

EBNE Estimates

Eligible But Not Enrolled



Existing Analysis

- Maps
 - [Legislative maps](#)
 - To come: county maps
- Two types of EBNE by zip code
 - Uninsured
 - Off-Exchange
- Demographic slices (for each of the above, or total) by zip code
 - Age
 - FPL
 - Citizenship
 - Small Business Employees
 - Language
 - Race-Ethnicity

Two Types of “EBNE”

1. Uninsured EBNE = eligible for APTC, but uninsured
2. Off-Exchange EBNE = eligible for APTC, but enrolled off-exchange

EBNE Rate

$$\text{EBNE Rate} = \frac{\text{Not Enrolled}}{\text{Not Enrolled} + \text{Enrolled}}$$

- Not Enrolled = estimates from survey data
- Enrolled = 2023 C4HCO FA Enrollments

2022 to 2024

Population	2022 EBNE Rate	2024 EBNE Rate
Uninsured EBNE	59.8%	59.9%
Off-Exchange EBNE	58.3%	58.3%

Total EBNE Summary

Eligible but Not Enrolled Estimates by Age Group, 2024

Age Group	EBNE (Number)	EBNE Rate
Ages 0-17	47,564	83%
Ages 18-25	45,268	73%
Ages 26-34	76,725	65%
Ages 35-44	70,717	63%
Ages 45-54	59,738	55%
Ages 55-64	59,493	38%

Eligible but Not Enrolled Estimates by Income Group, 2024*

Income Group	EBNE (Number)	EBNE Rate
0-99% FPL	2,684	31%
100-150% FPL	13,825	35%
151-200% FPL	37,035	40%
201-250% FPL	38,958	48%
251-300% FPL	37,722	44%
301-350% FPL	30,945	51%
351-400% FPL	27,624	57%
401%+ FPL	164,757	82%

*Eligibility is estimated based on citizenship and income > Medicaid eligibility. Due to the ARP, no “ceiling” is assumed for income eligibility, but not all individuals above 400% FPL may actually be eligible for APTC.

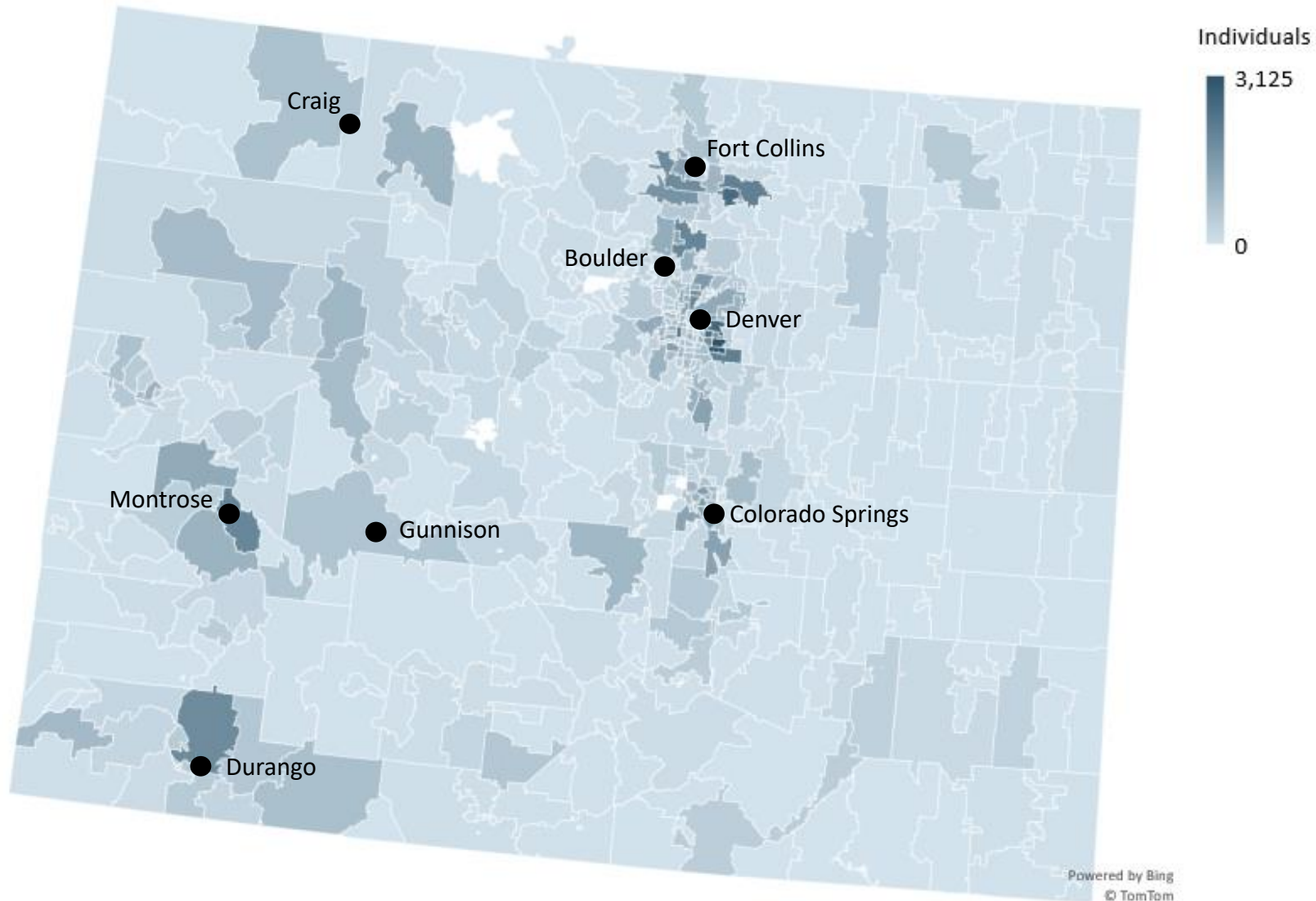


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Uninsured EBNE

- Total Uninsured EBNE
- By Language
- By Race/Ethnicity

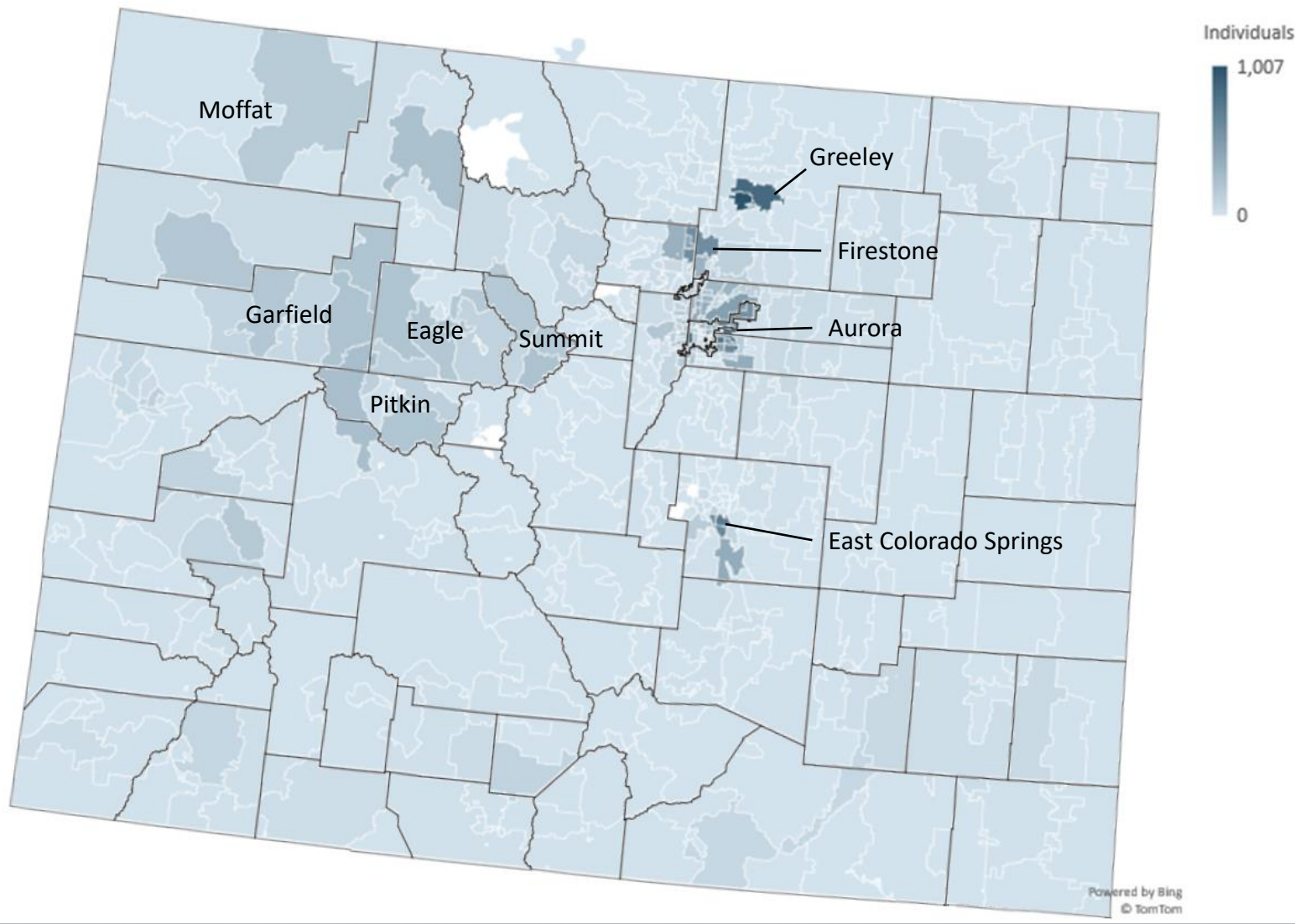
Uninsured EBNE



Discussion:

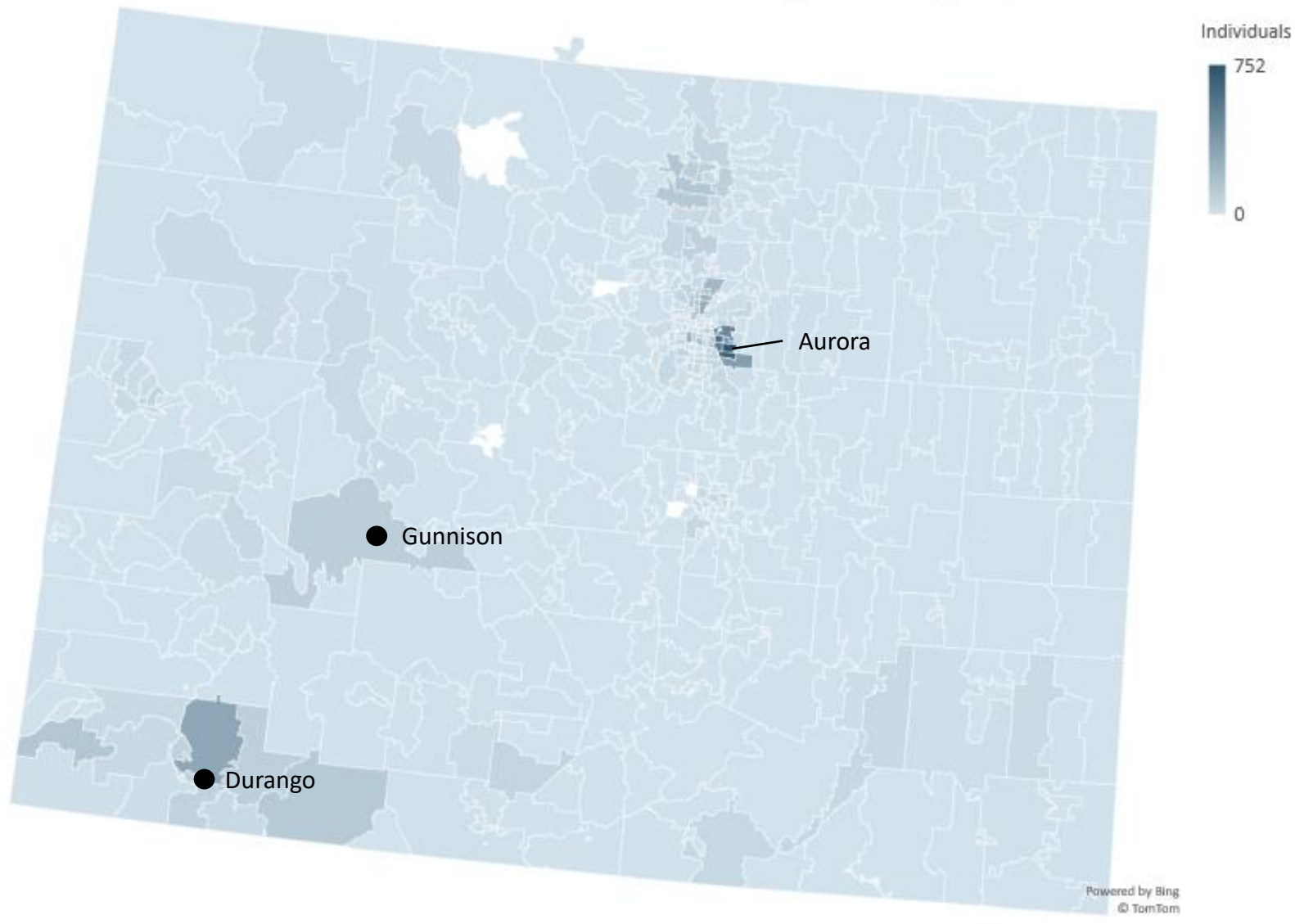
- What questions do you have?
- What merits further analysis?
- Any community based organizations or outreach targets you would recommend we connect with?
- Any prospective assistance sites or referral partners in these areas you would recommend we connect with?

Uninsured EBNE: Spanish Speaking

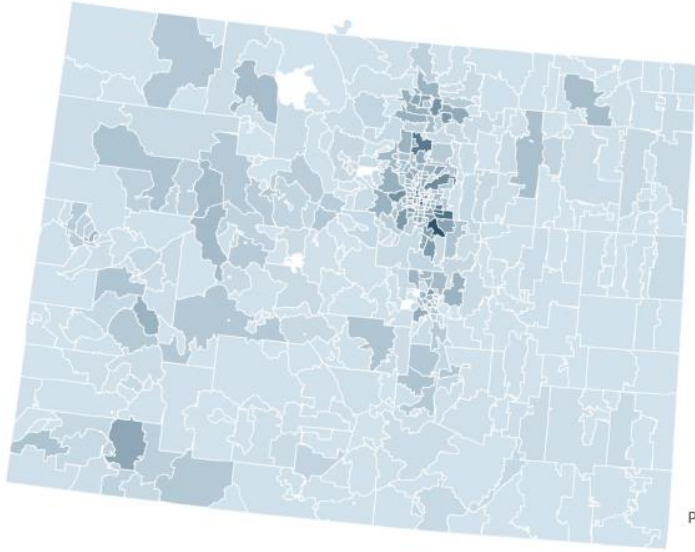


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Uninsured EBNE: Other Non-English Language

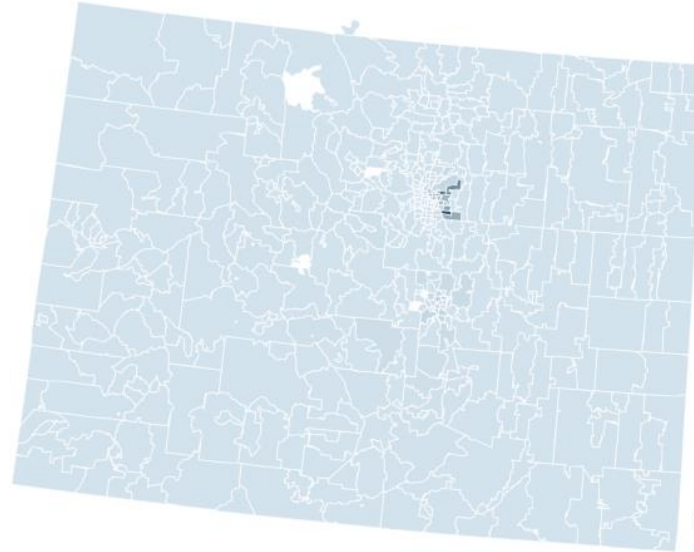


Non-Hispanic White



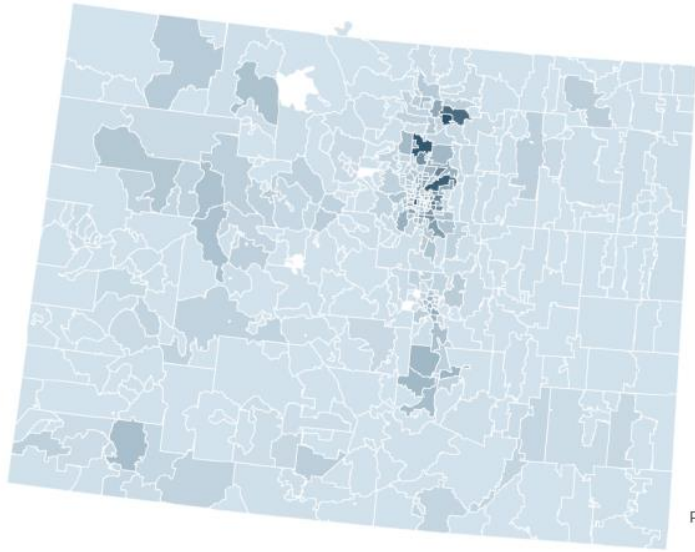
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Non-Hispanic Black



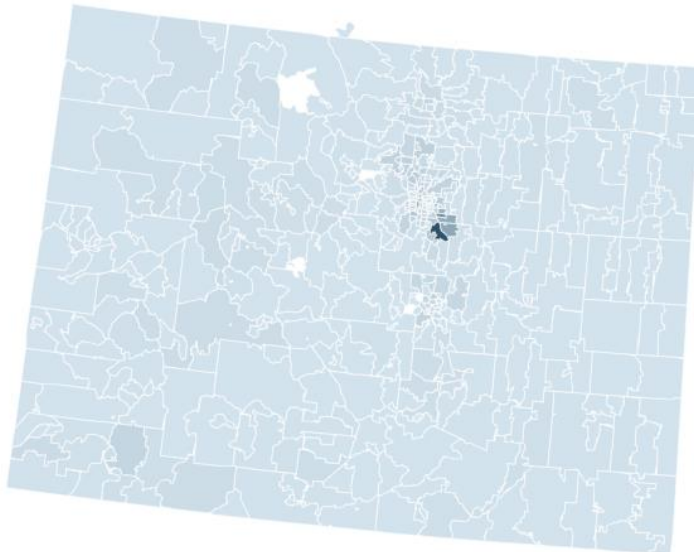
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Hispanic



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Other



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Uninsured EBNE: Race/Ethnicity

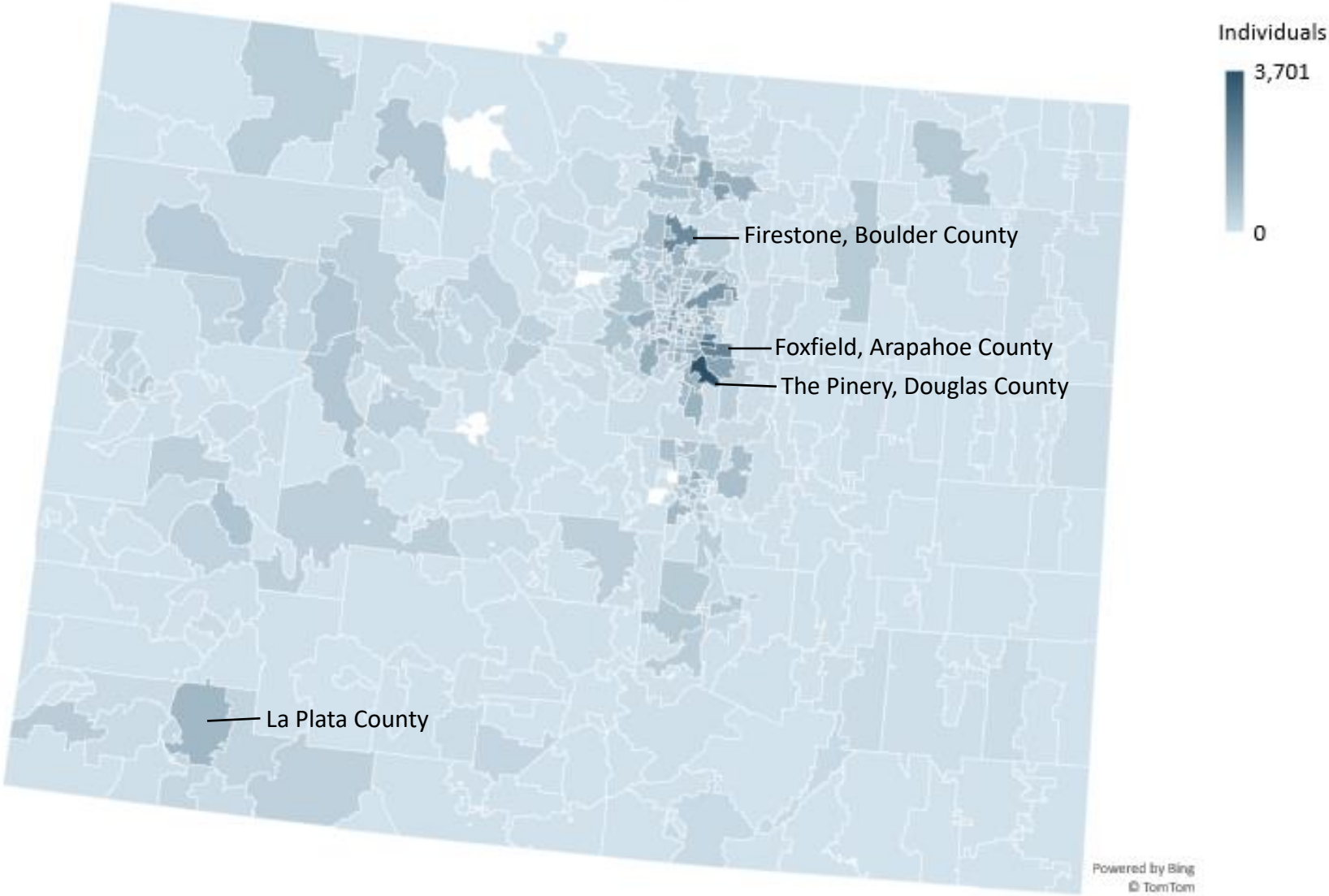


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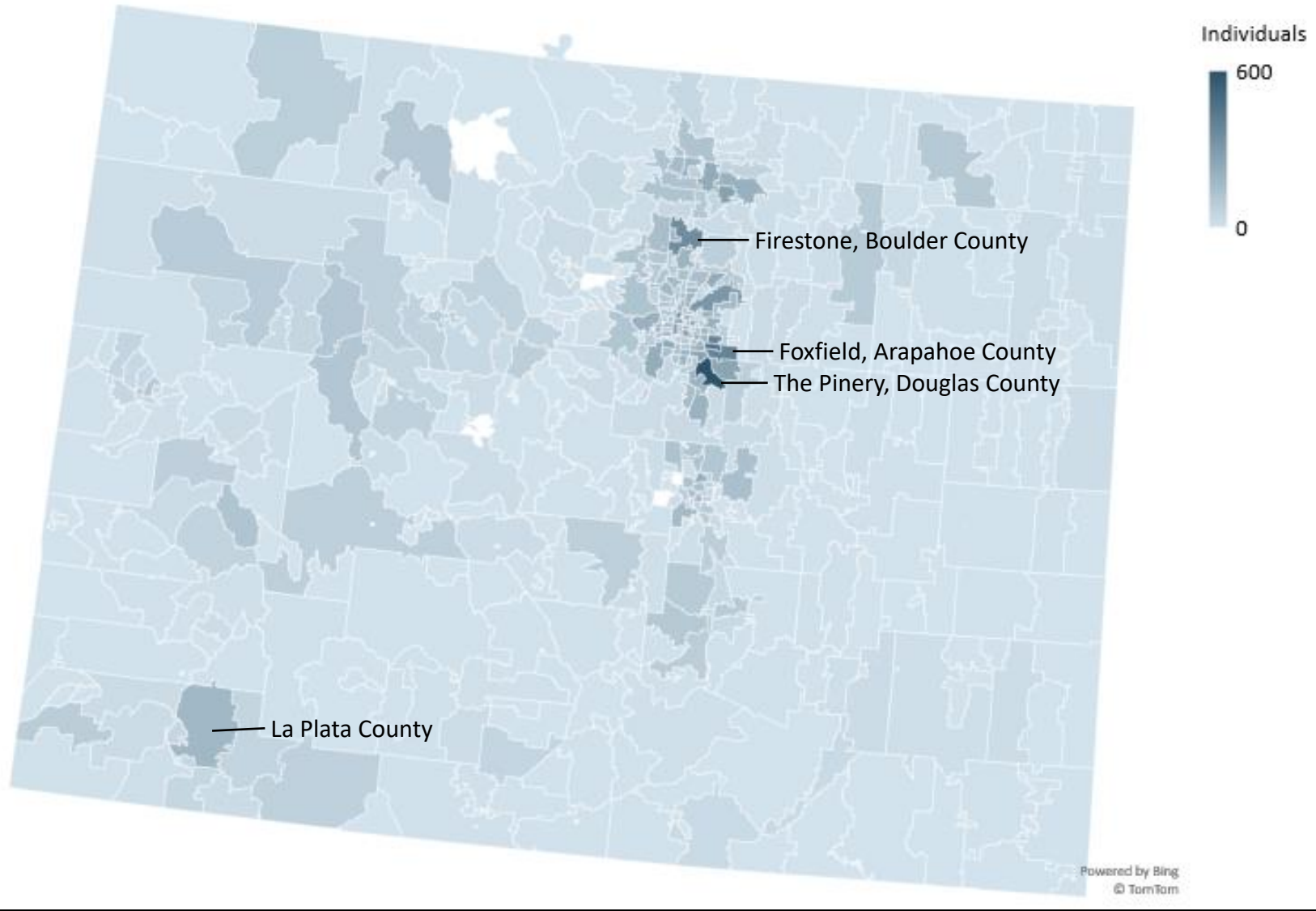
Off-Exchange EBNE

- Total Off-Exchange EBNE
- By Small Business Employees

Off-Exchange EBNE



Small Business Employees, Off-Exchange EBNE



Discussion + Next Steps

- What questions does this raise?
- Which of these slices would you like to see more of (age, FPL, citizenship, small business employees, language, race-ethnicity)?
- How can this data be leveraged?