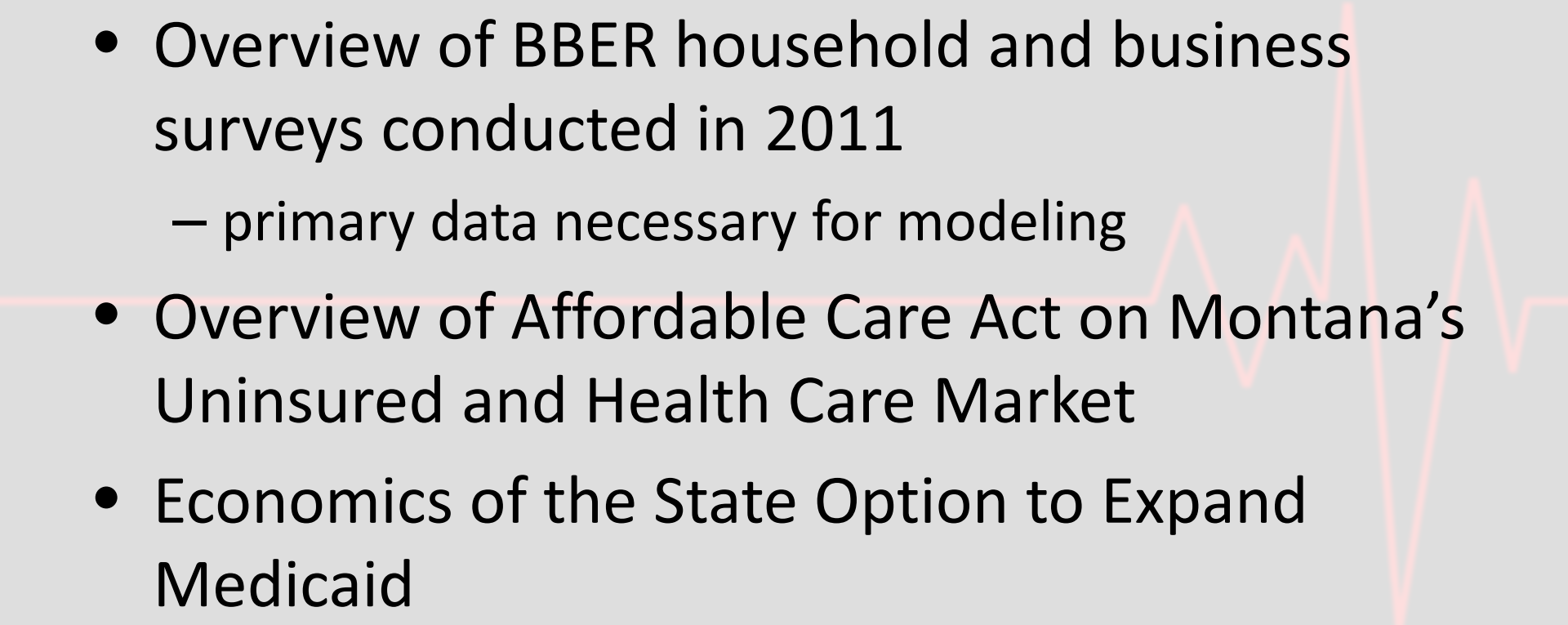


Montana's Uninsured, Health Care Market, and the Affordable Care Act

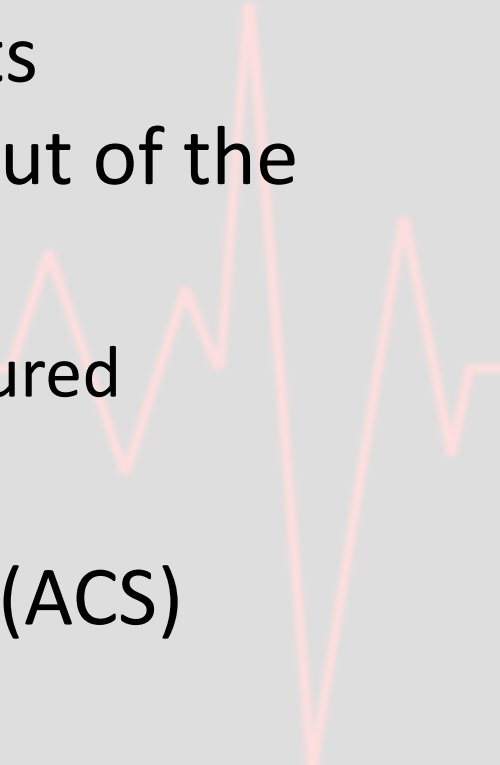


Bureau of Business and Economic
Research-The University of Montana

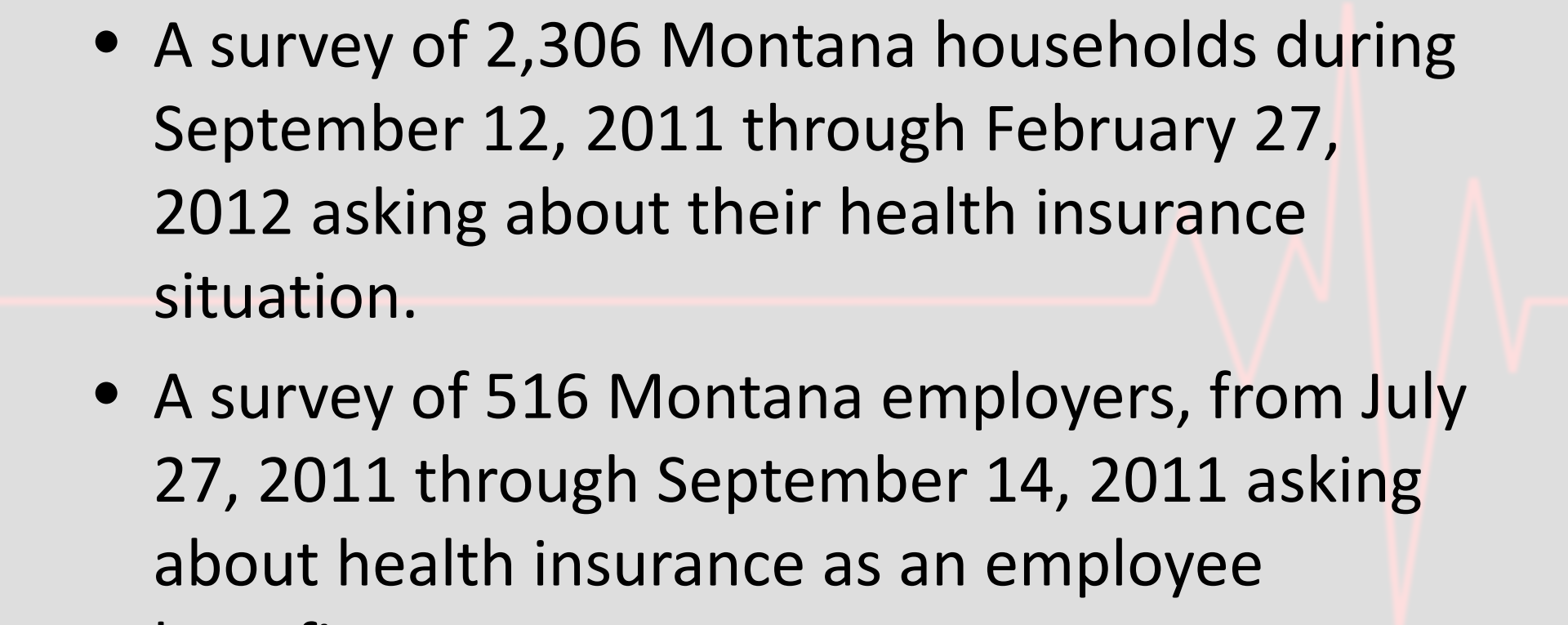
Our Game Plan Today

- Overview of BBER household and business surveys conducted in 2011
 - primary data necessary for modeling
 - Overview of Affordable Care Act on Montana's Uninsured and Health Care Market
 - Economics of the State Option to Expand Medicaid
- 

The Purpose of the Surveys

- To obtain information which reflects Montana's circumstances coming out of the Great Recession
 - The insured, underinsured and uninsured
 - Employer based insurance
 - Supplement data already available (ACS)
- 

BBER conducted two surveys

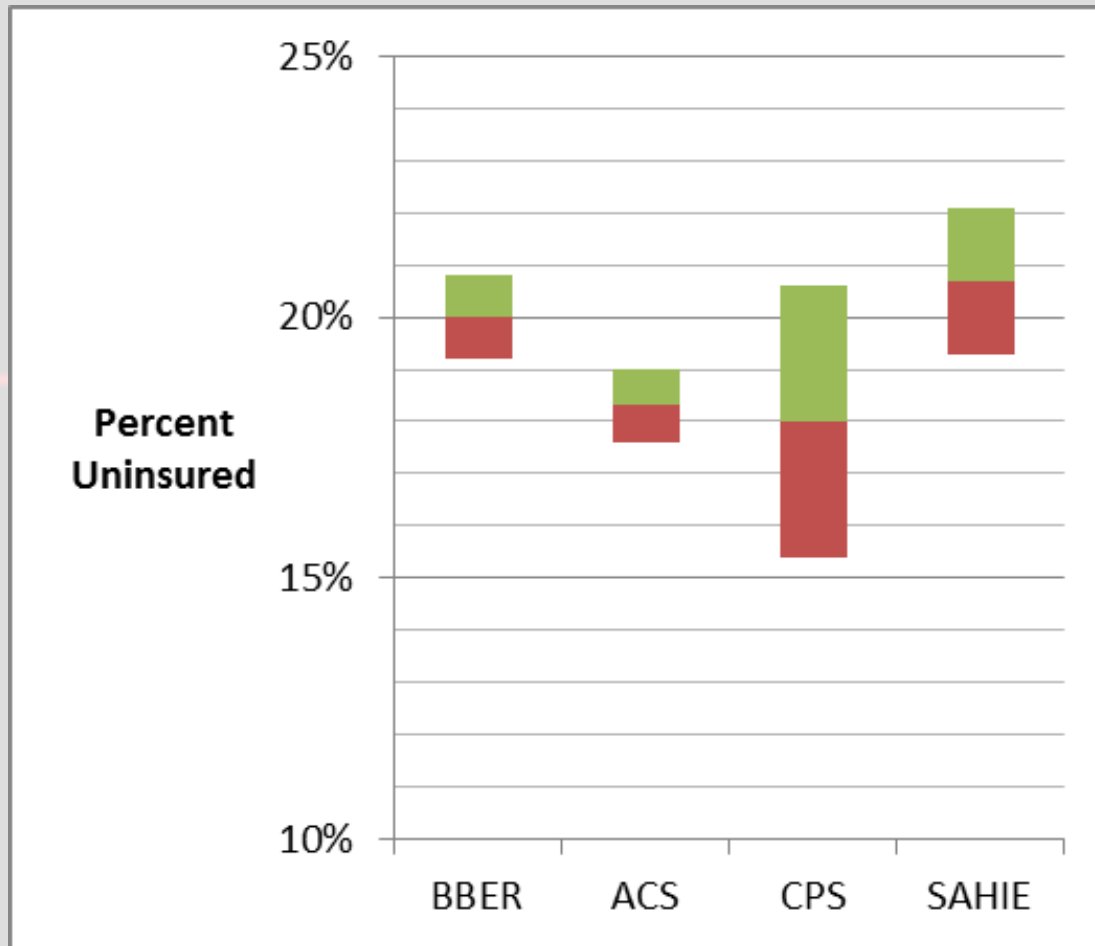
- A survey of 2,306 Montana households during September 12, 2011 through February 27, 2012 asking about their health insurance situation.
 - A survey of 516 Montana employers, from July 27, 2011 through September 14, 2011 asking about health insurance as an employee benefit.
- 

Insurance Coverage by Type, Montana, 2011

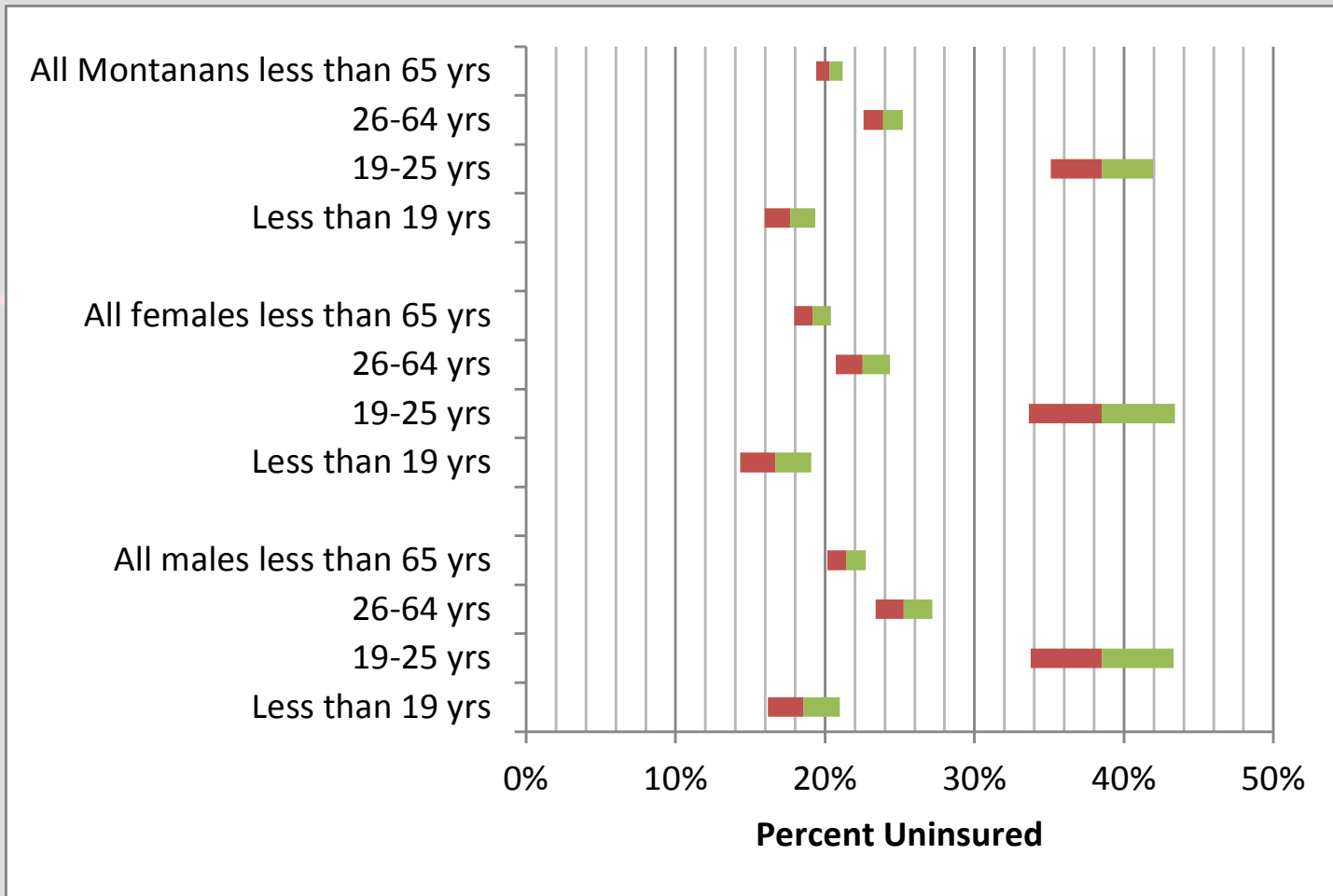
	Number	Percent
Noninstitutionalized population	969,000	
Uninsured	195,000	20%
Tribal Health Service	39,000	4%
Insured	774,000	80%
Medicare and VA insurance	165,000	17%
Means tested insurance	87,000	9%
Medicaid	48,000	5%
CHIP	39,000	4%
Employer-based	475,000	49%
Direct purchase	54,000	6%
Limited coverage	9,000	1%
Unable to determine type	26,000	3%

Note: Numbers do not add because respondents can have more than one type of health insurance and rounding.

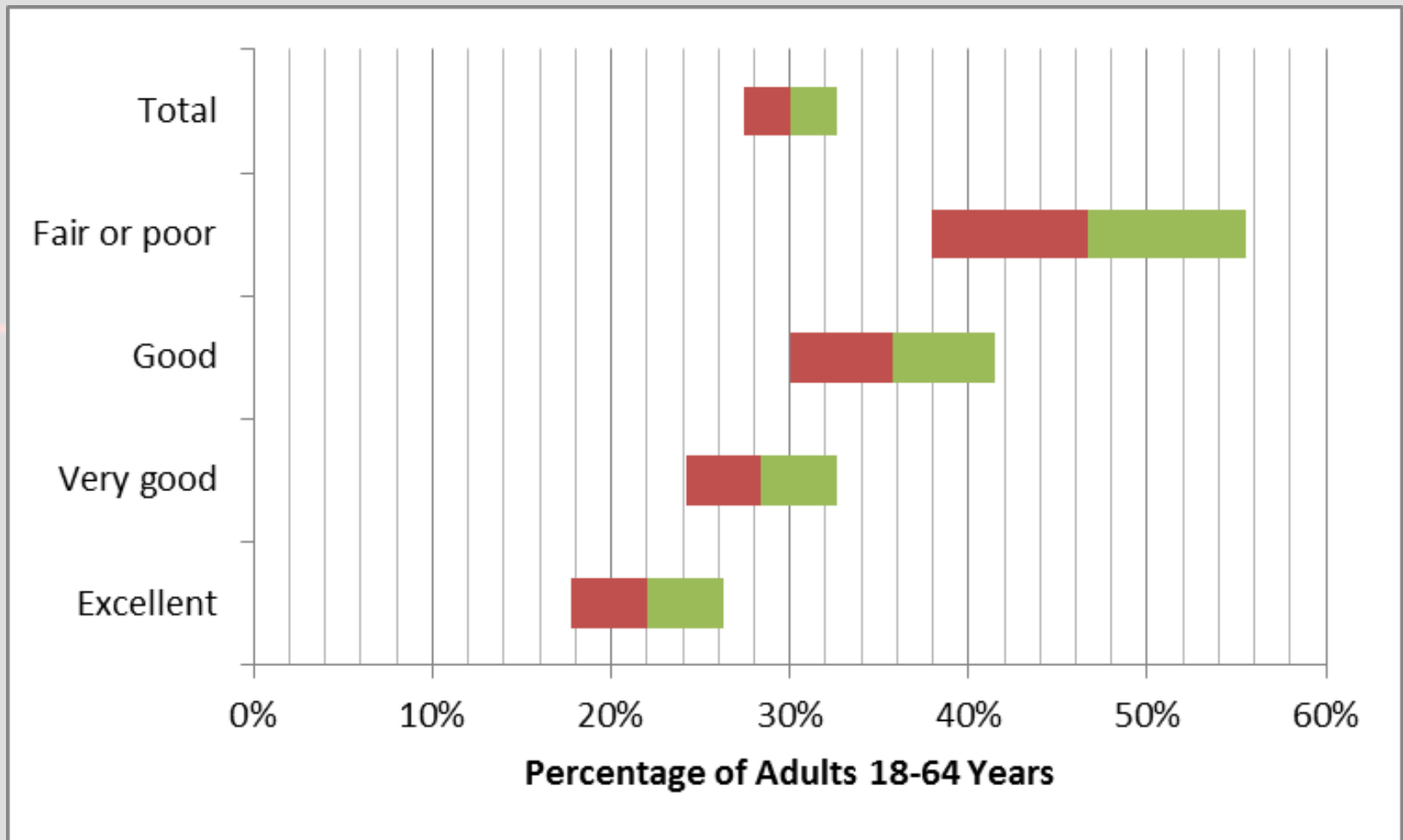
Various Measures of Uninsured, Montana, 2011



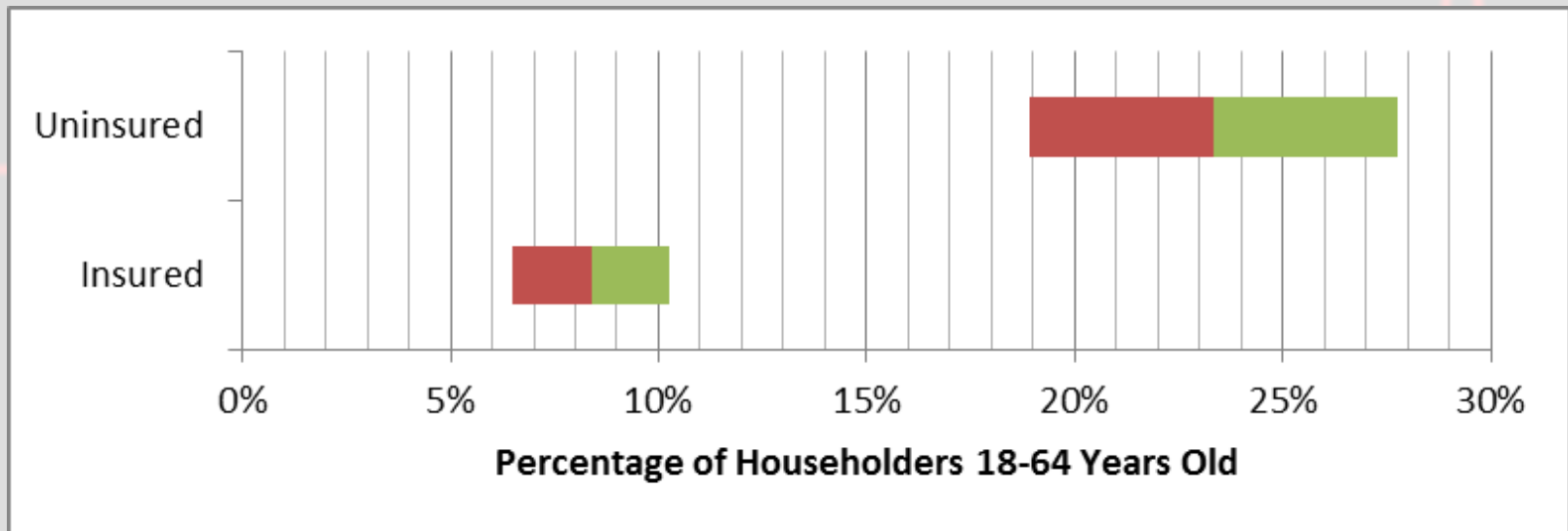
Uninsured by Age and Sex, Montana 2011



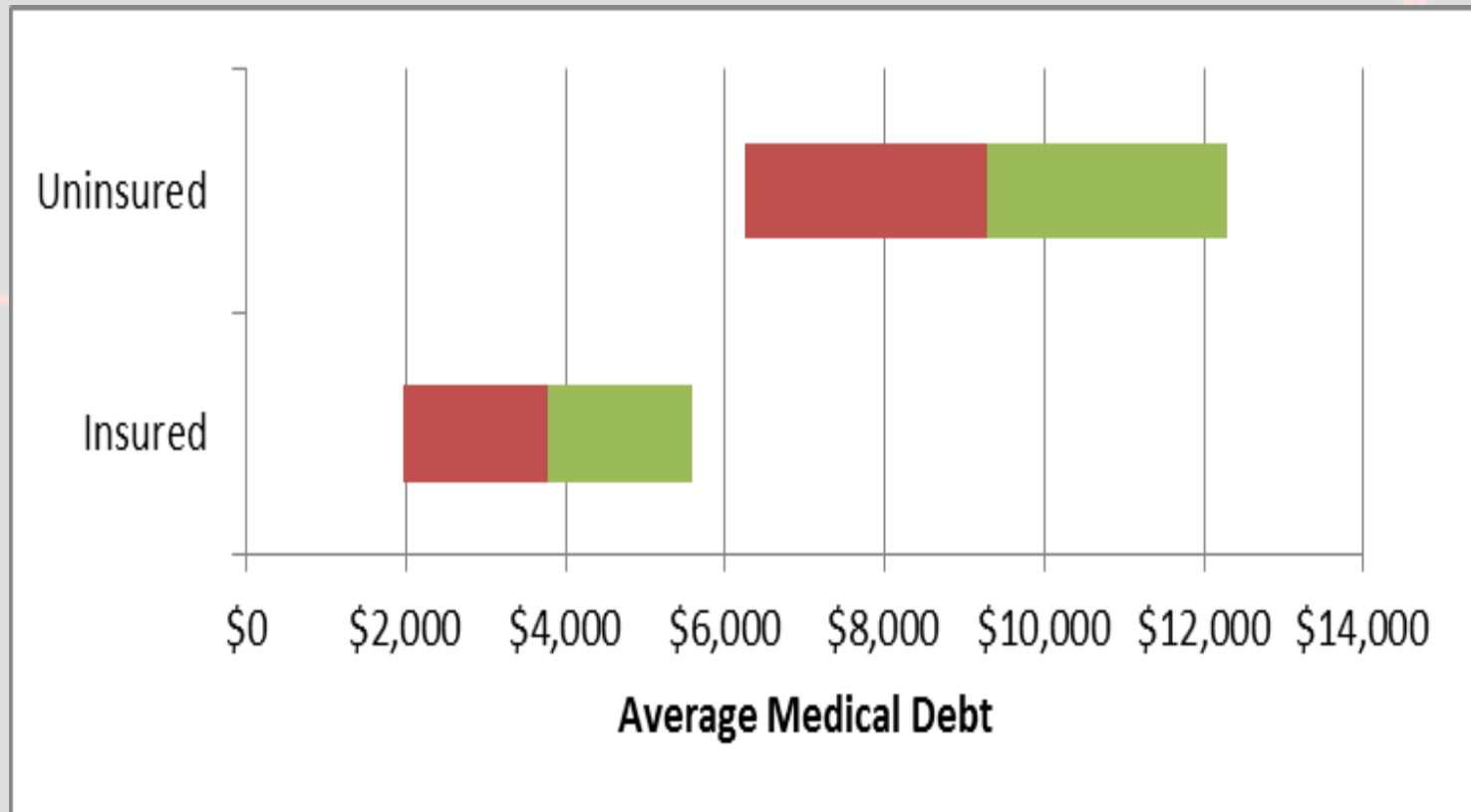
Health Status of the Uninsured Montana, 2011



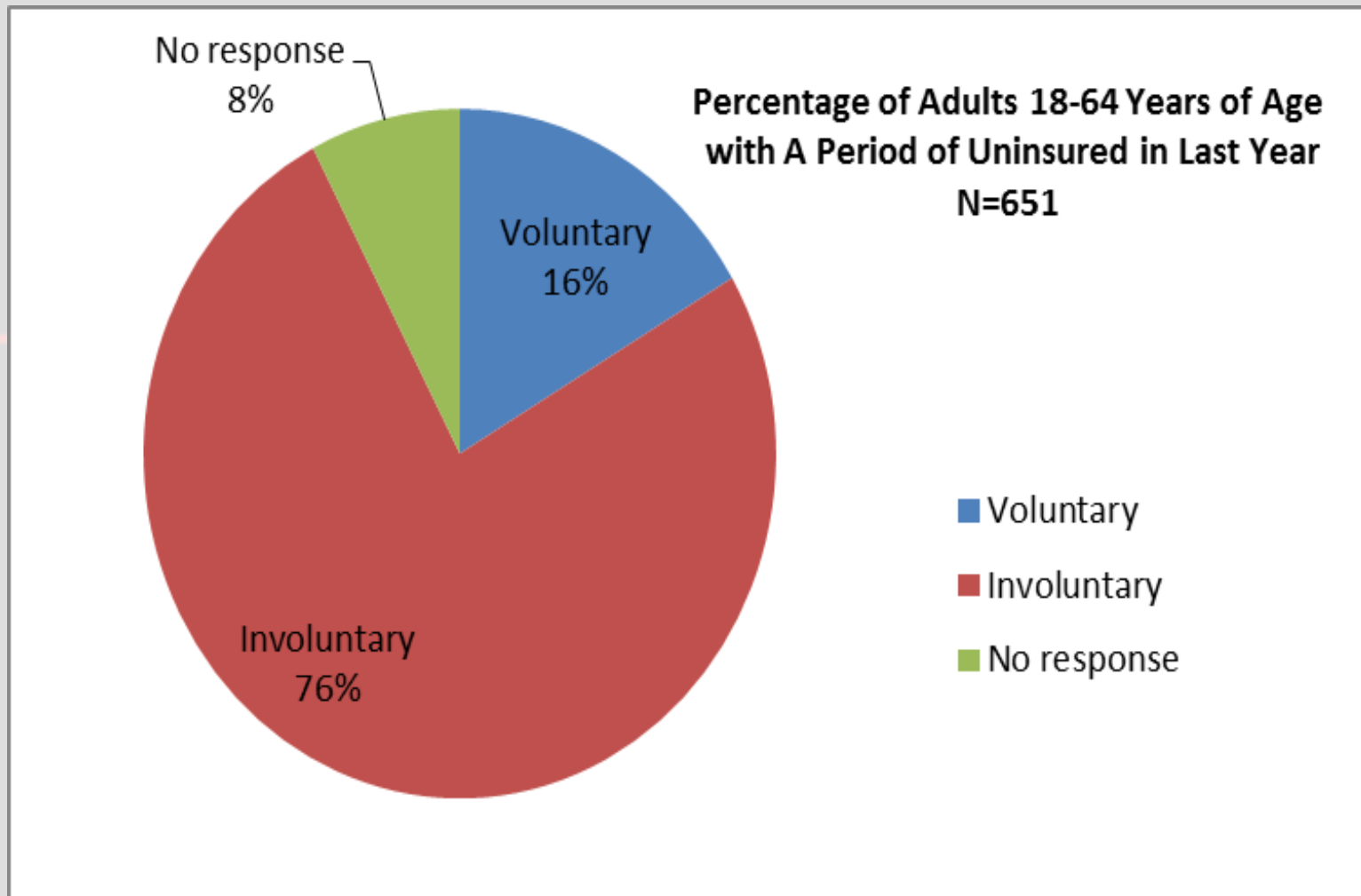
Presence of Medical Debt, Montana 2011



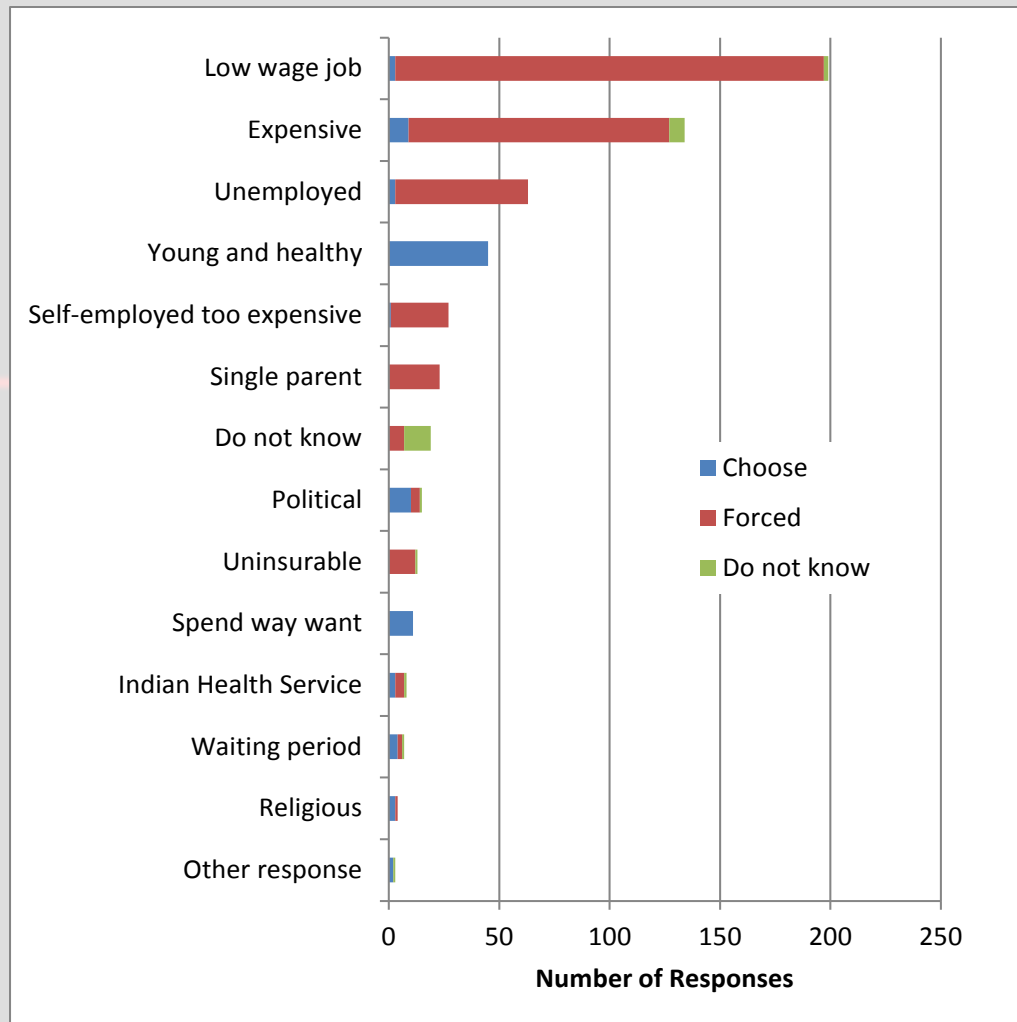
Average Medical Debt, Montana, 2011



Involuntarily or Voluntarily Uninsured, 2011



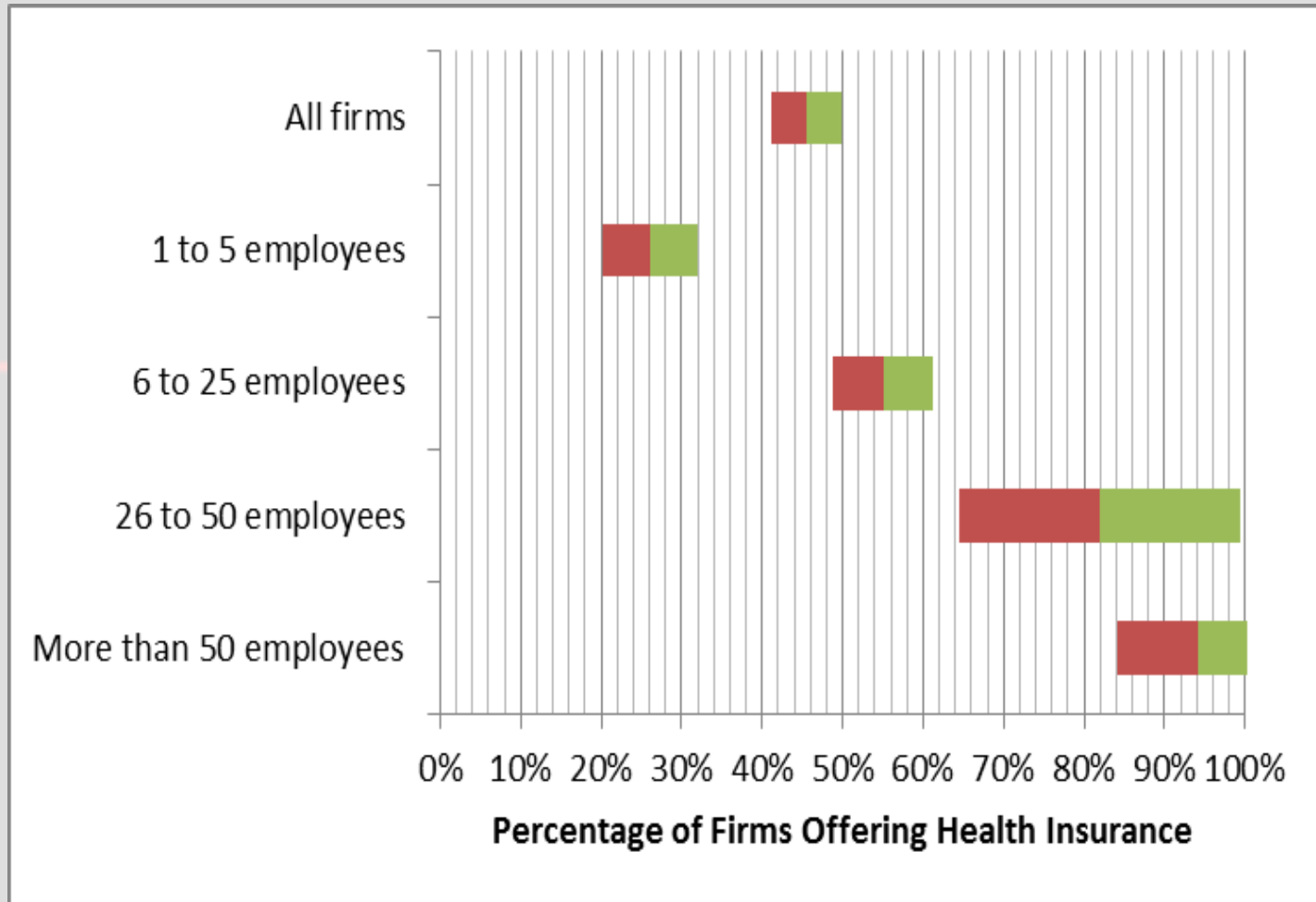
Reasons for Not Having Health Insurance, Montana, 2011



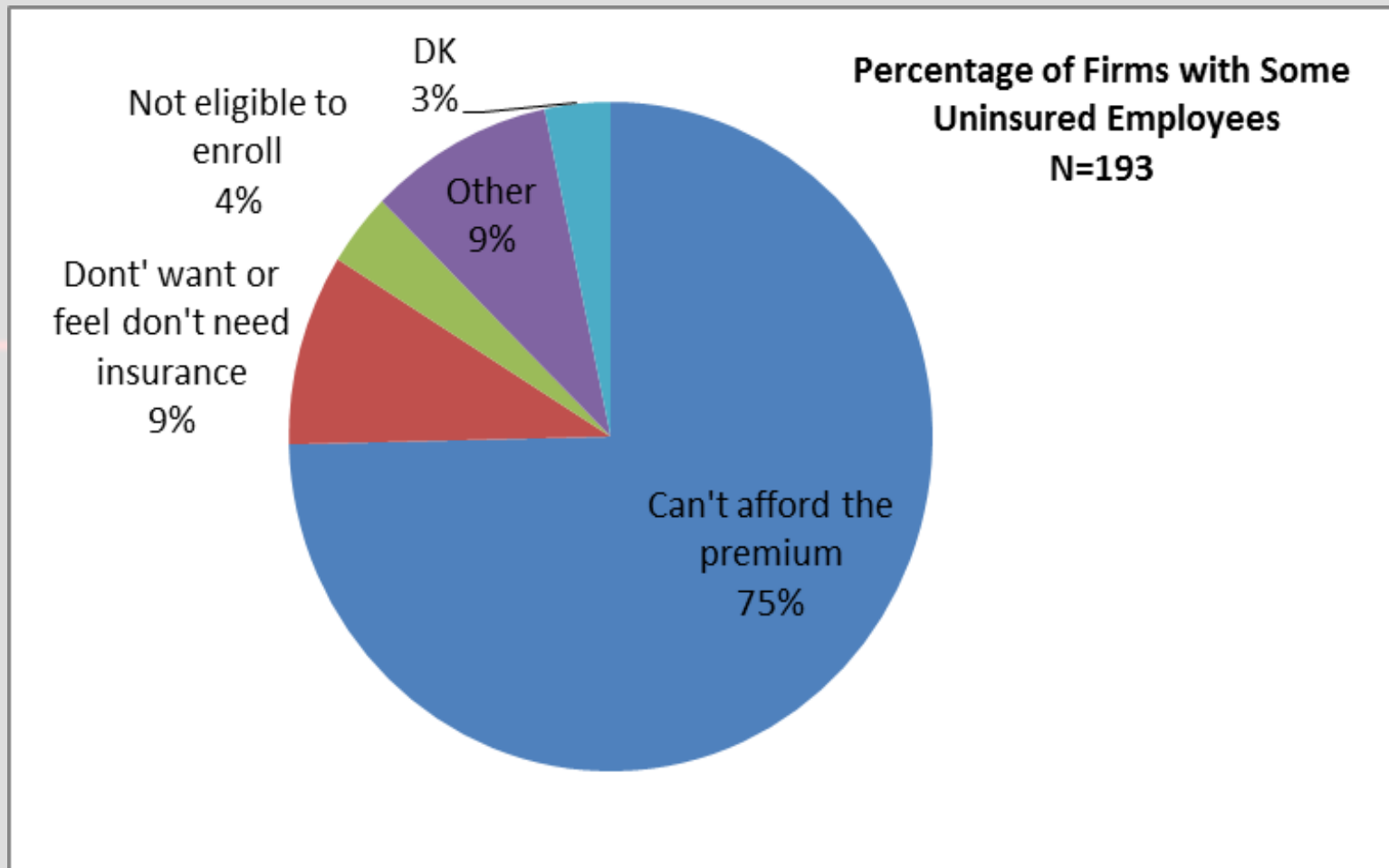
Employer Based Health Insurance

Employer-based insurance health insurance includes insurance coverage offered through one's own or someone else's current or former employer or union. Also included is TRICARE. TRICARE is health coverage offered to active-duty military personnel and retired members of the uniformed services and their dependents and survivors. Employers can purchase insurance on the open market or self-insure if they meet criteria.

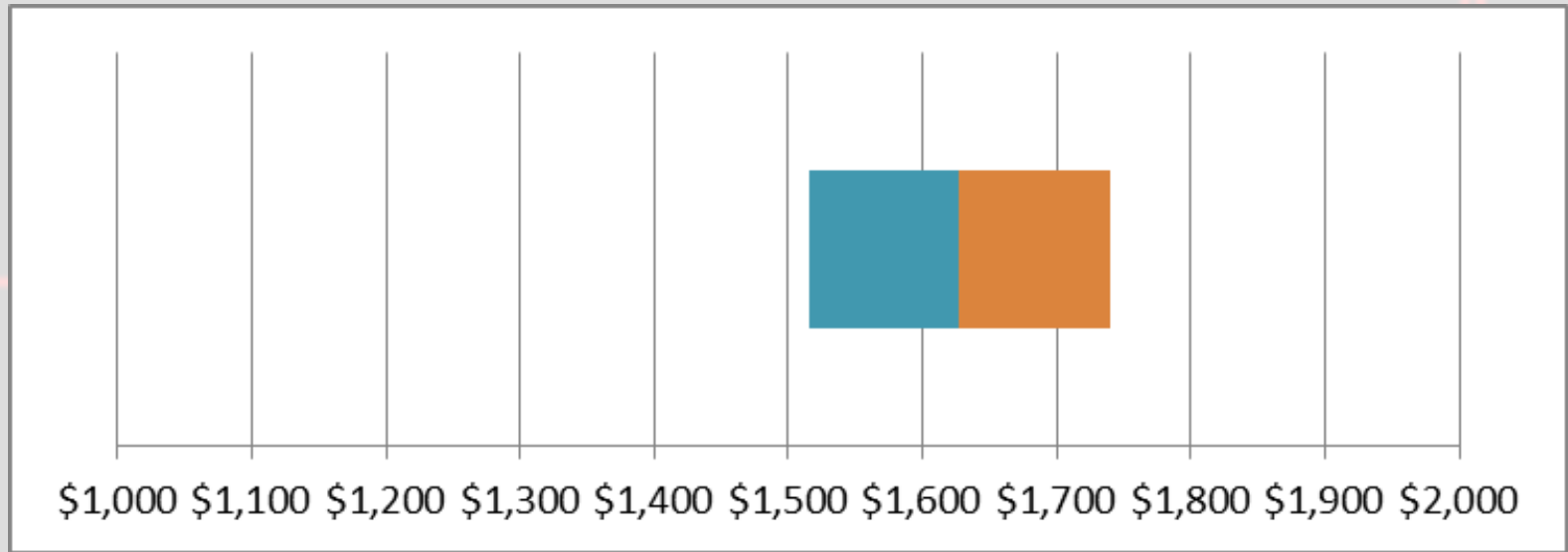
Firms Offering Health Insurance, Montana, 2011



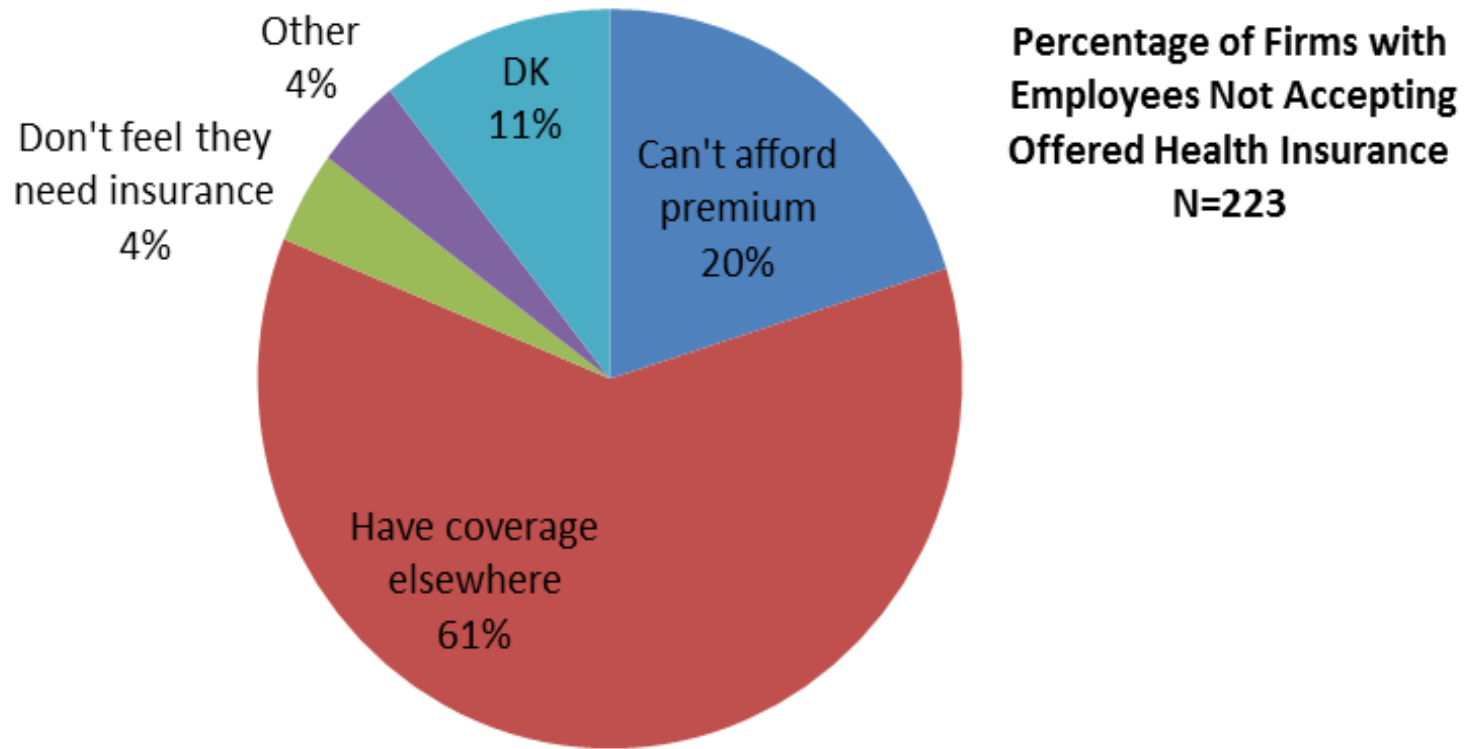
Why Employees Are Not Insured by Employer Provided Insurance, 2011



Mean Deductible for Employer Based Health Insurance

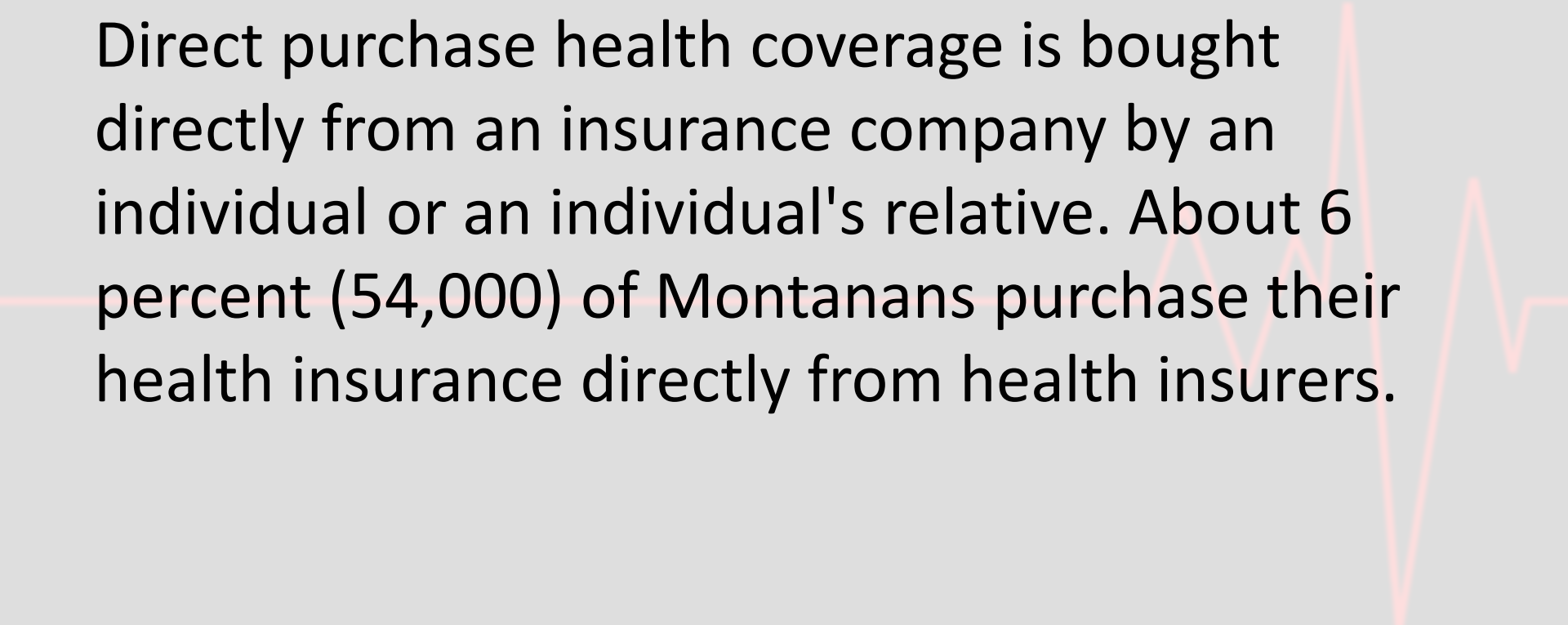


Why Eligible Employees Do Not Accept Health Insurance, 2011

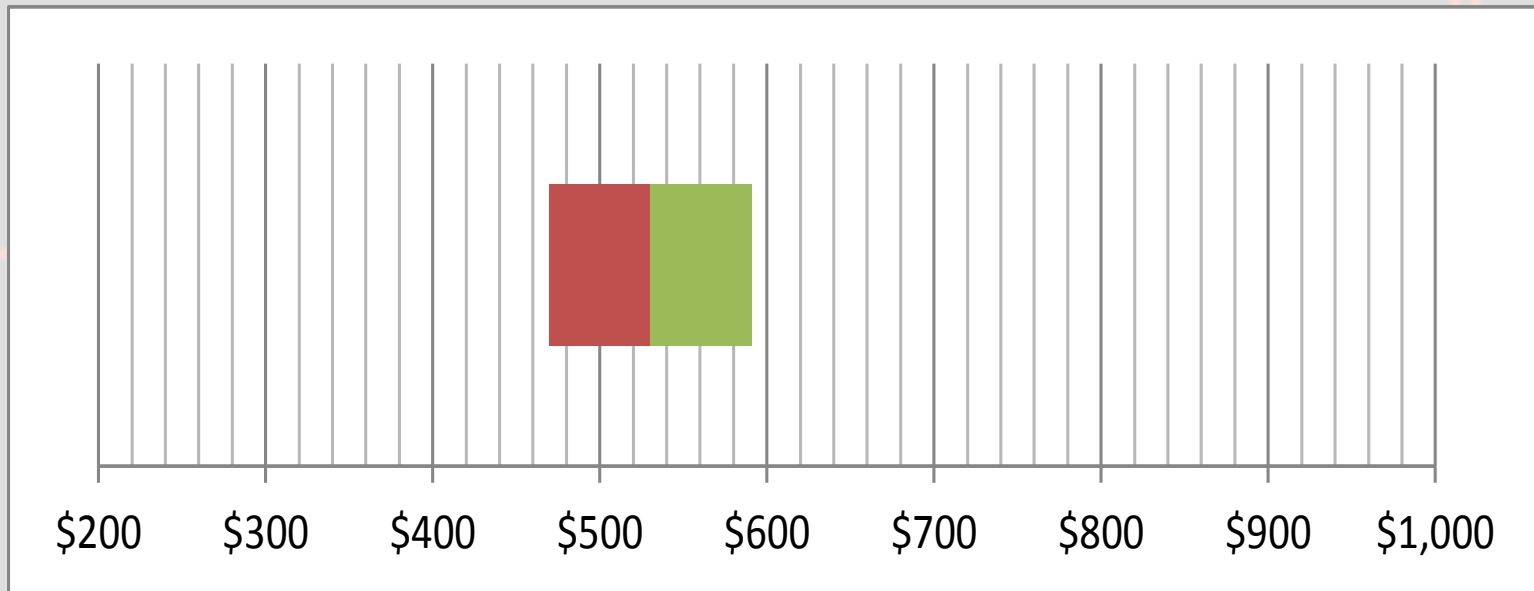


Direct Purchase Insurance

Direct purchase health coverage is bought directly from an insurance company by an individual or an individual's relative. About 6 percent (54,000) of Montanans purchase their health insurance directly from health insurers.



Mean Monthly Premium for Direct Purchase Health Insurance, 2011

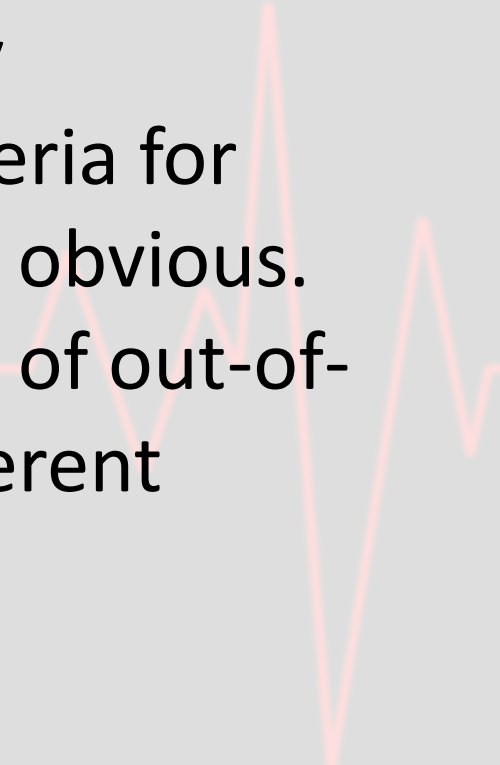


Mean Deductible for Direct Purchase Health Insurance

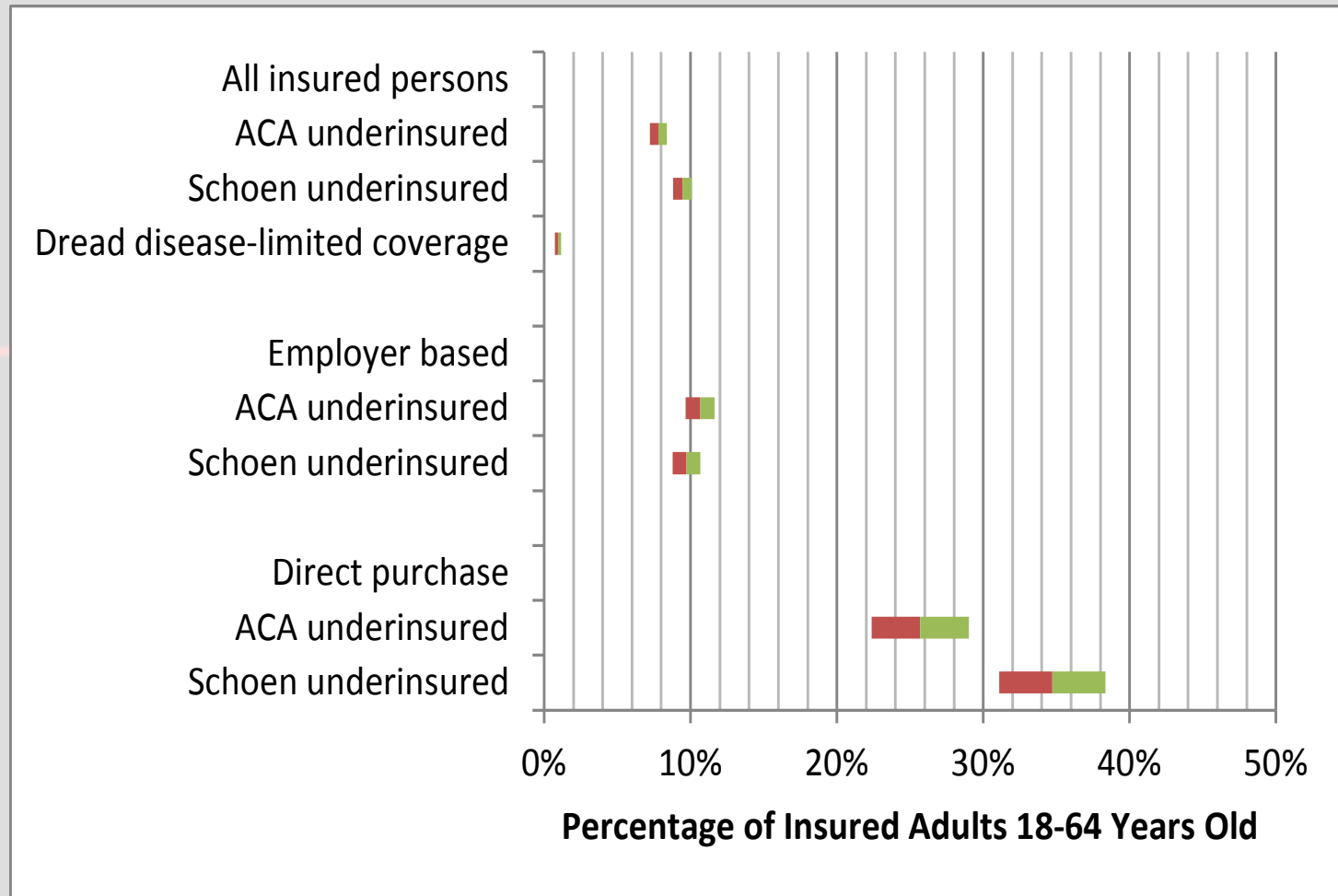


The Underinsured

While defining the uninsured is fairly straightforward, the appropriate criteria for defining the underinsured are not as obvious. Almost all definitions use some form of out-of-pocket spending applied against different benchmarks.



Percentage of Underinsured, Montana, 2011



Next, health insurance markets and
the ACA...

