

State Option for Health Care Coverage & Young Adults

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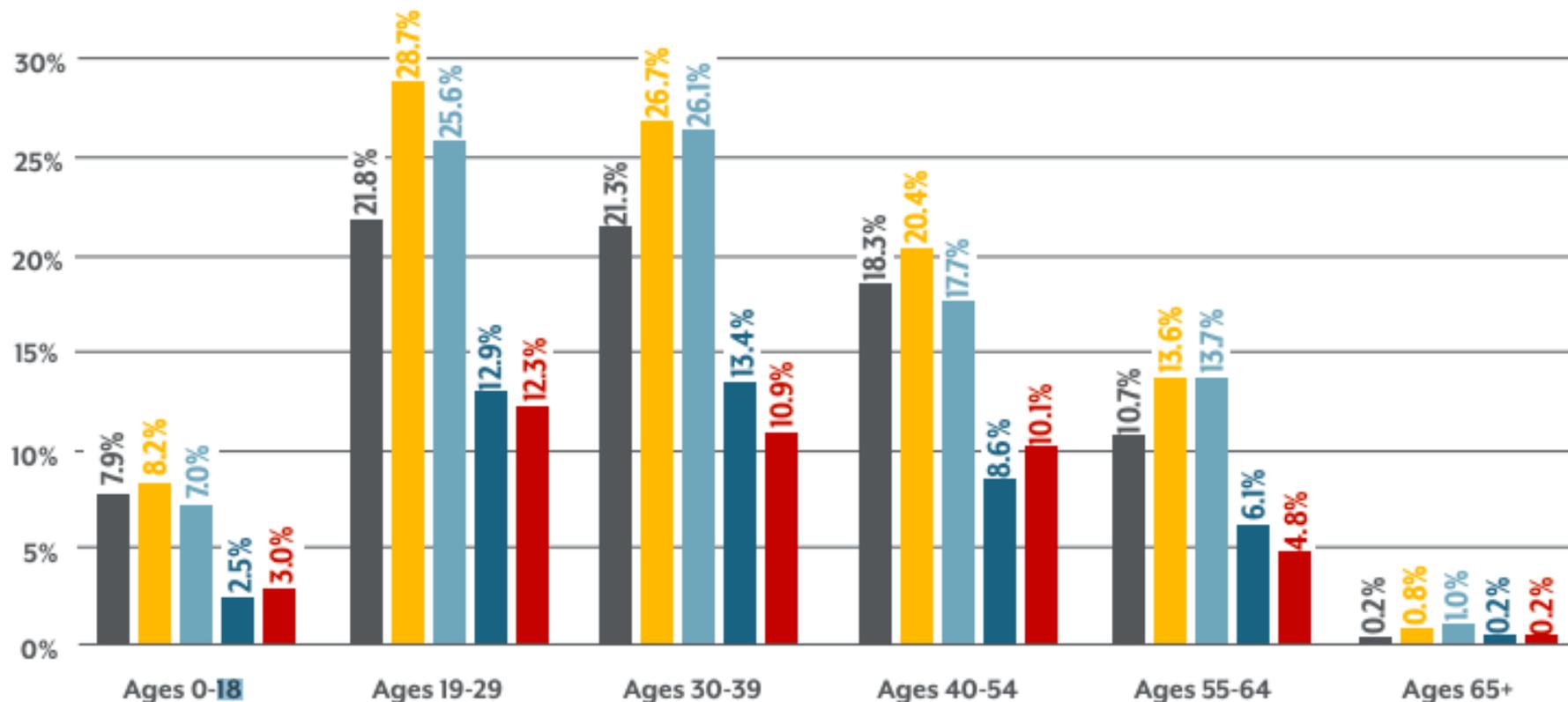


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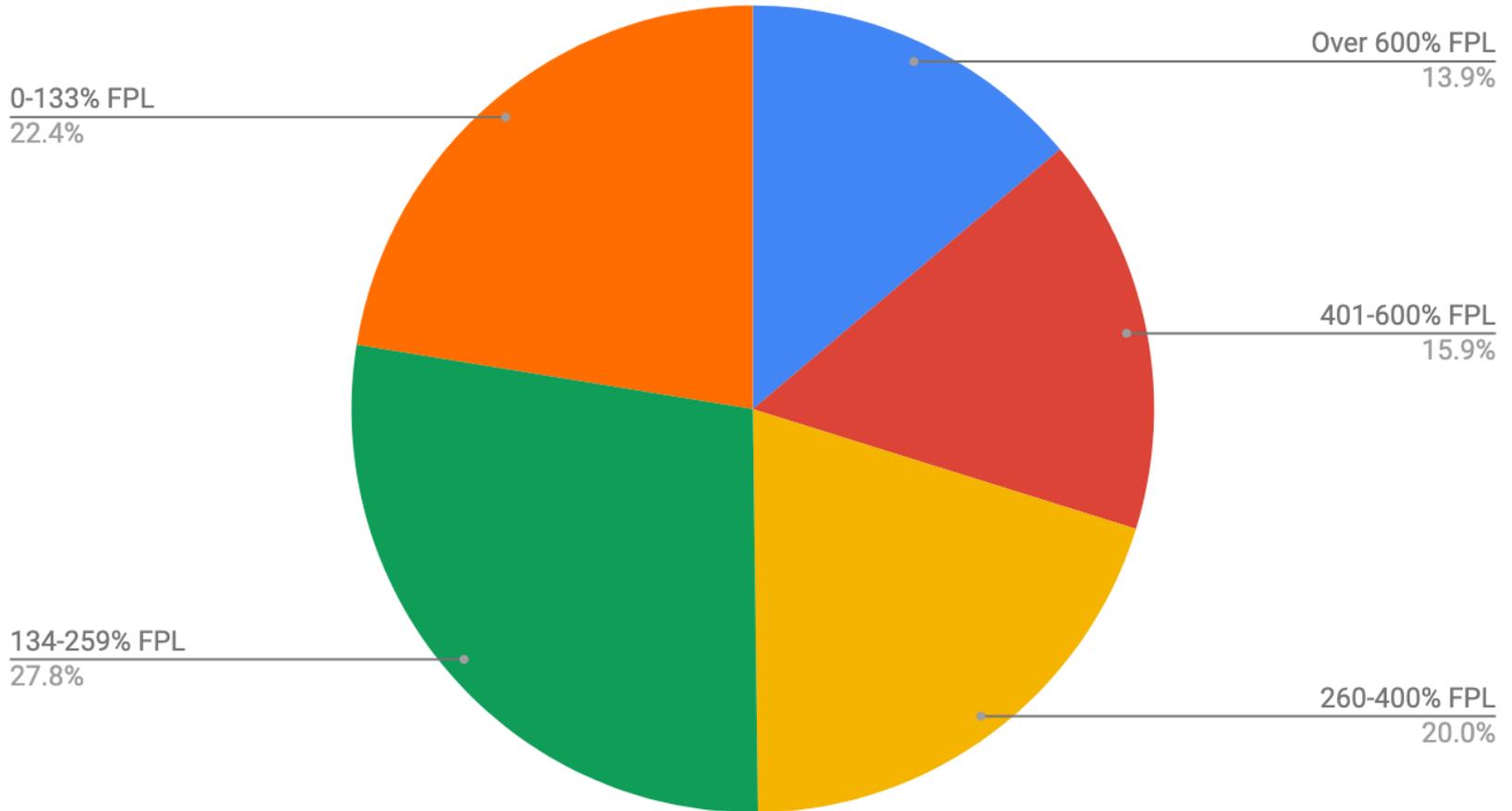
YOUNG 
INVINCIBLES

Colorado's "Young Invincibles" Have Highest Uninsured Rate

■ 2009 ■ 2011 ■ 2013 ■ 2015 ■ 2017



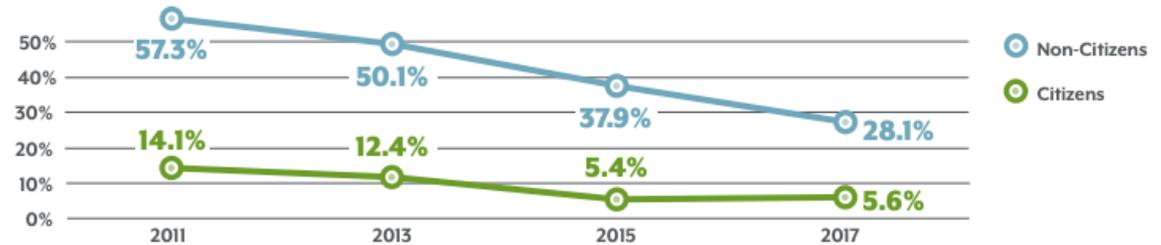
CO's Remaining Uninsured Young Adults by Income (ages 19-34), 2017



Eligibility & Access

- State wide
- Anyone who wants to buy in
- Focus on populations with the biggest barriers to affordability & access
 - Immigrants
 - Family glitch
 - Young adults

Uninsured Rate for Non-Citizens Dropping, But Disparities Remain

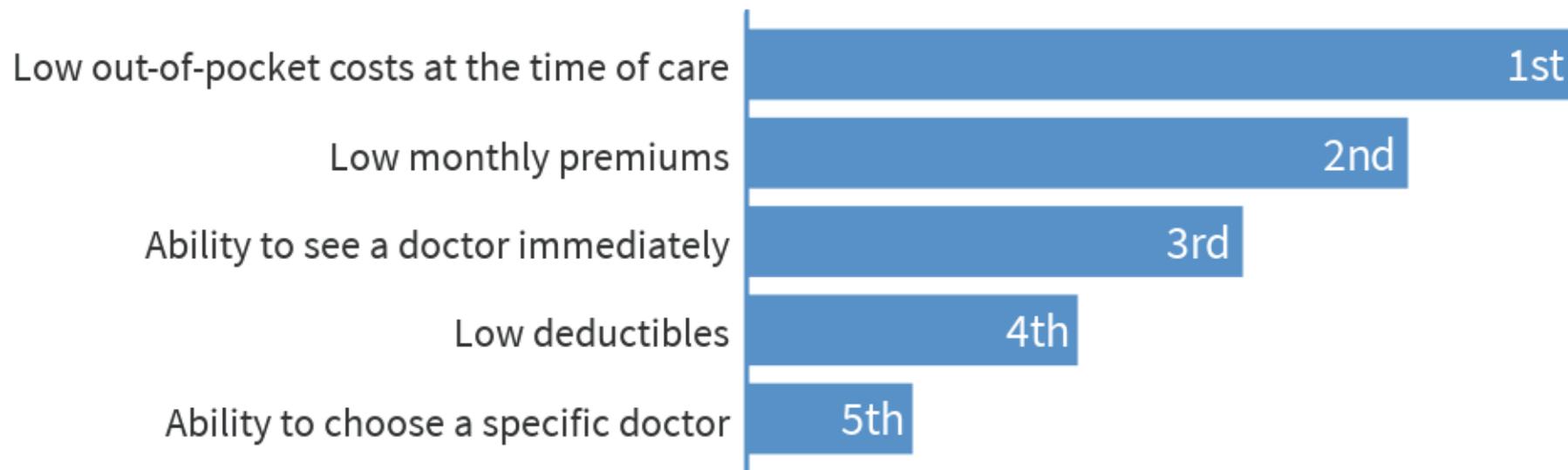


Affordability

- Total health care costs (premiums + OOP)

Total Health Services - Distribution of Expenses by Source of Payment: United States, 2016						
	Total Expenses (in Millions)	Out of Pocket	Private Insurance	Medicare	Medicaid	Other
All	1,617,531	200,950	609,285	461,997	188,782	156,517
<18 years old	158,393	19,784	78,835	159	48,530	11,085
18-34	184,491	29,134	96,867	4,652	33,399	20,439
35-64	692,595	88,606	366,461	79,333	84,374	73,821
65+	582,052	63,423	67,122	377,852	22,475	51,180

What's most important thing to you right now, assuming your health stays the same?



Affordability (*cont.*)

- Set rates to a percentage of Medicare (below commercial) to lower costs
- Sliding scale based on percent of income
 - Ex. $\leq 5\%$ of income for people $< 250\%$ of poverty

Affordability *(cont.)*

- Could lower premium affordability threshold as an incentive for certain populations to enroll
- **Example: Advancing Youth Enrollment (AYE) Act**
 - Enhances tax credits for people ages 18-34 to support broader market stabilization efforts
 - Reduces max. percent of income 18-30 yos pay by 2.5 percentage points, reduced by 0.5 percentage points each year for ages 31-34
 - Found to be a cost-effective policy option to expand coverage

Benefit Design

- Primary care & behavioral health care covered pre-deductible
- No coinsurance
- DOI consumer protections

Young adults also seek health services for different conditions than other age groups. Topping the list, 7.6 million young adults receive care for mental health conditions, costing \$12.5 billion annually. Medicaid covers less than a third of mental health expenses, with private insurance covering about 40 percent.

Plan Administration

- Plan details available on Connect for Health to allow for comparison shopping
- Offered in a way that allows undocumented immigrants to purchase the plan