Arkansas Insurance Department

Affordable Care Act Uninsured Segments- FFM & Expanded Medicaid

(Estimates & Details for

Arkansas using 2018 US Census SAHIE data)

Version2.0

Arkansas Insurance Department

This document attempts to explain how the Arkansas Department of Insurance uses US Census SAHIE data to arrive at the estimate of uninsured in the Expanded Medicaid segment and in the above 138% FPL (Federally Facilitated Marketplace segment). Note though that the US Census data contains undocumented population not eligible for the Federally Facilitated Marketplace.

Data Source:

1) US Census, *2008 - 2018 Small Area Health Insurance Estimates (SAHIE) using the American Community Survey (ACS)* (https://www.census.gov/data/datasets/time-series/demo/sahie/estimates-acs.html) for ***non-elderly uninsured*** estimates for
    a. All incomes, all ages
    b. At or below 138% Federal Poverty Level (FPL), all ages
    c. At or below 138% FPL, under 19 years of age
    d. At or below 200% FPL, under 19 years of age

Calculation Methodology:

The calulation methodology for arriving at the total uninsured count is explained using Benton county as an example.

Calculations:

Table 1 below steps through the calculations. Data elements are categorized as either "Sourced" or "Derived".

It may be helpful to refer to Figure 1 to understand the logic behind data elements A through G in Table 1 below.
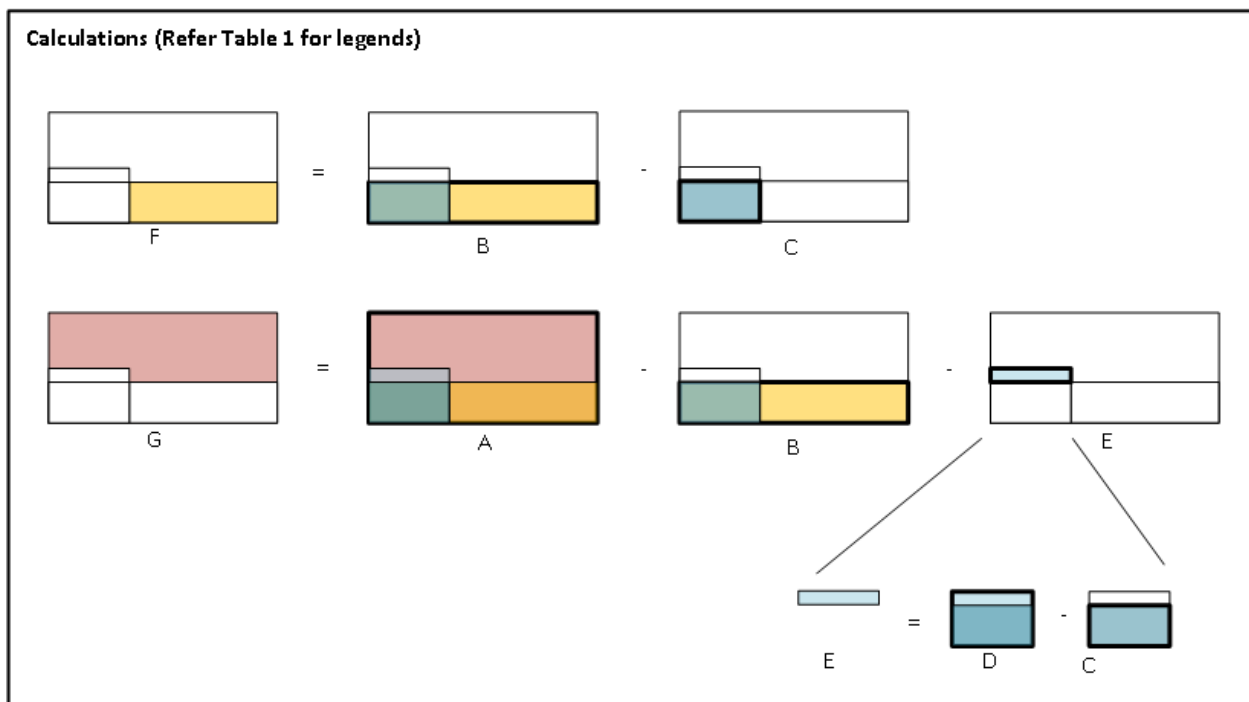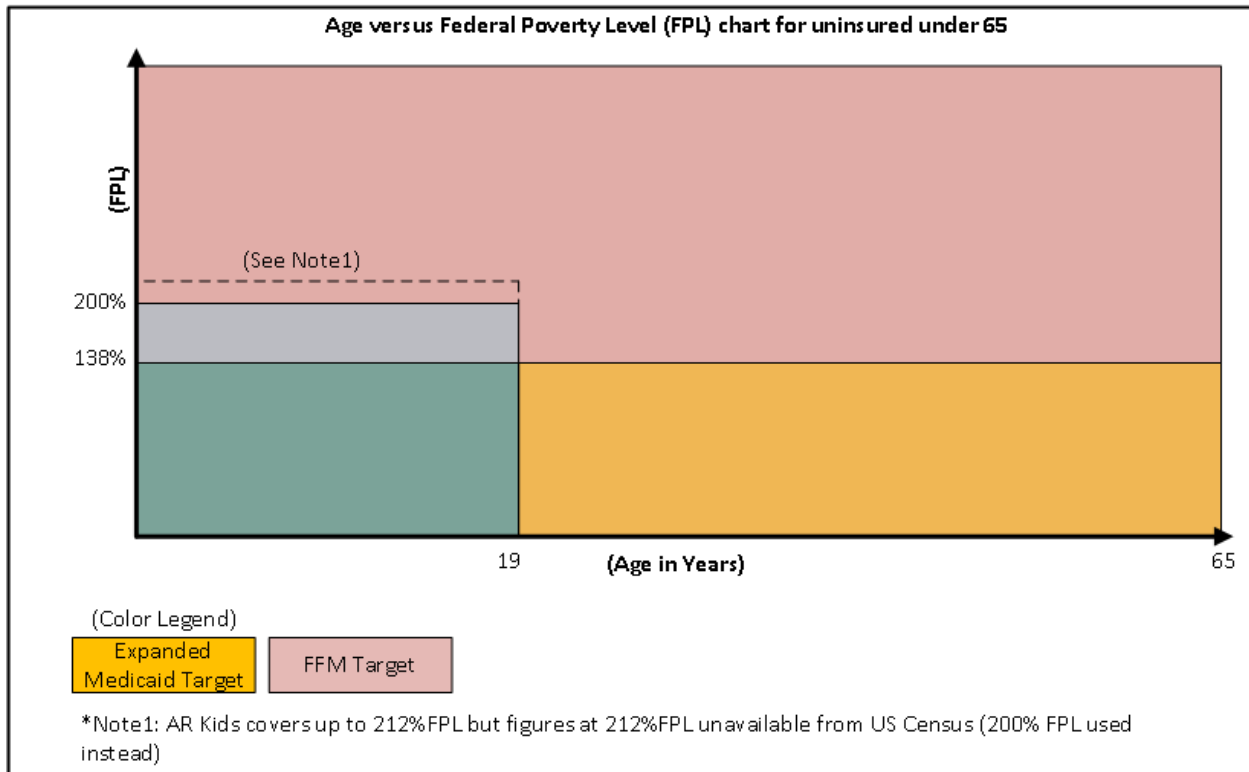
Table 1

Data Element	Description	Data	Data type	Data Source
A	Uninsured (Under 65, all incomes)	23,281	Sourced	2016 SAHIE Data
B	Uninsured (Under 65, <= 138%FPL)	7,215	Sourced	2016 SAHIE Data
C	Uninsured (Under 19, <=138% FPL)	1,275	Sourced	2016 SAHIE Data
D	Uninsured (Under 19, <=200% FPL)	2,156	Sourced	2016 SAHIE Data
E	Uninsured (Under 19, between 138 and 200%FPL)	881	Derived	Calculated as (D-C)
F	Uninsured Medicaid Expansion population	5,940	Derived	Calculated as (B-C)
G	Uninsured Marketplace Population	15,185	Derived	Calculated as (A-B-E)

Figure 1: Age versus coverage Segment.

Age versus Federal Poverty Level (FPL) chart for uninsured under 65

(FPL)

(See Note1)

200%

138%

19   (Age in Years)   65

(Color Legend)

Expanded Medicaid Target

FFM Target

*Note1: AR Kids covers up to 212% FPL but figures at 212% FPL unavailable from US Census (200% FPL used instead)

Calculations (Refer Table 1 for legends)

F = B - C

G = A - B - E

E = D - C

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Data source and accuracy:

Data source 1 uses sampling methods and therefore have margin of errors.

The SAHIE data primary comes from the ACS survey. The SAHIE website states "The ACS health insurance question asks respondents whether they are currently covered at the time of interview, based on interviews conducted throughout the year. Respondents are considered insured if they are covered by any type of health insurance coverage, and they are considered uninsured if they are not covered by any type of health insurance".

Since the survey continues throughout the year, some respondents insured later in the year before being interviewed may have stated they do not have insurance. This could be a source of some degree of inaccuracy.

Uninsured Estimates & Details on ACA Segments for Arkansas

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Explainer Data Element	A	B	C	D	E	F	G
Totals	233,441	90,951	12,021	18,264	6,243	78,930	136,247
Arkansas	1,234	483	65	104	39	418	712
Ashley	1,508	635	82	120	38	553	835
Baxter	2,511	869	110	173	63	759	1,579
Benton	23,281	7,215	1,275	2,156	881	5,940	15,185
Boone	2,610	944	114	184	70	830	1,596
Bradley	992	485	73	96	23	412	484
Calhoun	325	122	16	24	8	106	195
Carroll	2,740	1,088	166	235	69	922	1,583
Chicot	682	331	48	66	18	283	333
Clark	1,361	617	83	110	27	534	717
Clay	1,110	439	57	87	30	382	641
Cleburne	1,712	606	78	116	38	528	1,068
Cleveland	488	184	31	45	14	153	290
Columbia	1,707	767	87	125	38	680	902
Conway	1,401	541	76	113	37	465	823
Craighead	8,484	3,408	514	741	227	2,894	4,849
Crawford	5,259	1,979	285	430	145	1,694	3,135
Crittenden	3,363	1,345	178	265	87	1,167	1,931
Cross	1,202	483	58	88	30	425	689
Dallas	400	161	19	28	9	142	230
Desha	930	463	66	94	28	397	439

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Drew	1,163	498	59	87	28	439	637
Faulkner	8,461	3,443	434	633	199	3,009	4,819
Franklin	1,405	587	67	100	33	520	785
Fulton	825	361	60	80	20	301	444
Garland	7,697	3,249	371	525	154	2,878	4,294
Grant	1,001	375	60	89	29	315	597
Greene	2,708	987	126	193	67	861	1,654
Hempstead	1,909	860	135	189	54	725	995
Hot Spring	2,040	779	81	129	48	698	1,213
Howard	1,268	573	91	129	38	482	657
Independence	2,789	1,118	158	227	69	960	1,602
Izard	1,030	416	61	89	28	355	586
Jackson	988	434	59	87	28	375	526
Jefferson	3,913	1,678	221	308	87	1,457	2,148
Johnson	2,816	1,295	148	210	62	1,147	1,459
Lafayette	529	220	28	41	13	192	296
Lawrence	1,053	427	61	91	30	366	596
Lee	469	230	26	39	13	204	226
Lincoln	764	318	42	65	23	276	423
Little River	855	350	41	63	22	309	483
Logan	1,622	657	77	112	35	580	930
Lonoke	4,862	1,477	215	363	148	1,262	3,237
Madison	1,738	694	102	153	51	592	993

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Marion	1,197	510	74	106	32	436	655
Miller	2,995	1,169	138	202	64	1,031	1,762
Mississippi	2,694	1,209	164	239	75	1,045	1,410
Monroe	450	208	23	35	12	185	230
Montgomery	832	334	42	62	20	292	478
Nevada	514	228	26	41	15	202	271
Newton	512	213	33	45	12	180	287
Ouachita	1,494	666	80	113	33	586	795
Perry	687	263	55	76	21	208	403
Phillips	1,166	585	72	97	25	513	556
Pike	1,092	466	69	96	27	397	599
Poinsett	1,728	690	84	127	43	606	995
Polk	1,862	855	107	154	47	748	960
Pope	5,362	2,276	244	372	128	2,032	2,958
Prairie	585	220	30	48	18	190	347
Pulaski	27,061	10,191	1,292	1,878	586	8,899	16,284
Randolph	1,381	580	77	113	36	503	765
St. Francis	1,473	697	74	105	31	623	745
Saline	7,021	1,875	259	458	199	1,616	4,947
Scott	968	405	54	82	28	351	535
Searcy	597	271	38	53	15	233	311
Sebastian	13,952	5,743	577	897	320	5,166	7,889
Sevier	2,457	1,055	146	212	66	909	1,336

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Sharp	1,343	622	72	102	30	550	691
Stone	1,132	497	65	95	30	432	605
Union	2,885	1,114	138	234	96	976	1,675
Van Buren	1,181	484	72	102	30	412	667
Washington	25,090	9,980	1,271	2,046	775	8,709	14,335
White	5,986	2,235	253	409	156	1,982	3,595
Woodruff	449	203	27	40	13	176	233
Yell	2,090	916	161	223	62	755	1,112