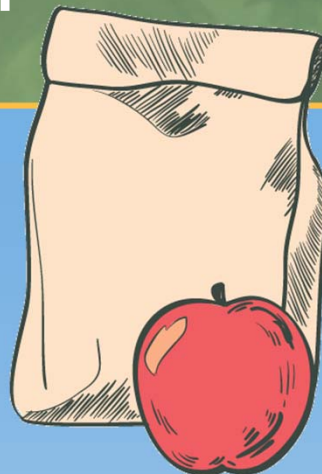


LUNCHTIME GUEST WEBINAR SERIES

The Academy Capitol Forum: Meet the Experts



State of Exchanges

Carrie Banahan, Executive Director
Office of the Kentucky Health Benefit Exchange

Kevin Counihan, CEO
Access Health CT

Moderator: Cori Uccello, Senior Health Fellow
American Academy of Actuaries

May 29, 2014



AMERICAN ACADEMY *of* ACTUARIES

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Kentucky's Healthcare Connection

Quality Health Coverage. For Every Kentuckian.

Kentucky Health Benefit Exchange

American Academy of Actuaries Webinar

Carrie Banahan
Executive Director

May 29, 2014





KY Health Report Card - opportunity for improvement!

- **45** - Outcomes Rank
- **47** – High Blood Pressure
- **48** - Diabetes
- **51** – Smoking and Lung Cancer Deaths

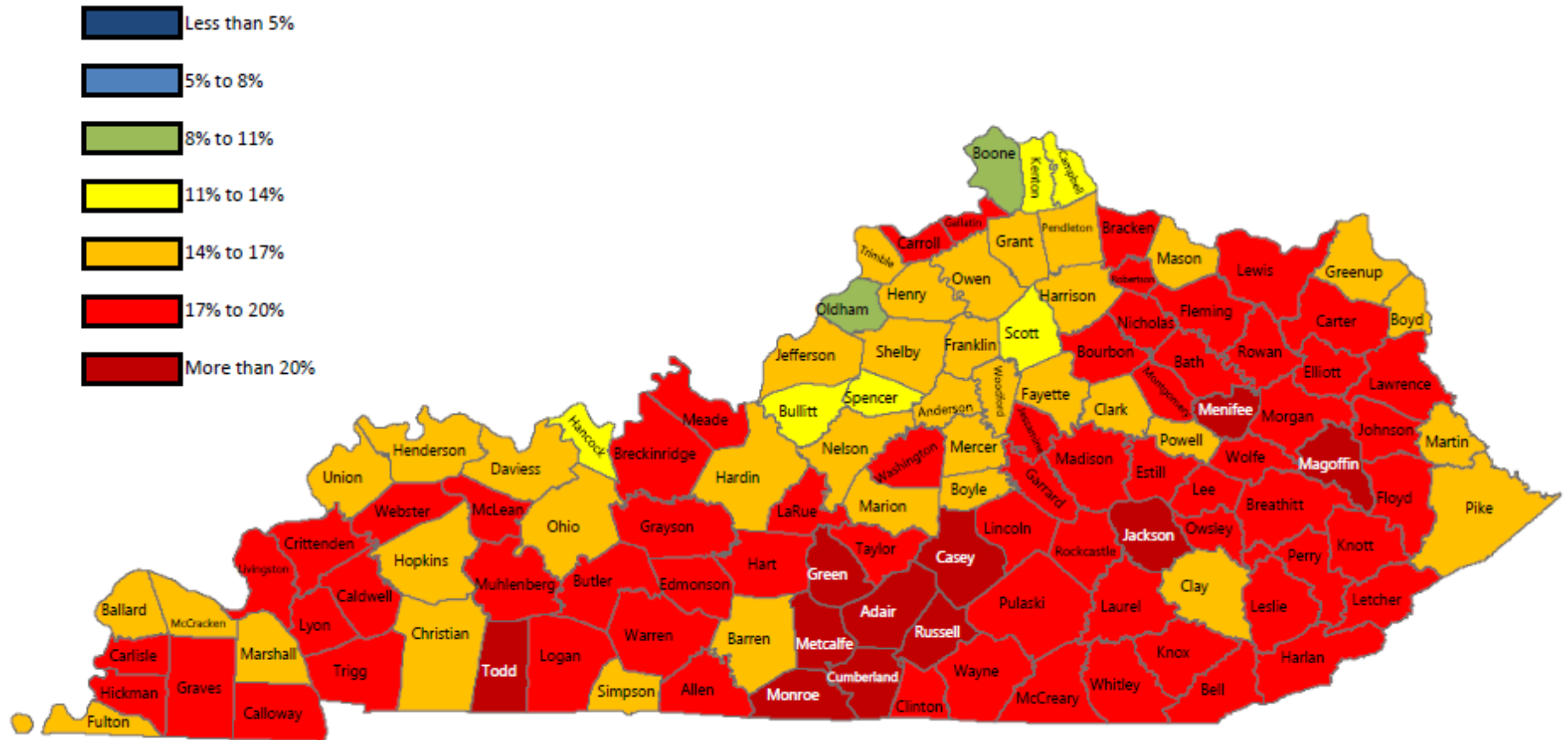


Estimates as of 2012

- 640,000 are uninsured (15.5%)
- 593,800 <65 are uninsured (16.2%)
- Estimated that 308,000 may qualify for Medicaid under the new eligibility rules
- Estimated that over 200,000 may qualify for premium assistance through the Exchange
- Estimated that 50,000 may purchase insurance on the Exchange without subsidy

Percentage of Uninsured by County

2012



2012 Small Area Health Insurance Estimate, U.S. Census
65 and under Population. 16.2% statewide

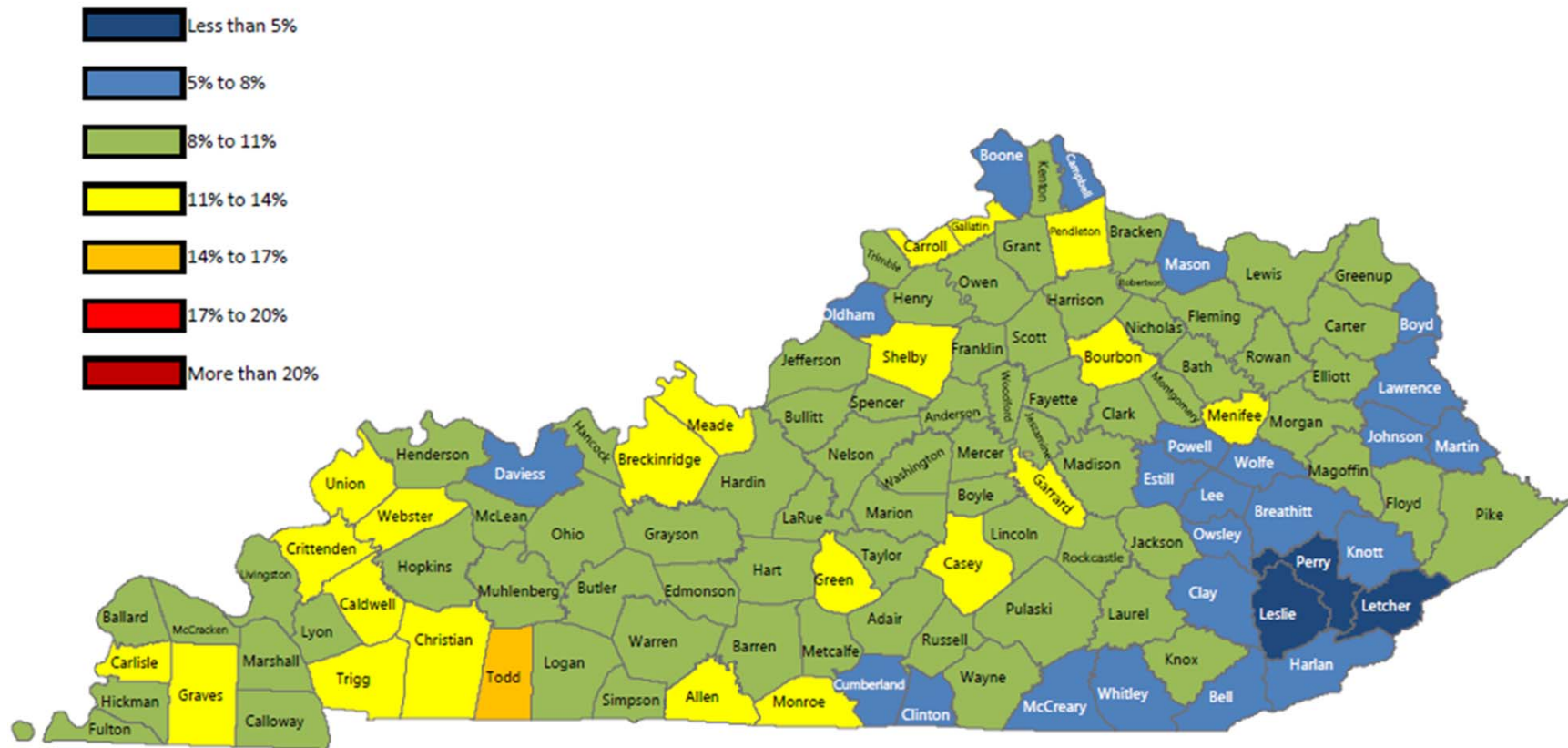


Business Metrics After Open Enrollment

Over 400,000 enrolled in healthcare coverage through kynect

- Approximately 322,000 Medicaid/K-CHIP
- Approximately 80,000 enrolled in a QHP
- Approximately 21,000 enrolled in a Dental Plan
- 51% of enrollments under the age of 35
- 33% of QHP enrollments under the age of 35
- Three Issuers in Individual Market
 - 75% Kentucky Health Cooperative (CO-OP)
 - 12.5% Anthem
 - 12.5% Humana

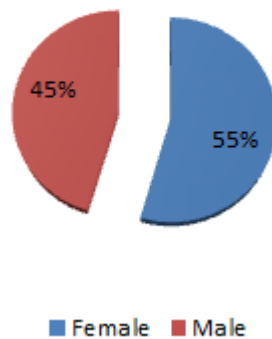
Uninsured by County after April 15, 2014



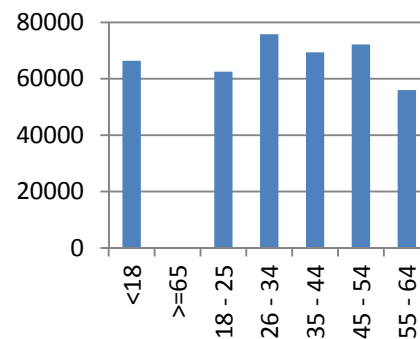
Assumes that 75% of new enrollees were previously uninsured

Age, Gender & Program

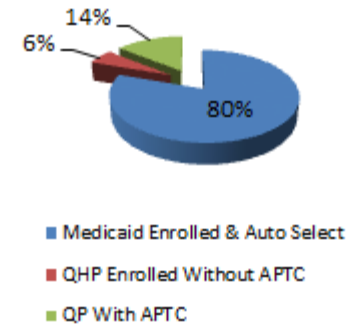
Total



Individuals by Age Group



Individuals Enrolled by Program





Metal Levels Selected

By Metal Level (QHP Plans With/With Out Subsidy)		
Type	(Multiple Items)	
Row Labels	Sum of Individuals	Percentage
bronze	10187	12.79%
catastrophic	1155	1.45%
gold	13556	17.02%
platinum	20853	26.18%
silver	33893	42.56%
Grand Total	79644	100%



Factors Resulting in kynect's Success

- Browse for QHPs and check eligibility anonymously for Medicaid and APTC without creating an account.
- Single streamed lined application process.
- Integrated Medicaid and Exchange eligibility system.



Connecticut's Health Insurance Marketplace

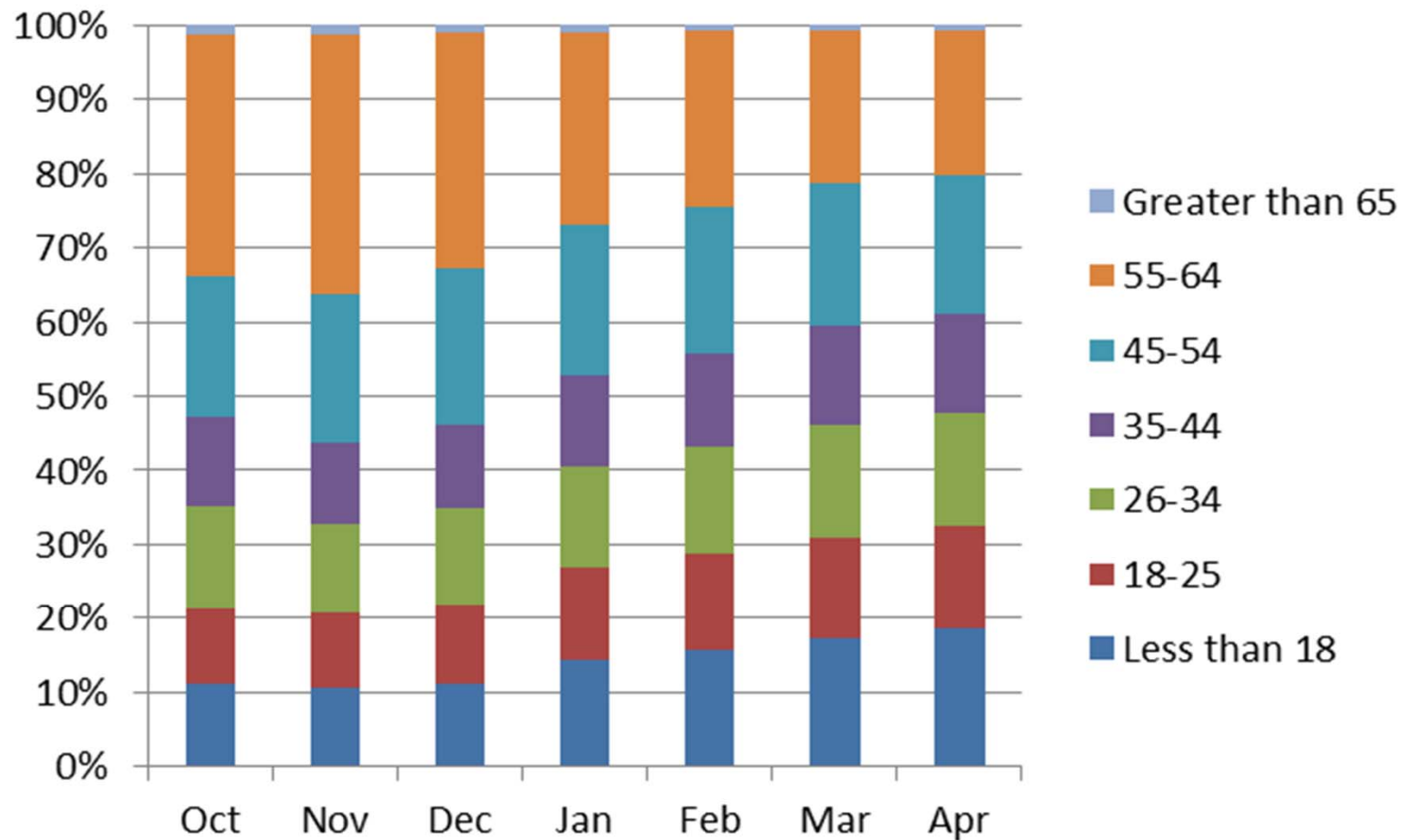
Access Health CT: 2014 Enrollment Overview

American Academy of Actuaries

Kevin J. Counihan

Enrollments by Age and Date of Enrollment

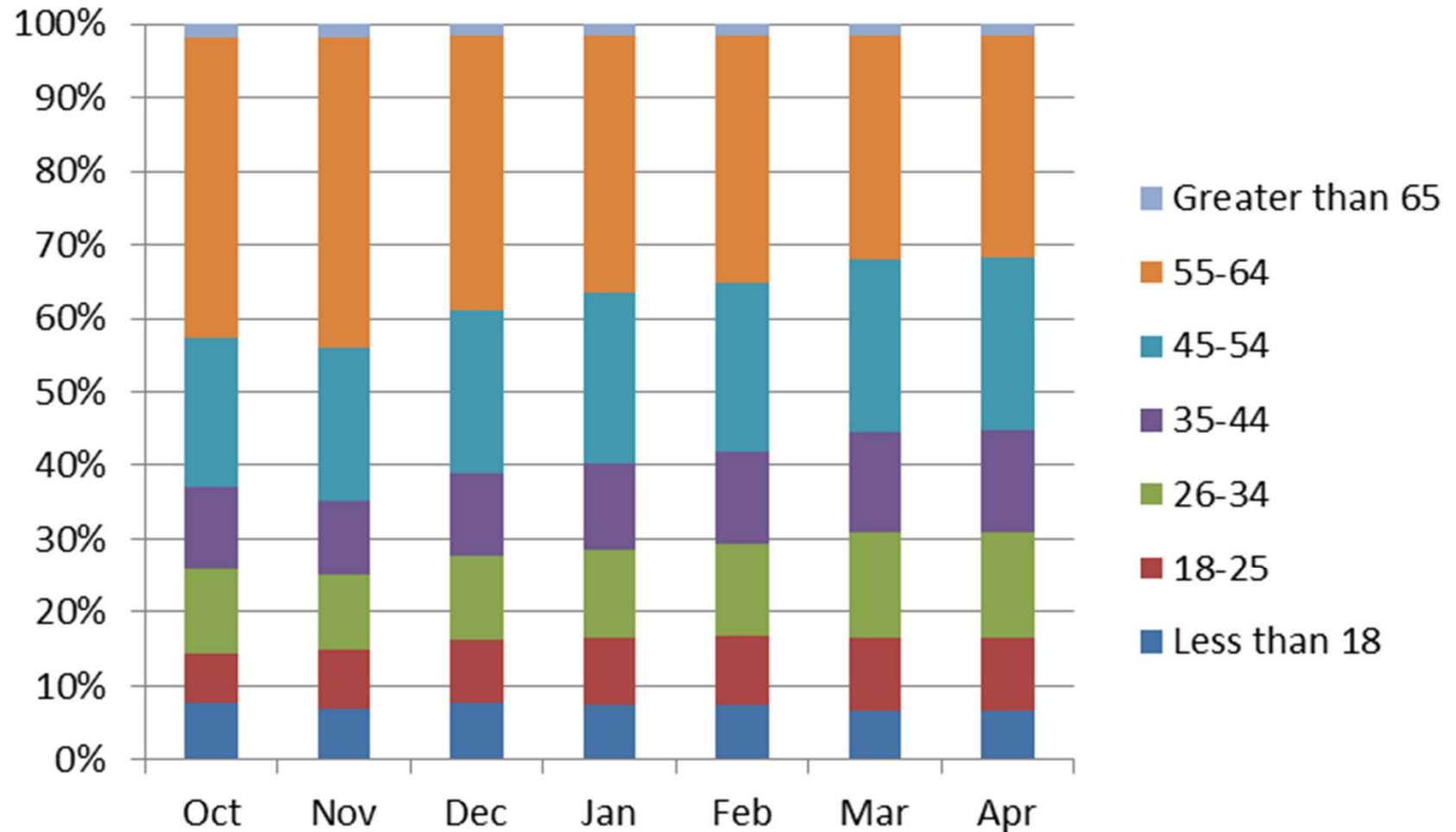
as of 4/21/14, Expansion and QHP Plans



Source: Access Health CT

Enrollments by Age and Date of Enrollment

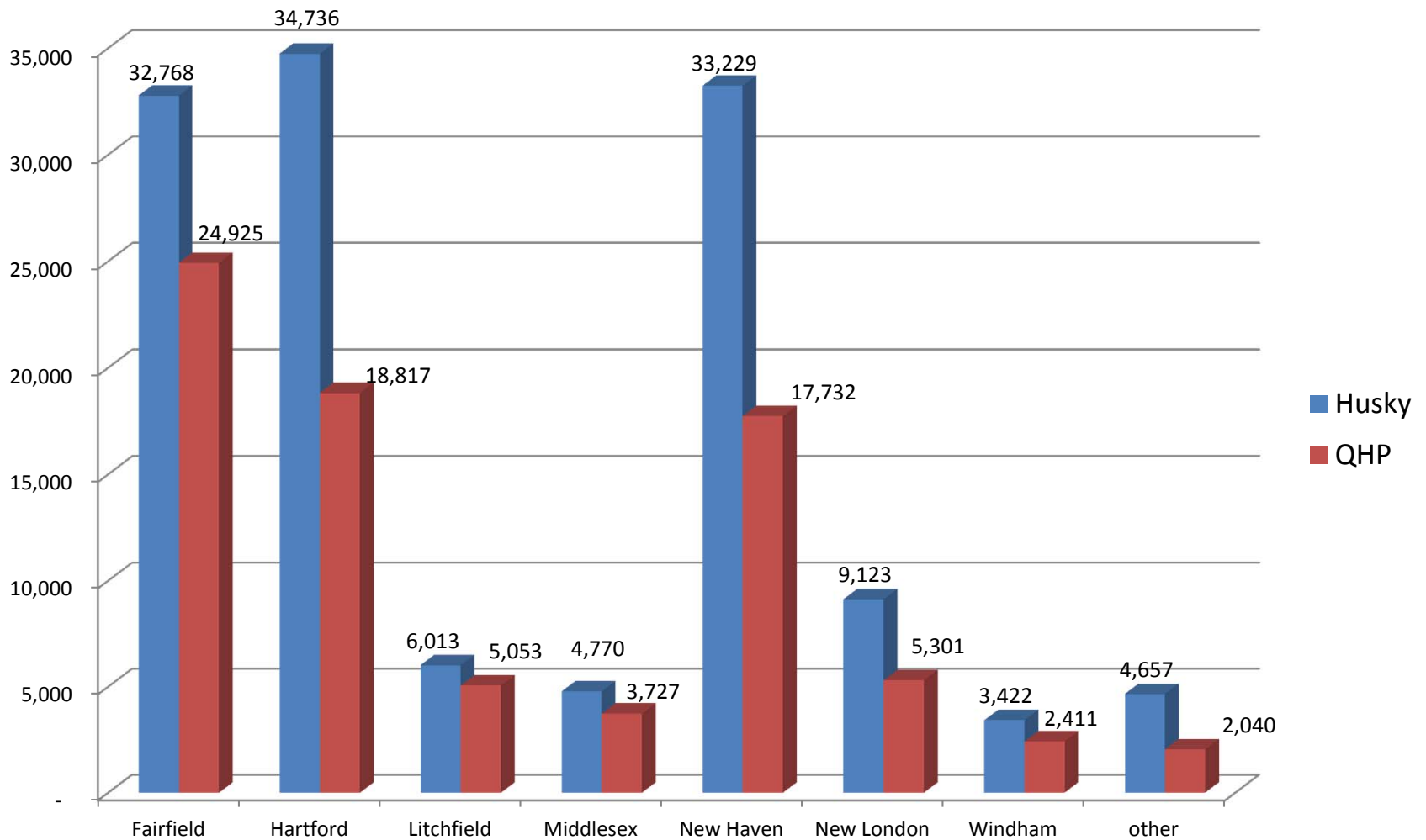
as of 4/21/14, QHP Only



Source: Access Health CT

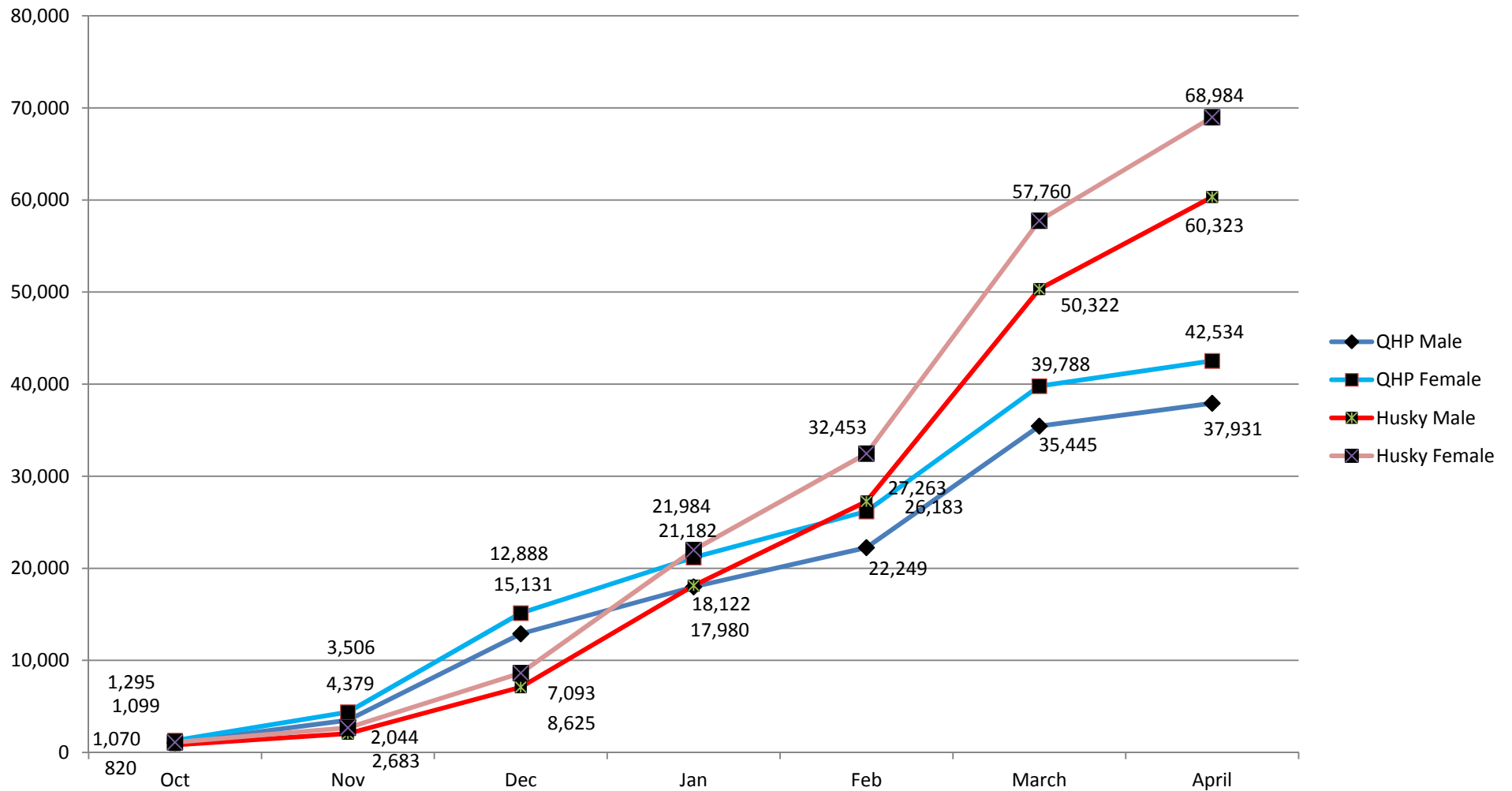
Enrollments by County and Program

as of 4/21/14



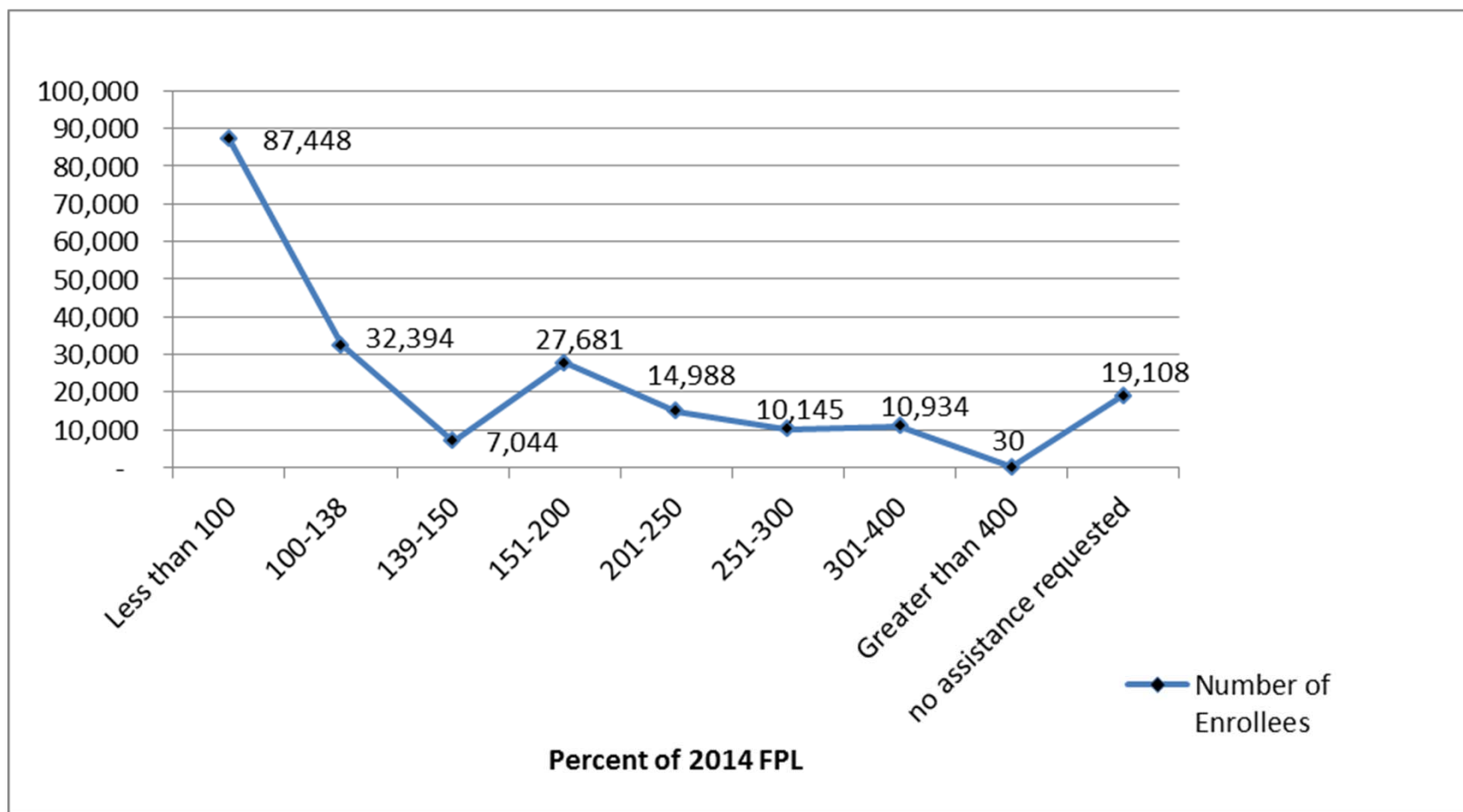
Source: Access Health CT

Enrollments by Program



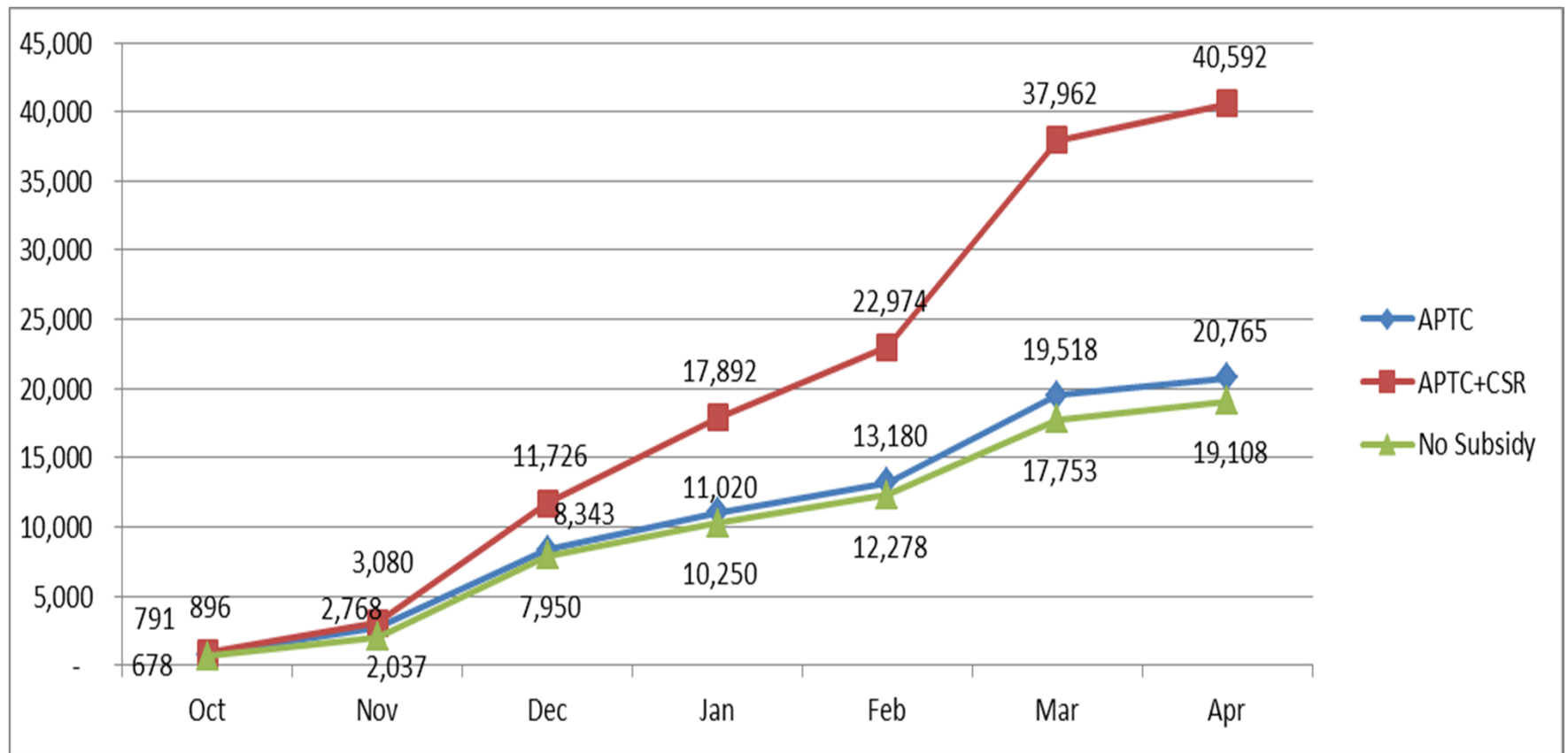
Source: Access Health CT

QHP Enrollment by Percent of FPL



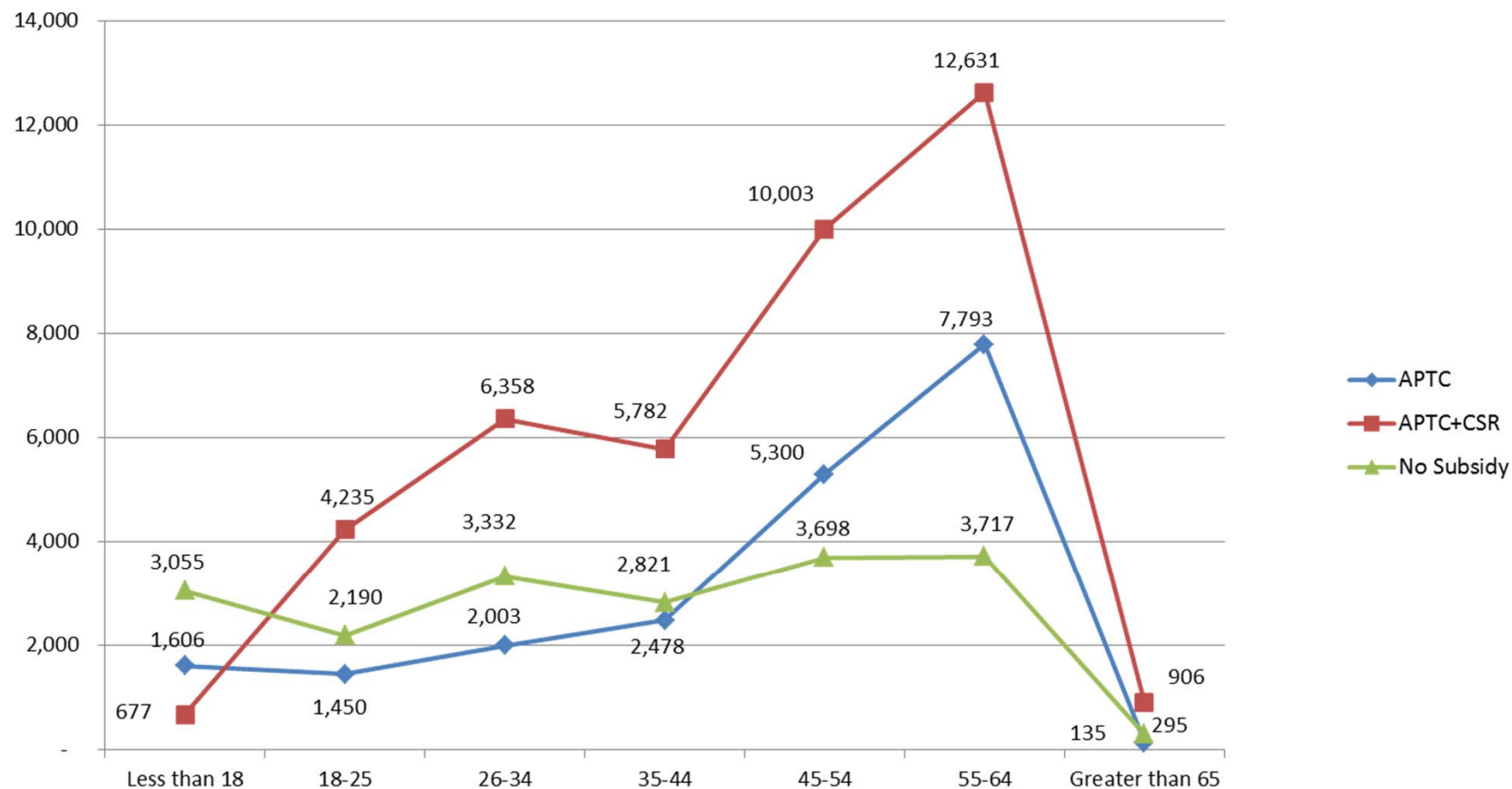
Source: Access Health CT

QHP Enrollment Trend



Source: Access Health CT

QHP Enrollment by Affordability Program



Source: Access Health CT

Questions?

