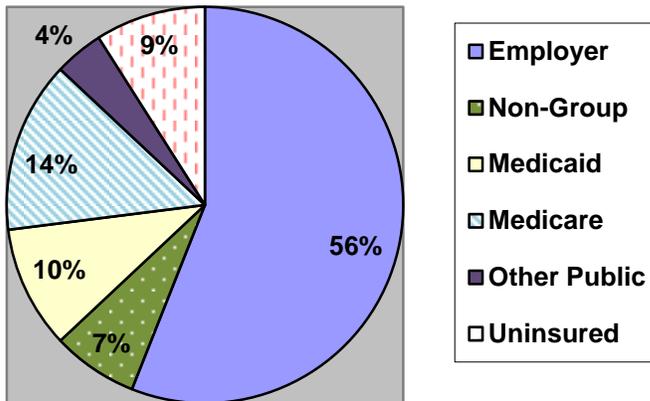


## Coverage Facts for Wyoming

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



There were 37,900 more individuals in Wyoming with health insurance coverage in 2015 than in 2013.

From 2013 to 2015, the uninsured rate in Wyoming fell from 16% to 9%.

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

- As of the end of the 2017 open enrollment period, 24,826 individuals selected a Marketplace plan.
  - 6,645 had incomes up to 150% FPL
  - 9,550 had incomes over 150% FPL up to 250% FPL
  - 19,442 were in rural locations based on zip code, as defined by HRSA
  - 6,857 selected bronze plans, which have higher deductibles
- 22,097 people had premiums reduced by the advance premium tax credit (APTC).
- 13,496 people qualified for cost-sharing reductions.
- The average per person premium for all consumers, before the application of any APTC, was \$614.
- For those receiving APTCs, the average premium was \$113.<sup>2</sup>

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

- As of February 2017, Wyoming has enrolled 61,437 individuals in Medicaid and CHIP.<sup>3</sup>
- 84% of Medicaid enrollees in Wyoming are in working families.

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

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

- 94,000 non-elderly adults in Wyoming have declinable pre-existing conditions under pre-ACA practices - 27% of the population.<sup>5</sup>
- In 2015, there were 96 drug overdose deaths in Wyoming.<sup>6</sup>
- In Wyoming, from 2010 to 2014, approximately 36,000 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 Wyoming residents aged 18 or older with any mental illness did not receive mental health treatment/counseling in that time span.

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

- Wyoming's high-risk pool membership made up 3.4% of non-group health insurance market participants in 2011.<sup>8</sup> By the end of 2011, there were 945 pool participants.
- Premiums in Wyoming's high-risk pool were capped at 200% of standard market rates. The state high-risk pool provided a low-income premium subsidy.
- Wyoming's high-risk pool excluded coverage of pre-existing conditions for medically eligible enrollees for twelve months. Lifetime maximums varied based on plan design, and ranged from \$750,000 to \$1 million.
- In 2011, the state high-risk pool had a net loss of more than \$3.4 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=wyoming>

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

<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> <http://store.samhsa.gov/shin/content/SMA16-BARO-2015/SMA16-BARO-2015-WY.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)