

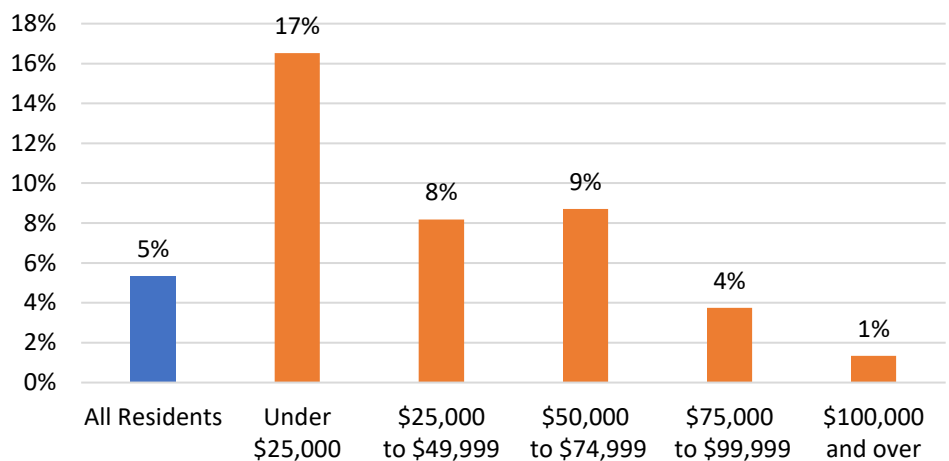


Health Insurance Coverage in Johnson County

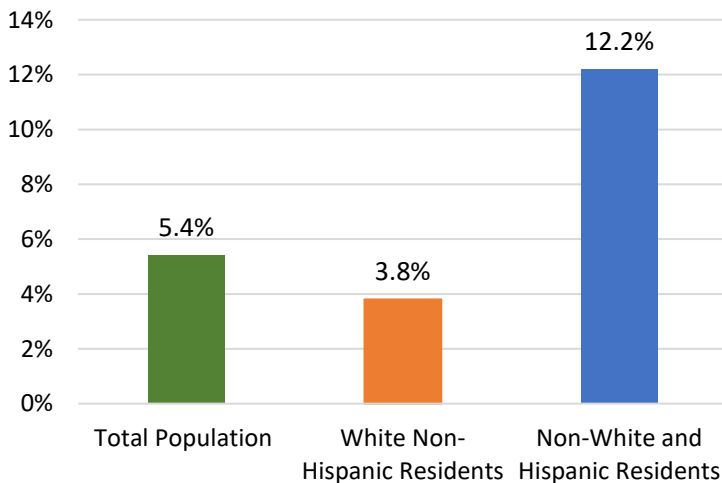
Access to health insurance has been an important policy topic for many years. Since the passage of the Affordable Care Act in 2013, the proportion of residents throughout the country, state of Kansas, and Johnson County who have insurance has steadily increased. According to the most recent data from the U.S. Census Bureau, almost 95% of Johnson County residents have health insurance. However, that leaves more than 31,000 people in our community without the critical coverage that they need to see a doctor when they get sick, pay for prescription medications, and receive the preventative health services that protect individual and public health.

The 2016 1-year estimates from the U.S. Census Bureau indicate that some groups of Johnson County residents are at higher risk of lacking health insurance than others. For example, poor and low-income households have higher uninsured rates than households with more income. Additionally, while people of color account for only 21% of the Johnson County population, they account for 47% of the uninsured population and have an uninsured rate that is more than three times the uninsured rate of white non-Hispanic residents. Immigrants account for more than 60% of the uninsured residents of Johnson County. Age is also a determining factor when it comes to health insurance coverage. Almost half of uninsured Johnson County resident are working-age adults between the ages of 25 and 44 years old.

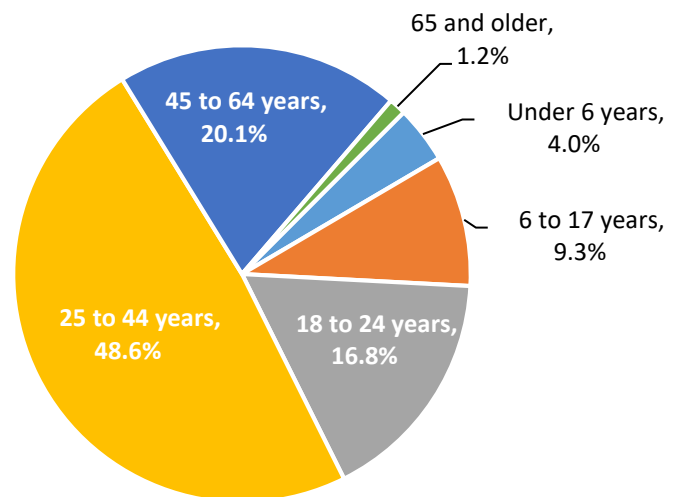
Low-Income Households in Johnson County Are More Likely to be Uninsured



Uninsured Rate Varies By Race/Ethnicity in Johnson County



Johnson County Uninsured Population by Age Group

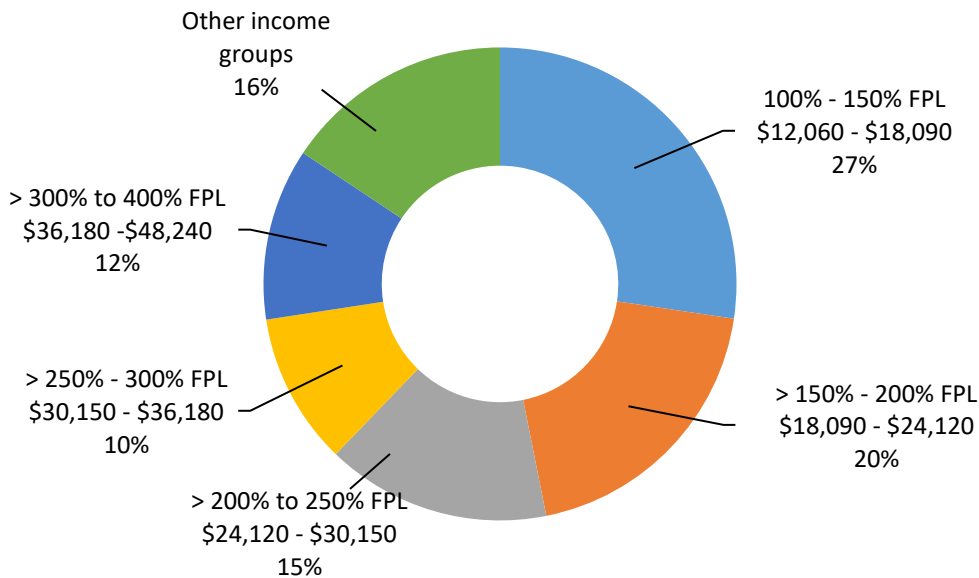


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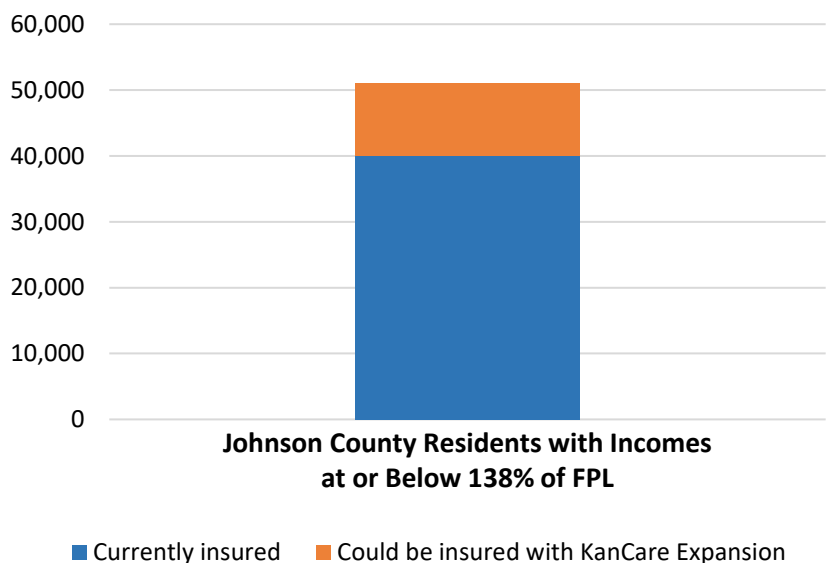
Most insured residents have health insurance coverage as a benefit from their employer. Those who cannot afford employer-based insurance or who do not receive health insurance as an employment benefit may choose to purchase health insurance through the individual marketplace. People in all income groups use the individual marketplace for health insurance – more than 1 in 9 marketplace enrollees have a household income of 3 to 4 times the federal poverty level, which was between \$36,180 and \$48,240 for an individual in 2017.

**2017 Individual Health Insurance Marketplace Enrollment
by Income Group Based on the Federal Poverty Level (FRL)
Johnson County, KS**



In the 32 states and District of Columbia that have expanded Medicaid (the health insurance program for low-income families, seniors and people with disabilities) the uninsured rate has declined even more rapidly than it has in Kansas. On average, the uninsured rate in non-expansion states is 12%, compared to 7% in states that have expanded eligibility, according to an analysis conducted by the [Kansas Health Institute](#). The Kansas Medicaid program is called KanCare.

In most states, Medicaid expansion provides health insurance coverage to individuals and families who earn too little income to qualify for subsidized health insurance through the individual marketplace, but earn too much income to qualify for the state’s current Medicaid program. Medicaid expansion is designed to cover individuals and families who earn up to 138% of the federal poverty level, or approximately \$28,200 for a family of three. In Johnson County, 22% of the population with income at or below 138% of FPL are uninsured. That represents approximately 11,000 Johnson County residents who might gain health insurance coverage under expansion of KanCare.



More information about KanCare expansion can be found at the [Alliance for Healthy Kansas](#) website.