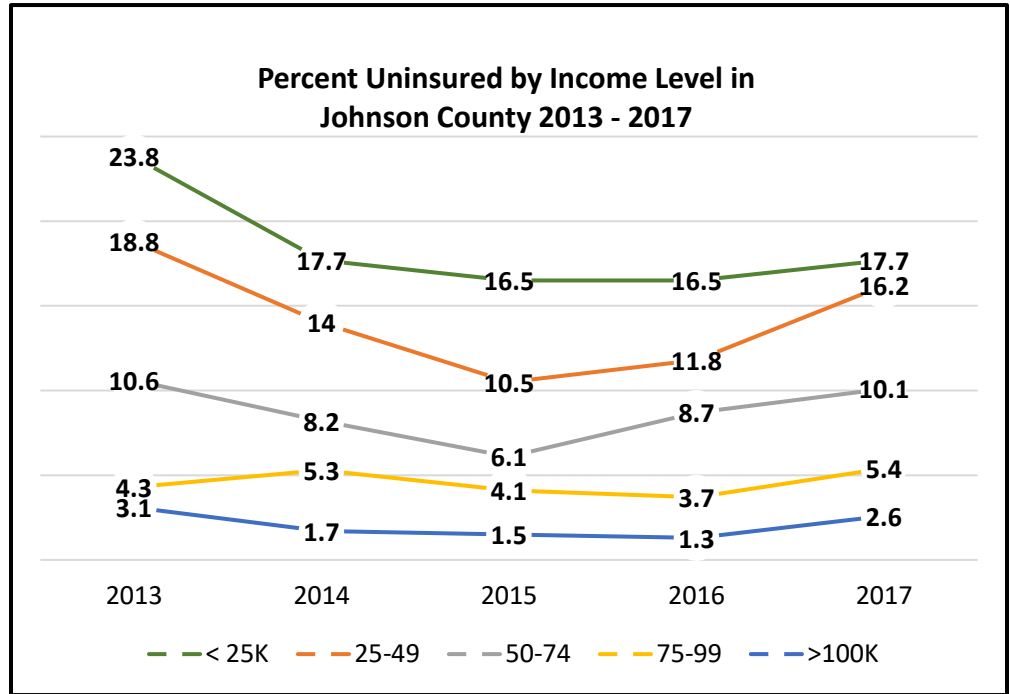




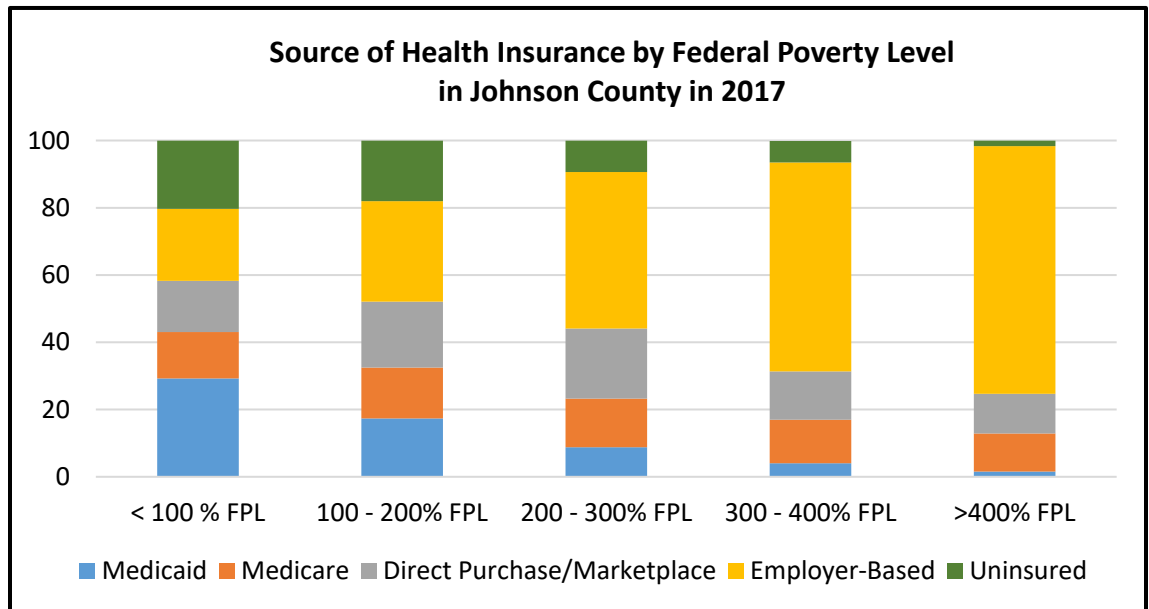
Health Insurance Coverage in Johnson County

According to the U.S. Census Bureau, 93% of Johnson County residents were insured in 2017, down from 95% in 2016. This drop between 2016 and 2017 represents approximately 9,000 more members of our community without health insurance, limiting their ability to seek medical help when they need it, afford prescription medications, and obtain preventative health care.

Following the passage of the Affordable Care Act (ACA) in 2010, and launch of the health care exchanges in 2013, Johnson County saw a 2% drop county-wide in the rate of uninsured households in 2014. Households earning \$25,000 or less annually dropped by 9% between 2013 and 2016. Between 2016 and 2017 rates of uninsured households in some income levels began to rise in Johnson County. Those at the lowest income levels experience the highest uninsured rates.



Where Johnson County residents obtain their insurance differs depending on household income level. People at the highest income level are three times more likely to get their health insurance through their employers compared to those at the lowest income level. Employer-provided health insurance offers economic advantages



over direct purchase options, including the ACA Marketplace. In the state of Kansas, an employee will pay an average of \$100 per month for employer-provided individual health insurance. For employees who do not have employer-provided health insurance, seeking individual health insurance on the ACA Marketplace in Johnson County costs approximately \$240 per month for a 40-year-old making \$35,000 (290% FPL). This price includes the premium tax credit, which is available to those earning between \$12,140 - \$48,560 per year (currently, approximately 100 – 400% of FPL for 2018). Without the credit, the monthly cost of individual coverage on the ACA Marketplace is approximately \$560.



Differences in health insurance coverage are also seen across age and race/ethnicity. In Johnson County, those between the ages of 26 and 64 - the age group most likely to be an active part of the work force - make up nearly 70% of the county's uninsured. Our youngest residents, those 18 years and younger, make up nearly 20% of our uninsured population. Hispanic or Latino residents make up 24.2% of Johnson County's uninsured population, a rate nearly four times that of white residents, and more than three times the county-wide rate.

As of January 2019, Kansas is now one of 14 states that has opted not to expand Medicaid. In Kansas, federal Medicaid dollars are administered through the program known as KanCare. KanCare eligibility currently provides no coverage options for adults without a disability and without children under the age of 18, or for adults with children who make more than 38% of the Federal Poverty Level (FPL). Thirty-eight percent of poverty for a family of four is an annual income of \$9,785. At the same time, the ACA Marketplace only offers premium tax credits to households earning at least \$12,140 per year. Thus, there is a coverage gap for some of Johnson County's lowest income residents—those who make too much to qualify for KanCare, and those who don't make enough to afford a Marketplace policy without the help of a subsidy. Based on U.S. Census Bureau data for 2017, KanCare expansion would offer a path to coverage for approximately 10,500 uninsured Johnson County residents with incomes below 138% of poverty.

