Segregated from Health Insurance:

Where Insurers Decide to Sell in the Federal Marketplace

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PATHWAYS TO DISCOVERY

Background

- Health insurers participate in the ACA federal marketplace via "service area" application to Dept. of HHS
- "Service area" = county-based markets issuers selectively enter into
- Despite antidiscrimination protections, "service area" application could be opportunity for population based risk selection

Hypothesis

Greater social disadvantage in a county will be associated with decreased issuer participation

Methods

- County-based analysis utilizing:
  - 2010-2014 American Community Survey
  - 2015 Federal Marketplace
- Comparison of Counties with ≤2 relative to ≥3 Issuers
  - ANOVA
  - Logistic regression

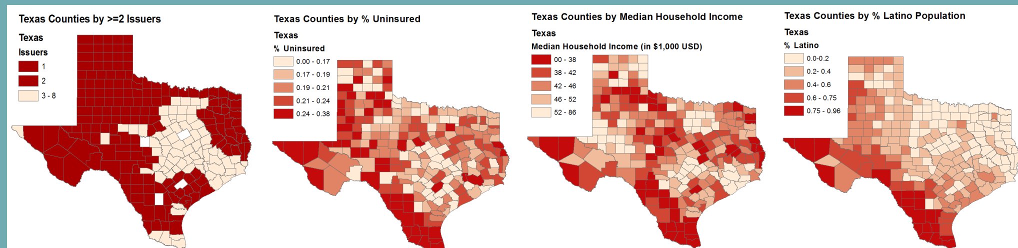
Results

Table 1: Characteristics of US Counties by Number of Issuers with Unadjusted Means and Adjusted Odds Ratios for States* in the Federal Health Insurance Marketplace

	Limited Insurers[&] (Mean)	Numerous Insurers[%] (Mean)	p-value	*Adjusted Odds Ratio for Limited Insurers*	*Confidence Intervals*
Total County Population [Ψ]	33	119	<0.05	**1.08**	**1.06-1.09**
% Black	10.5	10.5	0.9	1.57	0.45-5.48
% Latino	9.7	6.5	<0.05	**6.67**	**1.52-33.3**
% White	75.0	78.6	<0.05	1.7	0.53-5.44
Age					
- **0-24**	31.9	32.1	0.3	1.38	0.18-10.3
- **25-64**	51.3	51.1	0.2	0.19	0.01-3.55
- **>65**	16.8	16.8	0.9	---	---
% Female	49.7	50.2	<0.05	7.95	0.17-378
% Less than High School	17	14.2	<0.05	0.63	0.06-6.50
Median Household Income[v]	43	47	<0.05	**1.021**	**1.008-1.035**
% Employed	53.0	54.9	<0.05	0.28	0.05-1.59
% Uninsured	16.0	13.8	<0.05	**25.1**	**2.01-250.0**
Premium	289	280	<0.05	----	----

*Montana and Delaware excluded from analysis due to state policy mandating equal issuer participation
[&] Limited Issuers represents <=2 Insurers / county
[%] Numerous Issuers represents >= 3 Insurers / county
[Ψ] Population measured in 10,000's
[v]Median Household Income measured in $1,000 Dollar increments.

↓Insurers = ↑Uninsured, ↓Income, ↑Latino



Conclusion

- First study to examine association between county demographics and health insurance availability
- Evidence consistent with hypothesis: decreased issuer participation in counties with high indices of vulnerability
  - Variables with significant association previously associated with worse individual health
  - Unclear cause for aversion to Latinos
- Opportunity for further involvement by HHS to protect citizenry:
  - Issuer audits to monitor participation
  - Inclusion of income in risk adjustment program
  - Re-evaluation of service area applications and mandatory minimum size
- Promise of ACA is promising and remains viable, further efforts must be made to protect consumers and promote health

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