

Medicaid Unwind Enrollment Estimates



Medicaid Continuous Coverage Unwind

- HCPF estimates approximately 325k members may no longer qualify for Medicaid or CHP+ and will need to transition to other affordable coverage
- Will be able to utilize an unwind SEP from April 1, 2023 – July 31, 2024.

Existing Research

ASPE

Examines 2021 enrollment data

- Twenty percent of those losing Medicaid would have a subsidized Marketplace option (no estimate of enrollments).
 - $325k \times 20\% = 65,000$ *eligible*
 - If we assume 7% of 65,000 = 4,550 *enrolled*

Urban Institute

Examines 2020-2021 Medicaid enrollment data

- One-third of adults and nearly one-tenth of children who will lose Medicaid will be *eligible* for Marketplace tax credits (no estimates of enrollments)
 - $325k \times 33\% = 108,333$ *eligible*
 - If we assume 7% of 108,333 = 7,584 *enrolled*

MACPAC

Examines 2017-2019 enrollment data

- 3 percent of all adult and child beneficiaries who were disenrolled from Medicaid and CHIP enrolled in exchange coverage within a year.
 - $325k \times 3\% = 9,750$ *enrolled*

JAMA

Examines 2014-2015 Colorado Marketplace/Medicaid Enrollment

- Marketplace enrollment among those eligible was 81-89% lower than Medicaid enrollment among those close to the eligibility threshold.
 - 85% lower than 65,000 eligible = 9,750 *enrolled*

Assumptions

How many will be **eligible** for a QHP?

- We assume beneficiaries with a termination reason of “over income” and NO third party coverage will be eligible.
 - May include individuals that have ESI but haven’t reported it
 - Some individuals with other termination reasons (“failed to provide verification at renewal”) may also be over income

How many will **enroll**?

- We estimate 7% of those eligible will enroll
 - Based on historically low exchange enrollment among beneficiaries disenrolled from Medicaid
 - Slightly higher than the 3% of total that result from estimates based on literature
 - We hope for higher enrollment than 3% due to expanded SEP, additional outreach

Enrollment Estimates

	HAS Third Party Coverage		NO Third Party Coverage		C4 Enrollment Estimate (7%)
	All Other Termination Reasons	Over Income	All Other Termination Reasons	Over Income	
CHP+	1,178	180	23,728	3,966	278
Medicaid	87,070	40,597	431,631	189,704	13,279
Total	88,248	40,777	455,359	193,670	13,557

Eligible

~14,000
Enrolled



Questions?