

2015 Louisiana Health Insurance Survey



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Executive Summary

The Louisiana Health Insurance Survey (LHIS), is a biennial survey designed to provide the most comprehensive assessment of Louisiana's uninsured populations, determine sources of health insurance coverage of Louisiana residents, and explore the characteristics of the insured and uninsured populations and their access to care.

Key findings from the 2015 LHIS:

Children:

- The uninsured rate among children dropped to 3.8 percent in 2015, down from 4.4 percent in 2013. This drop in the uninsured rate brought the number of uninsured children down to 45,000 and represented a decline of about 7,000 children from 2013 levels.
- The region with the lowest uninsured rate in 2015 is New Orleans, which saw the percent of children drop to 2.4 percent thanks in part to increased coverage through Medicaid and LaCHIP. The highest uninsured rate is in the Northeast region where 5.8 percent of children are uninsured.
- Statewide, Medicaid and LaCHIP enrollment has continued to grow for children balancing out decreases in employer coverage relative to 2013 and helping to maintain a low uninsured rate in Louisiana.

Adults:

- The uninsured rate among adults raised slightly to 22.7 percent in 2015. In 2013 the uninsured rate for adults was 22 percent. This shift meant 644,217 were uninsured, which is approximately 22,000 more adults than in 2013
- Lowest uninsured rate is in Baton Rouge with 18.8 percent and the highest is in the Northeast region with 29.2 percent.
- As the state prepares to expand Medicaid to adults up to 138 percent of the Federal Poverty Level (FPL), the 2015 LHIS provides a snapshot of insurance coverage for that segment of the population to assist in planning and provide a benchmark for future comparisons tracking changes brought on by the policy. In 2015, there were 327,700 uninsured adults under 138 percent FPL. In addition, approximately 180,500 adults in the under 138 percent FPL income group have employer coverage and 62,000 have privately purchased coverage. Most uninsured individuals are expected to take up Medicaid coverage with the expansion, but a portion of those with employer coverage and insurance privately purchased may also opt for the free expanded Medicaid program to save cost of the premiums currently paid for employer or privately purchased coverage.

Introduction

The Louisiana Health Insurance Survey (LHIS), is a biennial survey designed to assess health insurance coverage in Louisiana. The survey was first conducted in 2003 with the most recent survey designed to measure health insurance coverage in 2015. The LHIS has helped state policy makers track changes in health insurance as the state’s economy, health care environment and public policies have changed. A primary focus of the survey is developing robust estimates of the number of uninsured children and nonelderly adults in the state and within each of eight Department of Health and Hospitals regions. However, the data collected through this effort also allows us to assess sources of health insurance for those with coverage, summarize various characteristics of the insured and uninsured populations as well as evaluate the awareness of and responses to certain changes in the market for health insurance.

There are several recent changes in access to health insurance and the state’s economy that affect the type of insurance individuals may choose, or the number of individuals who remain uninsured. This year’s study will assess consumer awareness of the change in the state’s Medicaid program to the privately administered “Bayou Health” program. (“Bayou Health” has been rebranded “Healthy Louisiana” in 2016, but will be called “Bayou Health” in this re-

port to reflect the name during the administration of the survey.) This year’s study is also the first to assess the impact of the federal online Marketplace on access to insurance. The 2015 LHIS is particularly important in light of these and coming changes in Medicaid eligibility with this year’s survey providing the most comprehensive assessment of the current health insurance status of the population before the state’s Medicaid expansion for adults.

The 2015 LHIS shows a decline in the uninsured rate for children and a modest increase in the uninsured rate for adults. Among those with coverage, there is a lower incidence of employer-sponsored insurance than in previous years, particularly among children. Louisiana’s economy has been suffering from the effects of low oil prices, but low cost natural gas has continued to fuel an industrial expansion that has led to a falling unemployment rate in 2015, with a high unemployment rate of 6.9 percent in January and a low rate of 5.8 percent in December.¹ Per capita personal income rose from 40,819 in 2013 to 43,252 in 2015, but premiums and deductibles for employer-sponsored health insurance have been rising faster than inflation for the last 15 years at a national level.² In 2015, premiums for employer-sponsored health insurance rose 4 percent over the 2014 average while over the same period, worker’s wages only increased 1.9 percent.³

¹ US. Bureau of Labor Statistics, Unemployment Rate in Louisiana [LAURN], retrieved from FRED, Federal Reserve Bank of St. Louis <https://research.stlouisfed.org/fred2/series/LAURN>, April 26, 2016.

² US. Bureau of Economic Analysis, Per Capita Personal Income in Louisiana [LAPCPI], retrieved from FRED, Federal Reserve Bank of St. Louis <https://research.stlouisfed.org/fred2/series/LAPCPI>, April 25, 2016.

³ Kaiser Family Foundation. 2015 Employer Health Benefits Survey. Retrieved from <http://kff.org/report-section/ehbs-2015-summary-of-findings>, April 26, 2016.

Finally, a discussion of the modern health insurance market would not be complete without mentioning the Patient Protection and Affordable Care Act of 2010. Most provisions of the Affordable Care Act have already taken effect, such as removing insurance exclusions for pre-existing conditions and extending coverage for young adults (who can remain on their parent's plan up to age 26). Since the 2013 LHS, additional ACA provisions have been implemented including the establishment of the health insurance marketplace, introduction of tax credits and subsidies for the middle class to make insurance more affordable, using modified adjusted gross income (MAGI) to calculate income and eligibility for public insurance, the "individual mandate" or requirement for individuals to buy coverage, and some elements of the "employer mandate," which requires employers with 50 or more full time equivalent (FTE) employees to provide health coverage. By January 1, 2015, firms with 100 or more FTE employees must insure 70 percent of their employees. In 2016, the remainder of the employer mandate takes effect, requiring firms with 50 or more FTE employees to offer insurance to at least 95 percent of their employees.⁴

One major provision that has not yet taken effect in Louisiana is the expansion of Medicaid to all adults under 138 percent of the federal poverty line (FPL) (children are not part of this expansion population because children in that income range are already eligible for coverage). Please note that for each income eligibility guideline there is a 5 percent disregard that allows for

some deductions and adjustments to Modified Adjusted Gross Income; so, for example, children with a family income of 217 percent FPL will still qualify for a program that states income must be below 212 percent. Likewise for programs that apply to children under 250 percent FPL, parents under 19 percent FPL, and adults under 133 percent FPL. For clarity, this report refers the effective income limits (i.e. 217, 255, 24, 138) rather than the nominal limits.

On January 12, 2016, Governor John Bel Edwards signed an Executive order to adopt the Medicaid expansion, but coverage under the expansion is not yet in effect. Adults up to 138 percent FPL will be able to apply for Medicaid beginning June 1, 2016 and health coverage will begin July 1, 2016.⁵ This is a major change from the past, since nearly 325,000 adults under 138 percent FPL in Louisiana were uninsured in 2015 and others currently paying for employer insurance or other forms of insurance may elect to enroll in Medicaid instead of continuing to pay premiums.

The 2015 LHS includes responses from 8,644 households with over 23,904 Louisiana residents representing every parish in the state. This large sample size makes it possible to create detailed estimates for each DHH region and various subpopulations, like people in different age groups and income levels. Since 2003, several improvements have been made to the survey through targeting specific groups to improve representativeness of the sample and

⁴ U.S. Treasury Department, Fact Sheet: Final Regulations Implementing Employer Shared Responsibility Under the Affordable Care Act (ACA) for 2015. Retrieved from <https://www.treasury.gov/press-center/press-releases/Documents/Fact%20Sheet%20021014.pdf>. Accessed May 7, 2016.

⁵ Louisiana, Office of the Governor. Expanding Health Care Options for Louisianans. Available at <http://gov.louisiana.gov/news/expanding-health-care-options-for-louisianans>. Accessed April 26, 2016.

⁶ U.S. Department of Health and Human Services, Centers for Disease Control and Prevention. Wireless substitution: early release of estimates from the national health interview survey, January – June 2014. By Stephen Blumberg & Julian Luke. Available at <http://www.cdc.gov/nchs/data/nhis/earlyrelease/wireless201412.pdf>. Accessed 10/22/15.

facilitate methodological improvements in the analysis. The LHS 2015 uses three different sample groups: landline phones, cell phones, and a sample of residents currently covered by Medicaid.

In the 2015 LHS, the cell phone portion of the sample grew to 50 percent of the sample. This increased cell phone sample size reflects changes in demographics toward a larger population of cell-phone only households, particularly among young adults. As of June 2014, over 42 percent of households in the United States are cell phone only households and less than 10 percent are landline only.⁶ These two groups are likely to have different patterns of health insurance coverage so failing to properly account for these groups (as in a traditional landline-only survey) could lead to biased estimates of coverage.

There are several recent changes in access to health insurance and the state's economy that affect the type of insurance individuals may choose, or the number of individuals who remain uninsured. This year's study will assess consumer awareness of the change in the state's

Medicaid program to the privately administered "Bayou Health" program. "Bayou Health" has been rebranded "Healthy Louisiana" in 2016, but will be called "Bayou Health" in this report to reflect the name during the administration of the survey. This year's study is also the first to assess the impact of the federal online Marketplace on access to insurance. The 2015 LHS is particularly important in light of these and coming changes in Medicaid eligibility with this year's survey providing the most comprehensive assessment of the current health insurance status of the population before the state's Medicaid expansion for adults.

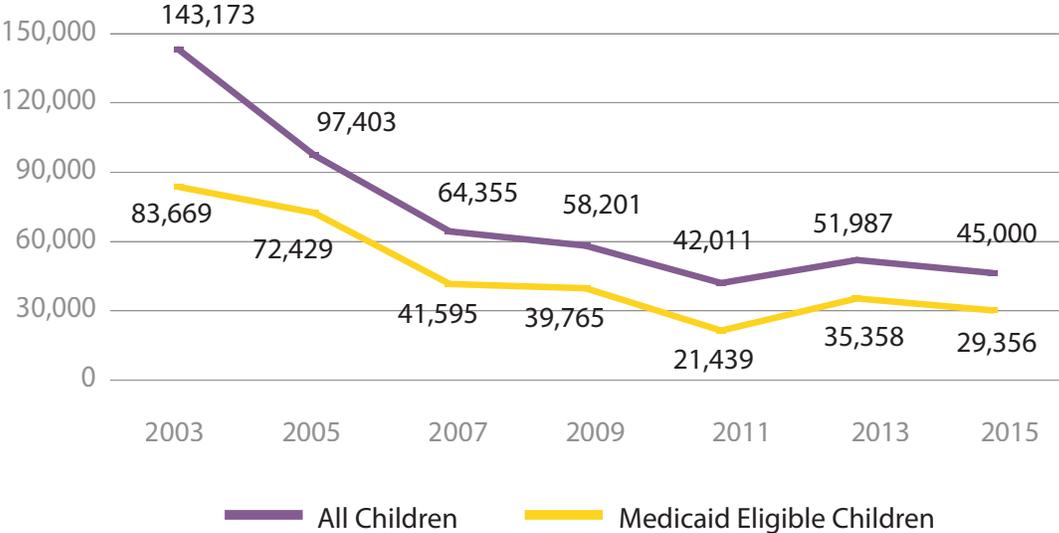
The remainder of this report provides an overview of the major findings from the 2015 LHS. First, we present a summary of insurance coverage for children followed by a similar section summarizing results for adults. Section 3 highlights differences in insurance coverage for subgroups of the population, which illustrates correlations between individual and household characteristics and insurance coverage. Finally, Section 4 summarizes the results of several questions that capture changes in the health insurance market.

⁷ Call, K., Davern, M., & Blewett, L. (2007). Estimates of health insurance coverage: Comparing state surveys with the current population survey. *Health Affairs*, 26(1), 269-278. doi: 10.1377/hlthaff.26.1.269

1 Uninsured Children

The uninsured rate for children is 3.8 percent in 2015, which is slightly down compared to 2013 when 4.4 percent of children were uninsured. This represents a drop from nearly 52,000 children in 2013 to 45,000 children in 2015. To help cover uninsured children, the state offers Medicaid and the Louisiana Children’s Health Insurance Program (LaCHIP), which have been expanded over time to offer coverage to more children in lower income families, a group that historically faced the highest uninsured rates. Of those children who are Medicaid eligible, approximately 4.2 percent remain uninsured in 2015, a decline from 2013 and close to the lowest uninsured rates recorded since the LHS was first conducted. Figure 1.1 shows the historical series from the 2003 to 2015 LHS of uninsured children and uninsured Medicaid eligible children. After a steep downward trend from 2003-2011, the number of uninsured children appears to have leveled off. Between 2003 and 2015, the number of uninsured children has dropped from 143,173 to 45,000, a decrease of 98,173. Changes in the number of uninsured between 2011 and 2015 have been relatively minor. Estimates have remained within a 10,000 person range. Relative to 2013, there has been a slight decrease of approximately 5,500 in the number of children who are uninsured.

Figure 1.1: Uninsured Children, 2003-2015



The percent and number of uninsured children in each region of the state are presented in Table 1.1. At the regional level, New Orleans has the lowest uninsured rate of kids and the Northeast has the highest. In New Orleans, this represents a significant decrease from historical trends. The uninsured rate declined from 5.2 percent in 2013 to 2.4 percent in 2015. Because the New Orleans region is one of the most populous in the state, this downward trend in New Orleans and the lesser decrease in Baton Rouge, another populous region, contribute significantly to the statewide improvement in uninsured regions. The Northeast is one of the poorer regions of the state and frequently has higher rates of uninsured among adults, but because Medicaid is so widely available to children, regional income patterns are not always reflected in the uninsured rate for children.

Table 1.1

Uninsured Children (Under 19) by Region						
Region	2011		2013		2015	
	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	6.2 %	12,148	5.2 %	10,752	2.4 %	4,846
Baton Rouge 2	3.1 %	5,303	4.0 %	6,387	3.2 %	5,674
Houma-Thibodaux 3	2.6 %	2,857	4.8 %	5,207	3.2 %	3,380
Acadiana 4	2.4 %	3,870	4.1 %	6,449	3.5 %	6,200
Southwest 5	3.3 %	2,629	4.0 %	3,044	*	
Central 6	3.1 %	2,747	6.3 %	5,473	4.8 %	6,709
Northwest 7	3.7 %	5,418	2.8 %	4,085	4.4 %	5,962
Northeast 8	2.5 %	2,190	4.1 %	3,518	5.8 %	5,274
Northshore 9	3.3 %	4,850	4.6 %	7,071	4.6 %	6,955
Statewide	3.5 %	42,011	4.4 %	51,987	3.8 %	45,000

* Region 5 was absorbed into Regions 4 and 6.

Table 1.2 presents the percent and number of uninsured Medicaid eligible children in each region of the state. In many ways the regional patterns of insurance coverage are similar as all regions face similar challenges in enrolling 100 percent of eligible children. When looking at children eligible for Medicaid, New Orleans remains the lowest region and the Northwest region has the highest uninsured rate. However, it should be noted that the uninsured rate among Medicaid eligible children in the Northwest is still less than 6 percent, which is low relative to historical norms—especially considering the lack of resources for this population that restrict access to employer and other private insurance options.

Table 1.2

Uninsured Medicaid Eligible Children by Region						
Region	2011		2013		2015	
	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	4.3 %	5,420	6.2 %	8,498	2.1 %	2,543
Baton Rouge 2	3.1 %	3,066	4.2 %	3,596	3.6 %	3,816
Houma-Thibodaux 3	2.0 %	1,263	6.4 %	4,054	4.3 %	2,614
Acadiana 4	2.6 %	2,531	4.4 %	3,962	4.1 %	4,162
Southwest 5	3.9 %	1,889	2.5 %	1,092	*	
Central 6	2.2 %	1,270	4.8 %	2,830	4.5 %	3,780
Northwest 7	3.1 %	2,926	2.8 %	2,834	5.2 %	4,957
Northeast 8	1.5 %	913	4.8 %	3,059	5.1 %	3,511
Northshore 9	2.5 %	2,161	5.9 %	5,434	4.4 %	3,972
Statewide	2.9 %	21,439	4.8 %	35,358	4.0 %	29,356

* Region 5 was absorbed into Regions 4 and 6.

Table 1.3 illustrates the relationship between a child's family income as a percent of the Federal Poverty Level (FPL) and insurance status. The federal poverty level is a measure of income issued annually by the U.S. Department of Health and Human Services used to determine eligibility for certain programs and benefits including Medicaid. The specific threshold varies depending on household size, but for a family of four, the federal poverty level was \$24,250 in 2015.

In Louisiana, to be eligible for Medicaid or LaCHIP as a child under 19 years of age, income must be below 217 percent FPL. Between 217-255 percent FPL, children are eligible for the LaCHIP Affordable Plan, a Medicaid buy-in program that costs \$50 per month to gain LaCHIP coverage. Note that at all levels, the uninsured rate of children is very low, under 5 percent. In the under 100 percent FPL category, uninsured rates are slightly higher than at higher income groups. Although all of these children are eligible for Medicaid, their parents may be unaware of their eligibility, uninformed about the Medicaid program, or face other access problems. The uninsured rate is next highest in the 217-255 percent range. While LaCHIP coverage can be purchased at low cost for these children, families in the 217-255 percent FPL range may still struggle to pay the \$50 monthly premium.

Table 1.3

Uninsured Children by FPL		
FPL Category	Percent	Number
Under 100 percent FPL	4.4 %	18,060
100- 150 percent FPL	3.5 %	4,713
150- 217 percent FPL	3.0 %	5,150
217- 255 percent FPL	4.1 %	2,345
255- 300 percent FPL	2.5 %	1,959
300- 400 percent FPL	3.5 %	4,101

Table 1.4 presents the sources of health insurance coverage for children in 2015. According to the 2015 LHIS, nearly 60 percent of Louisiana’s children have Medicaid. The next largest category of insurance coverage is employer-sponsored coverage at 32.3 percent of children. While still an important source of coverage, the percent of children with employer coverage is lower than the previous low point in 2005 when 37.7 percent of children were covered by employer-sponsored insurance. A small number of children (3.5 percent) have health insurance purchased privately including through the Health Insurance Marketplace. At the regional level, Houma-Thibodaux has a particularly large fraction of children on employer coverage and the Northeast region, which is a relatively low income region, has a particularly large fraction of children on Medicaid.

Table 1.4 A

Sources of Coverage for Children								
Region	Employer		Purchased Coverage		Former Employer		Not in Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	32.7%	66,095	2.4%	4,892	1.7%	3,395	3.2%	6,388
Baton Rouge 2	36.0%	64,351	4.1%	7,318	0.5%	875	4.7%	8,353
Houma-Thibodaux 3	40.3%	42,724	4.2%	4,473	1.9%	1,987	8.0%	8,494
Acadiana 4	34.3%	60,572	4.5%	7,929	1.1%	1,938	4.2%	7,387
Central 6	32.0%	44,243	2.8%	3,866	1.4%	2,006	4.1%	5,740
Northwest 7	25.9%	35,300	3.4%	4,593	0.4%	524	3.2%	4,426
Northeast 8	20.1%	18,421	4.3%	3,949	1.3%	1,151	4.1%	3,756
Northshore 9	33.1%	49,730	2.7%	4,006	1.3%	1,957	3.2%	4,754
Statewide	32.3%	381,436	3.5%	41,026	1.2%	13,832	4.2%	49,297

Table 1.4 B

Sources of Coverage for Children								
Region	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	0.4%	848	1.6%	3,147	61.0%	123,332	2.4%	4,846
Baton Rouge 2	2.1%	3,678	1.1%	1,997	58.4%	104,455	3.2%	5,674
Houma-Thibodaux 3	1.3%	1,362	2.3%	2,490	53.5%	56,826	3.2%	3,380
Acadiana 4	1.1%	2,016	2.5%	4,376	57.7%	101,995	3.5%	6,200
Central 6	0.9%	1,204	5.4%	7,541	58.3%	80,688	4.8%	6,709
Northwest 7	0.9%	1,244	3.3%	4,439	64.1%	87,393	4.4%	5,962
Northeast 8	1.2%	1,087	2.5%	2,306	70.5%	64,538	5.8%	5,274
Northshore 9	1.0%	1,497	4.2%	6,289	56.2%	84,318	4.6%	6,955
Statewide	1.1%	12,937	2.8%	32,586	59.6%	703,546	3.8%	45,000

Table 1.5 shows that employer and privately purchased coverage increases significantly as family income increases. The number of children covered by an employer-sponsored health insurance plan is lower in 2015 than 2013, while the number of children enrolled in Medicaid is up. For reference, in 2013 approximately 490,000 children were estimated to have employer coverage while nearly 560,000 had Medicaid coverage.

Table 1.5

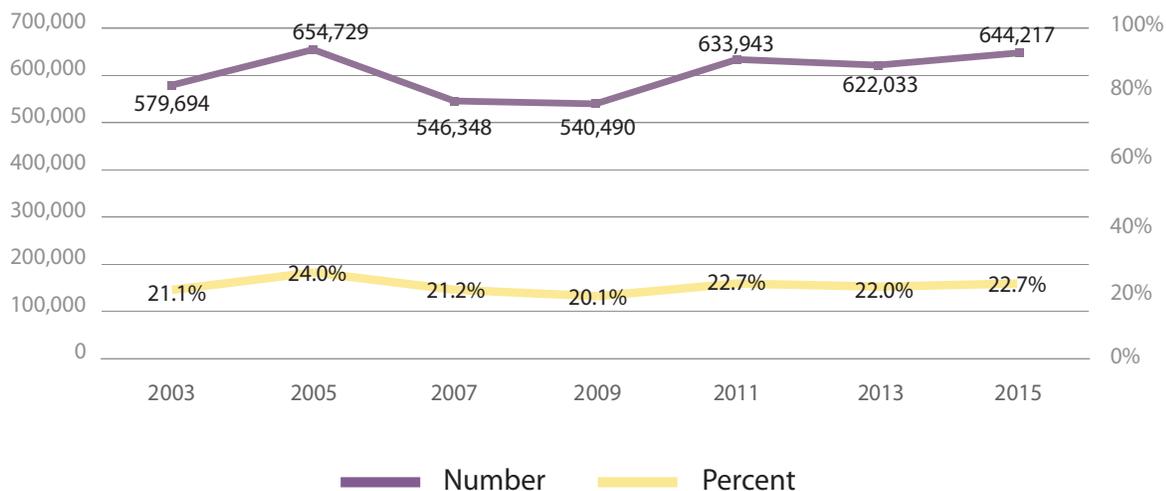
Employer and Purchased Cover for Children by FPL				
Source	Under 217 percent FPL	217-255 percent FPL	255-300 percent FPL	Over 300 percent FPL
Employer	10.4 %	40.0 %	56.1 %	72.5 %
Purchased	2.8 %	2.8 %	4.5 %	4.8 %

2 Uninsured Adults

The number of uninsured adults slightly increased this year from 622,033 to 648,027 – a change of less than 1 percent of the entire adult population of Louisiana. Louisiana’s uninsured adult population has been fairly stable over the last decade. As shown in Figure 2.1, the uninsured rate has varied no more than 4 percent over the last 12 years and no more than 1 percent over the last four years. In 2007 and 2009, Louisiana saw a much lower number of uninsured adults than in previous and subsequent years due to a decrease in total population after Hurricane Katrina as well as a lower uninsured rate driven by increased employer insurance offers in response to labor market shortages generated by the recovery economy, which drove up demand for workers more rapidly than the rate of return of the pre-storm population.⁸

Despite increased media attention on the issue of health insurance coverage and some small reforms in the health insurance market due to the already-in-place provisions of the Affordable Care Act, there has been very little change in the uninsured adult population in Louisiana since 2011. With the expansion of Medicaid to cover adults under 13 percent FPL, the uninsured population is expected to drop significantly in the coming years.

Figure 2.1 Percent and Number of Uninsured Adults, 2003-2015



⁸Barnes, S. and M. Terrell. (2009). "The Impact of the Labor Market on Health Insurance." *Journal of Labor Research*, 30(4), 328-339.

At the regional level, there is much more variation from region to region in uninsured rates than is seen with children due to the limited access to Medicaid for low income adults. For most adults, health insurance coverage must either be obtained through an employer, or purchased with disposable income. Baton Rouge, whose economy has been doing well in recent years and has higher incomes than regions in north and central Louisiana, has the lowest rate of uninsured at 18.8 percent. The highest uninsured rate is from the Northeast 29.2 percent.

Table 2.1

Uninsured Adults by Region						
Region	2011		2013		2015	
	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	24.1%	126,101	20.6%	110,908	21.2%	113,666
Baton Rouge 2	19.8%	81,563	18.0%	75,039	18.8%	79,948
Houma-Thibodaux 3	23.1%	58,825	21.2%	52,162	21.9%	54,553
Acadiana 4	21.7%	78,980	20.7%	76,497	22.4%	90,587
Southwest 5	20.9%	37,488	21.4%	38,538	*	
Central 6	24.6%	45,187	21.0%	40,186	24.0%	80,451
Northwest 7	24.9%	84,048	26.9%	88,175	25.8%	86,323
Northeast 8	27.9%	57,622	26.3%	58,301	29.2%	61,360
Northshore 9	19.5%	64,129	24.4%	82,226	22.6%	77,329
Statewide	22.7%	633,943	22.0%	622,033	22.7%	644,217

* Region 5 was absorbed into Regions 4 and 6.

As of 2015, adults in Louisiana are eligible for Medicaid if they are blind, disabled or a parent under 24 percent FPL. There is also a “family planning” Medicaid program that gives low income individuals access to a limited set of family planning related services. As shown in Table 2.2, adults under 24 percent FPL have a lower uninsured rate than the next category of adults under 100 percent FPL. Beyond the lowest income group, which is reduced due to Medicaid coverage for some adults, there is a consistent pattern with the percent of uninsured adults decreasing as income increases. Table 2.3 shows that parents are more likely to have health insurance than childless adults.

Table 2.2

Uninsured Adults by FPL

FPL Category	Percent	Number
Under 24 percent FPL	35.1%	99,559
24- 100 percent FPL	38.1%	146,384
100- 138 percent FPL	35.5%	81,778
138- 150 percent FPL	37.3%	26,888
150- 200 percent FPL	27.4%	79,098
200- 250 percent FPL	22.7%	52,550
250- 300 percent FPL	19.7%	42,159
300- 400 percent FPL	13.0%	43,302

Table 2.3

Uninsured Estimates for Parents and Childless Adults

Region	Parents		Childless Adults	
	Percent Uninsured	Number Uninsured	Percent Uninsured	Number Uninsured
New Orleans 1	14.1%	21,897	24.1%	91,769
Baton Rouge 2	12.6%	16,907	21.7%	63,041
Houma-Thibodaux 3	18.3%	14,094	23.5%	40,459
Acadiana 4	15.7%	21,015	25.7%	69,572
Central 6	18.6%	20,178	26.6%	60,273
Northwest 7	20.3%	19,592	28.0%	66,731
Northeast 8	23.7%	14,366	31.5%	46,995
Northshore 9	19.4%	22,470	24.2%	54,859
Statewide	17.1%	150,520	25.2%	493,698

Table 2.4 reports the different sources of coverage for adults across regions and statewide. Only 10.8 percent of adults have Medicaid, compared to nearly 60 percent of children. A much larger percentage of adults have employer coverage, at 51.5 percent. Similar to the pattern for children, Baton Rouge has a particularly large number of adults with employer insurance and a low number of adults with Medicaid. The lowest level of employer coverage is in the Northeast region. Despite increased access and federal subsidies for privately purchased insurance through the online Marketplace, the percent of adults covered by privately purchased coverage dropped in 2015. In 2015, 6.5 percent of adults purchased insurance on their own or through the Marketplace, compared to 7.9 percent in 2013.

Table 2.4 A

Sources of Coverage for Adults								
Region	Employer		Purchased Coverage		Former Employer		Not in Household	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	53.7%	288,448	7.1%	38,087	4.2%	22,314	1.7%	9,135
Baton Rouge 2	59.5%	252,988	6.3%	26,669	5.0%	21,242	2.4%	10,030
Houma-Thibodaux 3	54.5%	135,679	5.9%	14,743	4.8%	11,960	1.4%	3,579
Acadiana 4	51.6%	208,909	6.6%	26,869	4.4%	17,703	2.1%	8,623
Central 6	48.7%	162,954	5.7%	19,097	4.2%	14,156	2.3%	7,824
Northwest 7	45.9%	153,662	7.3%	24,482	3.0%	9,923	1.7%	5,645
Northeast 8	40.9%	85,841	6.6%	13,796	4.0%	8,368	2.1%	4,408
Northshore 9	50.7%	173,804	6.1%	20,727	4.9%	16,705	2.4%	8,258
Statewide	51.5%	1,462,285	6.5%	184,470	4.3%	122,372	2.0%	57,501

Table 2.4 B

Sources of Coverage for Adults								
Region	Medicare		Military		Medicaid		Uninsured	
	Percent	Number	Percent	Number	Percent	Number	Percent	Number
New Orleans 1	4.0%	21,742	3.6%	19,490	11.0%	59,213	21.2%	113,666
Baton Rouge 2	3.8%	16,348	2.7%	11,324	7.7%	32,617	18.8%	79,948
Houma-Thibodaux 3	4.7%	11,787	2.3%	5,652	9.7%	24,088	21.9%	54,553
Acadiana 4	5.0%	20,449	2.6%	10,430	10.8%	43,834	22.4%	90,587
Central 6	5.1%	17,110	5.6%	18,885	11.3%	37,942	24.0%	80,451
Northwest 7	5.3%	17,837	5.4%	18,089	12.7%	42,518	25.8%	86,323
Northeast 8	5.8%	12,197	3.3%	7,001	13.9%	29,098	29.2%	61,360
Northshore 9	5.6%	19,043	4.2%	14,260	11.1%	37,899	22.6%	77,329
Statewide	4.8%	136,514	3.7%	105,132	10.8%	307,209	22.7%	644,217

Table 2.5 shows that employer coverage increases with income level, but this is not necessarily the case with purchased coverage. There is a larger percentage of adults with purchased coverage in the income ranges above 138 percent where many individuals are eligible to receive subsidies on the Marketplace, with the percent of adults with purchased insurance dropping as those subsidies decline and employer insurance becomes more widespread.

Table 2.5

Employer and Purchased Coverage for Adults by FPL					
Source	Under 24 Percent FPL	25 - 138 Percent FPL	138 - 199 Percent FPL	200 - 300 Percent FPL	Over 300 Percent FPL
Employer	11.5%	24.1%	42.7%	59.1%	76.3%
Purchased	5.8%	7.5%	8.9%	6.5%	5.4%

Finally, Tables 2.6 and 2.7 display information about the adult population under 138 percent FPL, the group that will become eligible for Medicaid in Louisiana starting June 1, 2016. Approximately 23.9 percent of adults under 138 percent FPL are already eligible and have enrolled in Medicaid according to the 2015 LHS. Many of these enrollees are parents or the disabled. These numbers should only capture full Medicaid coverage. Due to the nature of the survey, there may be some misreporting from residents that receive partial coverage such as GNOCHC or Take Charge Plus, but the Medicaid bias model makes an effort to “correct” these responses. Approximately 20.1 percent or 181,000 adults in this income range have employer coverage, another 6.9 percent or 62,000 have purchased coverage; and another 196,000 have other types of insurance. Only 36.5 percent or 327,720, remain uninsured. The percent uninsured is particularly high in the Southwest region. Virtually all of the uninsured adults under 138 percent FPL are expected to enroll in Medicaid, as well as some portion of those adults who are currently paying insurance premiums for privately purchased insurance or employer coverage.

Table 2.6

Sources of Coverage for Adults Under 138 percent FPL

Source	Percent	Number
Employer	20.1%	180,523
Purchased	6.9%	62,364
Former Employer	5.3%	47,829
Not in Household	2.7%	24,062
Medicare	10.1%	90,606
Military	3.7%	33,221
Medicaid	23.9%	214,738
Uninsured	36.5%	327,720

Table 2.7

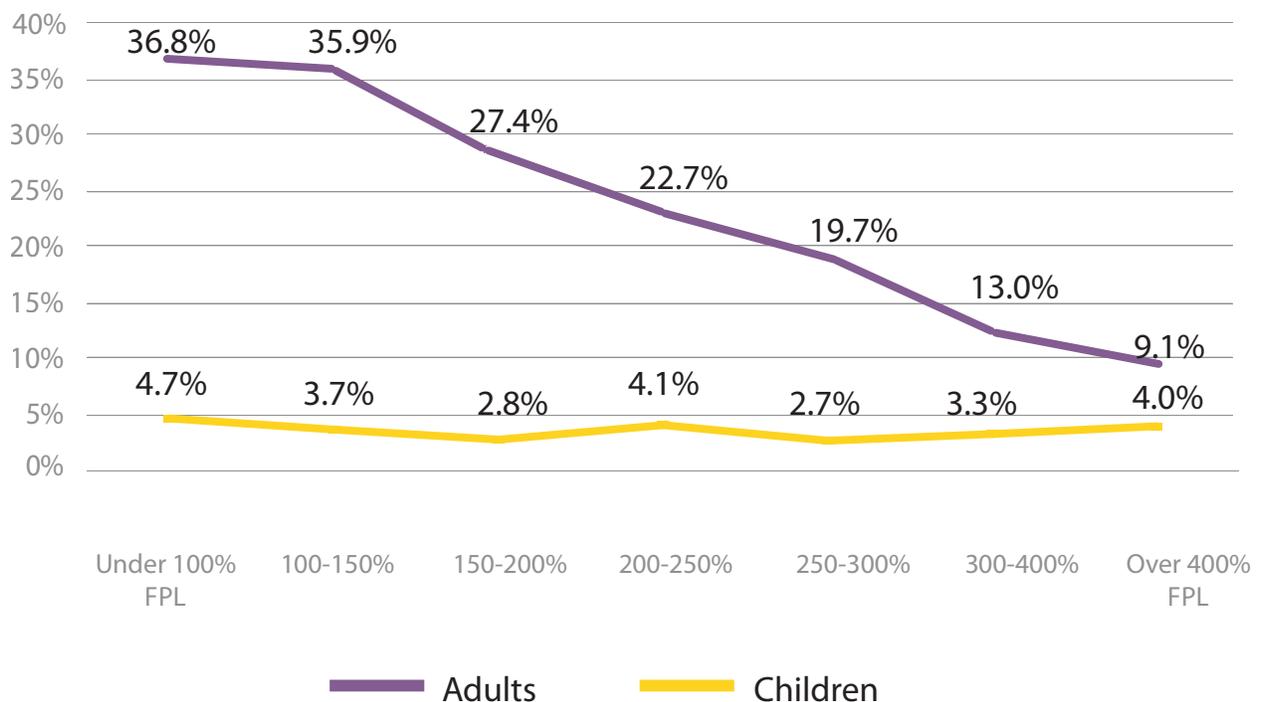
Uninsured Adults Under 138 percent FPL, by Region

Source	Percent	Number
New Orleans 1	34.9%	52,702
Baton Rouge 2	31.0%	35,412
Houma-Thibodaux 3	37.2%	26,180
Acadiana 4	37.6%	49,077
Central 6	39.5%	42,607
Northwest 7	36.6%	45,832
Northeast 8	39.5%	35,840
Northshore 9	37.0%	40,070
Statewide	36.5%	327,720

3 Correlates of Uninsured Status

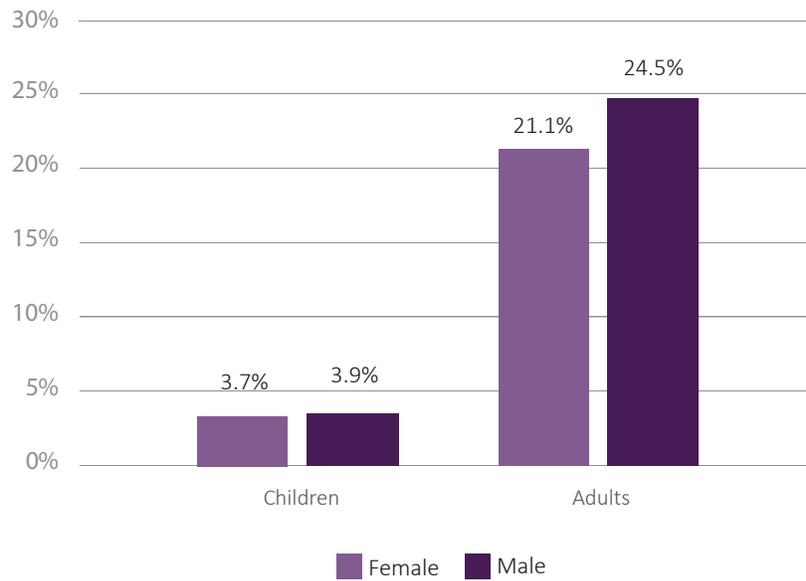
Income is probably the most important predictor of uninsured status for adults, as displayed in Figure 3.1. Approximately 36.8 percent of adults in households earning less than 100 percent FPL are uninsured compared to the 9.1 percent in households over 400 percent. The relationship between children’s uninsured rates and family income is less clear. Due to the mitigating impact of Medicaid, children’s uninsured rates are low across the board. There is a small increase in the percent of uninsured children in the 200-250 percent range of FPL where family income is too high to qualify for free Medicaid or LaCHIP but may still be too low to comfortably afford health insurance.

Figure 3.1 Uninsured Rates by Income



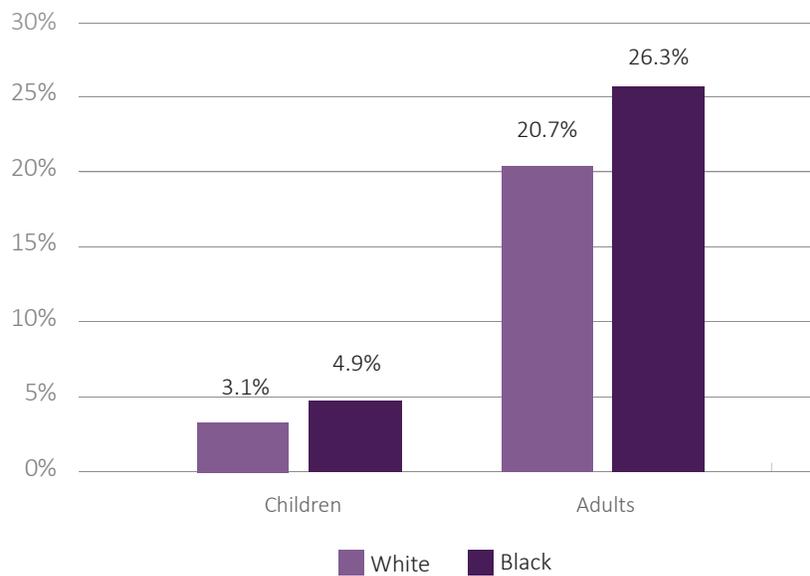
A second influencing factor in uninsured status is gender. In Figure 3.2 uninsured rates by gender are displayed for both adults and children. Females, both adult and children, are more likely to be insured than males.

Figure 3.2 Uninsured Rates by Gender



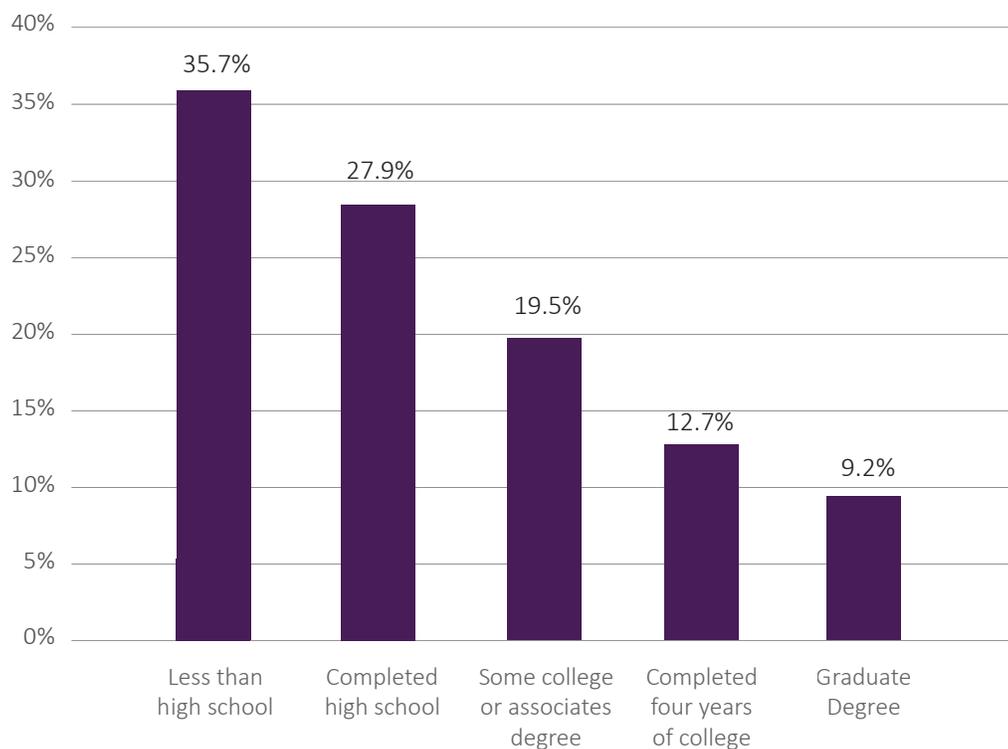
Uninsured rates for black children and adults are higher than the overall uninsured rates. About 4.9 percent of black children are uninsured, compared to the overall rate of 3.8 percent. Likewise for adults, 26.3 percent are uninsured compared to 22.7 percent overall.

Figure 3.3 Uninsured Rates by Race



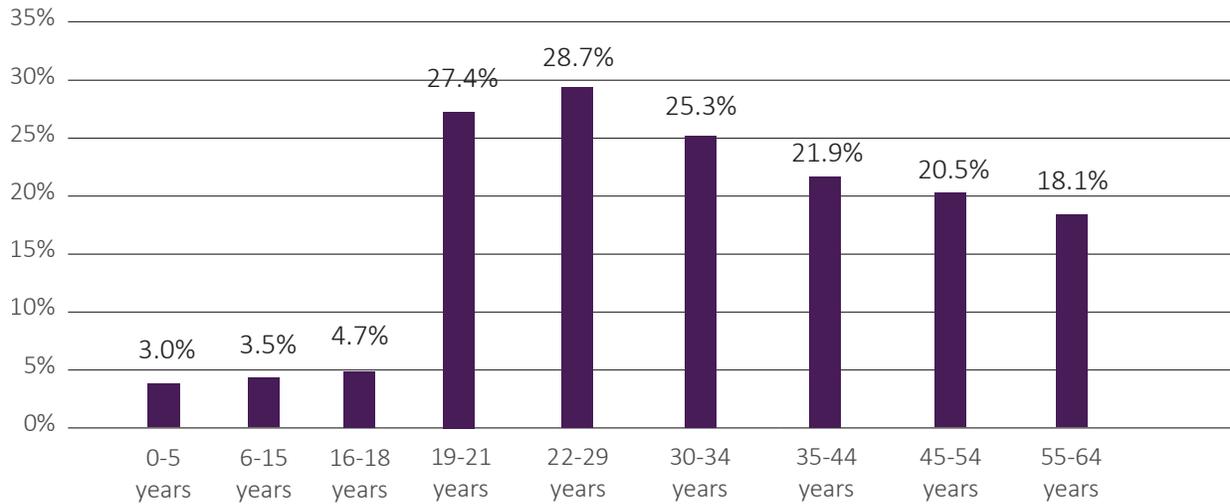
Education is likewise strongly associated with uninsured status for adults as less educated adults are considerably more likely to be uninsured. As shown in Figure 3.4, there is a steady decline in uninsured rates as education increases. About 36 percent of the adult population with less than a high school education is uninsured; while only 9.2 percent of the population with a graduate degree is uninsured.

Figure 3.4 Uninsured Rates by Education



There is also a relationship between uninsured status and age. Among children, the youngest are least likely to be uninsured though all children have very low uninsured rates due to the state's Medicaid and LaCHIP programs. Among adults, the youngest adults are now eligible to remain on their parents' insurance plans, up to age 26. The uninsured rate among 19-21 year olds is 27 percent while the uninsured rate among those aged 22-29 is a higher 29 percent. Because these young adults are typically the healthiest and have the lowest demand for insurance, they have typically had the highest uninsured rates though the 2015 rates are slightly lower than historical norms thanks in part to recent provisions of the ACA that have increased access at relatively low cost through staying on a parent's family plan or potential subsidies through the online Marketplace. After this age group, the uninsured rate steadily decreases. Older adults are usually further into their careers, generally earn more income, and also tend to have greater demand for health care and health insurance.

Figure 3.5 Uninsured Rates by Age



Insurance status among Louisianans who are employed also varies by size of employer. The final set of three figures in this section explores the relationship between employer size and health insurance. In Figure 3.6, the percent of employees that have an employer-sponsored insurance plan is displayed by size of employer. Employees of small businesses are least likely to have employer insurance (51.6 percent) while employees of large employers are most likely to have employer insurance (77.9 percent).

Figure 3.6 Rate of Employer Coverage for Employees, by Size of Employer

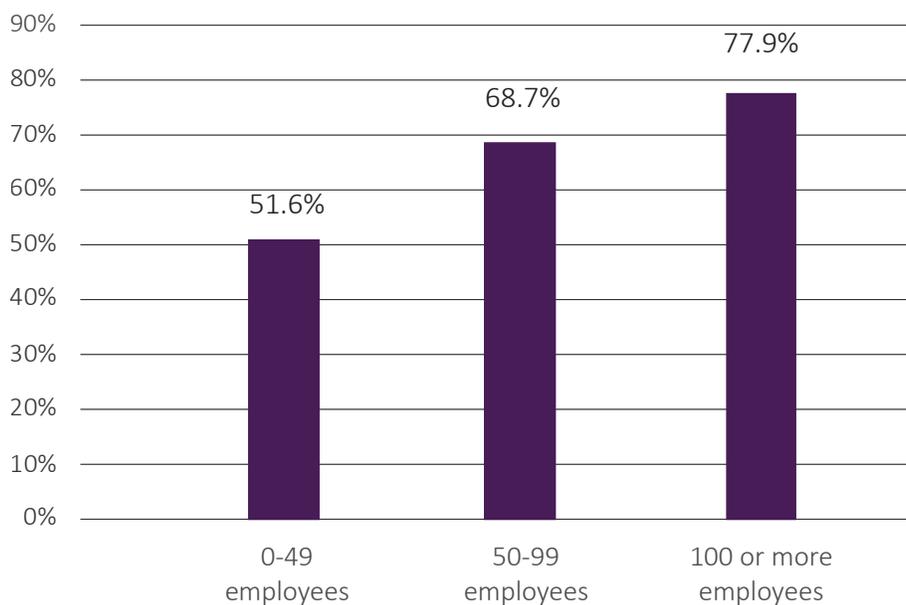
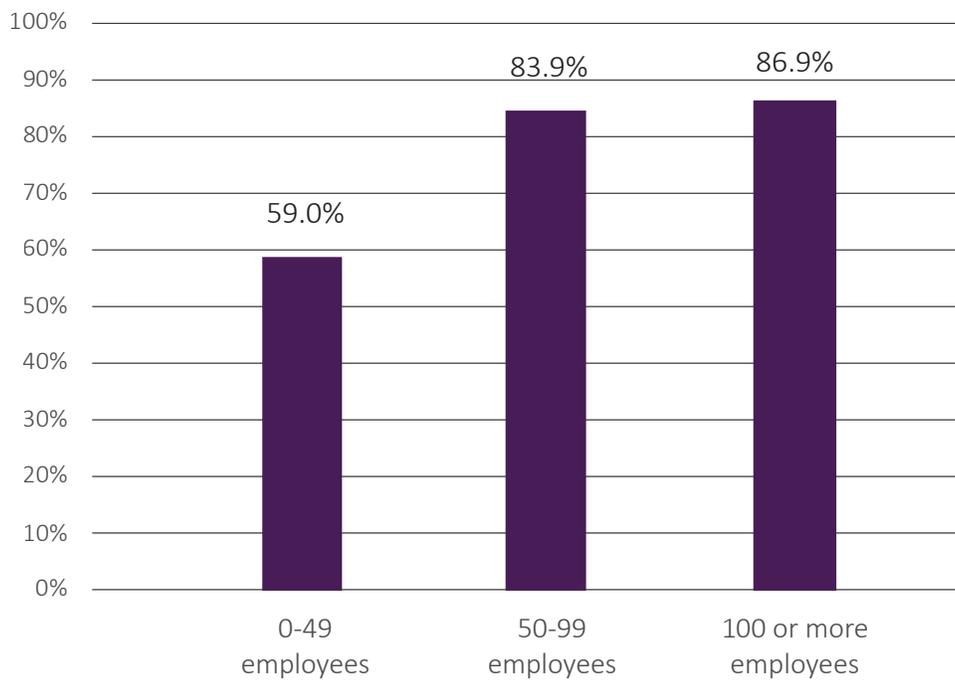


Figure 3.7 displays the percent of working individuals who report that their employer offers insurance to any of their employees at different size employers. Again, large employers are most likely to offer health insurance at 86.9 percent while only 59 percent of small businesses offered health insurance to any employees, reflecting the higher average costs of health insurance plans when developed for smaller pools of workers. Of those employees that were not eligible for employer coverage, 11.7 percent purchased insurance coverage on their own or through the Marketplace, a rate much higher than the overall rate for purchased coverage (6.5 percent).

Figure 3.7 Employer-Sponsored Insurance Offered to Any Employee, by Size of Employer

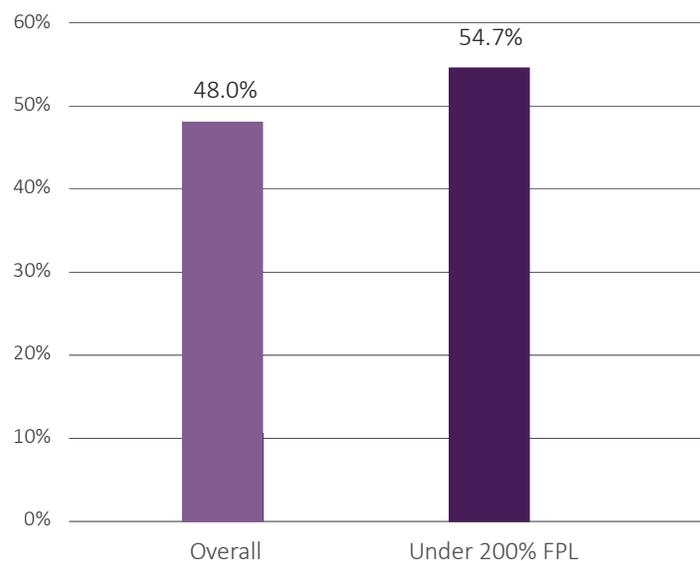


4 Changes in Healthcare Insurance Market

Because of the significant recent changes to health insurance options for Louisiana residents, several new questions were developed for the 2015 LHS with input from DHH. These questions were designed to get at some of the perceptions and experiences people have about health insurance, Bayou Health, and the online Marketplace. Because these questions solicit personal perceptions, they are asked only of each respondent rather than for each member of the household.

First, respondents were asked if they had heard of Bayou Health, the way most of Louisiana's Medicaid and LaCHIP recipients receive health care services. Only about half of the respondents had heard of Bayou Health, though the number was slightly higher among the under 200 percent FPL population. Overall, 48.0 percent of respondents had heard of Bayou Health compared to 54.7 percent in under 200 percent FPL households. This question had previously tracked awareness of LaCHIP, which was the name used in marketing for the children's Medicaid and LaCHIP programs. In the 2013 LHS, approximately 90 percent of respondents from under 19 households under 200 percent FPL had heard of LaCHIP, a figure that had grown gradually over time from around 66 percent the first time LaCHIP awareness was asked in 2005.

Figure 4.1 Bayou Health Awareness

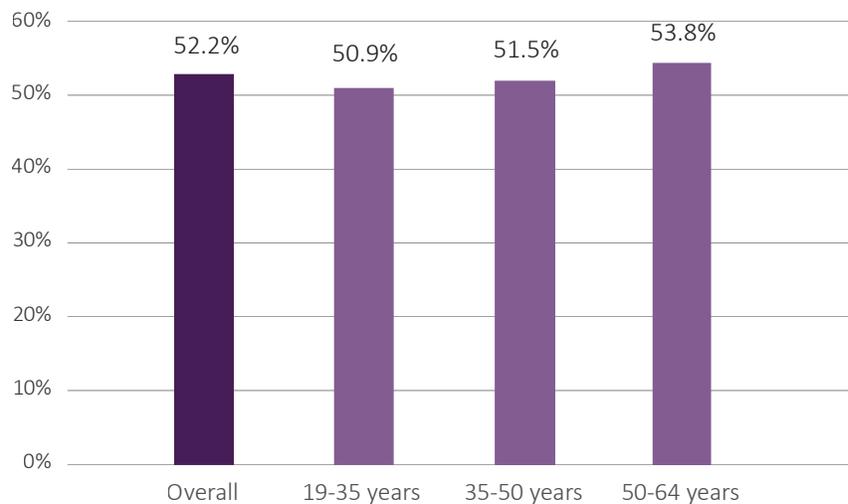


Because of the introduction of the federal online Marketplace for policies that would cover individuals starting in 2014, the potential for uninsured individuals to gain coverage through the Marketplace warranted additional investigation in the 2015 LHS. Respondents were asked the following question:

This year, individuals and small businesses in Louisiana are able to buy health insurance through the Health Insurance Exchange or Health Insurance Marketplace, healthcare.gov. The Marketplace will allow people to search for health insurance plans and compare their benefits and prices. Before today, had you heard of the Marketplace?

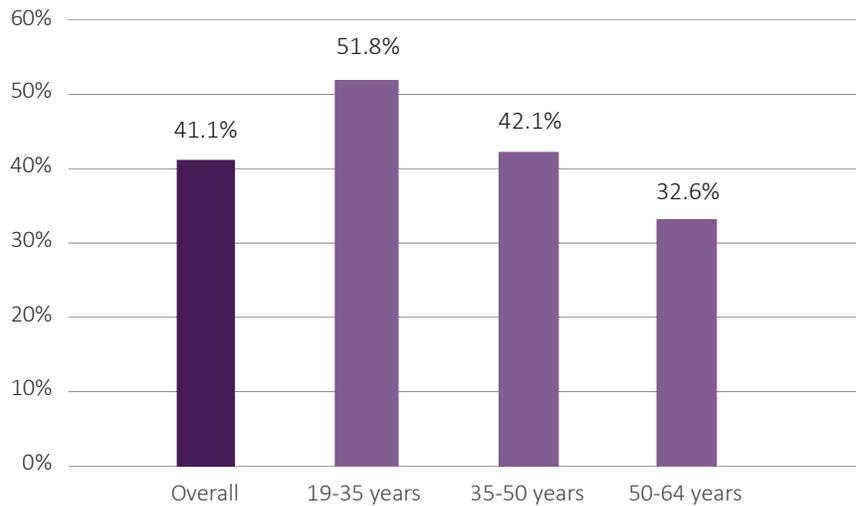
Results are displayed in Figure 4.2. Roughly half of respondents had heard of the Marketplace. Responses varied little by age, though the youngest crowd (ages 19-35) were slightly less informed and the 50-64 age group most familiar with the Marketplace.

Figure 4.2 Marketplace Awareness



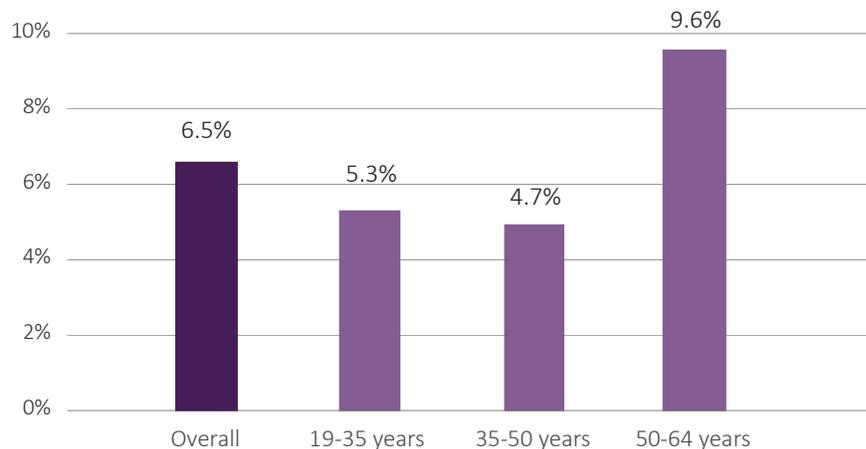
While awareness is an important indicator of the success of the online Marketplace in providing access to health insurance, some individuals lack internet access, or may not feel comfortable purchasing insurance online. The 2015 LHS included a question to assess how comfortable respondents would be purchasing insurance online and a majority of respondents indicated that they would *not* feel comfortable signing up for a health insurance plan online. Figure 4.3 shows the percent of respondents that would feel comfortable signing up online overall and in three age categories. As might be expected given general trends in online access and shopping, the youngest age group was most likely to indicate they would be comfortable and the oldest group was least likely.

Figure 4.3 Comfortable Signing up for a Health Insurance Plan Online



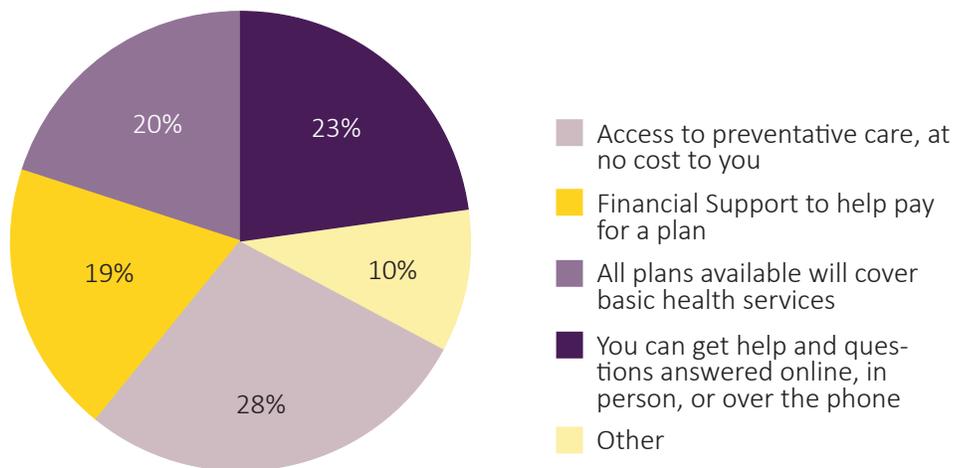
Of those who said they would feel comfortable signing up for insurance online, 9.0 percent of nonelderly adults purchased insurance on their own or through the Marketplace. Only 4.7 percent of those who said they did not feel comfortable signing up for a plan online had purchased coverage. Interestingly, the pattern of purchased coverage by age group does not follow the same trend as respondent comfort with the online Marketplace. Figure 4.4 displays the percent of each age group that has purchased coverage privately. The over 50 group was most likely to sign up for a plan on their own or through the Marketplace, at 9.6 percent. While insurance coverage reported in the survey suggests that older individuals are successful in purchasing private insurance, the responses about comfort purchasing insurance online suggest that coverage might be higher among this age group as time passes, or with increased support from Navigators.

Figure 4.4 Purchased Coverage by Age



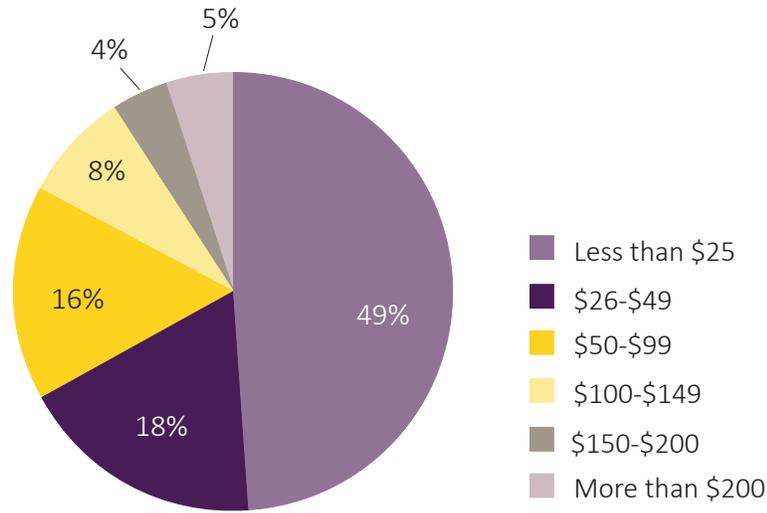
To further assess consumer sentiments about the online Marketplace, the 2015 LHIS included a question asking what features of the Marketplace were most important to respondents if signing up for a health plan through the Marketplace. Responses to the Marketplace features question are summarized in Figure 4.5. While financial concerns were most important, access to help and answering questions were also a chief concern of potential health insurance purchasers.

Figure 4.5 Most Important Feature of Marketplace



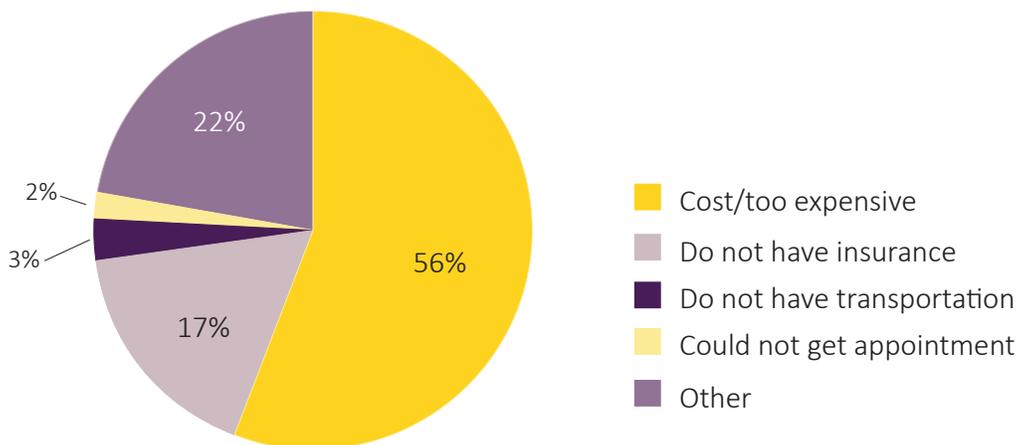
Another question that helps reveal barriers to health insurance access relates to the cost of purchasing insurance. Respondents were asked what amount they would be willing to pay to cover all uninsured members of the household and results are summarized in Figure 4.5. Most households were not willing to spend more than \$50 per month to cover all uninsured members of the household.

Figure 4.6 Monthly Premium Respondents Willing to Pay to Cover Uninsured Members of Household



A final series of questions provides a richer picture of how well insurance and the public safety net hospitals are meeting the needs of Louisiana residents. These questions included assessing the adequacy of access to medical care and prescription medicine. Approximately 15 percent of respondents reported delayed care or not receiving medical care that they needed in the previous year. Of these, the most common reasons were cost (56 percent) and lack of insurance (17 percent). In addition, 20.5 percent of respondents delayed or didn't get prescription medicine that they needed in the last year because they couldn't afford it.

Figure 4.7 Reasons for Delayed Medical Care



Appendix

Table A.1: LHS Weighting Proportions

	LHS unweighted	LHS weighted	ACS 2014
Income			
Less than \$10,000	19.1 %	10.3 %	10.3 %
\$10-15,000	4.6 %	6.9 %	6.9 %
\$15-35,000	17.3 %	23.5 %	23.5 %
\$35-75,000	23.3 %	29.9 %	29.9 %
\$75-150,000	24.1 %	21.8 %	21.8 %
More than \$150,000	11.5 %	7.5 %	7.5 %
Age			
0-5 years	7.4 %	7.9 %	7.9 %
6-15 years	15.1 %	13.5 %	13.5 %
16-18 years	4.8 %	4.0 %	4.0 %
19-26 years	10.3 %	11.6 %	11.6 %
27-45 years	19.0 %	23.8 %	23.8 %
46-65 years	35.7 %	25.6 %	25.6 %
More than 65 years	7.6 %	13.6 %	13.6 %
Race			
White	68.2 %	62.8 %	62.8 %
Black	26.8 %	32.3 %	32.3 %
Other	4.9 %	4.9 %	4.9 %
Gender			
Male	47.3 %	48.9 %	48.9 %
Female	52.7 %	51.1 %	51.1 %
DHH Region			
New Orleans	6.0 %	19.1 %	19.1 %
Baton Rouge	12.5 %	14.6 %	14.6 %
Houma-Thibodaux	11.8 %	8.7 %	8.7 %
Acadiana	15.1 %	13.0 %	13.0 %
Central	16.3 %	6.6 %	6.6 %
Northwest	12.4 %	11.8 %	11.8 %
Northeast	15.5 %	7.7 %	7.7 %
Northshore	10.4 %	12.2 %	12.2 %