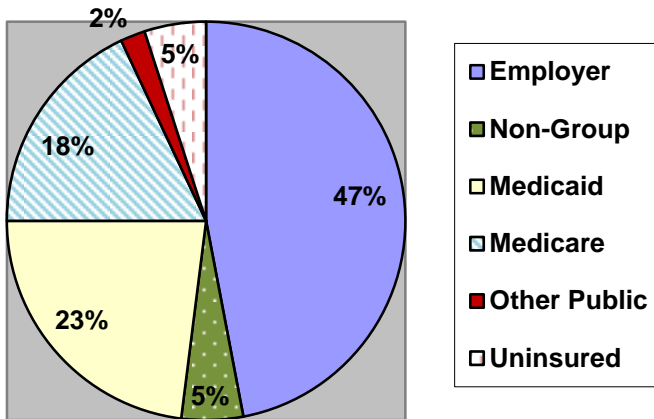


## Coverage Facts for Maine

Health Insurance Coverage in Maine, 2015<sup>1</sup>



There were 62,800 more individuals in Maine with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Maine fell from 9% to 5%.

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

- As of the end of the 2017 open enrollment period, 79,407 individuals selected a Marketplace plan.
  - 21,084 had incomes up to 150% FPL
  - 31,566 had incomes over 150% FPL up to 250% FPL
  - 45,368 were in rural locations based on zip code, as defined by HRSA
  - 21,506 selected bronze plans, which have higher deductibles
- 67,907 people had premiums reduced by the advance premium tax credit (APTC).
- 42,173 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$518. For those receiving APTCs, the average premium was \$118.<sup>2</sup>

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

- Medicaid and CHIP cover more than 269,000 residents of Maine.
- 79% of Medicaid enrollees in Maine are in working families.
- Medicaid and CHIP cover one in two children in Maine.

## Medicaid provides the state of Maine with needed budgetary support.

- Medicaid and CHIP cover 2 in 3 nursing home residents and 1 in 2 people with disabilities in Maine. The state faces reduced federal funding for dual eligibles if funding is capped.
- For every \$1 spent by the state, the federal government matches \$1.81.
- Nearly two-thirds of all federal funds received by Maine is for Medicaid. Medicaid makes up approximately a quarter of state general fund spending.<sup>3</sup>
- 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 Maine need access to meaningful and affordable coverage that covers their health care needs.

- 229,000 non-elderly adults in Maine have declinable pre-existing conditions under pre-ACA practices - 29% of the population.<sup>4</sup>
- In 2016, there were 376 drug overdose deaths in Maine, a 38% increase from 2015.
- 84% of drug overdose deaths in 2016 were caused by at least one opioid.<sup>5</sup>
- In Maine, from 2010 to 2014, approximately 113,000 adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 45.1% of Maine residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.<sup>6</sup>

### SOURCES

<sup>1</sup> [http://kff.org/other/state-indicator/total-](http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D)

[population/?currentTimeframe=0&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D](http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D)

<sup>2</sup> [https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan\\_Selection\\_ZIP.html](https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Plan_Selection_ZIP.html)

<sup>3</sup> <http://files.kff.org/attachment/fact-sheet-medicaid-state-me>

<sup>4</sup> <http://kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/>

<sup>5</sup> <http://www.maine.gov/ag/news/article.shtml?id=741243>

<sup>6</sup> [https://www.samhsa.gov/data/sites/default/files/2015\\_Maine\\_BHBarometer.pdf](https://www.samhsa.gov/data/sites/default/files/2015_Maine_BHBarometer.pdf)