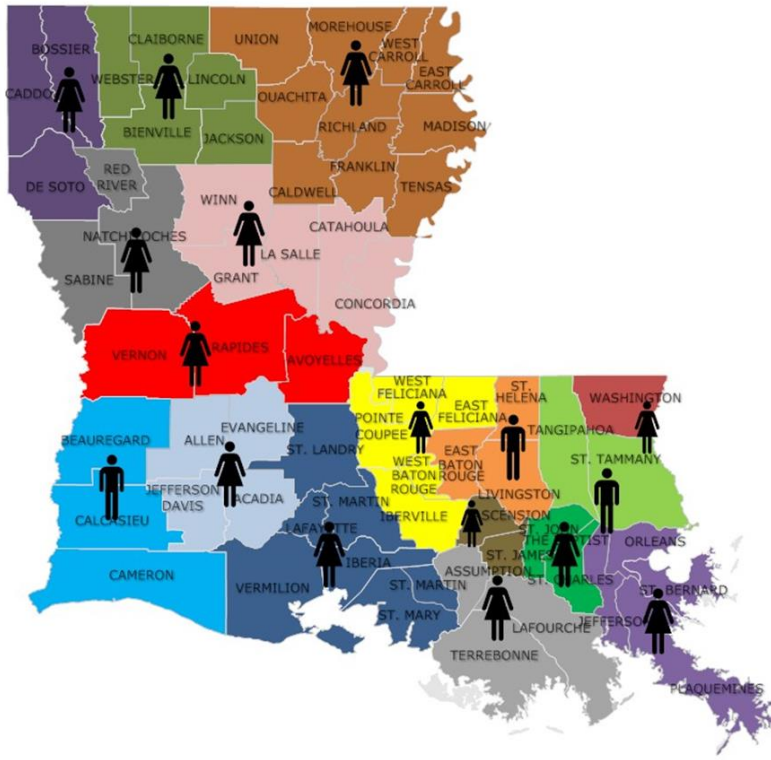
- Change in Open Enrollment Dates:



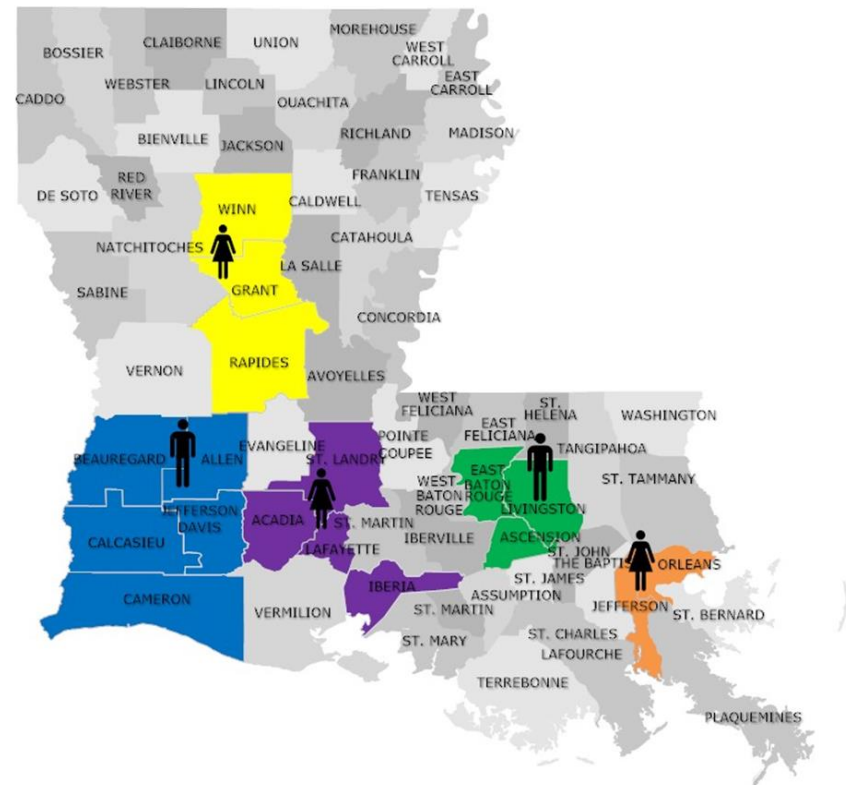
- Addition of 3rd Party Vendors
- Changes for In-person Assistance

Changes for In-Person Assistance

Open Enrollment 2017



Open Enrollment 2018



CMS Builds Capacity for Agents & Brokers

Insurance Agents & Brokers



CMS / CCIIO

- New resources for Agents & Brokers
- Web-brokers in the Federal Marketplace
- Newsletters specific for Agents & Brokers
- Agent & Broker Helpdesk
- Listing in Find Local Help
- Registration & Training

Impact of Ending the Cost Sharing Subsidies

October 12th EO ends CSR



What are CSRs ?

- Cost-Sharing Subsidies (CSR) are payments that the executive branch hand out to health insurance companies across the nation to compensate for losses that insurance companies may have taken on by covering more people.
- Used as an incentive to keep the costs of their plans low and make healthcare available to as many people as possible
- CSRs are paid out by the executive branch on a month-to-month basis, and were estimated by the Congressional Budget Office (CBO) to cost \$7 billion throughout 2017

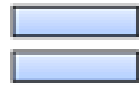
Impact of Elimination of CSRs on Enrollment for Louisiana Consumers



Premium Tax Credit



Difference between the cost of the benchmark plan and the expected premium contribution an individual is expected to pay



Cost of Benchmark Plan



The premium cost of the second lowest cost silver plan available to each eligible household member



Expected Premium Contribution



What an individual is expected to contribute towards the cost of premiums (based on an individual's income and is set on a sliding scale)

Insurance Providers in Louisiana for 2018



Federal Marketplace for Louisiana

2017

- Number of Louisiana Consumers who chose a Insurance plan

2018

- Number of Louisiana Consumers who chose a Insurance plan

143,544

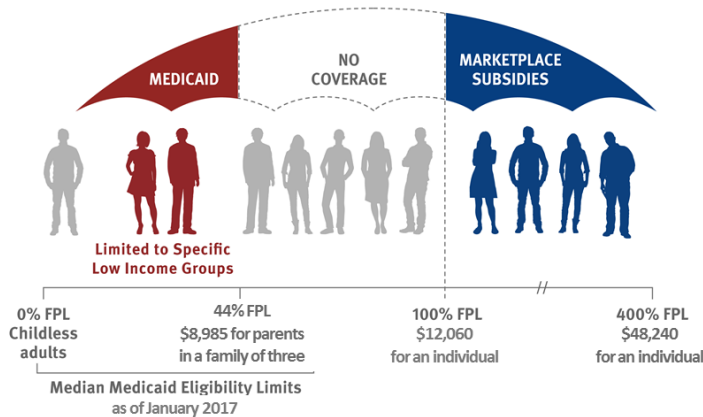
111,373

Loss of **32,171** consumers

Impact of Medicaid Expansion for 2018

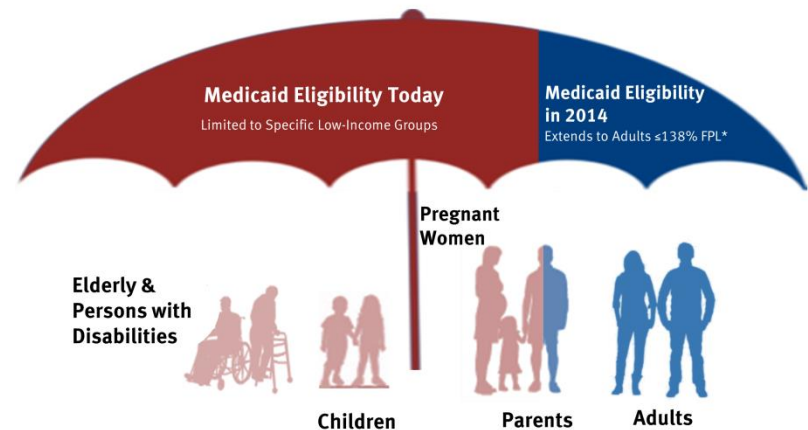
Coverage Gap Prior to Medicaid Expansion

Figure 1
Gap in Coverage for Adults in States that Do Not Expand Medicaid under the ACA



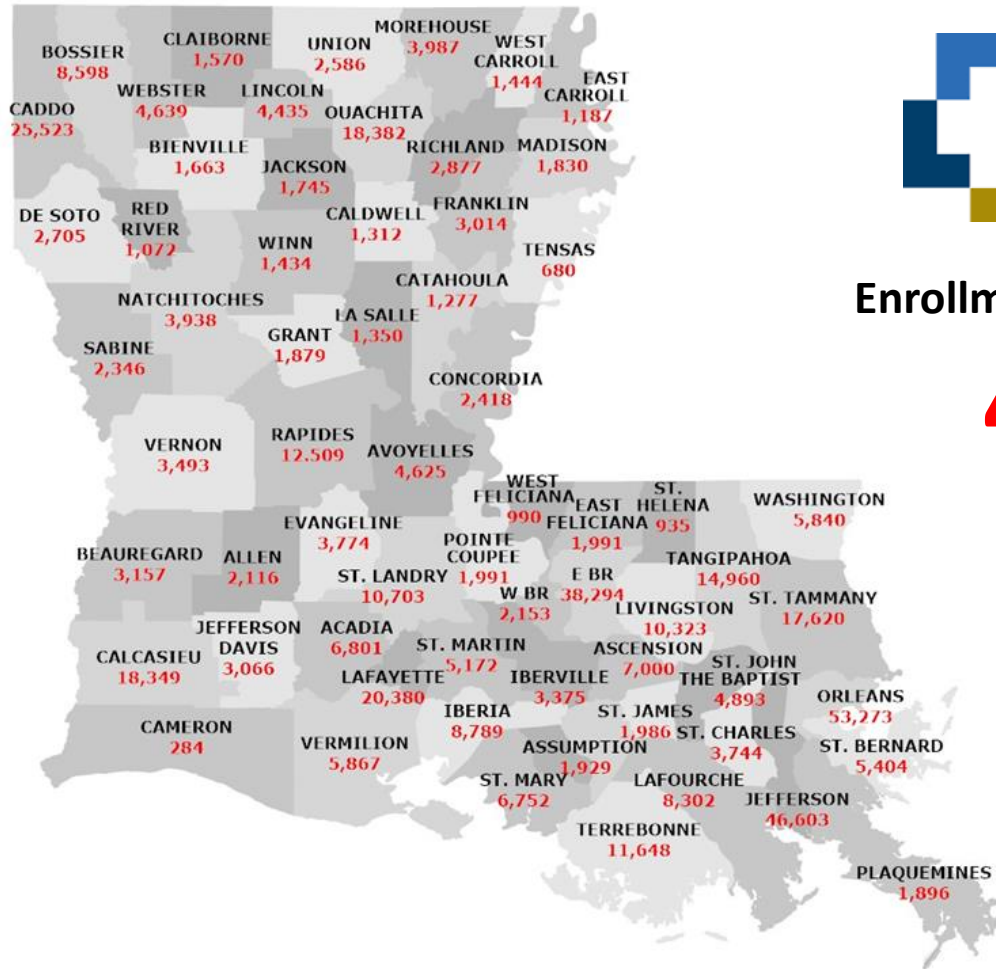
Elimination of Gap with Medicaid Expansion

The ACA Medicaid Expansion Fills Current Gaps in Coverage



NOTE: The June 2012 Supreme Court decision in *National Federation of Independent Business v. Sebelius* maintained the Medicaid expansion, but limited the Secretary's authority to enforce it, effectively making the expansion optional for states. 138% FPL = \$15,856 for an individual and \$26,951 for a family of three in 2013.

Louisiana Medicaid Enrollment



Enrollment as of March 5, 2018

464,878

Medicaid Expansion in Louisiana

2017

- Number of Consumers who Enrolled in an Expanded Medicaid Plan at the end of Open Enrollment 2017

2018

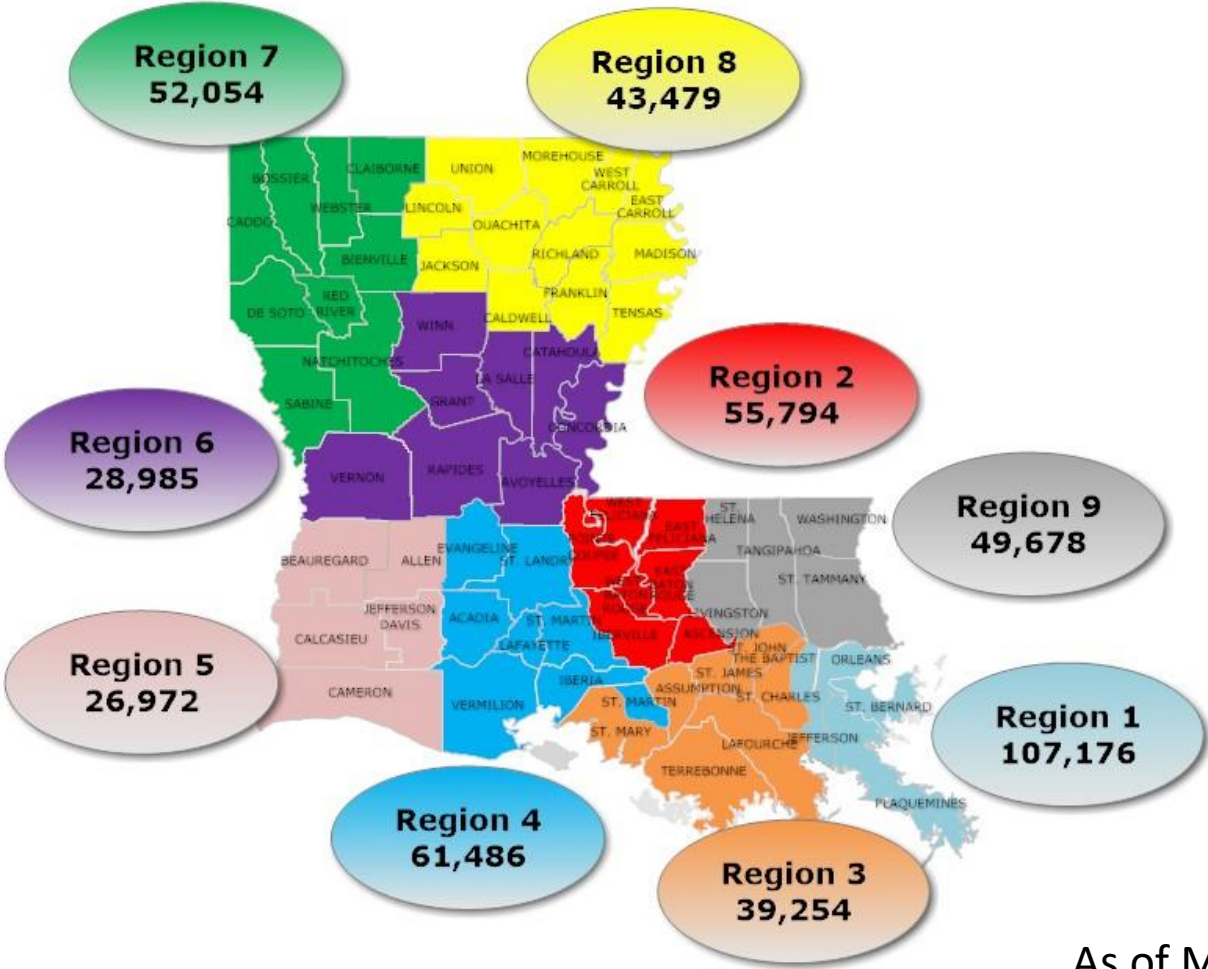
- Number of Consumers who Enrolled in an Expanded Medicaid Plan at the end of Open Enrollment 2018

414,254

464,878

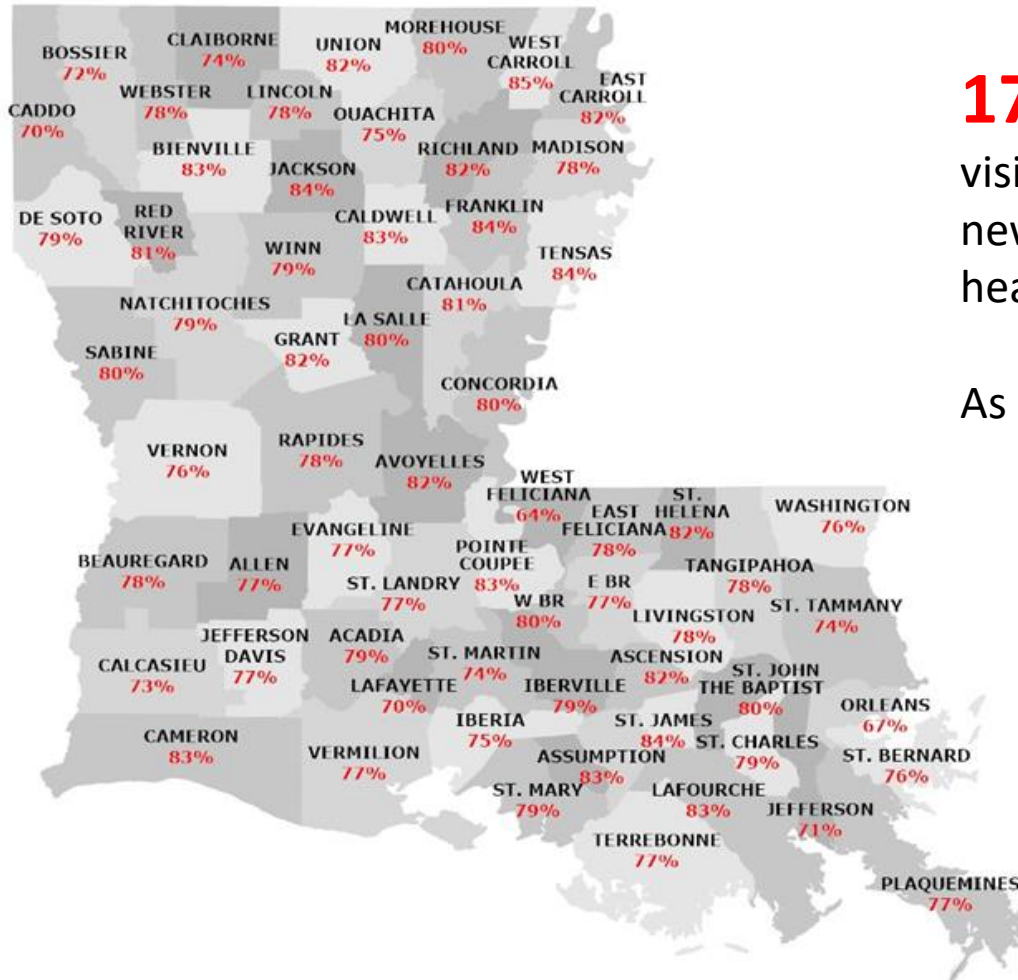
Gain of **50,624** consumers

Medicaid Enrollment by Region



As of March 5, 2018

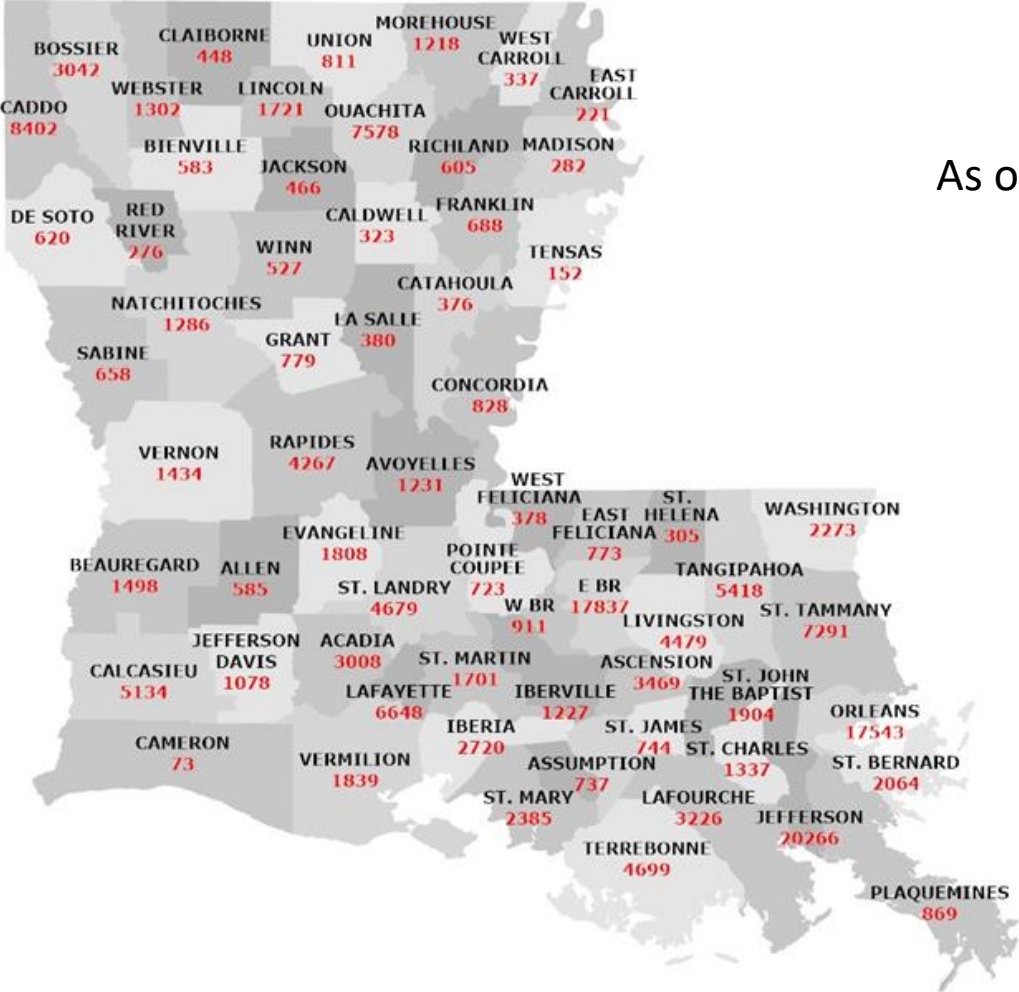
Doctor Visits by Parish



172,756 – adults who visited a doctor and received new patient or preventive healthcare services

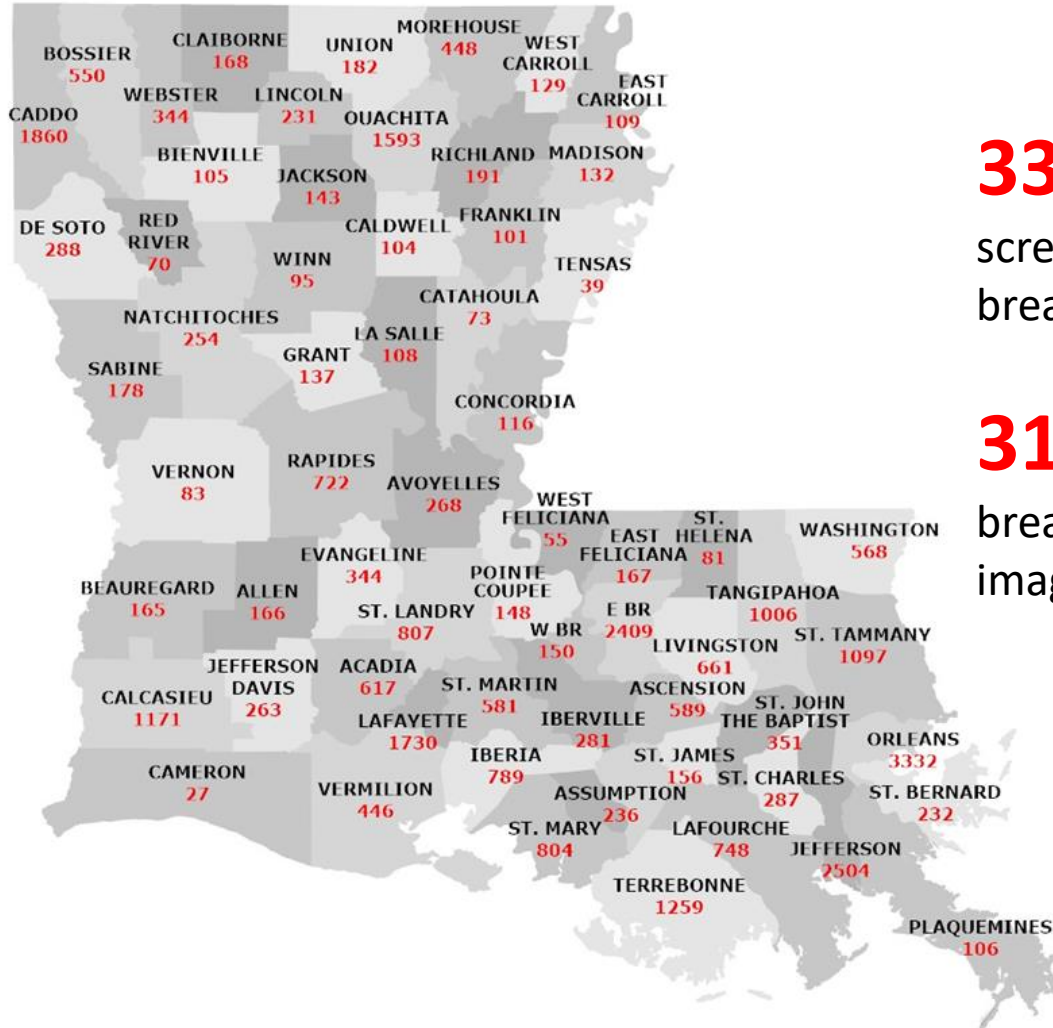
As of March 5, 2018

Preventative Services by Parish



As of March 5, 2018

Breast Screenings by Parish

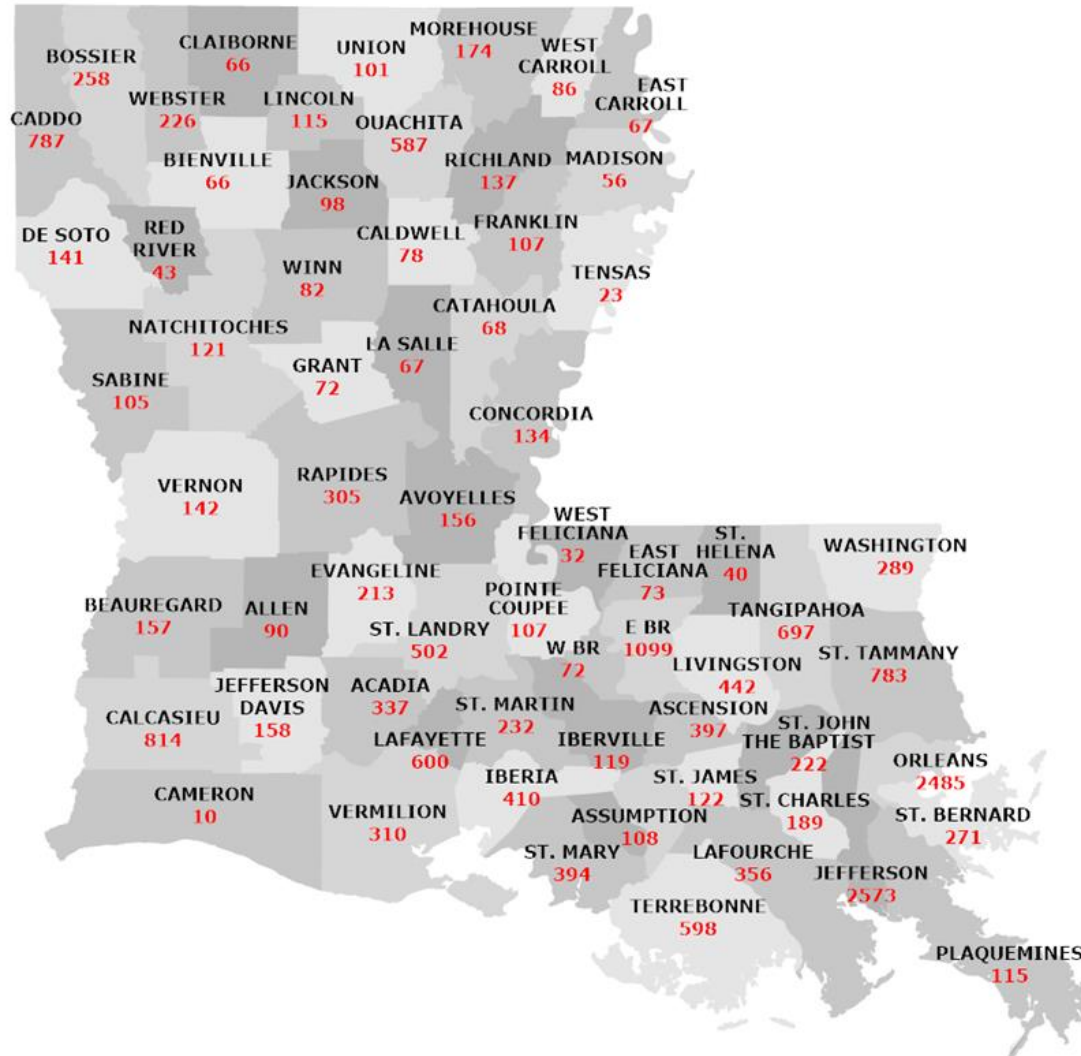


33,175 – women
screened or received diagnostic
breast imaging

317 women diagnosed with
breast cancer as a result of this
imaging

As of March 5, 2018

Colon Cancer Screening by Parish



19,903 Adults have received colon cancer screening

6,310 adults with colon polyps removed, colon cancer averted.

274 adults diagnosed with colon cancer as a result of this screening

Additional Screenings for Medicaid Recipients

Newly Diagnosed with Diabetes

- **6,267** Adults newly diagnosed and now treated with Diabetes

Newly Diagnosed Hypertension

- **16,049** Adults newly diagnosed and now treated with Hypertension

Mental Health

- **45,608** Adults receiving specialized outpatient mental health services
- **9,382** Adults receiving inpatient mental health services at a psychiatric facility

Substance Use

- **7,999** Adults receiving specialized substance use outpatient services
- **8,915** Adults receiving specialized substance use residential services

Impact of ACA in Louisiana

- Louisiana Uninsured Rate in 2013
 - 21.7%

Number of LA Consumers Insured through the Federal Marketplace

- 111,373 Federal Marketplace
- 464,878 Expanded Medicaid
- **576,251** TOTAL IMPACT OF ACA IN LA FOR 2018

New Anticipated Uninsured Rate for LA in 2018

~ **9%**

QUESTIONS ???

Brian Burton, MPH

CEO / Executive Director

Southwest Louisiana Area Health Education
Center

ceo@swlahec.com

337-989-0001

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