



# Expanding Medicaid and Coverage Options

Presentation Before  
**Joint Medicaid Oversight Committee**  
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04/30/2015





## The Group 8 Population

- Individuals between 100-138% FPL
- Working in jobs
- Employer may not offer health insurance, or the individual may not be able to afford premium co-pay.



## The Uninsured in Ohio

- In 2013, the uninsured rate in Ohio was 13%.
- 70% of the uninsured are working in full time jobs.
- 96.7 % of employers with 50 or more employees offer health insurance.
- 39.5% of employers with less than 50 employees offer health insurance.

Source: Kaiser Family Foundation





# Health Insurance Coverage

- 53% are covered by employer or private coverage
- 15% Medicaid coverage
- 17% Medicare coverage
- 2% Other public (military/VA) coverage
- 13% uninsured.



## Coverage Options

- Depending on the individual's work status, income level and access to employer sponsored health insurance several options can be employed to extend coverage and control the utilization of Medicaid funds.
  - **Premium Assistance**
  - **Premium Co-pays**
  - **Health Savings Accounts**





## Premium Assistance

- Using access to employer sponsored health insurance, eligible individuals receive assistance from Medicaid to pay the premium co-pay for their employer's health insurance.
  - The individual is on their employer's health insurance, not Medicaid.
  - Providers receive a commercial reimbursement.
  - Stretches Medicaid funds much further with less dependence.
  - NJ, Texas, NH, WA and IA use Premium Assistance



## Premium Co-Pays

- The eligible individual pays a portion of the Medicaid premium.
- Invokes some personal responsibility and cost sharing.
- Was in the introduced version of HB64.



# Health Savings Account

- A Health Savings Account (HSA) is attached to a high deductible insurance plan.
- Many small employers use HSAs to afford health insurance for their employees
- Indiana received approval for an HSA option as part of their Medicaid Expansion.

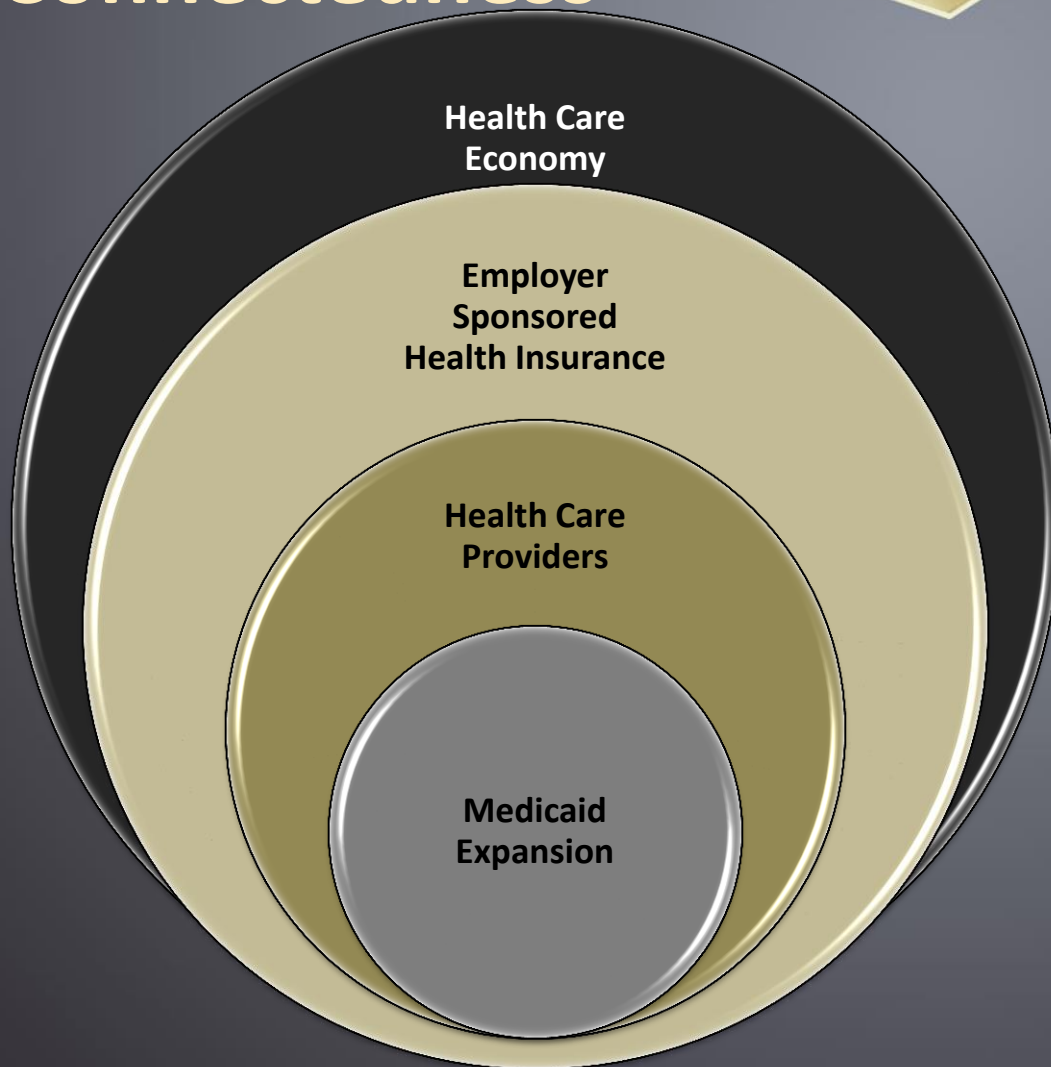




## There is No Silver Bullet

- While each of these options has distinct pros and cons, they present valuable options to extending coverage.
- Developing some policy considerations, many options can be employed to effectively use Medicaid funds in conjunction with employer sponsored health insurance and the individual's income level.

# System Connectedness





## What is Ohio's Goal?

- Is the goal to reduce dependency on federal Medicaid funding?
- Is the goal to ensure a sustainable health care system regardless of ACA's future?
- Is the goal to ensure access to affordable health insurance for both employers and individuals?



Questions ?