Navigators for a Healthy Louisiana

LOUISIANA

State of Enrollment
Federally-Facilitated Marketplace

Louisiana Department of Insurance
2016 Annual Health Care Conference
April 12th, 2016
Louisiana – State of Enrollment in the Federally-Facilitated Marketplace

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The following infographics were produced using data from:

US Department of Health and Human Services; Office of the Assistant Secretary for Planning and Evaluation: ASPE Affordable Care Act Research Brief, hhttps://aspe.hhs.gov; ADDENDUM TO THE HEALTH INSURANCE MARKETPLACE 2016 OPEN ENROLLMENT PERIOD: FINAL ENROLLMENT REPORT For the period November 1, 2015 – February 1, 2016 produced on March 11, 2016
Navigators & Assisters

Navigators play a vital role in helping consumers prepare electronic applications to establish eligibility and enroll in coverage through the Marketplace.

In Louisiana, Navigators are certified by the Federal government, licensed by the LA Dept. of Insurance and have undergone rigorous training, criminal background checks, and fingerprinting prior to assisting consumers.

The Federally-Facilitated Marketplace has designated organizations to certify application counselors who perform many of the same functions as Navigators, completely free at no cost to the consumer – including educating consumers and helping them complete their application for coverage. These groups include Louisiana’s Federally Qualified Health Centers as well as other community health centers, health care providers, hospitals, or social service organizations.

Licensed agents and brokers assist consumers in applying for qualified health plans (QHPs) and insurance affordability programs including premium tax credits and cost-sharing reductions. They play a crucial role in educating consumers about the Health Insurance Marketplaces, both during annual open enrollment and throughout the coverage year.
Louisiana’s Federally-Funded Navigators

**State Wide:**
Navigators for a Healthy Louisiana

**Capitol Area:**
Navigators for a Healthy Louisiana and
Family Road of Greater Baton Rouge
Navigators for a Healthy Louisiana

LA Area Health Education Centers

1513 Doctors Dr. Bossier City, LA
1640 Breazeale Springs St. Natchitoches, LA
1410 Neel Kehrby Blvd. Alexandria, LA
196 Williamsburg St. Lake Charles, LA
103 Independence Blvd. Lafayette, LA
4864 Jackson St. Monroe, LA
7525 Picardy Ave. Baton Rouge, LA
1302 JW Davis Dr. Hammond, LA
LSU Medical Center New Orleans, LA
Navigators for a Healthy Louisiana Parish/Regions Coverage Area
Certified Application Counselors

Federally Qualified Health Centers-
- 34 FQHCs across the state
- 189 Facilities
- 180 Certified Application Counselors

Louisiana Primary Care Association supports outreach and enrollment efforts in the statewide health center community
LA Agents & Brokers in the Marketplace

In Louisiana, Insurance Agents and brokers have played a key role in the Health Insurance Marketplace. They have educated consumers about Marketplaces and insurance affordability programs. They helped consumers receive eligibility determinations, apply for premium tax credits and cost-sharing reductions, compare plans, and enroll in coverage.

In addition, agents and brokers have played a critical role in helping qualified employers and employees enroll in coverage through the Small Business Health Options Program (SHOP). In Louisiana, consumers may want to obtain professional advice from agents and brokers when applying for and selecting a qualified health plan.
Open Enrollment for 2016 coverage (OE#) began on 11/1/15 and ran through 1/31/16. Consumers who wanted coverage to begin by Jan 1 needed to enroll by 12/15. Due to unprecedented consumer demand, CMS extended the deadline to 12/17/15.
Louisiana – Marketplace Plan Selection & Distribution by Enrollment Type

2016 Plan Selection in Louisiana
214,148

- 2016 New Consumers - 103,065
- 2016 Re-enrollees - 111,083

Louisiana Consumers Re-enrolling in Marketplace Coverage
111,083

- Active Re-enrollee - 71,490
- Auto Re-enrollee - 67,877
Louisiana – Completed Applications & Individual

2016 Completed Applications

- Total Number of Completed Applications for 2016 Coverage - 243,919
- Total Individuals Applying for 2016 Coverage in Completed Applications - 285,618
Total Marketplace Eligibility Determinations & Marketplace Plan Selections

- Total Eligible to Enroll in a Marketplace Plan - 270,608
- Eligible to Enroll in a Marketplace Plan with Financial Assistance - 211,291
- Number of Individuals Determined or Assessed Eligible for LaCHIP - 12,862
- Number of Individuals with 2016 Plan Elections through the Marketplace - 214,148

Open Enrollment 2016
Louisiana – Marketplace Plan Selections by Financial Assistance

Plan Selection with Federal Assistance Status
- Number of Individuals with Financial Assistance: 211,291 (89%)
- Number of Individuals without Financial Assistance: 59,317 (11%)

Plan Selection by Type of Financial Status:
- 190,591 with APTC
- 130,631 with CSR
Louisiana – Marketplace Plan Selection by Age and Gender

Marketplace Selection by Age

- Age <18 - 10,707 (25%)
- Age 18-25 - 25,697 (21%)
- Age 26-34 - 42,829 (20%)
- Age 35-44 - 36,405 (17%)
- Age 45-54 - 44,971 (12%)
- Age 55-64 - 51,395 (0%)
- Age >65 - 0 (5%)

Marketplace Selection by Gender

- Male 57%
- Female 43%
Louisiana – Marketplace Plan Selection by Metal Levels

- Bronze Plan: 44971
- Silver Plan: 152044
- Gold Plan: 12849
- Platinum Plan: 2141
- Catastrophic Plan: 2141

Consumer Plan Selection
Louisiana – Marketplace Plan Selection by Reported Race, Ethnic, & Rural Status

Plan Selection by Rural Status in Louisiana

- Zip Code designated as Rural - 17%
  - 36,405
- Zip Code Designated as Urban - 83%
  - 177,742

Race and Ethnicity:
- American Indian / AN - 0%
- Asian - 8% / 17,132
- Native Hawaiian / Pacific Islander - 0%
- African-American - 27% / 57,820
- Latino - 5% / 10,707
- White - 58% / 124,205
- Multi-Racial - 1% / 2,141
Of the 214,148 Plan Selections only 203,357 have available data on household income. Percentage is
Louisiana – Marketplace Plan Selection by State Health Regions

Region 1: 55,711
Region 2: 31,597
Region 3: 14,367
Region 4: 25,317
Region 5: 10,070
Region 6: 11,606
Region 7: 22,447
Region 8: 16,769
Region 9: 26,259
Louisiana – Plan Selection by Parish

NOTE: Data is identified by zip code when greater than 50 people are enrolled. All zip code data with less than 50 people enrolled is not identified until zip code reaches 50+ people
For More Information:

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