

## Health: People's health issues are identified and treated early.

### HealthConnect Agenda to Action

#### Why It Matters

- People without health insurance are less likely to seek preventive care and often go without treatment for serious medical conditions. Delaying care results in higher costs and can make problems more difficult to treat.
- Affordability is a primary barrier to having health insurance. While the Affordable Care Act (ACA) has resulted in many previously uninsured individuals now finding coverage, there are still many for whom even low to modest premium costs prohibits them from being insured.
- Dane County's uninsured population declined from nearly 9% before the ACA took effect in 2013 to 4% in 2017. 1 in 20 Dane County residents (about 21,600 people) remain without health insurance coverage.
- Being in poor health is associated with increased risk of job loss, while access to affordable health insurance has a positive effect on people's ability to obtain and maintain employment<sup>1</sup>.

#### Goal:

- **At least 25% of Dane County residents with incomes between 100-150% Federal Poverty Level (FPL) who purchase health insurance on the ACA Marketplace will be able to obtain health plans and remain insured with the assistance of HealthConnect's premium assistance program.**

#### Best Practices and Research

- Health insurance improves access to health care. Early identification of dental, behavioral and physical health problems leads to less expensive treatment and improved patient outcomes.
- Third-party payment programs that pay the premium cost not covered by the ACA's Premium Tax Credit can make health insurance purchased on the Health Insurance Marketplace more affordable and keep people insured.

#### Strategies

- Remove financial barrier to health insurance caused by monthly premium payments.
- Grassroots outreach and promotion of HealthConnect to target population, including through 211.

#### 2020 Community Impact Investment - \$1,250,000

- Help to cover the cost of monthly premiums for individuals with low incomes who purchase health insurance on the Health Insurance Marketplace.

#### 2019 Progress

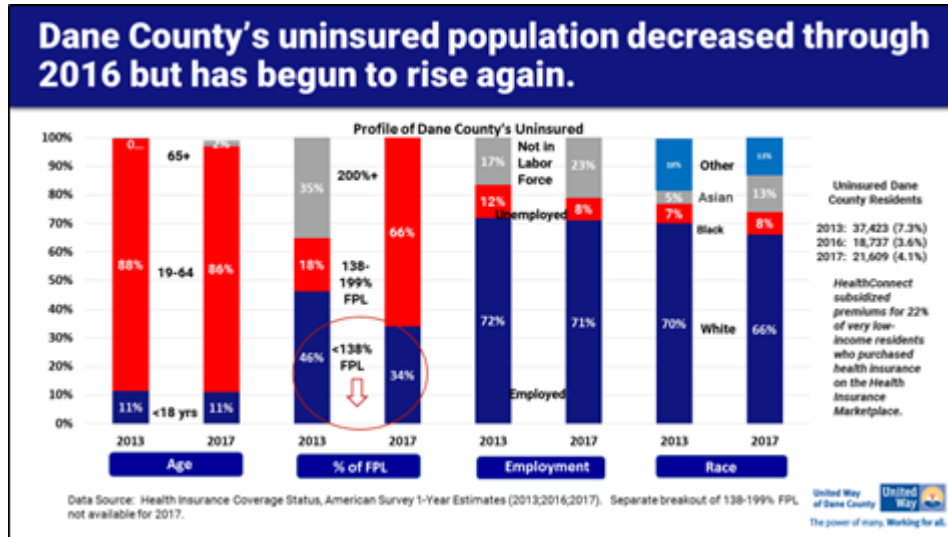
- 940 individuals with low incomes (22% of target population) are insured with our HealthConnect premium subsidy program, improving health care outcomes and reducing community costs. 18% had no previous health coverage.
- 74% of HealthConnect participants retained health insurance in 2019 and over 53% of participants have retained health insurance for 2 years or more.
- 68% of 2019 participants had incomes between 100-138% of the FPL; the rest had incomes up to 150% FPL.
- 27% of HealthConnect participants are people of color; 20% of Dane County's residents of color.
- HealthConnect generated a 2.4:1 return on investment of Advanced Premium Tax Credits brought into Dane County.

#### **A HealthConnect enrollee tells us...**

*"I was having a mental health crisis before HealthConnect, knowing that maintaining my physical health would ruin me financially. Now I can afford to be alive. THANK YOU!"*

<sup>1</sup> *The Relationship Between Work and Health: Findings from a Literature Review, Larisa Antonisse and Rachel Garfield KFF.org, Published: Aug 07, 2018 <https://www.kff.org/medicaid/issue-brief/the-relationship-between-work-and-health-findings-from-a-literature-review/>*

Measures



**How We Accomplished It**

We executed our HealthConnect marketing plan for the Open Enrollment Period by building upon a solid foundation of traditional print materials and advertisements and expanding our reach by exploring new avenues such as targeted Facebook ads, Every Door Direct mailers, and interior bus ads on Madison Metro. Postcards were sent to every HealthConnect enrollee past and present (~2,000) reminding them to update their Marketplace account information and asking them to re-enroll in HealthConnect so that we had the most recent information for all enrollees. Two targeted Facebook Ads reached 28,000 people and created 129,000 impressions. 211 continued to be a valuable and reliable resource for individuals having questions or problems with health insurance, providing nearly 600 insurance-related referrals for callers throughout the year. The trend of reduction of call volume continues as more people navigate health insurance enrollment and find enrollment assisters on their own or know how to do it from previous experience continues.

HealthConnect continues to leverage a significant return on investment through the Advanced Premium Tax Credit (APTC). For every \$1 invested in paying HC premiums, \$2.40, or nearly a two and a half-fold ROI, was generated in APTC. This was down from 2018's four-fold ROI due to significantly higher overall 2019 premium costs in the Dane County market.

Our market reach of 22% remained the same as in 2017 and 2018 though the actual number of plans purchased on the Dane County Marketplace, and receiving a HealthConnect subsidy, was the lowest it's been since the program began in 2014. Correspondingly, the number of Marketplace plans purchased by Dane County residents with incomes between 100-150% FPL had the sharpest decrease of any other income bracket, declining from 2015 to 2019 as noted below. The availability of larger Premium Tax Credits (that rose in tandem with higher premiums for silver level plans) coupled with lower costs of premiums for other, non-silver level plans, likely incentivized the purchase of other types of insurance plans available through the Marketplace.

HealthConnect Target Market Reach					
Dane County residents with incomes between 100-150% FPL					
who purchased Silver Level plans on the Health Insurance Marketplace (HealthCare.gov)					
Year	2015	2016	2017*	2018	2019*
Plans Purchased by this Market Segment	4,500	4,338	4,415	3,951	3,485
Plans Covered by HealthConnect	964	842	972	882	778
HealthConnect Reach	21%	19%	22%	22%	22%

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