Medicaid Expansion Enrollment and Eligibility Update: Demographics of Expansion Enrollees

January 14, 2021
Washington University and Saint Louis University Teams
Outline

- Background and context
- Preliminary Findings
  - Enrollment estimate update
  - Geographic distribution of enrollment
  - Timing, pacing of enrollment
  - Demographic characteristics
- Discussion
Eligibility and Enrollment
Total Enrollment in Missouri Medicaid, January 2016-December 2020

SOURCE: State of Missouri, Department of Social Services, MOHealthNET Division:
https://dss.mo.gov/mis/clcounter/history.htm
Medicaid expansion enrollment estimates, July 2021-June 2022

• The revised estimate of Medicaid expansion enrollment growth attributable to the expansion in the July 2021-June 2022 period are:

<p>| | |</p>
<table>
<thead>
<tr>
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<tbody>
<tr>
<td>247,500 adults</td>
<td></td>
</tr>
<tr>
<td>46,500 children</td>
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<tr>
<td><strong>293,500 TOTAL</strong></td>
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• Previous estimate from WashU/CHEP: 271,500 (231,000 adults; 40,500 children), completed in February 2018

• This represents a roughly 30% growth over the base enrollment in Medicaid currently
Medicaid expansion enrollment estimates: Methods

• New enrollment estimates arrived at through looking carefully at all the assumptions and data
  • Updates of previous for timing; in particular, uses new underlying data
  • Incorporates effects of the COVID-19 recession
  • Methods used validated in two main ways:
    • Computed using a range of new methods and assumptions
    • Literature review of experience in other similar states
• GOOD NEWS: estimates closely aligned regardless of method used
Medicaid expansion enrollment estimates: Data

- 2019 American Community Survey (ACS) microdata used to estimate the newly eligible and potential enrollees
  - Restricted to noninstitutionalized, U.S. citizens, <65-years-old living in households with incomes <138% FPL
  - Applied take-up rates depending on prior coverage type

- 2018 Small Area Health Insurance Estimates (SAHIE): Geographic data on enrollees
- COVID-19 adjustments: Determined using labor force data, expected unemployment rate in July 2021
  - Estimates from the Federal Reserve on the pace of recovery
  - Accounting for employment and insurance loss

- Data and Methods described more in detail in accompanying Fact Sheet, found in SharePoint folder.
Medicaid expansion enrollment in Missouri
(by prior type of coverage)

Prior Insurance Coverage of New Adult Medicaid Enrollees

- Direct Purchase/Marketplace, 29%
- Employer Sponsored, 10%
- Uninsured, 61%

Total expansion enrollees: 293,500, (Adults: 247,500; children, 46,000)
## Medicaid Eligibles and Enrollees

<table>
<thead>
<tr>
<th>Category</th>
<th>Eligible Population</th>
<th>Enrollees</th>
<th>Takeup rate*</th>
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</thead>
<tbody>
<tr>
<td><strong>Adults</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>TOTAL</td>
<td>466,000</td>
<td>247,500</td>
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</tr>
<tr>
<td>Uninsured</td>
<td>193,300</td>
<td>153,300</td>
<td>0.78</td>
</tr>
<tr>
<td>Direct purchase/marketplace</td>
<td>72,400</td>
<td>72,400</td>
<td>1.00</td>
</tr>
<tr>
<td>Covered by employer plan (crowd out)</td>
<td>200,300</td>
<td>21,800</td>
<td>0.11</td>
</tr>
<tr>
<td><strong>Children</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>114,600</td>
<td>46,000</td>
<td></td>
</tr>
<tr>
<td>Uninsured parents</td>
<td>36,000</td>
<td>25,700</td>
<td>0.72</td>
</tr>
<tr>
<td>Direct purchase/marketplace</td>
<td>14,000</td>
<td>14,000</td>
<td>0.90</td>
</tr>
<tr>
<td>Parents in employer plans</td>
<td>64,600</td>
<td>6,300</td>
<td>0.10</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>580,600</strong></td>
<td><strong>293,500</strong></td>
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</table>

**SOURCE:** Revised estimates computed by WashU/SLU research teams.

**NOTES:** For adults, eligible population is age 18-64 only, under 138% of federal poverty lines, not currently on Medicaid, excludes non-citizens. Based on estimates from 2019 American Community Survey. *Takeup rate = percent of person who chose to enroll, take up Medicaid coverage if eligible.*
Timing, Pacing of Enrollment
Missouri Medicaid Expansion

Medicaid & CHIP Enrollment Increase & Timing in Year 1

Year 1 enrollment increase estimate: ~300,000
Month 1 enrollment increase estimate: ~170,000-220,000

→ Approx 50% of estimated enrollment increase occurs in July 2021

Expansion starts
MO – July 2021

Source: Trend analysis based on enrollment increases in 4 late expanding states (ID, LA, MT, VA)
Late Medicaid Expanding States
Medicaid & CHIP Enrollment Increase & Timing in Year 1

Expansion started
ID - Jan 2020
LA - July 2016
MT - Jan 016
VA - Jan 2019

Year 1 enrollment increase: 35-37%
Month 1 enrollment increase: 17-22%
→ Approx 50% of enrollment increase occurs in month 1

Source: CMS Monthly Medicaid and CHIP Enrollment Data
Geographic Distribution
Geographic Distribution: Rural/Urban

Rural and Urban Status of New Adult Medicaid Enrollees vs. Missouri's General Population

- **Missouri General Population**
  - Urban: 68%
  - Rural: 32%

- **New Adult Medicaid Enrollees**
  - Urban: 59%
  - Rural: 41%
Enrollment rate in Missouri will vary between 3.6% (of the total population in the region) to 8.5% across Missouri, with the highest enrollment found in the South Central portion of Missouri.

An interactive visualization of the regional distribution, across 13 different regions in the state (defined by the Missouri Data Center; see Appendix B):

Map of Geographic Distribution, Medicaid Expansion
Demographics
Additional Characteristics

• **Family structure:** About three-fifths of the new adult enrollees will live in families with no children, and over two-thirds (68%) will not be parents.

• **Employment status:** Over three in five (62%) of the new adult Medicaid enrollees will be workers (part time or full time).
Summary

• The new Medicaid expansion population is projected to be about 300,000 and we project that perhaps half will early in the process;

• The new enrollees will generally be relatively young, very low income, non-Hispanic white, and a disproportionate percentage of them will live in rural areas of Missouri.

• These findings may help guide implementation efforts, as consideration is given to the current circumstances of those new enrollees in Medicaid.
This research was supported by Missouri Foundation for Health. The Foundation is building a more equitable future through collaboration, convening, knowledge sharing, and strategic investment. Working in partnership with communities and nonprofits, MFH is transforming systems to eliminate inequities within all aspects of health and addressing the social and economic factors that shape health outcomes. Learn more at mffh.org.
Questions?
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SLU Center for Health Law Studies: https://www.slu.edu/law/health/faculty.php