The Study of the Impact of the Affordable Care Act (ACA) on Health Coverage, Access, Quality, Cost, and Outcomes in Kentucky, funded by the Foundation for a Healthy Kentucky, is a three-year mixed methods study conducted by the State Health Access Data Assistance Center (SHADAC), a health policy research institute at the University of Minnesota. As part of the Study, the research team produces Quarterly Snapshots to track ACA implementation indicators in a timely way. Sources and technical notes are included on page 5. Please visit us at: http://healthy-ky.org or follow us on Twitter @healthyky and @shadac.
Compared to the nation and its neighboring states (AR, IL, IN, MO, OH, TN, VA, and WV), Kentucky experienced a larger drop in uninsurance rates for adults ages 18+ from 2013 to 2015. While the U.S. uninsurance rate remained stable and neighboring states experienced a slight increase in the final six months of 2015, Kentucky’s uninsurance rate has continued to decrease at each point-in-time measure.

Uninsurance Over Time

Compared to the nation and its neighboring states (AR, IL, IN, MO, OH, TN, VA, and WV), Kentucky experienced a larger drop in uninsurance rates for adults ages 18+ from 2013 to 2015. While the U.S. uninsurance rate remained stable and neighboring states experienced a slight increase in the final six months of 2015, Kentucky’s uninsurance rate has continued to decrease at each point-in-time measure.

Uncompensated Care

Uncompensated care reflects inpatient hospital care for which no payment was received. While levels of uncompensated care have dropped for both urban and rural hospitals since 2013, rural hospitals observed slight increases in 2015.

Regional Uninsurance Rates

Kentucky continues to have a lower uninsurance rate compared to all neighboring states. Though some neighboring states (OH, WV) are approaching Kentucky’s low levels of uninsurance, the three states that have not expanded Medicaid (MO, TN, VA) have the highest rates of uninsurance in the comparison group.
This map shows the distribution of traditional income-based and ACA Medicaid expansion enrollees across Kentucky (ages 19 to 64) from October - December 2015.

31% live in Eastern Kentucky
26% live in Western Kentucky
19% live in Greater Louisville
16% live in Greater Lexington
8% live in Northern Kentucky

During the quarter (October - December 2015), Medicaid covered thousands of needed services for traditional income-based and ACA Medicaid expansion enrollees ages 19 to 64.

Kentucky has made statewide efforts to increase colorectal cancer screening in recent years and made significant improvements in screening rates between 2012 and 2014, a change that was unique among its neighboring states. Medicaid provided a total of 5,589 colorectal cancer screenings during the quarter.

Substance Abuse Treatment Services
Treatment services were provided to traditional income-based and expansion enrollees ages 19-64.
During open enrollment each year, returning enrollees are given the option of being automatically re-enrolled in their current (or a comparable) plan through the Marketplace, or they can actively shop for a different plan. Kentucky had the lowest rate of new consumers to the Marketplace compared to neighboring states, and it had the largest percentage of re-enrollees actively making plan selections through kynect.

These figures compare kynect total enrollment for the first three open enrollment periods. Although OEP 1 was the longest enrollment period in terms of duration, OEP 2 had the largest number of enrollees.

**Marketplace Enrollment by Metal Level**

These graphics show metal-level plan selections for Kentucky and the United States for the third open enrollment period (2015-2016). kynect enrollees selected more Gold and Bronze level plans compared to the national figures, where more individuals selected Silver level plans.

**Open Enrollment Comparison**

These graphics show metal-level plan selections for Kentucky and the United States for the third open enrollment period (2015-2016). kynect enrollees selected more Gold and Bronze level plans compared to the national figures, where more individuals selected Silver level plans.

**Marketplace Activity**

During open enrollment each year, returning enrollees are given the option of being automatically re-enrolled in their current (or a comparable) plan through the Marketplace, or they can actively shop for a different plan. Kentucky had the lowest rate of new consumers to the Marketplace compared to neighboring states, and it had the largest percentage of re-enrollees actively making plan selections through kynect.

<table>
<thead>
<tr>
<th>State</th>
<th>KY</th>
<th>U.S.</th>
<th>IN</th>
<th>WV</th>
<th>AR</th>
<th>VA</th>
<th>OH</th>
<th>MO</th>
<th>IL</th>
<th>TN</th>
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<tbody>
<tr>
<td>New Consumers</td>
<td>20%</td>
<td>39%</td>
<td>34%</td>
<td>34%</td>
<td>37%</td>
<td>37%</td>
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<tr>
<td>Active Re-enrollees</td>
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<td>36%</td>
<td>41%</td>
<td>40%</td>
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<td>41%</td>
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<tr>
<td>Automatic Re-enrollees</td>
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<td>26%</td>
<td>26%</td>
<td>29%</td>
<td>21%</td>
<td>21%</td>
<td>19%</td>
<td>18%</td>
<td>13%</td>
</tr>
</tbody>
</table>
This is the fourth Quarterly Snapshot produced under the Study of the Impact of the ACA Implementation in Kentucky. All sections have been updated with new data and/or data points since the previous Quarterly Snapshot.

**COVERAGE**

Uninsurance Rates: Gallup-Healthways Well-Being Index, data through December 31, 2015. Gallup produces state-level estimates of coverage twice a year. The uninsurance estimates were derived from the following survey question: “Do you have health insurance coverage?” Notes: SHADAC calculated the “neighboring states” estimate by averaging Gallup’s published uninsurance rates for AR, IL, IN, MO, OH, TN, VA, and WV. Estimates for “neighboring states” in previous reports of this data did not include AR, but estimates in this snapshot now include AR for each “neighboring states” data point and will be included going forward. The estimates presented here are for adults ages 18 and older. While Indiana is indicated as a Medicaid-expansion state, its expansion did not begin until February 2015, compared to the expansions that began January 2014 in Arkansas, Illinois, Kentucky, Ohio, and West Virginia.

Uncompensated Care: Kentucky Inpatient Hospital Administrative Claims Data, Frankfort, KY 2009-2015; Cabinet for Health and Family Services, Office of Health Policy. Due to a change in the methodology for calculating uncompensated care, these data may not match similar data in prior Quarterly Snapshots.

**MEDICAID**

Medicaid Enrollment and Services Indicators: SHADAC analysis of data provided by the Kentucky Cabinet for Health and Family Services (CHFS). Notes: For the map and service utilization counts, we included only traditional income-based Medicaid and ACA expansion Medicaid enrollees ages 19-64. We excluded special enrollee categories: Medicare-Medicaid dual eligible; foster, former foster, and kinship care; intermediate care facility, nursing home, and hospice populations; Medicare savings and special populations; SSI recipients; waiver populations, or incomplete claims that do not show enrollee category. Dental services represent preventive dental visits only; other dental visits are excluded. Services are calculated based on claims data with dates of service from 10/1/15-12/31/15, retrieved on 5/1/16 by CHFS. *Footnote No.1:* Foundation for a Healthy Kentucky and SHADAC. March 2016. “Annual Report: Study of the Impact of the ACA Implementation in Kentucky.”

**KYNECT**

Open Enrollment Data: U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE) Issue Briefs: Open Enrollment Period (OEP) 1: “Health Insurance Marketplace: Summary Enrollment Report for the Initial Annual Open Enrollment Period” May 1, 2014, OEP2: “Health Insurance Marketplaces 2015 Open Enrollment Period: March Enrollment Report” March 10, 2015, and OEP3: “Health Insurance Marketplaces 2016 Open Enrollment Period: Final Enrollment Report” March 11, 2016. Note: All enrollment data represent plan selections, not effectuated enrollment in plans – individuals who have selected plans, but may not have paid the first month’s premium to effectuate enrollment. The enrollment figures for OEP1 and OEP2 include individuals who enrolled in special enrollment periods through part of the year.

Marketplace Activity: Data for Kentucky and Indiana do not add to 100% due to rounding. U.S. data are less than 100%, due to 3% of reported data with unknown enrollment status for select states (MA, MN, NY).