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CC: Johanna Fabian-Marks, Director, MHBE Policy and Plan Management; Nicole Edge, MHBE Program Manager, Plan Management

From: Elizabeth Leo, Partner Data Specialist, MHBE Policy and Plan Management

Date: 2/21/20

Re: Analysis of remaining QHP-eligible uninsured persons after OEP 6 (Plan Year 2019)

Please find attached the analysis of the estimated number of remaining uninsured Marylanders that could be eligible to enroll in health coverage (either a Qualified Health Plan [QHP] or Medicaid) on the Maryland Health Benefit Exchange (HBX). This population will be referred to as “HBX-eligible uninsured”. This report was modeled on a similar analysis completed by the State Health Access Data Assistance Center (SHADAC) but updated to also include a breakdown by age group and subsidy eligibility. The total number of remaining HBX-eligible uninsured persons was calculated using an adjusted total from my previous analysis of uninsured Marylanders (data sourced from the American Community Survey (ACS) 5-year 2013-2017 census estimates and IRS sourced individual responsibility payments for 2016), which used the 5-year 2013-2017 ACS data on citizenship to estimate unlawfully present migrants and employer-based offers of coverage¹.

Summary Breakdown:

- Estimated 245,166 Marylanders between 0 and 64 years of age remain uninsured and are eligible to enroll in a QHP or Medicaid.
- Of that total, 188,710 uninsured Marylanders could qualify for no- or low-cost coverage due to eligibility for Medicaid or Advanced Premium Tax Credits (APTC).
- These totals consider whether the geographic area is rural or urban: rural areas are more population stable and so we can confidently state that the uninsured rate is lessened by HBX enrollment.
- These totals also factor out persons with offers of employer-based coverage and those who are unlawfully present migrants (and would therefore be ineligible for a QHP or Medicaid).
- I made a web mapping application that shows the geographic distributions:
<https://arcg.is/1zPiHf>

Methodology:

A report with the enrollment data from Open Enrollment Period 6 (OEP 6; Plan Year 2019) was requested from the HBX database administrator that contained information about the age and subsidy status (APTC/No APTC) of those who enrolled during that period. This information was summarized by ZIP code using a pivot table in Excel and used to generate the table below. In order to more accurately depict the remaining uninsured totals within each category, adjustments were made to the data from the ACS and the MD HBX enrollment.

¹ Please see the previous uninsured analysis at [this link](#) for more details regarding methodology for adjusted totals.

1. The “Adjusted Total Uninsured” (previously adjusted for unlawfully present migrants and those with employer-based offers of coverage) was further adjusted by population growth rates obtained from the State of Maryland Department of Planning, State Data Center² estimates for population growth by county for 2017 to 2018 (the most recent estimations).
2. The State Data Center also provided ACS data files detailing the Rural or Urban designation of each ZIP code, which was recorded in the “Rural/Urban Final” column after being cross-referenced to the information available from the Maryland Rural Council³ and the delineations created using the Missouri Census Data Center Geographic Correspondence tool⁴.
3. The “Remaining Uninsured” was then calculated by subtracting the enrollment in 2019 from the “Population Change Adjusted Total Uninsured” only in RURAL designated ZIP codes.
 - a. This assumes that enrollment has an outsized effect on Uninsured rates in Rural areas since Rural areas have relatively static populations.
4. These adjustments were repeated for each age group and subsidy eligibility subgroup, adjusting for population growth and then subtracting enrollment from 2019.
 - a. Proportionality was used to adjust the subgroupings for unlawfully present migrants and offers of employer-based coverage, since the citizenship data is not available by age and income at the ZIP code level. Each subgrouping point estimate (for example, “Children under 19 who are potentially eligible for subsidized QHP in 21234”) was divided by the total number of uninsured in that ZIP code prior to adjustment. This proportion was then multiplied by the adjusted total for the ZIP code and the result was used for the enrollment effect calculation.

The eligibility categories that were identified as most relevant to MHBE’s mission were “Children under 19 who are potentially eligible for subsidized QHP” (0-19 years, <138 to 399% of FPL), “Non-elderly adults who are potentially eligible for subsidized QHP” (19-64 years, <138% to 399% of FPL), and “Remaining Children and non-elderly adults, unsubsidized QHP eligible” (0-64 years, >400% of FPL). Once the ZIP code table was complete, the results were aggregated by county to create the County Table. Lastly, these data were exported to plain text (.txt) files and imported into ArcGIS Pro Desktop in order to create new web layers that were used to generate a comparison web map showing the original uninsured estimates and the remaining uninsured estimates (available at this URL: <https://arcg.is/11Sb0K>).

Results and Conclusions:

Table 1 displays the total number of remaining uninsured in each county by eligibility category. The American Community Survey collects health insurance status information on all forms of insurance (including Medicaid) so we can assume that most of those without insurance with incomes below the Medicaid threshold either do not qualify for Medicaid or have not applied for assistance. Regardless, these individuals would still be processed through the HBX either by

² https://planning.maryland.gov/MSDC/Pages/pop_estimate/popest_cnty.aspx

³ <https://rural.maryland.gov/the-rural-maryland-council/>

⁴ <http://mcdc.missouri.edu/applications/geocorr2014.html>



enrolling into a QHP or being directed to apply for Medicaid. It can be noted that enrollment does not have as large an effect on the remaining uninsured as might be expected; this is due to how the enrollment adjustments were applied only to ZIP codes classified as “Rural”. While it is true that enrollments in Urban designated ZIP codes could decrease the number of uninsured persons in that ZIP code, Urban areas also have much more population flux and it is therefore difficult to say with authority that enrollment would reduce the net number of uninsured. It is the opinion of the Policy and Plan Management department that this more conservative approach to calculating the remaining uninsured yields a more accurate estimation of the true uninsured population, in addition to the other adjustments already completed for population growth, those ineligible for QHP (unlawfully present migrants or those with employer-based offers of coverage), and precision adjustments that removed ZIP codes with high relative standard error rates or less than 50 uninsured persons total across all age/income categories.

Overall, there are an **estimated 245,166 Marylanders** between ages 0 to 64 years of age are eligible for Medicaid or QHPs that we should target outreach efforts toward. None of the adjustments performed changed the basic geographic distribution patterns of the uninsured population, meaning the highest-need ZIP codes remain in the following counties: Prince George’s, Montgomery, Baltimore, Baltimore City, and Anne Arundel. Table 2 shows all the ZIP codes with more than 1,000 remaining uninsured persons across all the previously identified eligibility categories. Within these ZIP codes, most of the uninsured population fall into the category of “Non-elderly adult who is potentially eligible for subsidized QHP”. A web app that is a compilation of the work completed around the uninsured population to date has been created and can be accessed at the following URL: <https://arcg.is/1zPiHf>. This web app includes the original Uninsured Analysis, updated this year with the most recent ACS and IRS data, the Remaining Uninsured vs Original Estimates comparison map, and two overlay maps created to show clustering of uninsured with Economic Opportunity Zones and Uncompensated Care at hospitals. These web mapping apps should enable a more focused and directed marketing effort that will outreach to the populations most in need throughout Maryland.

Table 1: 2020 remaining HBX-eligible uninsured by county across eligibility subgroupings

County	Adjusted Total Uninsured, 2019 ⁵	Enrollment QHP 2019	Remaining HBX-Eligible Uninsured	Remaining Children under 19, potentially eligible for Medicaid or subsidized QHP	Remaining non-elderly adults, potentially Medicaid eligible	Remaining non-elderly adults, subsidized QHP eligible	Remaining Children and non-elderly adults, unsubsidized QHP eligible
Prince Georges	52,317	21,373	51,977	4,932	10,990	23,906	12,150
Montgomery	42,639	38,122	42,639	3,414	9,370	20,039	9,816
Baltimore	32,449	16,801	32,352	3,639	7,390	14,876	6,448
Baltimore City	34,181	11,135	34,181	3,505	11,280	13,751	5,645
Anne Arundel	18,425	10,796	18,198	1,734	3,491	7,267	5,706
Howard	9,163	8,141	8,890	909	1,626	3,336	3,019
Frederick	7,899	4,748	7,899	810	1,605	3,606	1,878
Washington	7,202	3,201	7,036	930	1,701	3,121	1,285
Harford	7,402	4,235	7,021	802	1,705	2,695	1,819
Wicomico	4,832	2,255	4,832	521	1,347	2,043	922
Saint Mary's	5,032	1,601	3,707	992	414	1,252	1,048
Charles	4,072	1,823	4,072	483	698	1,532	1,359
Carroll	4,756	2,884	4,487	465	722	2,068	1,231
Cecil	3,603	1,807	3,236	322	976	1,283	654
Calvert	3,782	1,196	2,878	510	767	771	830
Worcester	3,292	2,215	3,000	318	823	945	915
Allegany	2,471	1,029	2,471	309	830	1,047	286
Caroline	2,514	915	1,458	9	626	511	312
Talbot	989	779	989	61	284	453	191
Garrett	1,279	645	395	89	128	-18	196
Queen Anne's	1,193	884	773	196	27	341	209
Dorchester	1,130	602	916	19	183	511	204
Somerset	1,061	436	1,061	65	283	556	157
Kent	790	392	697	17	235	267	177
Total	252,474	138,015	245,166	25,049	57,503	106,158	56,456

⁵ Total uninsured adjusted to remove unlawfully present migrants and those with employer-based offers of coverage.



Table 2: All ZIP codes with more than 1,000 total remaining uninsured persons across all eligibility categories.

ZIP code	County	Remaining Uninsured	Remaining Children under 19, potentially eligible for Medicaid or subsidized QHP	Remaining non-elderly adults, potentially Medicaid eligible	Remaining non-elderly adults, subsidized QHP eligible	Remaining Children and non-elderly adults, unsubsidized QHP eligible
20783	Prince Georges	5,107	325	1,312	2,971	499
20906	Montgomery	4,154	341	1,081	1,959	773
20902	Montgomery	3,670	370	807	1,865	627
21224	Baltimore City	3,644	599	1,073	1,477	495
21215	Baltimore City	3,619	367	1,260	1,284	708
21740	Washington	3,400	319	1,058	1,500	524
20904	Montgomery	3,248	160	877	1,638	572
21222	Baltimore	3,103	383	982	1,239	498
21234	Baltimore	2,983	219	658	1,491	615
20744	Prince Georges	2,884	353	677	1,092	763
20877	Montgomery	2,836	211	821	1,474	330
20706	Prince Georges	2,766	464	581	1,310	411
20743	Prince Georges	2,712	259	680	1,220	553
21221	Baltimore	2,664	268	534	1,298	565
21061	Anne Arundel	2,653	319	479	1,493	362
21229	Baltimore City	2,606	266	716	1,321	303
20784	Prince Georges	2,516	270	499	1,181	565
20874	Montgomery	2,501	327	529	1,122	523
20782	Prince Georges	2,472	199	631	1,293	350
20785	Prince Georges	2,395	268	546	1,012	568
21207	Baltimore	2,384	253	571	1,228	332
21117	Baltimore	2,327	299	445	1,236	347
20745	Prince Georges	2,324	262	541	1,215	306
20748	Prince Georges	2,317	159	396	834	928

21220	Baltimore	2,290	241	470	1,019	560
21218	Baltimore City	2,207	122	864	915	305
21206	Baltimore City	2,198	176	668	795	559
21217	Baltimore City	2,194	288	778	948	180
21122	Anne Arundel	2,177	204	374	699	900
20747	Prince Georges	2,156	111	403	1,005	637
20737	Prince Georges	2,154	187	500	1,172	295
20903	Montgomery	2,116	169	588	1,150	209
21225	Baltimore City	2,085	232	703	853	297
20901	Montgomery	2,072	187	464	1,159	262
21804	Wicomico	1,991	233	607	852	299
21921	Cecil	1,938	205	611	806	316
21502	Allegany	1,910	163	680	785	282
21244	Baltimore	1,909	341	404	933	231
20886	Montgomery	1,871	185	415	945	327
20774	Prince Georges	1,871	167	286	662	757
21237	Baltimore	1,824	434	306	781	302
21228	Baltimore	1,805	137	371	855	443
21216	Baltimore City	1,800	264	581	718	237
21227	Baltimore	1,797	161	470	892	275
21213	Baltimore City	1,757	198	729	579	251
20723	Howard	1,713	131	264	610	708
20746	Prince Georges	1,712	113	270	917	413
20705	Prince Georges	1,682	182	295	704	500
20735	Prince Georges	1,681	212	320	435	714
20772	Prince Georges	1,669	137	281	602	649
21702	Frederick	1,647	217	177	995	258
21136	Baltimore	1,642	193	423	689	337
20770	Prince Georges	1,637	145	310	823	360
21223	Baltimore City	1,624	164	556	726	179
21703	Frederick	1,609	239	308	802	261

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21801	Wicomico	1,590	178	317	712	383
20708	Prince Georges	1,585	157	488	688	251
21060	Anne Arundel	1,550	183	192	901	275
21742	Washington	1,547	153	348	705	341
20912	Montgomery	1,532	100	423	743	266
20850	Montgomery	1,521	98	237	726	460
20707	Prince Georges	1,512	134	281	794	302
20878	Montgomery	1,483	227	257	706	293
20740	Prince Georges	1,453	113	472	693	174
21230	Baltimore City	1,407	71	400	685	251
21144	Anne Arundel	1,402	228	316	431	427
20853	Montgomery	1,377	79	288	683	327
20879	Montgomery	1,360	59	239	702	359
21212	Baltimore City	1,330	186	419	469	256
20910	Montgomery	1,330	14	403	424	489
21403	Anne Arundel	1,323	116	314	613	281
21701	Frederick	1,314	105	305	602	302
21236	Baltimore	1,227	121	274	477	355
21044	Howard	1,216	30	202	739	244
21239	Baltimore City	1,209	54	309	657	189
20876	Montgomery	1,179	85	195	698	201
20852	Montgomery	1,164	160	231	428	345
21811	Worcester	1,164	120	285	374	385
21030	Baltimore	1,150	82	353	494	221
21205	Baltimore City	1,138	198	282	477	180
21075	Howard	1,127	170	304	326	327
21133	Baltimore	1,120	77	204	549	290
21040	Harford	1,093	159	305	423	207
21157	Carroll	1,092	193	296	413	190
21208	Baltimore	1,083	207	153	599	124
21001	Harford	1,045	32	315	549	150

20851	Montgomery	1,036	99	326	550	61
20657	Calvert	1,027	148	230	465	185
21113	Anne Arundel	1,019	95	326	275	322
Total		173,729	17,632	42,519	79,349	34,229

