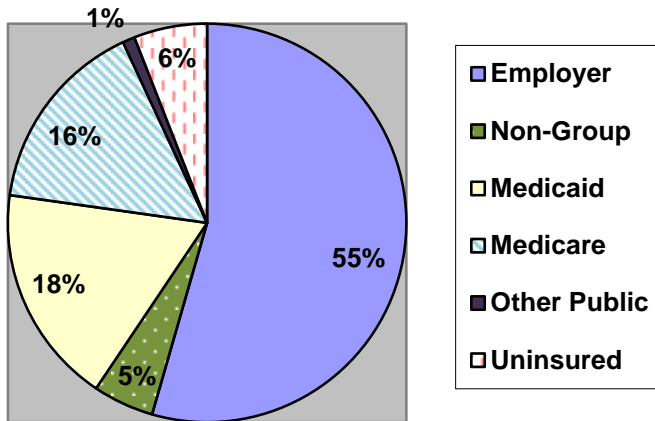


# Coverage Facts for Pennsylvania

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



There were 527,700 more individuals in Pennsylvania with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Pennsylvania fell from 10% to 6%.

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

- As of the end of the 2017 open enrollment period, 426,059 individuals selected a Marketplace plan.
  - 73,028 had incomes up to 150% FPL
  - 189,051 had incomes over 150% FPL up to 250% FPL
  - 54,575 were in rural locations based on zip code, as defined by HRSA
  - 42,154 selected bronze plans, which have higher deductibles
- 341,210 people had premiums reduced by the advance premium tax credit (APTC).
- 233,663 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$533. For those receiving APTCs, the average premium was \$130.<sup>2</sup>

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

- As of February 2017, Pennsylvania has enrolled 2,928,004 individuals in Medicaid and CHIP — a net increase of 22.71% since October 2013.<sup>3</sup>
- 702,800 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.
- 71% of Medicaid enrollees in Pennsylvania are in working families.

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

- Medicaid and CHIP cover 3 in 5 nursing home residents and 1 in 2 people with disabilities in Pennsylvania. The state faces reduced federal funding for dual eligibles if funding is capped.
- For every \$1 spent by the state, the federal government matches \$1.07.
- Pennsylvania received \$1.9 billion in federal funds for adults in the Medicaid expansion group from January 2014 to September 2015.
- Nearly two-thirds of all federal funds received by Pennsylvania is for Medicaid. Medicaid makes up approximately 30% of state general fund spending.<sup>4</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 Pennsylvania need access to meaningful and affordable coverage that covers their health care needs.

- More than two million non-elderly adults in Pennsylvania have declinable pre-existing conditions under pre-ACA practices - 27% of the population.<sup>5</sup>
- In 2015, there were approximately 3,500 opioid and heroin deaths in Pennsylvania.
- Ten residents of Pennsylvania die every day due to the opioid and heroin epidemic.<sup>6</sup>
- Between 2009 and 2014, the population rate of opioid-related inpatient stays increased by 58.9% in Pennsylvania.<sup>7</sup>
- In Pennsylvania, from 2010 to 2014, approximately 819,000 adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 52.1% of Pennsylvania residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.<sup>8</sup>

### SOURCES

<sup>1</sup> Kaiser Family Foundation. Numbers may not add up due to rounding. <http://kff.org/other/state-indicator/total-population/?currentTimeframe=0&sortModel=%7B%22colId%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> <https://www.medicaid.gov/medicaid/by-state/stateprofile.html?state=pennsylvania>

<sup>4</sup> <http://files.kff.org/attachment/fact-sheet-medicaid-state-PA>

<sup>5</sup> <http://kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/>

<sup>6</sup> <https://www.governor.pa.gov/governor-wolf-secures-26-5-million-federal-grant-to-combat-heroin-and-opioid-crisis/>

<sup>7</sup> <https://www.hcup-us.ahrq.gov/reports/statbriefs/sb219-Opioid-Hospital-Stays-ED-Visits-by-State.pdf>

<sup>8</sup> <http://store.samhsa.gov/shin/content/SMA16-BARO-2015/SMA16-BARO-2015-PA.pdf>