

Kentucky HEALTH

What does it do, and what does it mean for rural Kentucky?

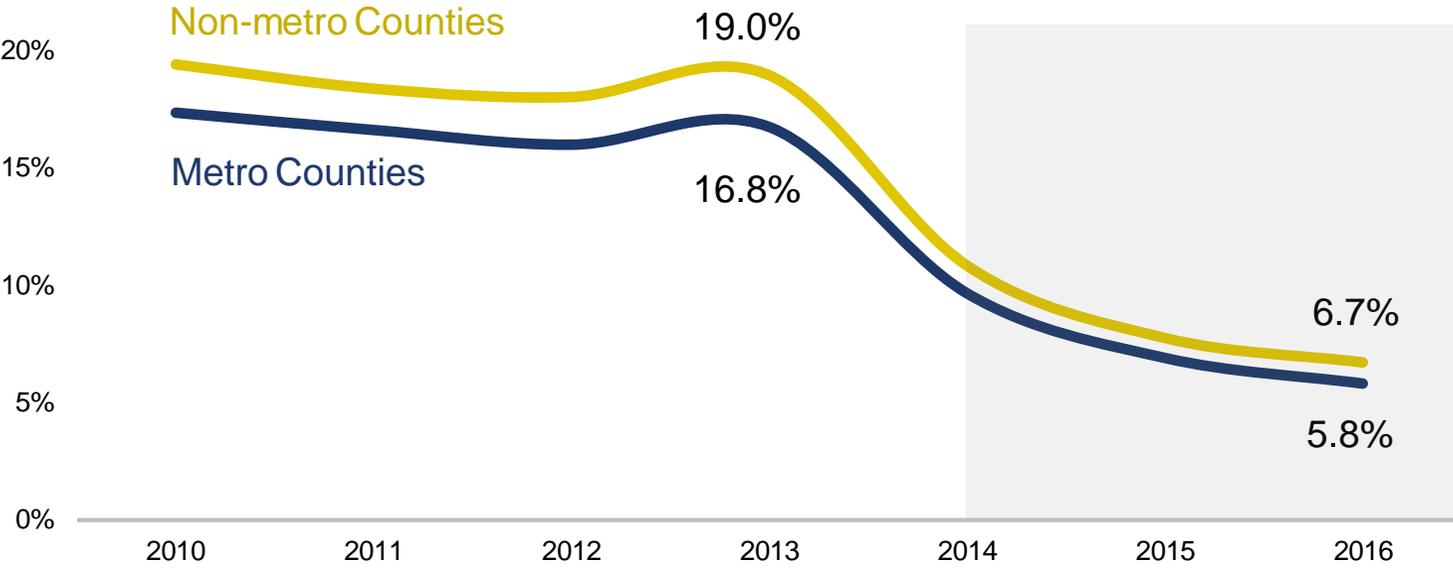


“The Kentucky Center for Economic Policy (KCEP) seeks to improve the quality of life for all Kentuckians through research, analysis and education on important policy issues facing the Commonwealth. KCEP produces research on timely issues; promotes public conversation about those issues through media and presentations; and advocates to decision makers on the need for policies that move all Kentuckians forward.”

Medicaid Expansion Has Contributed to a Large Decline in Uninsured

Kentucky's Rural and Metro Uninsured Rates Have Plummeted

Rate of uninsured for Metro and Non-Metro Areas in Kentucky 2010-2016. Gray section depicts Medicaid expansion in Kentucky.



Medicaid Enrollment:	
Traditional	911,200
Expansion	494,600
Total for KY	1,405,800

Source: KY CHFS data - February, 2018

Source: KCEP analysis of 2010-2016 Census Small Area Health Insurance Estimates and 2013 USDA metro and non-metro county designations.



Who Will Participate in Kentucky HEALTH?

Will Participate*

- ✓ Children
- ✓ Pregnant women
- ✓ Parents and caretakers (traditional and expansion eligible)
- ✓ Former foster care youth < age 26
- ✓ All Medicaid expansion enrollees

Will Not Participate

- ✗ Over age 65 or covered by Medicare
- ✗ Receiving SSI (Social Security Income)
- ✗ Living in a long-term care facility
- ✗ Currently in foster care or receiving subsidized adoption
- ✗ Participating in the Breast and Cervical Cancer Treatment Program
- ✗ Enrolled in 1915c Waivers



Requirements, benefits and penalties will fall on various populations differently.

Four Benefits Eliminated:

1. Dental coverage
2. Vision coverage
3. Retroactive coverage
4. Non Emergency Medical Transportation

Adds Methadone treatment and transportation, and smoking cessation counseling.

“MyRewards Account” – Members can accumulate credit in a healthy behaviors incentives account that can then be redeemed for specific *services*, such as a dental filling or eye exam. Members can also redeem credit for gym memberships.

Four New Ways to Lose Coverage:

1. Not actively re-enrolling within 90 days of the redetermination date
2. Not completing at least 80 hours/month of work, volunteer, study, or training activities
3. Missing two or more premium payments if over 100% FPL
-If under 100%FPL, members will pay co-pays of varying amounts
4. Not reporting a change in income or family size that makes the household ineligible for Medicaid



“On-ramps” – Completing a health or financial literacy course, and passing a quiz.

Premiums: pay three months up front.

Community Engagement: Get caught up on previous and current months’ requirement.

Premium Payments & Assistance

Federal Poverty Level	Household Income (2018)				Household Monthly Premium (up to 4% annual income)	
	Individuals		Family of Four		Minimum	Maximum
	Annual	Monthly	Annual	Monthly		
<25%	\$3,035	\$253	\$6,275	\$523	\$1	\$10
25 - 50%	\$6,070	\$506	\$12,550	\$1,046	\$4	\$20
51 - 100%	\$12,140	\$1,012	\$25,100	\$2,092	\$8	\$40
101 - 138%	\$16,753	\$1,396	\$34,638	\$2,887	\$15	\$55

Third Party Payments: If someone cannot pay their monthly premium, they may be able to get help from a local hospital, clinic, church, or other community organization. Assistance options will vary from county-to-county.

Medically Frail Designation

Automatic or Self-Attested:

- Diagnosed with HIV/AIDS
- Eligible for Social Security Disability Insurance (SSDI)
- Chronic homelessness
- First 12 months of refugee status
- Victim of domestic or interpersonal violence

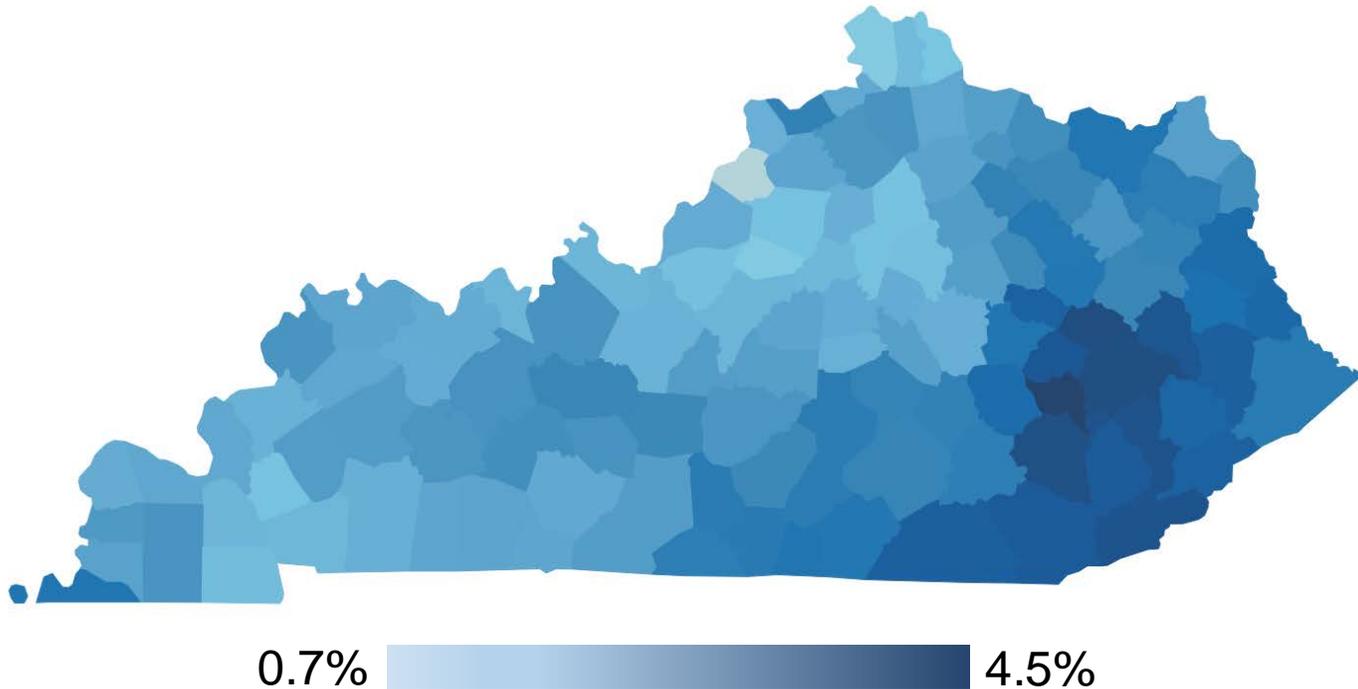
Determined by Provider or MCO:

- Disabling mental health diagnosis
- Chronic substance use disorder
- Serious and complex medical condition
- Significant impairment in ability to perform activities of daily living

Implications for Rural Kentucky

KentuckyHEALTH Estimated to Reduce Medicaid Enrollment by 97,000 Adults in 2023

Percent decline in Medicaid Enrollees as percent of county population.



Source: KCEP analysis of KentuckyHEALTH enrollment estimates and 2017 KY CHFS enrollment data.

- Rural Kentucky has been hit especially hard by the Recession, and there is still a lack of available jobs.
- The “unwelcome mat” affect could result in unintended consequences for rural residents, especially.
- A technology-dependent plan will be difficult in parts of KY with little to no internet access.
- Access to care is already difficult in rural Kentucky, without coverage it will get worse.
- Uncompensated care will rise, rural hospitals and clinics will struggle.
- Additional SUD treatment is helpful, but without coverage, some will be left behind.

Dustin Pugel
Policy Analyst
859-617-0213

@dpugel

dustin@kypolicy.org

www.kypolicy.org

