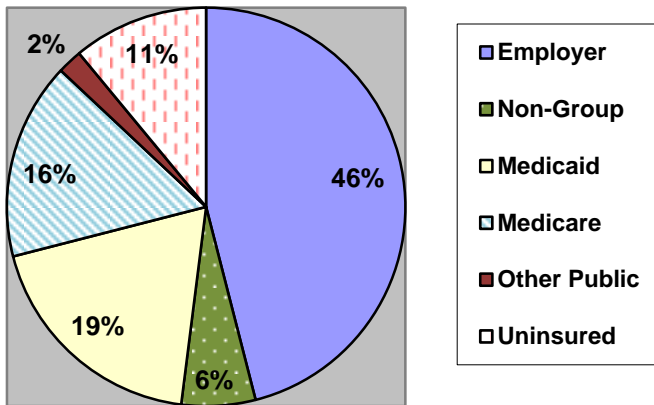


## Coverage Facts for South Carolina

Health Insurance Coverage in South Carolina,  
2015<sup>1</sup>



There were 239,100 more individuals in South Carolina with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in South Carolina fell from 16% to 11%.

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

- As of the end of the 2017 open enrollment period, 230,211 individuals selected a Marketplace plan.
  - 96,899 had incomes up to 150% FPL
  - 79,018 had incomes over 150% FPL up to 250% FPL
  - 44,600 were in rural locations based on zip code, as defined by HRSA
  - 19,092 selected bronze plans, which have higher deductibles
- 203,733 people had premiums reduced by the advance premium tax credit (APTC).
- 162,286 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$512.
- For those receiving APTCs, the average premium was \$101.<sup>2</sup>

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

- As of March 2017, South Carolina has enrolled 1,010,715 individuals in Medicaid and CHIP, a net increase of 13.60% since October 2013.<sup>3</sup>
- 75% of Medicaid enrollees in South Carolina are in working families.

## Medicaid provides the state of South Carolina with needed budgetary support.

- For every \$1 spent on Medicaid by the state, the federal government matches \$2.48.<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 South Carolina need access to meaningful and affordable coverage that covers their health care needs.

- 822,000 non-elderly adults in South Carolina have declinable pre-existing conditions under pre-ACA practices - 28% of the population.<sup>5</sup>
- In 2015, there were 761 drug overdose deaths in South Carolina.<sup>6</sup>
- In South Carolina, from 2010 to 2014, approximately 281,000 adults aged 18 or older with any mental illness received mental health treatment/counseling within the year prior to being surveyed. The remaining 55.5% of South Carolina residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.<sup>7</sup>

## The state's high-risk pool before the ACA left residents of South Carolina behind.

- South Carolina's high-risk pool membership made up 1% of non-group health insurance market participants in 2011.<sup>8</sup> By the end of 2011, there were 1,799 pool participants.
- Premiums in the state's high-risk pool were capped at 200% of standard market rates.
- South Carolina'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 \$1 million.
- In 2011, the state high-risk pool had a net loss of approximately \$2.4 million.<sup>9</sup>

### SOURCES

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

[population/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D](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=south-carolina>

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

<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.cdc.gov/drugoverdose/data/statedeaths.html>

<sup>7</sup> [https://www.samhsa.gov/data/sites/default/files/2015\\_South-Carolina\\_BHBarometer.pdf](https://www.samhsa.gov/data/sites/default/files/2015_South-Carolina_BHBarometer.pdf)

<sup>8</sup> <http://kff.org/health-reform/issue-brief/high-risk-pools-for-uninsurable-individuals/>

<sup>9</sup> [http://www.naschip.org/portal/index.php?option=com\\_content&view=article&id=230](http://www.naschip.org/portal/index.php?option=com_content&view=article&id=230)