



Arkansas Health Care Independence Program

State Legislative Quarterly Report

April 1, 2014 to June 30, 2014



I. Program Enrollment

Enrollment in the **Arkansas Health Care Independence Program** continued to be strong state-wide during the program's second quarter. As of June 30, 2014, a total of 184,244 of the estimated 225,000 Arkansans who qualify for health insurance through the program — nearly 82 percent — had applied and been determined eligible. People in all 75 counties have been approved (complete county-level data on next page).

Pulaski County led the state with 24,483 sign-ups followed by:

- Washington County — 9,345,
- Benton County — 8,020
- Garland County with 7,399
- Sebastian County with 6,503
- Craighead County with 6,232
- Faulkner County with 5,997
- Jefferson County 6,176
- Crittenden County with 4,895
- White County with 4,663

Of all Arkansans determined eligible for the program by June 30, 2014:

- 82 percent have incomes too low to qualify for insurance through the Arkansas Health Insurance Marketplace.
- 59 percent are women
- 65 percent are ages 19 to 44 years old

A. Additional Demographics and Plan Enrollment Data

	Age			Income		Gender	
Through June 2014	19-30	31-45	46-65	Under 100% FPL	100-138% FPL	Male	Female
	62,175	62,234	59,835	150,770	33,474	75,084	109,160

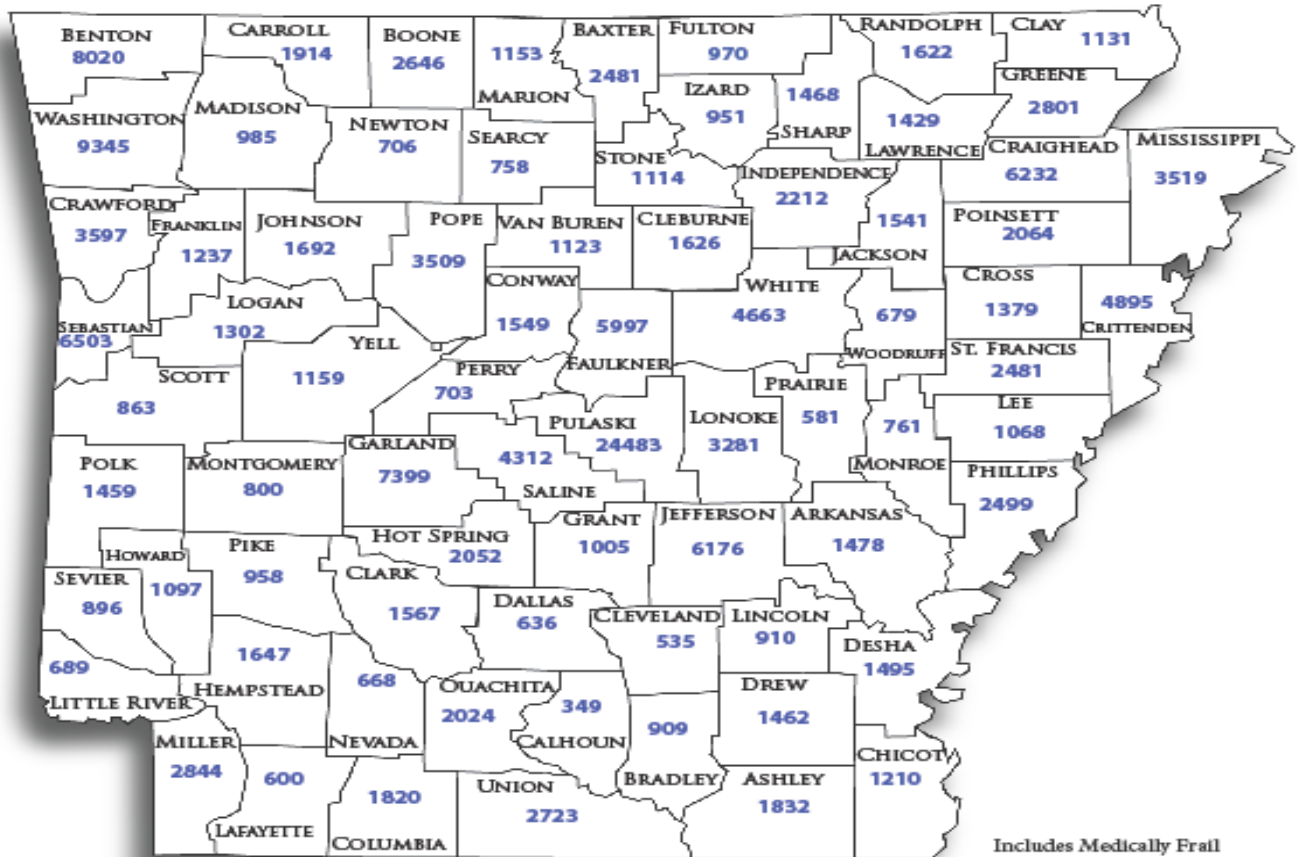
	Total Plan Enrollments			Enrollments by Carrier			
Through June 2014	Self Selections	Soft Auto Assignments	Locked AutoAssignments	Ambetter	AR BCBS	Multi-state BCBS	QualChoice
	68,653	4,684	88,531	35,320	67,042	54,307	5,199

Through June 2014	Medically Frail Determinations (Average %)	ABP-State Plan	ABP-FFS equivalent of QHP
	19,508 (10.58%)	17,143	2,365

Private Option

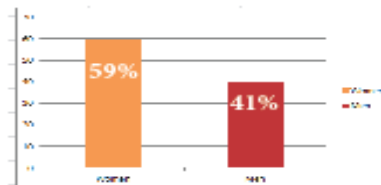
As of June 30, 2014

184,244 Eligibility Approvals
176,691 Enrollment Complete

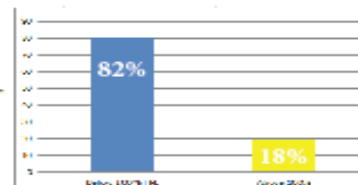


Demographics

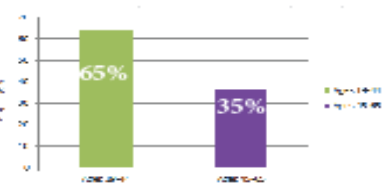
Gender



Federal Poverty Level



Age



II. Patient Experience

Patient experience will be analyzed as one component of the program's evaluation for the Section 1115 Demonstration Waiver. Specifically, the evaluation will determine whether, compared to care patients would have gotten in the traditional fee-for-service Medicaid program over time, the Health Care Independence program provides patients:

- Equal or better access to health care
- Equal or better health care and outcomes
- Better continuity of care

Evaluation data on patient experience in the Health Care Independence Program is not yet available, but will be included in this report as it becomes available.

Patient satisfaction data will be collected using the Consumer Assessment of Health Plan Survey (CAHPS) beginning in 2015. CAHPS surveys ask consumers and patients to report on their experiences with health care and cover important topics including quality of care, access to care, and experience with care.

III. Economic impact including enrollment distribution

Data on the economic impact of the Health Care Independence Program is not yet available. As information on the economic impact of the program (including the impact of premium tax revenue, increased income and sales tax revenue, and data on offset savings) becomes available, it will be included in this report.

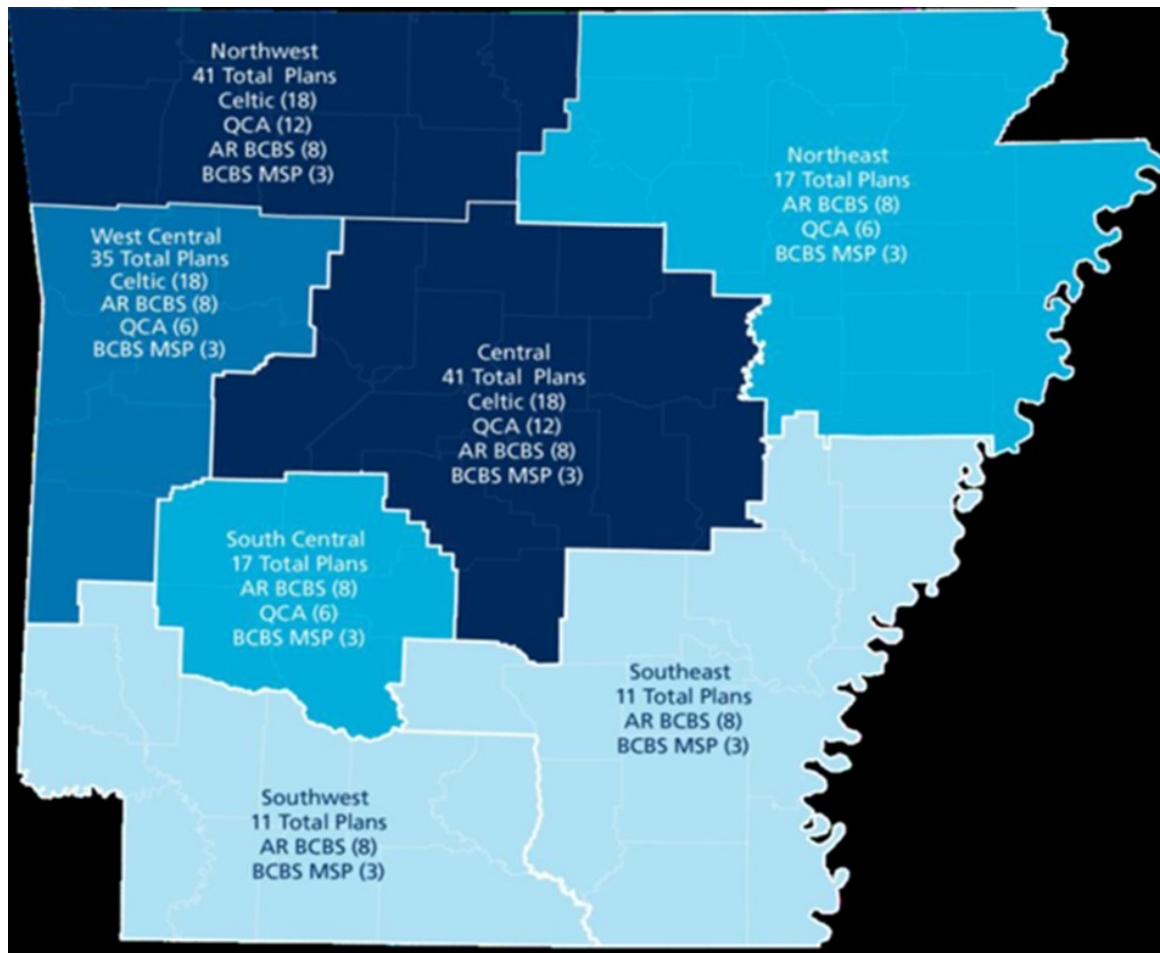
IV. Carrier competition

For Plan Year 2014, the Arkansas Marketplace has four issuers offering 71 Qualified Health Plans (QHPs) and four issuers offering 24 Stand Alone Dental Plans. These plans are offered through seven rating areas and premium rates change per rating area.

The four issuers are:

- Arkansas Blue Cross Blue Shield
- Celtic doing business as Arkansas Health and Wellness Solution (Ambetter)
- QualChoice of Arkansas
- Blue Cross Blue Shield Multi-State Plan.

Carrier competition has increased with the Private Option. Ambetter and the BCBS Multi-State plan were new entrants for Plan Year 2014. June 15, 2014 was the deadline for carriers to submit plans for approval as QHPs to be offered on the Marketplace in Plan Year 2015. All carriers were required to submit at least one EHB-only Silver Level plan to be offered on the Marketplace; these would be the plans available for consumers under the Private Option Program. All carriers offering Marketplace plans in 2014 have applied for QHP re-certification for 2015. Additionally, a new entrant has applied to offer Marketplace QHPs in 2015. All QHP applicants for 2015 have applied to provide statewide coverage.



V. Uncompensated Care

One goal of the Health Care Independence Program is to reduce uncompensated care provided by Arkansas's hospitals and to reduce the amount of uninsured care provided in emergency departments. No state evaluation of avoided uncompensated care has been done at this time.

However, a survey* by the Arkansas Hospital Association of 42 acute care hospitals compared ER usage from January to March 2013 to January to March 2014. The survey showed:

- A 24 percent decrease in uninsured ER use

- A 30 percent reduction in uninsured hospital admissions

*The survey showed results from 42 of 83 acute care hospitals that responded and did not include responses from Arkansas Children's Hospital, the Veterans Affairs hospital and inpatient psychiatric hospitals.