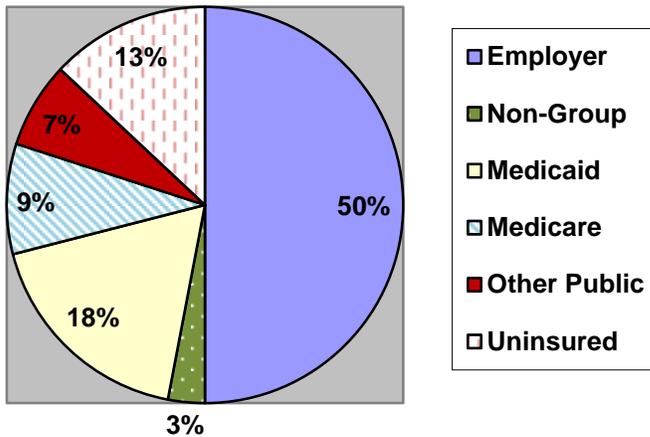


Coverage Facts for Alaska

Health Insurance Coverage in Alaska, 2015¹



There were 11,700 more individuals in Alaska with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Alaska fell from 15% to 13%.

Advance premium tax credits and cost-sharing reductions provide needed assistance to tens of thousands of Alaska residents.

- As of the end of the 2017 open enrollment period, 19,145 individuals selected a Marketplace plan.
 - 2,675 had incomes up to 150% FPL
 - 9,091 had incomes over 150% FPL up to 250% FPL
 - 9,818 were in rural locations based on zip code, as defined by HRSA
 - 9,677 selected bronze plans, which have higher deductibles
- 16,937 people had premiums reduced by the advance premium tax credit (APTC).
- 7,805 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$1,041. For those receiving APTCs, the average premium was \$93.²

Medicaid helps low-income residents of Alaska access the health care they need.

- As of March 2017, Alaska has enrolled 184,081 individuals in Medicaid and CHIP, a net increase of 50.47% since October 2013.³
- 14,400 adults were in the Medicaid expansion group in the first quarter of 2016. These adults are at risk of losing their Medicaid coverage if the AHCA is enacted into law.
- 81% of Medicaid enrollees in Alaska are in working families.

Medicaid provides the state of Alaska with needed budgetary support.

- Medicaid and CHIP cover 4 in 5 nursing home residents and 2 in 5 people with disabilities in Alaska. The state faces reduced federal funding for dual eligibles if funding is capped.⁴
- To offset the loss of federal funding proposed in the AHCA, the state will need to generate additional revenue to compensate for the increased state funding needed to keep Medicaid spending constant or face tough decisions about whether to save costs by cutting Medicaid eligibility, covered services and/or provider payments or draw funding away from other state priorities such as education or transportation.

Residents of Alaska need access to meaningful and affordable coverage that covers their health care needs.

- 107,000 non-elderly adults in Alaska have declinable pre-existing conditions under pre-ACA practices - 23% of the population.⁵
- In 2015, there were 122 drug overdose deaths in Alaska.⁶
- In Alaska, from 2010 to 2014, approximately 35,000 adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 64.2% of Alaska residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.⁷

Alaska's high-risk pool before the ACA left residents of Alaska behind.

- The state's high-risk pool membership made up 2.5% of non-group health insurance market participants in 2011.⁸ By the end of 2011, there were 525 pool participants.
- Premiums in Alaska's high-risk pool were capped at 150% of standard market rates. The deductible of the high-risk pool plan with the most members was \$10,000.
- The state's high-risk pool excluded coverage of pre-existing conditions for medically eligible enrollees for six months. It also had a lifetime benefit maximum of \$3 million.
- In 2011, the state high-risk pool had a net loss of more than \$10.6 million.⁹

SOURCES

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⁶ <https://www.public-health.uAlaska.edu/iprc/wp-content/uploads/2017/05/OpioidsAlaskaNEWfinal.pdf>

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