



Arkansas Health Care Independence Program

State Legislative Quarterly Report
July 1, 2014 to September 30, 2014



I. Program Enrollment

Enrollment in the **Arkansas Health Care Independence Program** continued to be strong statewide during the program's third quarter. As of September 30, 2014, a total of 211,611 of the estimated 225,000 Arkansans who qualify for health insurance through the program — nearly 94 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 28,409 sign-ups followed by:

- Washington County with 10,813
- Benton County with 9,442
- Garland County with 8,375
- Sebastian County with 7,680
- Craighead County with 7,236
- Faulkner County with 6,873
- Jefferson County with 7,025
- Crittenden County with 5,487
- White County with 5,523

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

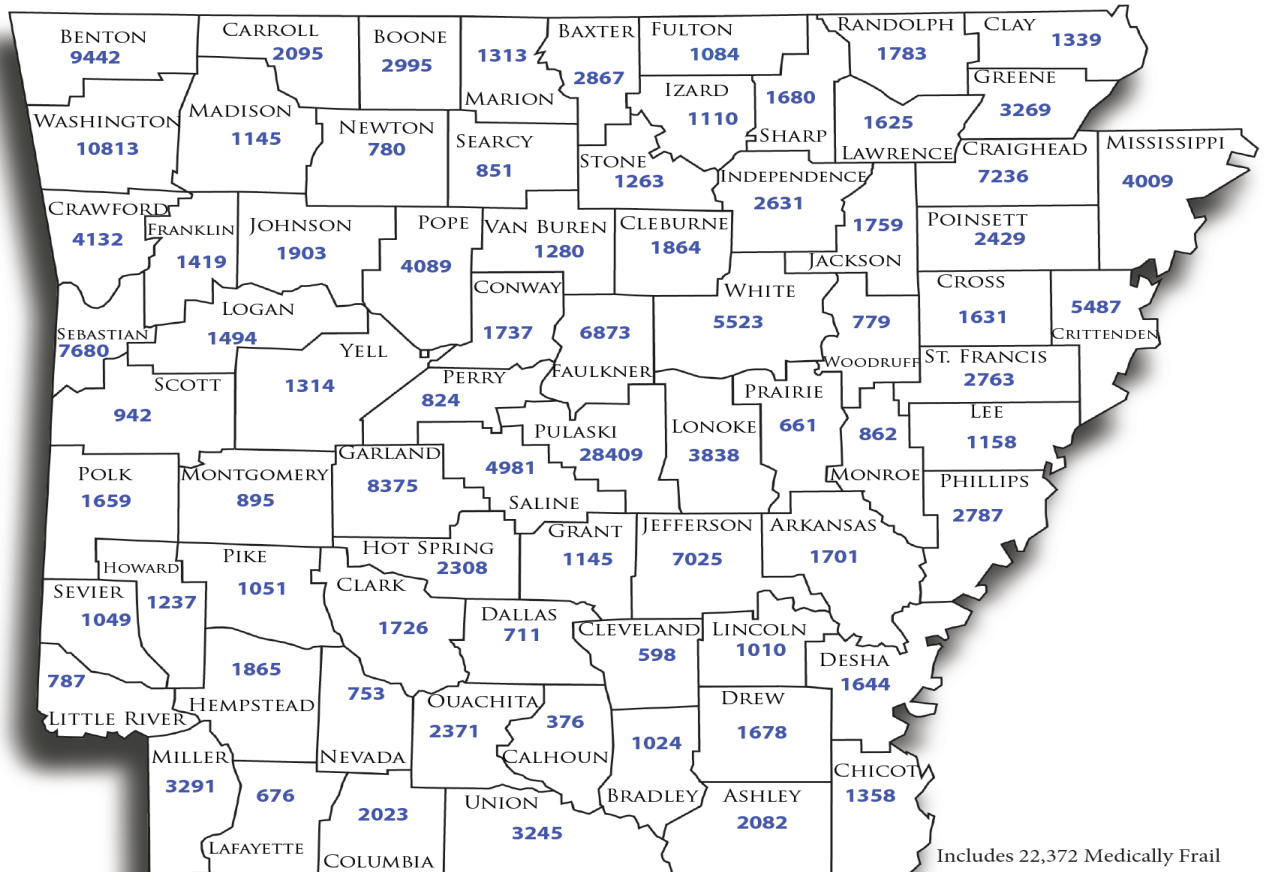
- 81 percent have incomes too low to qualify for insurance through the Arkansas Health Insurance Marketplace.
- 59 percent are women.
- 67 percent are ages 19 to 44 years old.

Private Option

As of September 30, 2014

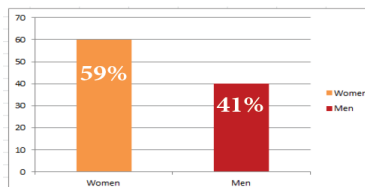
211,611 Eligibility Approvals

204,811 Enrollment Complete

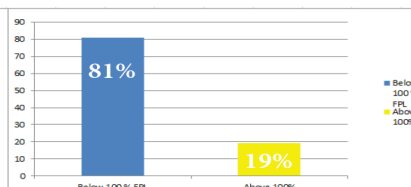


Demographics

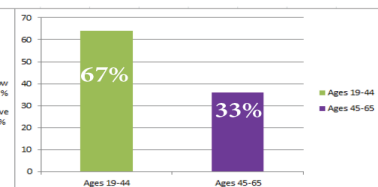
Gender



Federal Poverty Level



Age



A. Additional Demographics and Plan Enrollment Data

Through Sept 2014	Total Plan Enrollments			Enrollments by Carrier			
	Self Selections	Soft Auto Assignments	Locked Auto- Assignments	Ambetter	AR BCBS	Multi- state BCBS	QualChoice
	71,983	1,091	112,788	37,257	71,013	57,038	20,246

Through Sept 2014	Medically Frail Determinations (Average %)	ABP-State Plan	ABP-FFS equivalent of QHP
	22,372 (10.57%)	19,736	2,636

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 the 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.

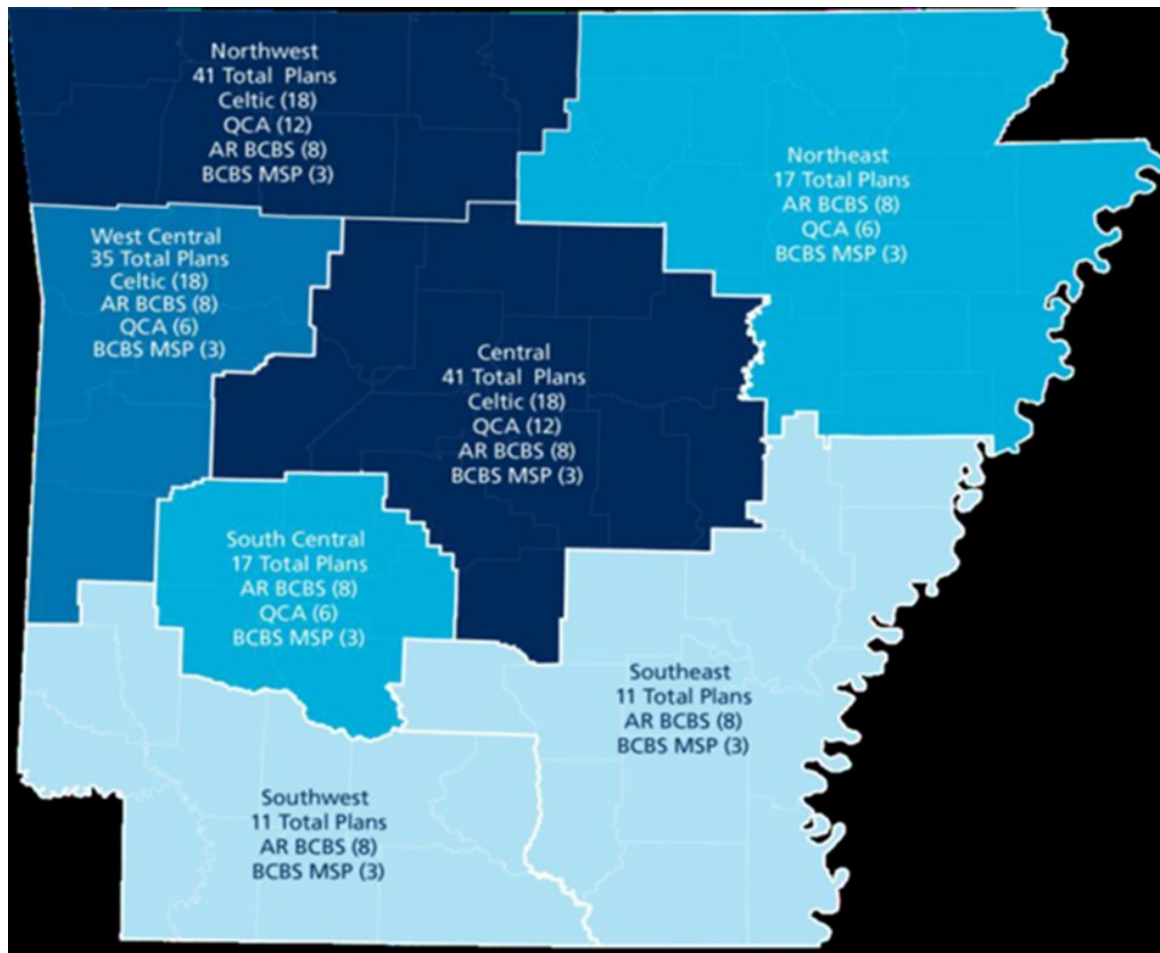
IV. Carrier competition

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 Arkansas Health Care Independence Program. 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 Essential Health Benefits (EHB) only Silver Level plan to be offered on the Marketplace; these would be the plans available for consumers under the Health Care Independence 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.



Although no state evaluation has been conducted, a Gallup Poll released August 5, 2014, identified Arkansas as having the highest reduction in uninsured population. The report showed that since the implementation of the Health Care Independence Program, the uninsured population decreased 10.1%; from 22.5% in 2013 to 12.4% in 2014.

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.

In the first quarter of 2014, a survey was conducted to measure the amount of uncompensated care in hospitals throughout the State. Initial responses showed a decrease in uncompensated care, compared to the first quarter of 2013. The evaluation of the Health Care Independence Program will measure the difference of uncompensated care in more detail.