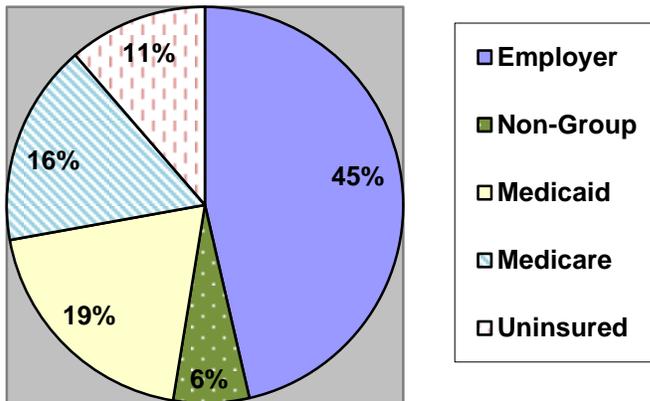


## Coverage Facts for Tennessee

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



There were 126,100 more individuals in Tennessee with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Tennessee fell from 13% to 11%.

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

- As of the end of the 2017 open enrollment period, 234,125 individuals selected a Marketplace plan.
  - 80,433 had incomes up to 150% FPL
  - 82,763 had incomes over 150% FPL up to 250% FPL
  - 63,937 were in rural locations based on zip code, as defined by HRSA
  - 60,519 selected bronze plans, which have higher deductibles
- 199,239 people had premiums reduced by the advance premium tax credit (APTC).
- 134,449 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$587.
- For those receiving APTCs, the average premium was \$79.<sup>2</sup>

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

- As of February 2017, Tennessee has enrolled 1,586,452 individuals in Medicaid and CHIP, a net increase of 27.48% since October 2013.<sup>3</sup>
- 73% of Medicaid enrollees in Tennessee are in working families.

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

- For every \$1 spent on Medicaid by the state, the federal government matches \$1.85.<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 Tennessee need access to meaningful and affordable coverage that covers their health care needs.

- 1,265,000 non-elderly adults in Tennessee have declinable pre-existing conditions under pre-ACA practices - 32% of the population.<sup>5</sup>
- In 2015, 72% of the 1,451 drug overdose deaths in Tennessee involved opioids.<sup>6</sup>
- In fiscal year 2016, 364,234 residents of Tennessee received publicly-funded behavioral health services, including 113,351 children.<sup>7</sup> From 2010 to 2014, 56.8% of Tennessee residents aged 18 or older with any mental illness did not receive mental health treatment/counseling within the year prior to being surveyed.<sup>8</sup>

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

- Tennessee's high-risk pool membership made up 1% of non-group health insurance market participants in 2011.<sup>9</sup> By the end of 2011, there were 3,265 pool participants.
- Premiums in Tennessee's high-risk pool were capped at 200% of standard market rates. The state high-risk pool provided a low-income premium subsidy.
- Tennessee's high-risk pool excluded coverage of pre-existing conditions for medically eligible enrollees for three months. It also had a lifetime benefit maximum of \$1 million, with annual maximums varying by plan.
- In 2011, the state high-risk pool had a net loss of more than \$11.7 million.<sup>10</sup>

### SOURCES

<sup>1</sup> Kaiser Family Foundation. Numbers may not add up due to rounding and exclusion of people with private coverage of an unknown source. <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=tennessee>

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

<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> <http://tn.gov/health/news/46773>

<sup>7</sup> [http://www.tennessee.gov/assets/entities/behavioral-health/p-r-f/attachments/DPRF\\_Fast\\_Facts\\_4.7.2017\\_ke.pdf](http://www.tennessee.gov/assets/entities/behavioral-health/p-r-f/attachments/DPRF_Fast_Facts_4.7.2017_ke.pdf)

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

<sup>9</sup> <http://kff.org/health-reform/issue-brief/high-risk-pools-for-uninsurable-individuals/>

<sup>10</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)