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:
  
  
  2018 Open Enrollment Timeline

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<td>Open enrollment 2018 begins</td>
<td>Last day to enroll for coverage beginning Jan. 1</td>
<td>2017 ACA individual coverage ends, no matter when enrolled</td>
<td>2018 coverage begins if enrolled by Dec. 15, 2017</td>
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- 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
  - 143,544

2018
- Number of Louisiana Consumers who chose a Insurance plan
  - 111,373

Loss of 32,171 consumers
Impact of Medicaid Expansion for 2018

Coverage Gap Prior to Medicaid Expansion

Elimination of Gap with Medicaid Expansion

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

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: 414,254

2018
- Number of Consumers who Enrolled in an Expanded Medicaid Plan at the end of Open Enrollment 2018: 464,878

Gain of 50,624 consumers
Medicaid Enrollment by Region

Region 1: 107,176
Region 2: 55,794
Region 3: 39,254
Region 4: 61,486
Region 5: 26,972
Region 6: 28,985
Region 7: 52,054
Region 8: 43,479
Region 9: 49,678

As of March 5, 2018
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
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 ???

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