

Released: Dec. 3, 2014

## **How has the Affordable Care Act Affected Kansas?**

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Many reports have said the Affordable Care Act (ACA) has not treated Kansas well. In fact, lots of negative things have been said about the ACA. It may be too soon to evaluate the impact of this major legislation, as a lot of the negativity reflects a point of view that doesn't believe the government should be involved in expanding health insurance. All sides seem to be biased in evaluating the success of the ACA.

We can perhaps best judge the ACA by one of its major objectives: to decrease the number of uninsured. The data on the overall rate of Kansas' insured has been a bit confusing, but we do know that in Kansas more than 57,000 people were able to obtain insurance last year through the Health Insurance Marketplace.

Many of those people were previously uninsured, because insurance was too expensive for them. For the most part, these were working families with employers that did not offer affordable insurance. Others may have been insured previously, but they had policies that covered little and put them at high financial risk if they got sick. These people had to switch from those policies, which caused the huge stir about policy cancellations. Others were just too sick to afford the cost of insurance, which was always much higher for those with major illnesses.

The ACA changed this. No longer can anyone be denied insurance because of a pre-existing illness, and the rates are based solely on age, where you live and smoking status. No one can have his or her policy cancelled because of being too sick—a common occurrence before the ACA.

There are no annual nor lifetime maximums, which means that insurers have to keep paying if your need for care keeps generating bills. Finally, many people are seeing more affordable insurance because of the ACA.

According to the U.S. Department of Health and Human Services and the Kansas Health Institute, Kansas mirrors the national story that 80 percent of the families who purchased policies through the marketplace are receiving financial assistance to pay for the premiums. Some people are also receiving financial assistance to minimize the cost-sharing requirements in plans. More than 50 percent of those receiving assistance are paying less than \$50 a month for premiums.

Other evidence of more people being insured comes from higher enrollment in Kansas' Medicaid program, KanCare, and in other types of insurance outside of the marketplace. In Kansas, 30,000 people, mostly children, were able to secure insurance through KanCare. The Kansas Department of Health and Environment projects another 13,000 to be enrolled by July 2015.

A Commonwealth Report summarized in the New England Journal of Medicine details the numbers representing some of the ways Americans have become insured since the ACA. The report says almost 20 million Americans as of May 1, 2014 were insured, including 1 million young adults under age 26 who were on their parents' health insurance plans last year, 5 million in private markets, almost 8 million in marketplace plans, and 6 million in Medicaid in the 27 states and Washington D.C. that expanded that program.

If we measure success as decreasing the number of uninsured, the ACA appears to be meeting that goal. As importantly, no one can have a policy cancelled for being too sick. Policies can only be cancelled for non-payment of premiums.

People can purchase new policies if they leave a job, since no one can be denied that purchase. This opens the door for people changing jobs if they choose. All of this means that more Kansans can make better decisions about seeking appropriate health care in a timely fashion.

There is a large range of affordable policies available in all counties, especially if you are eligible for a tax subsidy. If you are not currently insured, or you need to find a policy again for this coming year, you can likely find options to fit your needs and budget in the Kansas Health Insurance Marketplace. There are five insurance companies offering 64 policies statewide, though there may be fewer policies offered in your own county.

The marketplace is open for you to view those plans and decide what is best for your family from now until Feb. 15. If you enroll by Dec. 15, your plan will start Jan 1. Go to [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596 for assistance. As another option in Kansas, a private market for health insurance still exists, and you can discuss with an insurance agent your options there.

To learn more about health insurance reform, you can visit my blog at <https://blogs.ksre.ksu.edu/issuesinhealthreform/>.

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