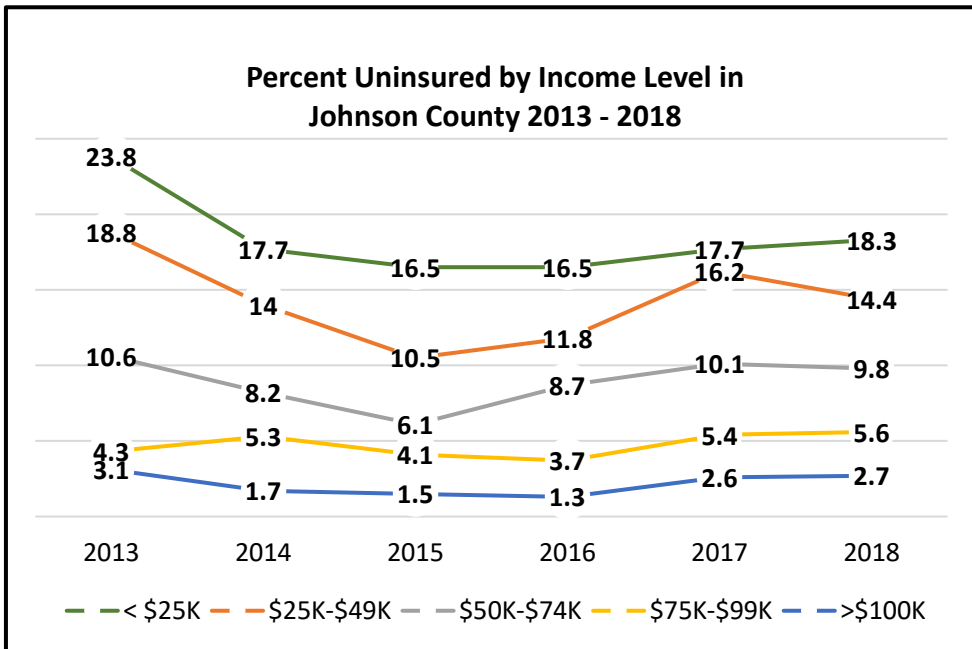


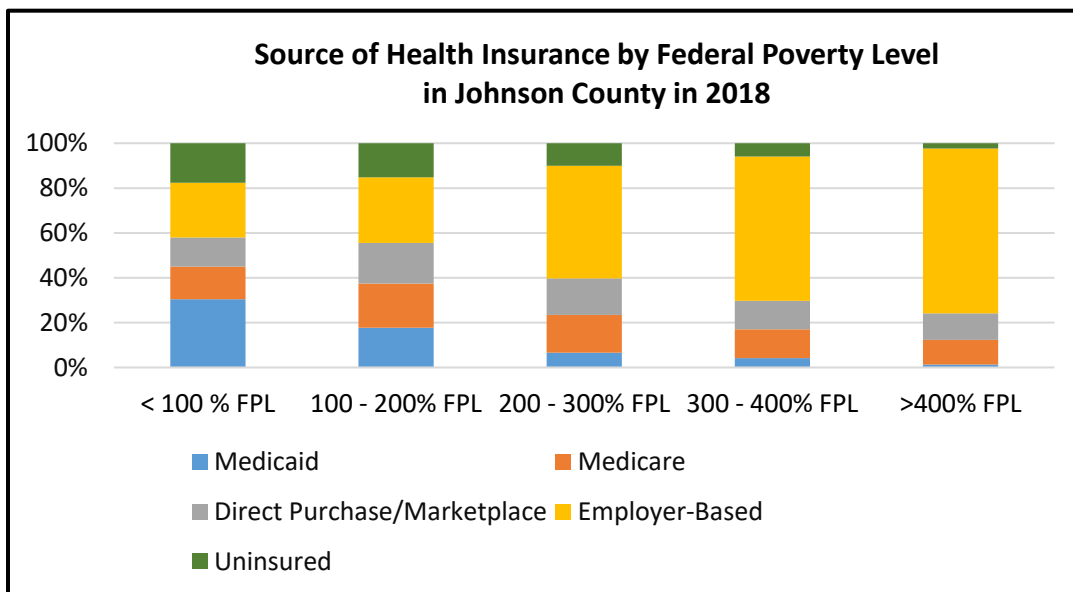
## Health Insurance Coverage in Johnson County

According to the U.S. Census Bureau, 9,000 more residents had health insurance coverage in 2018 compared to 2017. Because of population growth, the county's insured rate of 93% was unchanged from 2017 estimates. More than 34,000 residents remain uninsured, 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. Since 2014, uninsured rates in all income brackets have fluctuated. Individuals earning \$25,000 or less annually experience the highest uninsured rate of any income bracket, even though the rate has dropped by almost 6 percentage points since 2013.



Where Johnson County residents obtain health 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.



## Insurance rates disparity

Differences in health insurance coverage are also seen across race/ethnicity and age. Hispanic or Latino residents make up 22% of Johnson County's uninsured population, a rate more than four times that of white residents, and more than three times the county-wide rate. 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 69% of the county's uninsured. Our youngest residents, those 18 years and younger, make 18% of our uninsured population.

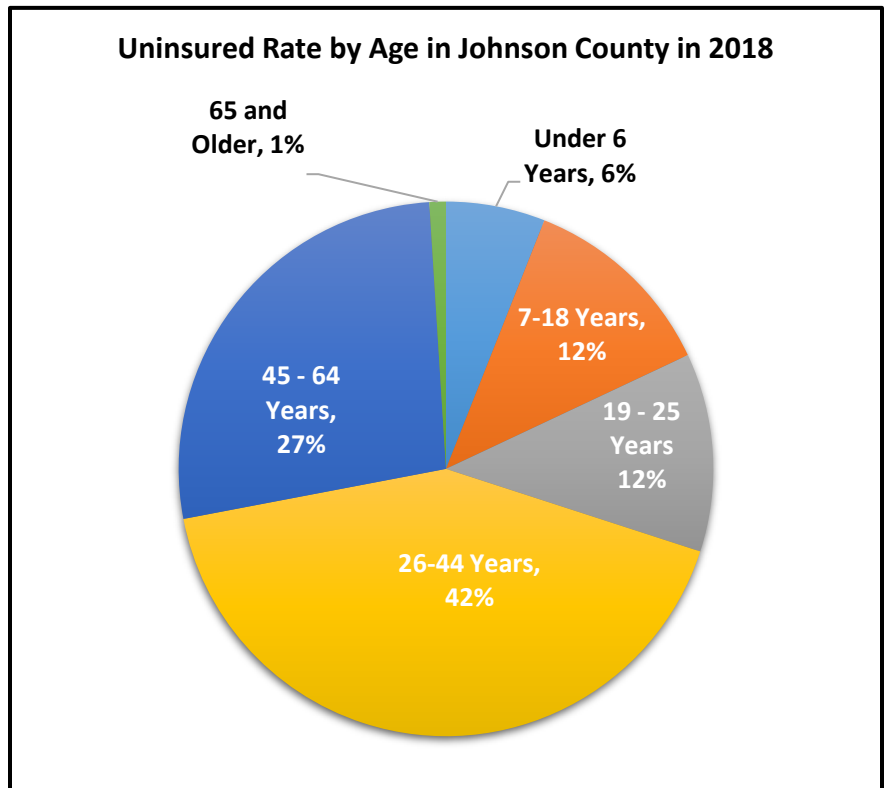
## Costs of Coverage

Regardless of insurance source, research indicates that the cost of health care is becoming increasingly burdensome for households. According to the Commonwealth Fund, the average annual premium for employee-sponsored individual health plans in Kansas in 2018 was \$6,262, of which an average of 20% was covered by the employee. Kansas workers with employee sponsored health coverage were responsible for \$1,255 annually, or approximately \$100 per month, in addition to deductibles and out-of-pocket costs.

For workers and residents who do not have employer-provided health insurance, individual health insurance on the ACA Marketplace in Johnson County costs them approximately \$367 per month (more than \$4,000 annually) for a 40-year-old making \$45,000 (360% FPL). This price includes the premium tax credit, which is available to those earning between \$12,760 - \$51,040 per year (100 - 400% of FPL for 2020). Without the credit, the annual cost of coverage for the same individual on the ACA Marketplace is approximately \$5,609 annually, or \$467 per month, in addition to deductibles and out of pocket costs.

## Medicaid Expansion

As of January 2020, Kansas is 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 three is an annual income \$8,253. At the same time, the ACA Marketplace only offers premium tax credits to households earning at least 138% of FPL, or \$29,973 per year for a family of three. 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 2018, KanCare expansion would offer a path to coverage for more than 10,400 uninsured Johnson County residents with incomes below 138% of poverty.



January 2020