



OCTOBER 2009

STATE VARIATION AND HEALTH REFORM: A CHARTBOOK

Pursuing national health care reform remains a priority for the President, Congress and the public. Policy-makers have committed to passing comprehensive legislation by the end of the year. Expanding coverage to the uninsured as well as addressing health care cost and quality issues have emerged as the dominant drivers for systematic reform. Leading health reform proposals rely on a combination of public and private approaches to expand coverage, control costs and improve quality with shared responsibilities across employees, employers, government, consumers and insurers.

In the absence of strong federal leadership, states began to expand coverage to reform their health care systems to address the growing number of uninsured residents in their state. By 2008, Massachusetts, Maine and Vermont enacted universal coverage plans for all of their residents and some other states have proposed comprehensive reform. However, state fiscal capacity, structural deficits and now a worsening economy and severe state budget shortfalls have limited states' ability to further advance coverage initiatives. While we can learn from the experiences of pacesetter states to inform future federal action, the fiscal crisis makes it difficult for many states to achieve health care reform on their own.

As the health reform debate progresses, the impact of reform on individual states will vary based on their economic situation, current health insurance coverage, and health care expenditures. This analysis pulls together key information related to state variation, including:

- Economic Profile: poverty rate, major industry types, unemployment rates and budget shortfalls (Table 1);
- Health Coverage of the Non-Elderly Population (Table 2);
- The Uninsured (Tables 3 & 4);
- Medicaid and CHIP Eligibility and Enrollment (Tables 5 & 6);
- Medicaid Spending and Financing: Federal Matching Assistance Rates (FMAP) for 2009, state funding, and payments per enrollee (Tables 7 & 8);
- Medicaid Spending by Service and Population (Table 9);
- Access to Health Care: safety net delivery sites, workforce shortages, unmet health care need, managed care enrollment and provider payment rates (Table 10);
- Health Care Costs: total expenditures, Medicare expenditures and average family premium costs (Table 11); and
- Individual and Small-Group Markets: guaranteed issue and rating restrictions by the individual and small group markets, as well as enrollment in high risk pools (Table 12).

Health reform initiatives will have differential effects on states. In general, states with more extensive poverty, higher budget shortfalls, lower eligibility levels for public programs, higher rates of uninsured, and more primary care shortages, will be more heavily impacted.

Economic Profiles of States

The recession that began in December 2007 has further delineated differences in state economic conditions. All states are suffering from a rise in unemployment and most states are experiencing budget shortfalls. Variation across states can be examined by analyzing state profiles on the basis of population, industry type, and general economic indicators. States differ vastly by these indicators, however, regional similarities among states often exist (Table 1).

- Across the U.S., 19 percent of the non-elderly population live below the federal poverty level (FPL) (\$21,834 for a family of four in 2008). States in the South typically have greater shares of their population that live in poverty compared to those in the Northeast and parts of the Midwest.
- In the Northeast, where traditionally white collar industries have a larger presence, household per capita income is higher. In the South, where agriculture and service industries dominate the production output, median household annual incomes are lower and a greater share of individuals in these states live in poverty.
- The national unemployment rate as of September 2009 is 9.8 percent. The unemployment rate has increased by 4.9 percentage points since the start of the recession in December 2007.
- Unemployment has increased most rapidly in the South, West, and Midwest over the past year. States with the highest rate of unemployment include **Nevada, California, Rhode Island, South Carolina, Oregon** and **Michigan**. High rates of unemployment in states can also be linked to high rates of foreclosure, which affected **California, Florida, Nevada, Arizona** and **Oregon** most acutely.
- States with larger populations, such as **California, Florida**, and **Illinois** have been especially hard hit by the increase in unemployment.
- Budget shortfalls are highest in densely populated states as well as those in the Northeast. These shortfalls can be attributed to a reduction in revenue from the financial market collapse and major declines in the housing market.

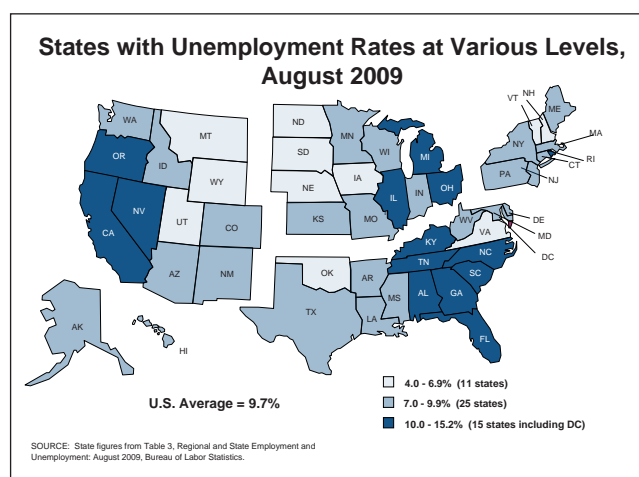
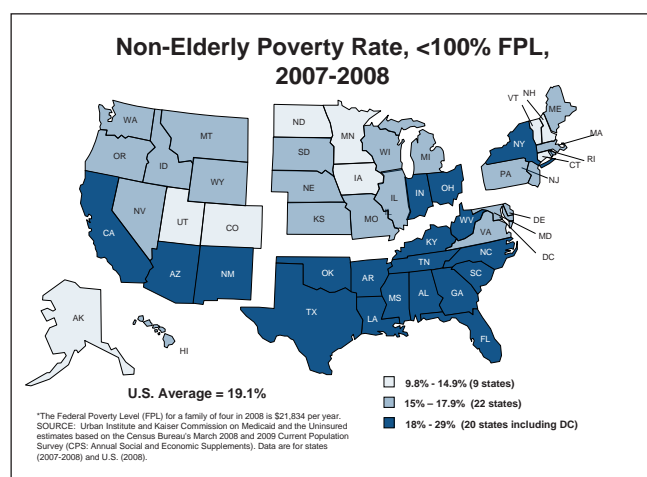


Table I. Economic Profile of States

	Total Non-Elderly Population, 07-08	Non-Elderly Poverty Rate <100% FPL, 07-08	Distribution of Non-Elderly by Industry Type, 07-08		Unemployment Rate		Budget Shortfalls, SFY2010 (gap in millions)
			Blue Collar	White Collar	August 2009	Percentage Point Change Dec 07— Aug. 09	
United States	262,756,450	19.1%	61.9%	38.1%	9.7%	4.8%	\$167,600
Alabama	3,975,284	20.8%	66.0%	34.0%	10.4%	6.4%	\$1,200
Alaska	610,975	12.2%	64.7%	35.3%	8.3%	1.8%	\$1,300
Arizona	5,716,281	22.2%	62.6%	37.4%	9.1%	4.4%	\$4,000
Arkansas	2,456,807	19.7%	64.3%	35.7%	7.1%	1.2%	\$146
California	32,418,546	20.4%	62.7%	37.3%	12.2%	6.1%	\$45,500
Colorado	4,385,232	13.2%	57.6%	42.4%	7.3%	2.8%	\$1,400
Connecticut	2,995,700	13.8%	56.8%	43.2%	8.1%	3.1%	\$4,200
Delaware	744,362	15.0%	59.3%	40.7%	8.1%	4.3%	\$557
District of Columbia	520,976	22.7%	49.3%	50.7%	11.1%	5.0%	\$800
Florida	15,016,654	18.5%	61.6%	38.4%	10.7%	6.0%	\$5,900
Georgia	8,590,798	19.8%	60.1%	39.9%	10.2%	5.4%	\$4,100
Hawaii	1,042,233	16.2%	66.6%	33.4%	7.2%	4.0%	\$978
Idaho	1,310,703	15.4%	63.3%	36.7%	8.9%	5.9%	\$411
Illinois	11,289,053	17.0%	62.9%	37.1%	10.0%	4.5%	\$13,200
Indiana	5,471,607	18.1%	65.3%	34.7%	9.9%	5.3%	\$1,100
Iowa	2,591,825	13.2%	62.1%	37.9%	6.8%	2.8%	\$779
Kansas	2,381,209	16.2%	60.3%	39.7%	7.1%	2.7%	\$1,600
Kentucky	3,670,270	23.0%	64.9%	35.1%	11.1%	5.4%	\$1,100
Louisiana	3,712,745	24.6%	65.6%	34.4%	7.8%	3.6%	\$1,800
Maine	1,103,013	15.7%	64.1%	35.9%	8.6%	3.5%	\$640
Maryland	4,885,050	15.0%	55.9%	44.1%	7.2%	3.4%	\$2,600
Massachusetts	5,508,636	15.8%	55.5%	44.5%	9.1%	4.6%	\$5,000
Michigan	8,564,583	17.4%	63.9%	36.1%	15.2%	7.6%	\$2,800
Minnesota	4,524,849	13.2%	59.7%	40.3%	8.0%	3.1%	\$3,200
Mississippi	2,532,494	28.2%	65.5%	34.5%	9.5%	2.7%	\$480
Missouri	5,052,038	17.4%	64.1%	35.9%	9.5%	4.0%	\$923
Montana	819,443	16.2%	60.2%	39.8%	6.6%	3.0%	NA
Nebraska	1,557,103	14.9%	61.5%	38.5%	5.0%	1.8%	\$150
Nevada	2,274,468	15.6%	66.9%	33.1%	13.2%	7.4%	\$1,200
New Hampshire	1,147,446	9.8%	56.2%	43.8%	6.9%	3.3%	\$250
New Jersey	7,427,577	14.1%	57.5%	42.5%	9.7%	5.2%	\$8,800
New Mexico	1,716,741	23.0%	62.5%	37.5%	7.5%	3.8%	\$778
New York	16,686,666	20.3%	63.4%	36.6%	9.0%	4.1%	\$20,000
North Carolina	7,991,084	20.1%	63.2%	36.8%	10.8%	5.8%	\$4,600
North Dakota	538,591	12.9%	59.7%	40.3%	4.3%	1.0%	NA
Ohio	9,877,010	18.4%	64.6%	35.4%	10.8%	4.8%	\$3,300
Oklahoma	3,042,703	19.3%	63.5%	36.5%	6.8%	2.3%	\$777
Oregon	3,292,361	17.1%	61.5%	38.5%	12.2%	6.6%	\$0
Pennsylvania	10,366,755	15.7%	61.9%	38.1%	8.6%	3.9%	\$4,800
Rhode Island	906,692	16.0%	60.9%	39.1%	12.8%	7.3%	\$655
South Carolina	3,805,748	20.3%	63.7%	36.3%	11.5%	4.9%	\$725
South Dakota	676,313	14.9%	61.9%	38.1%	4.9%	1.9%	\$32
Tennessee	5,288,826	21.7%	65.8%	34.2%	10.8%	5.5%	\$1,000
Texas	21,399,275	22.3%	63.6%	36.4%	8.0%	3.5%	\$3,500
Utah	2,473,380	13.1%	60.2%	39.8%	6.0%	2.8%	\$1,000
Vermont	525,398	12.6%	60.2%	39.8%	6.8%	2.8%	\$306
Virginia	6,687,754	14.1%	55.4%	44.6%	6.5%	3.0%	\$3,300
Washington	5,728,647	14.6%	61.3%	38.7%	9.2%	4.4%	\$3,600
West Virginia	1,521,431	20.9%	66.7%	33.3%	9.0%	4.1%	\$184
Wisconsin	4,812,727	14.2%	64.0%	36.0%	8.8%	3.8%	\$3,200
Wyoming	455,399	14.1%	62.7%	37.3%	6.6%	3.5%	\$32

Sources:

Nonelderly Population and Poverty Rate: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2008 and 2009 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2007-2008) and U.S. (2008).

Industry: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2008 and 2009 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2007-2008) and U.S. (2008).

Unemployment: State and territory figures from Table 3, Regional and State Employment and Unemployment, seasonally adjusted: December 2007 and August 2009, Bureau of Labor Statistics, available at http://www.bls.gov/news.release/archives/laus_01182008.htm and <http://www.bls.gov/news.release/pdf/laus.pdf>. U.S. figures from Bureau of Labor Statistics, available at <http://data.bls.gov/cgi-bin/surveymost?bls>

State Budget Shortfalls: "New Fiscal Year Brings No Relief From Unprecedented State Budget Problems," Center on Budget and Policy Priorities, September 3, 2009. Available at: <http://www.cbpp.org/9-8-08sfp.htm>.

Health Coverage of the Non-Elderly Population

The current structure for providing health care coverage in the United States relies on both public and private (group and non-group) health insurance options. Nationally, 60 percent of the non-elderly population have employer-based health insurance, 18 percent have public coverage, and a small private non-group market exists. In 2008, over 17 percent of the non-elderly population were uninsured. The distribution of health coverage varies by state due to the availability of employer-based coverage, the scope of public coverage, regulations in the non-group market, and poverty rates (Table 2).

- At the state level, uninsured rates range from less than 10 percent in **Hawaii** and **Massachusetts** to over 25 percent in **Texas** and **New Mexico**. Uninsured rates tend to be higher in the Southern and Western regions of the country.
- The two states with the largest populations, **California** and **Texas**, also have among the highest uninsured rates.
- The size of employers and the types of industries that are dominant in states determine the availability of employer-based coverage—smaller employers and those in the service, construction, and agriculture industries are less likely to offer coverage.
- States in the Northeast and Midwest tend to have higher levels of employer-based coverage than Southern and Western states. Employer-based coverage rates vary from 74 percent in **New Hampshire** to 47 percent in **New Mexico**.
- Public coverage enrollment is related to eligibility levels and the poverty level in states. The South and some states in the Northeast have higher levels of public program enrollment, ranging from at least 23 percent in **Maine**, **Mississippi**, and **District of Columbia** to under 11 percent in **New Hampshire**, **Utah** and **Nevada**.
- The non-group market represents a small share of the insured in all states, but states in the Midwest tend to have higher levels of non-group coverage than other states.

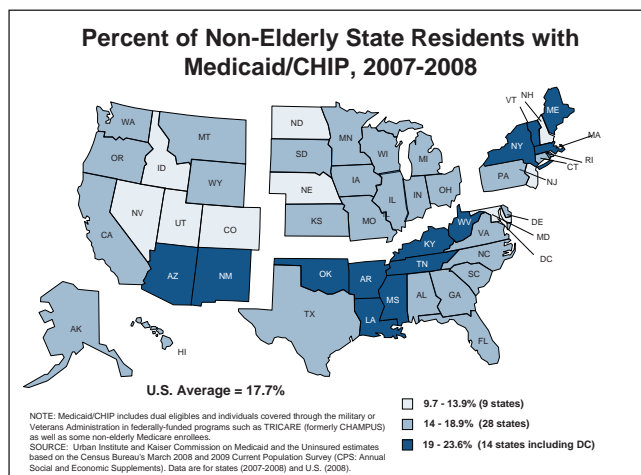
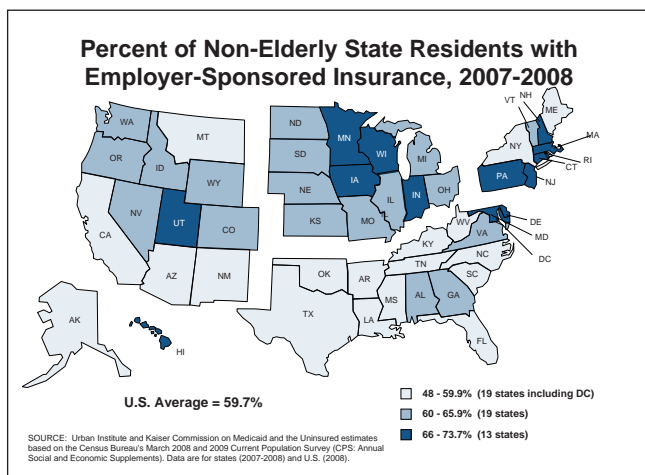


Table 2. Health Coverage of the Non-Elderly Population

	Total Non-Elderly Population, 07-08	Distribution of Coverage, 2007-2008			
		Uninsured	Employer-Sponsored Insurance	Medicaid/CHIP*	Non-Group Coverage
United States	262,756,450	17.4%	59.7%	17.7%	5.3%
Alabama	3,975,284	13.7%	64.7%	17.9%	3.7%
Alaska	610,975	20.8%	56.1%	18.6%	4.5%
Arizona	5,716,281	21.0%	52.9%	20.9%	5.2%
Arkansas	2,456,807	19.2%	52.9%	22.8%	5.1%
California	32,418,546	20.4%	54.7%	18.1%	6.8%
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Connecticut	2,995,700	11.1%	69.1%	14.5%	5.3%
Delaware	744,362	12.6%	66.4%	16.5%	4.5%
District of Columbia	520,976	10.8%	59.5%	23.1%	6.6%
Florida	15,016,654	23.8%	55.8%	14.3%	6.1%
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Hawaii	1,042,233	9.1%	70.1%	17.7%	3.1%
Idaho	1,310,703	16.9%	61.7%	13.3%	8.1%
Illinois	11,289,053	14.6%	64.6%	15.9%	4.9%
Indiana	5,471,607	13.4%	66.8%	15.9%	3.9%
Iowa	2,591,825	10.7%	67.9%	14.4%	7.1%
Kansas	2,381,209	14.1%	63.0%	15.6%	7.4%
Kentucky	3,670,270	16.9%	57.8%	20.7%	4.6%
Louisiana	3,712,745	21.9%	53.6%	19.0%	5.6%
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Maryland	4,885,050	14.4%	68.3%	12.3%	5.0%
Massachusetts	5,508,636	6.1%	69.8%	20.2%	3.8%
Michigan	8,564,583	13.1%	65.6%	16.7%	4.6%
Minnesota	4,524,849	9.6%	69.3%	14.5%	6.6%
Mississippi	2,532,494	20.7%	50.1%	24.8%	4.5%
Missouri	5,052,038	14.4%	62.2%	17.7%	5.7%
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Nebraska	1,557,103	14.1%	64.9%	13.7%	7.2%
Nevada	2,274,468	20.2%	65.3%	10.4%	4.1%
New Hampshire	1,147,446	11.6%	73.9%	9.7%	4.8%
New Jersey	7,427,577	16.9%	67.5%	11.3%	4.3%
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New York	16,686,666	15.3%	59.0%	21.6%	4.1%
North Carolina	7,991,084	18.1%	57.2%	18.9%	5.8%
North Dakota	538,591	12.5%	65.3%	11.5%	10.7%
Ohio	9,877,010	13.2%	65.8%	16.2%	4.7%
Oklahoma	3,042,703	18.4%	56.3%	20.3%	5.1%
Oregon	3,292,361	18.9%	60.5%	14.1%	6.5%
Pennsylvania	10,366,755	11.3%	66.8%	15.9%	6.0%
Rhode Island	906,692	12.8%	64.1%	17.8%	5.2%
South Carolina	3,805,748	18.6%	59.2%	17.5%	4.7%
South Dakota	676,313	13.3%	63.0%	15.0%	8.7%
Tennessee	5,288,826	17.1%	55.2%	21.9%	5.7%
Texas	21,399,275	27.7%	50.7%	17.0%	4.6%
Utah	2,473,380	14.1%	68.0%	10.1%	7.9%
Vermont	525,398	11.8%	62.0%	22.3%	3.8%
Virginia	6,687,754	15.3%	65.3%	14.4%	5.0%
Washington	5,728,647	13.3%	62.8%	17.5%	6.4%
West Virginia	1,521,431	17.1%	59.4%	20.8%	2.7%
Wisconsin	4,812,727	10.2%	67.8%	16.2%	5.9%
Wyoming	455,399	15.6%	62.8%	14.1%	7.6%

*Note: Medicaid/CHIP includes Medicaid, CHIP, dual eligibles, and individuals covered through the military or Veterans Administration in federally-funded programs such as TRICARE (formerly CHAMPUS) as well as some non-elderly Medicare enrollees.

Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2008 and 2009 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2007-2008) and U.S. (2008).

The Uninsured

In 2008, 46 million people under the age of 65, including 8 million children, did not have health insurance. Most of the uninsured are adults in poor or low-income families, and over two-thirds of uninsured children are eligible for public coverage but are not enrolled. Despite their low incomes, public coverage may not be an option for many adults, especially for childless adults and some parents (Tables 3 & 4).

Poor Uninsured

- Nationally, over 38% of the uninsured have family incomes below the poverty level (\$21,834 for a family of four in 2008).
- States in the South and some states in the Midwest have the greatest share of uninsured below the poverty level, reaching a high of 50% in **Mississippi**. States in the Northeast and West have lower shares of uninsured below the poverty level, with a low of 25% in **Vermont**.

The current health reform proposals being considered in Congress would expand coverage by building on Medicaid, typically by expanding Medicaid to 133% FPL. The proposals would also provide subsidies to low- and moderate-income people (those with incomes between 134–400% FPL) to help them purchase coverage through new health insurance exchanges.

- Nationally, 49% of the uninsured have family incomes below 133% FPL (\$29,039 for a family of four in 2008).
- In nine states, primarily in the South, more than half of the uninsured have incomes below or equal to 133% FPL.
- Nationally, 42% of the uninsured have family incomes between 134%–400% FPL.
- States in the West and Northeast are more likely to have greater shares of uninsured with family incomes between 134%–400% FPL.

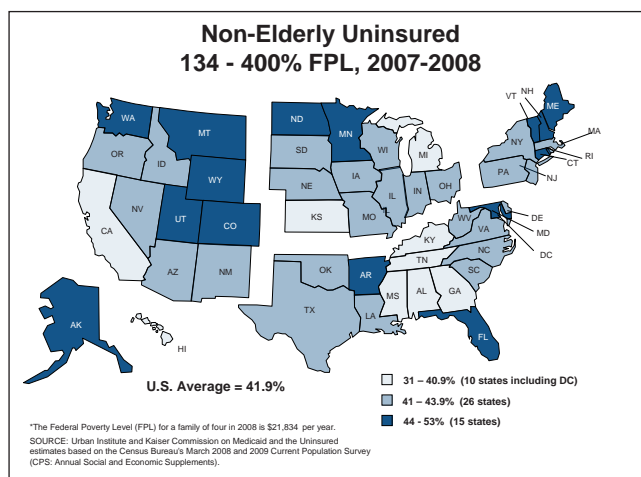
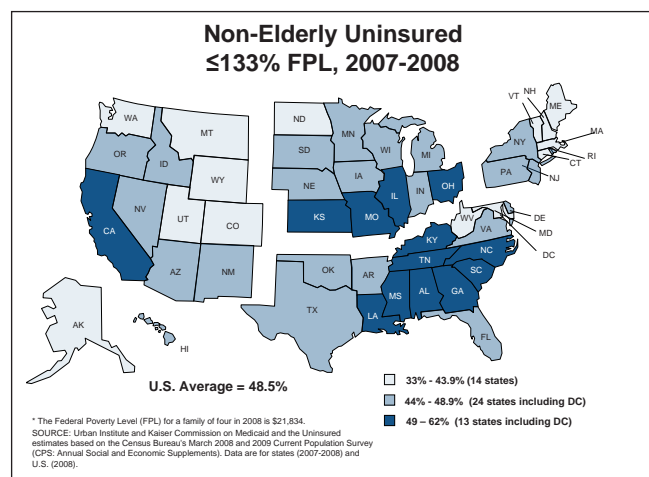


Table 3. Distribution of the Non-Elderly Uninsured by Age and Poverty Level

	Total Non-Elderly Uninsured, 07-08	Distribution of Uninsured by Age, 2007-2008		Distribution of Uninsured by Poverty Level, 2007-2008		
	Number	Children (%)	Adults (%)	<100% FPL	≤133% FPL	134-400% FPL
United States	45,693,328	17.7%	82.3%	38.2%	48.5%	41.9%
Alabama	545,099	12.9%	87.1%	44.7%	53.3%	37.4%
Alaska	126,821	20.2%	79.8%	27.0%	35.6%	47.2%
Arizona	1,198,198	23.1%	76.9%	39.2%	48.5%	43.8%
Arkansas	472,866	12.9%	87.1%	37.2%	47.6%	44.5%
California	6,610,033	16.8%	83.2%	38.0%	49.8%	40.8%
Colorado	780,135	21.2%	78.8%	31.5%	41.5%	46.0%
Connecticut	332,362	16.0%	84.0%	33.3%	41.3%	45.9%
Delaware	93,831	20.8%	79.2%	36.2%	45.9%	41.5%
District of Columbia	56,116	13.5%	86.5%	38.1%	45.9%	40.6%
Florida	3,571,715	22.0%	78.0%	33.1%	44.8%	44.7%
Georgia	1,656,908	18.3%	81.7%	42.1%	54.1%	36.2%
Hawaii	94,338	16.6%	83.4%	34.5%	44.9%	39.4%
Idaho	221,017	20.8%	79.2%	36.4%	48.0%	41.1%
Illinois	1,647,873	14.3%	85.7%	39.4%	49.3%	41.0%
Indiana	734,603	13.5%	86.5%	38.6%	47.7%	43.3%
Iowa	277,052	13.7%	86.3%	34.9%	46.3%	41.4%
Kansas	334,774	21.4%	78.6%	37.9%	49.4%	40.0%
Kentucky	619,799	16.5%	83.5%	46.1%	55.9%	36.7%
Louisiana	812,997	17.3%	82.7%	42.4%	51.2%	41.8%
Maine	124,980	12.9%	87.1%	27.9%	37.0%	47.7%
Maryland	704,480	17.6%	82.4%	35.1%	43.9%	44.8%
Massachusetts	337,635	14.5%	85.5%	35.3%	41.8%	41.7%
Michigan	1,125,952	13.1%	86.9%	39.8%	48.6%	39.6%
Minnesota	434,032	19.6%	80.4%	34.3%	44.3%	46.6%
Mississippi	523,206	21.4%	78.6%	50.2%	61.5%	31.6%
Missouri	726,598	18.2%	81.8%	36.0%	49.2%	42.2%
Montana	151,756	18.6%	81.4%	29.7%	39.8%	48.0%
Nebraska	220,317	21.7%	78.3%	37.4%	48.2%	43.7%
Nevada	459,027	26.3%	73.7%	36.5%	46.4%	42.8%
New Hampshire	133,555	12.0%	88.0%	26.0%	33.0%	50.3%
New Jersey	1,257,602	21.2%	78.8%	32.9%	44.4%	43.2%
New Mexico	446,210	18.9%	81.1%	34.0%	46.9%	41.7%
New York	2,558,854	15.2%	84.8%	35.4%	44.7%	42.9%
North Carolina	1,448,577	18.7%	81.3%	41.0%	51.1%	41.2%
North Dakota	67,524	18.4%	81.6%	31.6%	41.9%	46.3%
Ohio	1,304,853	16.7%	83.3%	42.3%	50.9%	42.0%
Oklahoma	558,442	18.1%	81.9%	37.8%	47.5%	42.1%
Oregon	620,633	16.8%	83.2%	39.3%	48.4%	41.4%
Pennsylvania	1,174,000	19.0%	81.0%	36.5%	45.5%	43.7%
Rhode Island	116,282	18.9%	81.1%	37.7%	44.4%	43.9%
South Carolina	708,417	22.6%	77.4%	38.5%	50.4%	42.6%
South Dakota	89,637	22.7%	77.3%	37.9%	46.1%	42.6%
Tennessee	904,107	16.2%	83.8%	38.5%	50.9%	39.6%
Texas	5,932,927	24.1%	75.9%	37.7%	48.0%	43.5%
Utah	347,696	27.2%	72.8%	29.6%	38.6%	47.9%
Vermont	62,128	14.6%	85.4%	25.3%	34.0%	52.1%
Virginia	1,025,390	17.8%	82.2%	35.1%	44.7%	41.6%
Washington	759,093	15.6%	84.4%	33.5%	41.0%	47.8%
West Virginia	260,391	8.5%	91.5%	35.3%	43.6%	43.0%
Wisconsin	490,203	16.8%	83.2%	35.8%	47.2%	42.1%
Wyoming	71,010	17.7%	82.3%	32.7%	41.9%	46.5%

Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2008 and 2009 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2007-2008) and U.S. (2008).

Table 4. Non-Elderly Uninsured by Income and Population Group

	Percent of Each Uninsured Group up to 133% FPL, 07–08				Percent of Each Uninsured Group Under 400% FPL, 07–08			
	Total	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults
United States	48.5%	54.7%	49.4%	46.3%	90.4%	92.3%	92.4%	88.9%
Alabama	53.3%	69.4%	70.0%	42.7%	90.7%	97.5%	99.2%	85.6%
Alaska	35.6%	31.8%	24.6%	41.0%	82.8%	82.6%	83.9%	82.5%
Arizona	48.5%	56.1%	53.0%	42.9%	92.3%	96.1%	97.0%	88.3%
Arkansas	47.6%	38.6%	49.1%	48.9%	92.1%	95.7%	97.6%	88.7%
California	49.8%	55.9%	50.0%	48.0%	90.6%	92.3%	94.1%	88.6%
Colorado	41.5%	51.9%	47.6%	34.5%	87.6%	92.0%	92.0%	83.7%
Connecticut	41.3%	50.8%	30.3%	42.1%	87.2%	82.0%	86.4%	88.7%
Delaware	45.9%	64.3%	45.2%	39.5%	87.3%	95.5%	88.1%	84.1%
District of Columbia	45.9%	59.9%	35.2%	44.9%	86.5%	85.6%	82.4%	87.2%
Florida	44.8%	52.2%	44.1%	42.2%	89.6%	93.3%	90.4%	87.8%
Georgia	54.1%	61.2%	55.3%	51.2%	90.3%	89.9%	91.1%	90.1%
Hawaii	44.9%	48.3%	41.7%	45.0%	84.4%	88.9%	89.0%	81.8%
Idaho	48.0%	49.0%	53.9%	44.2%	89.2%	88.0%	92.3%	87.8%
Illinois	49.3%	58.8%	51.9%	46.2%	90.3%	93.5%	91.5%	89.2%
Indiana	47.7%	54.7%	55.3%	43.1%	91.0%	91.2%	93.3%	90.0%
Iowa	46.3%	50.2%	50.7%	43.8%	87.7%	88.9%	93.0%	85.5%
Kansas	49.4%	61.4%	55.0%	41.8%	89.5%	94.7%	95.2%	84.4%
Kentucky	55.9%	58.0%	52.1%	57.0%	92.6%	92.4%	90.3%	93.6%
Louisiana	51.2%	66.9%	54.9%	44.6%	93.0%	94.7%	95.5%	91.3%
Maine	37.0%	40.0%	35.6%	36.8%	84.7%	84.6%	82.0%	85.5%
Maryland	43.9%	50.0%	41.7%	42.9%	88.6%	88.6%	89.6%	88.2%
Massachusetts	41.8%	48.4%	38.8%	41.0%	83.5%	80.8%	82.0%	84.3%
Michigan	48.6%	51.4%	44.0%	49.7%	88.2%	88.9%	87.9%	88.2%
Minnesota	44.3%	50.8%	43.9%	42.3%	90.9%	92.1%	93.8%	89.3%
Mississippi	61.5%	69.3%	61.9%	58.1%	93.1%	94.1%	91.7%	93.4%
Missouri	49.2%	54.6%	55.1%	44.3%	91.3%	91.9%	94.0%	89.7%
Montana	39.8%	39.9%	37.0%	41.0%	87.9%	90.1%	93.4%	84.7%
Nebraska	48.2%	56.2%	46.3%	45.8%	91.9%	93.4%	92.8%	90.8%
Nevada	46.4%	54.9%	46.7%	42.0%	89.2%	92.2%	92.3%	86.4%
New Hampshire	33.0%	28.5%	27.7%	35.7%	83.2%	84.6%	85.5%	82.2%
New Jersey	44.4%	46.6%	38.6%	45.7%	87.6%	89.6%	88.3%	86.5%
New Mexico	46.9%	57.0%	49.4%	42.1%	88.6%	92.4%	93.7%	84.8%
New York	44.7%	55.9%	47.1%	41.3%	87.6%	90.4%	90.3%	86.1%
North Carolina	51.1%	58.7%	52.8%	48.0%	92.3%	91.5%	93.4%	92.2%
North Dakota	41.9%	55.9%	46.9%	36.3%	88.3%	94.1%	91.9%	85.5%
Ohio	50.9%	54.9%	42.4%	52.6%	93.0%	94.3%	93.5%	92.4%
Oklahoma	47.5%	48.9%	50.1%	45.7%	89.7%	92.1%	90.2%	88.6%
Oregon	48.4%	52.1%	51.4%	46.4%	89.8%	91.7%	89.8%	89.3%
Pennsylvania	45.5%	47.8%	41.6%	46.3%	89.2%	93.1%	90.2%	87.6%
Rhode Island	44.4%	52.8%	36.2%	44.2%	88.3%	92.0%	89.5%	86.9%
South Carolina	50.4%	48.5%	52.0%	50.5%	93.0%	93.6%	92.2%	93.1%
South Dakota	46.1%	52.2%	42.0%	45.3%	88.6%	88.9%	85.8%	89.9%
Tennessee	50.9%	47.1%	48.2%	52.9%	90.5%	89.3%	90.5%	90.8%
Texas	48.0%	52.3%	51.5%	43.5%	91.5%	92.9%	93.8%	89.3%
Utah	38.6%	44.4%	36.9%	36.2%	86.5%	85.9%	83.9%	88.2%
Vermont	34.0%	48.2%	28.3%	32.6%	86.1%	92.8%	88.3%	83.9%
Virginia	44.7%	58.6%	45.4%	40.1%	86.2%	89.4%	88.8%	84.2%
Washington	41.0%	38.4%	33.5%	44.6%	88.7%	85.8%	89.4%	89.2%
West Virginia	43.6%	34.9%	44.1%	44.6%	86.7%	83.1%	90.9%	85.3%
Wisconsin	47.2%	46.0%	45.6%	48.0%	89.2%	93.0%	90.2%	87.9%
Wyoming	41.9%	41.1%	46.8%	39.9%	88.4%	85.0%	93.0%	87.4%

Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2008 and 2009 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2007–2008) and U.S. (2008).

Medicaid and CHIP Eligibility and Enrollment

Federal law requires states to cover certain “mandatory” population groups in order to receive matching Medicaid funds. Beyond these minimum mandatory levels for children, parents, pregnant women, and the elderly and disabled, states cover additional “optional” groups, but eligibility above the federal minimum levels varies widely by state. Total Medicaid enrollment in FY 2006 was 58 million, including 8 million disabled and 9 million elderly low-income individuals (Tables 5 & 6).

- States in the South and Midwest are more likely to have lower eligibility levels for children and adults. However, these states have higher Medicaid enrollment due to higher poverty rates in this region.
- Most states set children’s eligibility levels at 200% FPL or higher. However, seven states (**Alaska, Oregon, Idaho, Montana, North Dakota, Nebraska** and **Oklahoma**) have income eligibility levels below 200% FPL.
- Parent eligibility levels are substantially lower than those for children. The national median eligibility level for working parents is 66% FPL and eligibility ranges from 17% FPL in **Arkansas** to 275% FPL in **Minnesota**.
- Federal law prohibits Medicaid and CHIP coverage of adults without dependent children at any income level without a federal waiver. Only a handful of states have opted to provide comprehensive coverage for childless adults via a Medicaid waiver or state-only funds. Twenty-five additional states provide some childless adults with more limited benefit packages.
- States in the West have a lower share of elderly and disabled enrollees compared to the Northeast and Midwest. The share of elderly enrollees in Medicaid varies from 5% in **Arizona** to 16% in **Wisconsin**. The variation among the share of disabled enrollees is even greater ranging from 9% in **California** and **Arizona** to 27% in **West Virginia**.

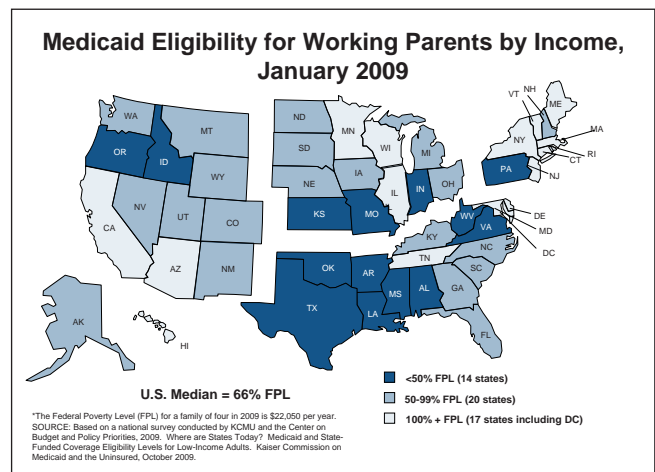
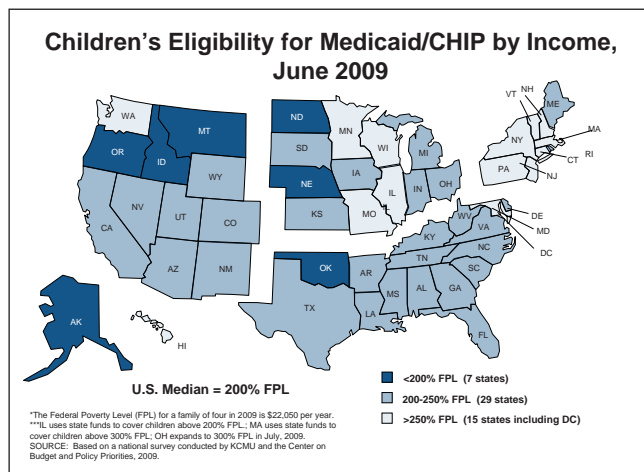


Table 5. Medicaid/CHIP Eligibility

	Eligibility as a Percent of the Federal Poverty Level, 2009				Percent of Non-Elderly with Medicaid/CHIP,** 07-08
	Children	Working Parent	Childless Adults*	Pregnant Women	
United States	200%	66%		133%	17.7%
Alabama	200%	25%		133%	17.9%
Alaska	175%	85%		175%	18.6%
Arizona	200%	200%	100%	150%	20.9%
Arkansas	200%	17%		200%	22.8%
California	250%	106%		200%	18.1%
Colorado	205%	66%		200%	12.1%
Connecticut	300%	191%		250%	14.5%
Delaware	200%	121%	100%	200%	16.5%
District of Columbia	300%	207%		300%	23.1%
Florida	200%	55%		185%	14.3%
Georgia	235%	52%		200%	16.7%
Hawaii	300%	100%	100%	185%	17.7%
Idaho	185%	28%		133%	13.3%
Illinois	200% (no limit)	185%		200%	15.9%
Indiana	250%	26%		200%	15.9%
Iowa	200%	86%		200%	14.4%
Kansas	200%	34%		150%	15.6%
Kentucky	200%	62%		185%	20.7%
Louisiana	250%	26%		200%	19.0%
Maine	200%	206%		200%	23.6%
Maryland	300%	116%		250%	12.3%
Massachusetts	300%	133%	133%	200%	20.2%
Michigan	200%	66%		185%	16.7%
Minnesota	275%	275%		275%	14.5%
Mississippi	200%	46%		185%	24.8%
Missouri	300%	26%		185%	17.7%
Montana	175%	58%		150%	17.5%
Nebraska	185%	58%		185%	13.7%
Nevada	200%	91%		185%	10.4%
New Hampshire	300%	51%		185%	9.7%
New Jersey	350%	200%		200%	11.3%
New Mexico	235%	69%		185%	21.4%
New York	400%	150%	100%	200%	21.6%
North Carolina	200%	50%		185%	18.9%
North Dakota	150%	62%		133%	11.5%
Ohio	200%	90%		200%	16.2%
Oklahoma	185%	48%		185%	20.3%
Oregon	185%	42%		185%	14.1%
Pennsylvania	300%	36%		185%	15.9%
Rhode Island	250%	181%		250%	17.8%
South Carolina	200%	90%		185%	17.5%
South Dakota	200%	54%		133%	15.0%
Tennessee	250%	134%		250%	21.9%
Texas	200%	27%		185%	17.0%
Utah	200%	68%		133%	10.1%
Vermont	300%	191%	150%	200%	22.3%
Virginia	200%	30%		185%	14.4%
Washington	300%	77%		185%	17.5%
West Virginia	250%	34%		150%	20.8%
Wisconsin	300%	200%		300%	16.2%
Wyoming	200%	54%		133%	14.1%

*Note: This column includes states that provide coverage comparable to the state's full Medicaid coverage for parents. Additional states provide more limited coverage to childless adults.

**Note: Medicaid/CHIP includes Medicaid, CHIP, dual eligibles, and individuals covered through the military or Veterans Administration in federally-funded programs such as TRICARE (formerly CHAMPUS) as well as some non-elderly Medicare enrollees.

Sources:

Children, Working Parent, and Pregnant Women Eligibility: Challenges of Providing Health Coverage for Children and Parents in a Recession: A 50 State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2009. Data based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Center on Budget and Policy Priorities, January 2009. Available at <http://www.kff.org/medicaid/7855.cfm>. Where are States Today? Medicaid and State-Funded Coverage Eligibility Levels for Low-Income Adults. Kaiser Commission on Medicaid and the Uninsured, October 2009. Available at <http://www.kff.org/medicaid/7993.cfm>.

Childless Adult Eligibility: Expanding Health Coverage for Low-Income Adults: Filling the Gaps in Medicaid Eligibility. KCMU analysis of state policies through program websites and contacts with state officials, April 2009. Available at <http://www.kff.org/medicaid/7900.cfm>.

Public Coverage: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2008 and 2009 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2007-2008) and U.S. (2008).

Table 6. Enrollment in Medicaid and CHIP

	Total Number Enrolled in Medicaid, FY2006	Distribution of Medicaid Enrollment, FY2006				Number Enrolled in CHIP, FY2006
		Children (%)	Adults (%)	Elderly (%)	Disabled (%)	
United States	58,714,800	49.7%	25.3%	10.4%	14.5%	6,745,194
Alabama	973,900	46.0%	21.6%	12.9%	19.5%	84,257
Alaska	123,300	60.8%	21.0%	6.7%	11.4%	20,432
Arizona	1,432,700	47.1%	38.8%	4.9%	9.2%	96,669
Arkansas	754,700	56.1%	20.4%	8.6%	14.9%	89,238
California	10,547,200	41.3%	40.7%	8.9%	9.1%	1,391,405
Colorado	549,800	58.8%	17.9%	9.5%	13.8%	69,997
Connecticut	525,600	53.5%	21.7%	12.2%	12.6%	23,301
Delaware	183,800	42.8%	37.8%	7.6%	11.8%	10,751
District of Columbia	163,200	47.2%	24.4%	8.9%	19.5%	6,332
Florida	3,030,100	51.9%	18.6%	13.3%	16.1%	303,595
Georgia	1,811,500	59.4%	16.7%	9.2%	14.6%	343,690
Hawaii	217,300	43.7%	34.2%	10.6%	11.5%	22,031
Idaho	217,500	61.1%	15.3%	7.4%	16.1%	24,727
Illinois	2,422,300	52.5%	19.7%	15.8%	12.0%	316,781
Indiana	1,016,100	58.2%	18.8%	8.1%	14.9%	133,696
Iowa	454,400	48.7%	26.5%	9.3%	15.4%	49,575
Kansas	360,000	56.9%	16.5%	9.7%	16.9%	48,934
Kentucky	837,500	47.3%	15.8%	11.4%	25.5%	65,290
Louisiana	1,090,800	57.7%	13.5%	10.3%	18.4%	142,389
Maine	302,200	40.3%	32.4%	11.4%	15.9%	31,114
Maryland	771,000	49.8%	23.2%	10.5%	16.6%	136,034
Massachusetts	1,224,300	36.9%	30.5%	12.3%	20.3%	201,037
Michigan	1,813,300	56.1%	19.9%	7.5%	16.6%	118,501
Minnesota	774,200	50.8%	22.5%	12.1%	14.5%	5,343
Mississippi	787,700	50.6%	17.2%	12.0%	20.2%	83,359
Missouri	1,070,300	52.8%	20.5%	9.2%	17.4%	106,577
Montana	113,900	54.3%	18.6%	9.7%	17.4%	17,304
Nebraska	241,700	59.1%	17.0%	10.0%	13.9%	44,981
Nevada	257,800	58.5%	17.9%	9.3%	14.4%	39,317
New Hampshire	141,600	60.7%	13.4%	10.2%	15.6%	12,393
New Jersey	935,500	53.5%	13.8%	15.6%	17.1%	142,805
New Mexico	513,900	58.2%	24.1%	6.8%	10.9%	25,155
New York	5,116,800	40.1%	36.4%	10.8%	12.7%	688,362
North Carolina	1,640,300	52.3%	18.8%	11.3%	17.7%	248,366
North Dakota	73,100	50.2%	22.0%	13.3%	14.5%	6,318
Ohio	2,063,000	50.9%	23.7%	8.6%	16.9%	221,643
Oklahoma	701,300	59.8%	16.5%	9.5%	14.3%	116,012
Oregon	529,800	52.0%	23.4%	9.6%	15.1%	59,039
Pennsylvania	2,085,500	46.9%	18.3%	11.2%	23.6%	188,765
Rhode Island	197,800	46.3%	20.6%	12.7%	20.4%	25,492
South Carolina	960,800	48.0%	23.5%	13.8%	14.8%	68,870
South Dakota	118,500	59.2%	17.0%	10.5%	13.4%	14,584
Tennessee	1,482,300	47.9%	20.6%	10.8%	20.6%	n/a
Texas	4,102,500	64.9%	12.4%	10.3%	12.4%	585,461
Utah	304,000	56.1%	27.4%	5.1%	11.4%	51,967
Vermont	159,700	42.2%	32.0%	12.8%	13.0%	6,519
Virginia	862,400	54.6%	15.8%	11.9%	17.7%	137,182
Washington	1,195,800	53.8%	24.7%	7.3%	14.2%	15,000
West Virginia	392,600	47.9%	14.7%	10.1%	27.3%	39,855
Wisconsin	987,900	42.7%	26.8%	16.3%	14.1%	57,034
Wyoming	81,600	65.9%	15.4%	6.9%	11.8%	7,715

Sources:

Total and Distribution of Medicaid Enrollment: The Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Medicaid Statistical Information System (MSIS) reports from the Centers for Medicare and Medicaid Services (CMS), 2009.

CHIP Enrollment: CHIP Statistical Enrollment Data System (SEDS) forms CMS21E, CMS64.21E, and CMS21waiver (2/07/08). Available at <http://www.cms.hhs.gov/NationalCHIPPolicy/CHIPER/list.asp#TopOfPage>.

Medicaid Spending and Financing

Medicaid is financed through a partnership between the federal government and the states, with the federal government matching state spending at a rate known as the Federal Medical Assistance Percentage, or FMAP. In 2007, federal and state spending on Medicaid totaled \$319 billion, with the federal government spending 57 percent and state governments contributing 43 percent (Tables 7 & 8).

- Densely populated states spend significantly more money on Medicaid than smaller states, ranging from \$433 million in **Wyoming** to \$44 billion in **New York**. While differences in population account for some of this variation, payments per enrollee also vary widely by state.
- The FMAP rate varies by state based on the state's per capita income relative to the national average. The minimum FMAP rate is 50% in wealthier states, and in relatively poorer states, primarily in the South, the FMAP is higher, reaching 76% in **Mississippi**.
- The American Recovery and Reinvestment Act (ARRA) provided a temporary FMAP increase through calendar year 2010 to help support state Medicaid programs. Enhanced FMAP rates for FY 2009 average 66.1% and range from 56% in **New Hampshire** to 84% in **Mississippi**.
- In FY 2007, on average, 17 percent of state general fund expenditures were appropriated to the Medicaid program. States in the South appropriated smaller shares of their general fund to Medicaid compared to states in other regions.
- Nationally, Medicaid represents over 20 percent of all state expenditures but there is substantial variation among states.
- Nationally, Medicaid spends over \$4,500 per enrollee, ranging from less than \$3,000 in **Arizona** and **California** to over \$8,000 in **Rhode Island** and **District of Columbia**.

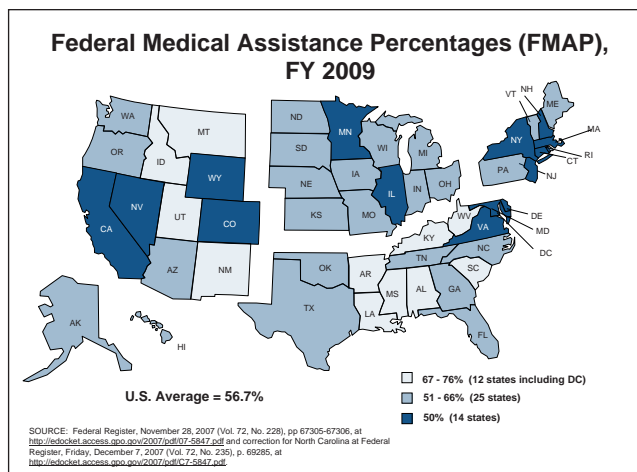
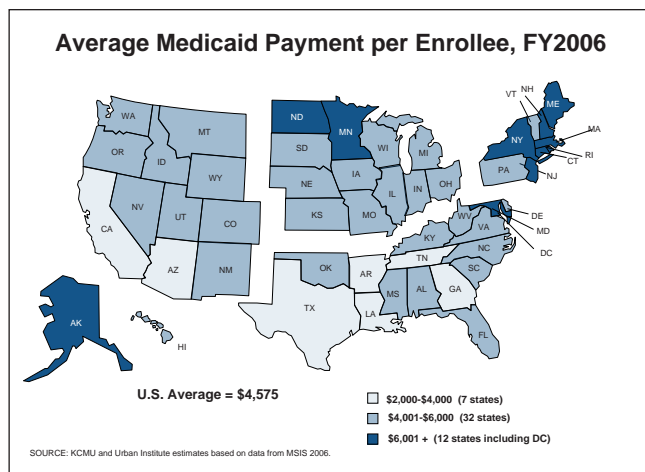


Table 7. Medicaid Spending and Financing

	Total Medicaid Spending, FY2007 (\$ in millions)	Original FY2009 FMAP	ARRA FMAP, FY2009	State Medicaid Spending, FY2007*	
				% of General Fund	% of Total State Spending
United States	\$319,677	56.7%	66.1%	16.9%	21.2%
Alabama	\$4,117	68.0%	76.6%	3.3%	12.3%
Alaska	\$954	50.5%	58.7%	8.6%	9.2%
Arizona	\$6,617	65.8%	75.0%	14.5%	23.7%
Arkansas	\$3,097	72.8%	79.1%	16.2%	19.9%
California	\$35,968	50.0%	61.6%	13.2%	18.3%
Colorado	\$2,928	50.0%	58.8%	18.0%	15.6%
Connecticut	\$4,351	50.0%	60.2%	20.6%	17.2%
Delaware	\$991	50.0%	60.2%	14.3%	12.3%
District of Columbia	\$1,388	70.0%	77.7%	n/a	n/a
Florida	\$13,584	55.4%	67.6%	16.4%	21.7%
Georgia	\$7,009	64.5%	73.4%	13.1%	19.8%
Hawaii	\$1,098	55.1%	66.1%	8.2%	10.0%
Idaho	\$1,097	69.8%	78.4%	12.4%	20.5%
Illinois	\$12,662	50.3%	60.5%	20.3%	27.2%
Indiana	\$5,120	64.3%	73.2%	11.9%	21.9%
Iowa	\$2,538	62.6%	68.8%	12.4%	17.4%
Kansas	\$2,137	60.1%	66.3%	14.9%	18.6%
Kentucky	\$4,593	70.1%	77.8%	11.2%	20.3%
Louisiana	\$5,382	71.3%	80.0%	8.1%	17.6%
Maine	\$1,991	64.4%	72.4%	21.8%	30.2%
Maryland	\$5,436	50.0%	58.8%	18.0%	18.5%
Massachusetts	\$10,295	50.0%	58.8%	27.4%	18.1%
Michigan	\$9,269	60.3%	69.6%	25.3%	21.7%
Minnesota	\$6,192	50.0%	60.2%	18.0%	22.2%
Mississippi	\$3,286	75.8%	83.6%	8.1%	21.7%
Missouri	\$6,593	63.2%	71.2%	14.2%	35.5%
Montana	\$733	68.0%	76.3%	9.5%	15.3%
Nebraska	\$1,537	59.5%	65.7%	19.8%	18.7%
Nevada	\$1,244	50.0%	63.9%	15.1%	15.2%
New Hampshire	\$1,165	50.0%	56.2%	31.6%	25.9%
New Jersey	\$8,917	50.0%	58.8%	14.5%	20.0%
New Mexico	\$2,634	70.9%	77.2%	12.8%	19.0%
New York	\$44,339	50.0%	58.8%	17.5%	28.7%
North Carolina	\$9,830	64.6%	73.6%	14.2%	26.5%
North Dakota	\$508	63.1%	70.0%	16.3%	14.7%
Ohio	\$13,056	62.1%	70.3%	38.9%	24.0%
Oklahoma	\$3,373	65.9%	74.9%	14.6%	17.2%
Oregon	\$2,895	62.5%	71.6%	16.0%	15.9%
Pennsylvania	\$15,930	54.5%	63.1%	24.4%	30.7%
Rhode Island	\$1,728	52.6%	63.9%	24.7%	24.4%
South Carolina	\$4,164	70.1%	78.6%	11.5%	22.4%
South Dakota	\$620	62.6%	68.8%	20.7%	20.9%
Tennessee	\$7,130	64.3%	73.3%	22.2%	28.6%
Texas	\$20,590	59.4%	68.8%	16.9%	25.4%
Utah	\$1,391	70.7%	77.8%	6.8%	14.9%
Vermont	\$904	59.5%	67.7%	16.4%	18.3%
Virginia	\$4,963	50.0%	58.8%	15.6%	14.5%
Washington	\$5,791	50.9%	60.2%	19.7%	19.0%
West Virginia	\$2,174	73.7%	80.5%	11.0%	11.6%
Wisconsin	\$4,937	59.4%	65.6%	13.6%	13.9%
Wyoming	\$433	50.0%	56.2%	6.9%	8.9%

*Note: State Medicaid Spending does not include other state funds that are used to comprise the state share of medicaid matching funds.

Sources:

Total Medicaid Spending: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Centers for Medicare and Medicaid Services-64 reports, March 2009.

ARRA: American Recovery and Reinvestment Act.

Original FMAP and FMAP Under ARRA: FY2009: Federal Register, April 21, 2009 (Vol. 74, No. 75), pp 18236-18237, at <http://edocket.access.gpo.gov/2009/pdf/E9-9095.pdf>.

State Medicaid Spending: National Association of State Budget Officers, 2007 State Expenditure Report.

Table 8. Medicaid Payment per Enrollee by Age

	Total Medicaid Spending, FY2007 (\$ in millions)	Average Medicaid Payment per Enrollee, FY2006	Payment per Enrollee by Population Group, FY2006			
		(\$ in millions)	Children	Adults	Elderly	Disabled
United States	\$319,677	\$4,575	\$1,708	\$2,142	\$10,691	\$12,874
Alabama	\$4,117	\$4,015	\$1,799	\$1,094	\$7,404	\$5,992
Alaska	\$954	\$7,644	\$4,078	\$4,851	\$19,809	\$23,865
Arizona	\$6,617	\$2,206	\$1,983	\$1,533	\$2,512	\$5,575
Arkansas	\$3,097	\$3,676	\$1,747	\$1,108	\$10,643	\$10,031
California	\$35,968	\$2,740	\$1,228	\$847	\$8,369	\$11,890
Colorado	\$2,928	\$4,759	\$1,762	\$2,577	\$12,730	\$13,561
Connecticut	\$4,351	\$7,598	\$2,363	\$2,591	\$23,124	\$23,034
Delaware	\$991	\$5,152	\$2,255	\$3,688	\$12,760	\$15,244
District of Columbia	\$1,388	\$8,484	\$2,908	\$4,261	\$16,919	\$19,439
Florida	\$13,584	\$4,204	\$1,321	\$2,275	\$7,603	\$10,233
Georgia	\$7,009	\$3,296	\$1,435	\$2,806	\$7,295	\$8,408
Hawaii	\$1,098	\$4,484	\$1,859	\$2,832	\$11,002	\$12,956
Idaho	\$1,097	\$4,799	\$1,598	\$3,363	\$12,115	\$14,655
Illinois	\$12,662	\$4,129	\$1,400	\$1,981	\$5,037	\$13,933
Indiana	\$5,120	\$4,907	\$1,868	\$2,895	\$14,628	\$13,669
Iowa	\$2,538	\$5,600	\$1,769	\$2,150	\$13,863	\$17,082
Kansas	\$2,137	\$5,578	\$2,071	\$2,874	\$13,350	\$15,176
Kentucky	\$4,593	\$4,870	\$2,074	\$3,479	\$8,841	\$8,661
Louisiana	\$5,382	\$3,563	\$1,003	\$2,751	\$7,007	\$9,267
Maine	\$1,991	\$7,775	\$4,237	\$4,389	\$12,637	\$19,928
Maryland	\$5,436	\$6,600	\$2,578	\$3,003	\$14,214	\$18,434
Massachusetts	\$10,295	\$6,961	\$3,565	\$2,856	\$14,878	\$14,331
Michigan	\$9,269	\$4,199	\$1,134	\$2,190	\$10,423	\$8,439
Minnesota	\$6,192	\$7,129	\$2,475	\$2,927	\$14,887	\$23,131
Mississippi	\$3,286	\$4,144	\$1,427	\$2,111	\$8,472	\$7,540
Missouri	\$6,593	\$4,387	\$1,992	\$2,057	\$10,931	\$10,775
Montana	\$733	\$5,617	\$2,370	\$3,376	\$15,365	\$12,067
Nebraska	\$1,537	\$5,915	\$2,548	\$2,587	\$14,680	\$16,940
Nevada	\$1,244	\$4,490	\$1,795	\$2,274	\$9,793	\$13,409
New Hampshire	\$1,165	\$6,047	\$2,609	\$2,784	\$16,708	\$15,100
New Jersey	\$8,917	\$7,869	\$2,086	\$2,928	\$16,668	\$21,271
New Mexico	\$2,634	\$4,521	\$2,091	\$2,522	\$11,271	\$15,358
New York	\$44,339	\$7,927	\$2,140	\$3,554	\$20,819	\$26,535
North Carolina	\$9,830	\$4,943	\$1,882	\$3,133	\$9,738	\$12,673
North Dakota	\$508	\$6,925	\$1,931	\$2,582	\$18,652	\$19,535
Ohio	\$13,056	\$5,768	\$1,696	\$2,930	\$18,034	\$15,516
Oklahoma	\$3,373	\$4,063	\$1,879	\$2,370	\$8,872	\$11,793
Oregon	\$2,895	\$4,272	\$1,840	\$3,381	\$10,102	\$10,218
Pennsylvania	\$15,930	\$4,832	\$1,767	\$2,576	\$13,247	\$8,585
Rhode Island	\$1,728	\$8,082	\$3,199	\$3,324	\$16,750	\$18,477
South Carolina	\$4,164	\$4,165	\$1,691	\$1,746	\$4,844	\$9,219
South Dakota	\$620	\$5,072	\$2,145	\$3,209	\$12,066	\$14,296
Tennessee	\$7,130	\$3,975	\$1,681	\$2,914	\$7,214	\$8,453
Texas	\$20,590	\$3,367	\$1,607	\$2,510	\$6,371	\$10,615
Utah	\$1,391	\$5,005	\$1,508	\$1,957	\$9,742	\$13,908
Vermont	\$904	\$5,096	\$2,523	\$2,617	\$9,089	\$14,876
Virginia	\$4,963	\$4,840	\$1,954	\$2,990	\$9,277	\$12,154
Washington	\$5,791	\$4,388	\$1,490	\$2,088	\$11,180	\$10,732
West Virginia	\$2,174	\$5,682	\$2,014	\$2,233	\$11,430	\$8,847
Wisconsin	\$4,937	\$4,440	\$1,234	\$2,066	\$8,804	\$13,345
Wyoming	\$433	\$5,056	\$2,064	\$3,424	\$14,115	\$18,120

Sources:

Total Medicaid Spending: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Centers for Medicare and Medicaid Services-64 reports, March 2009.

Average Medicaid Payment Per Enrollee: The Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Medicaid Statistical Information System (MSIS) reports from the Centers for Medicare and Medicaid Services (CMS), based on FY 2006 data, published 2009.

Medicaid Spending by Service and Population

Medicaid provides coverage for a broad range of acute and long-term care services to meet the diverse needs of program enrollees. Nationally, 60 percent of Medicaid spending goes toward acute care services and over a third of spending goes toward long-term care services in institutions and in the community. About 5 percent of Medicaid spending is attributable to disproportionate hospital payments (DSH) directed toward hospitals that serve a disproportionate share of low-income and uninsured patients. Medicaid also assists dual eligibles, the 9 million elderly and disabled Medicare beneficiaries who qualify for coverage based on their low income, with Medicare premiums and cost-sharing. Medicaid covers important services that Medicare limits or does not cover, especially long-term care (Table 9).

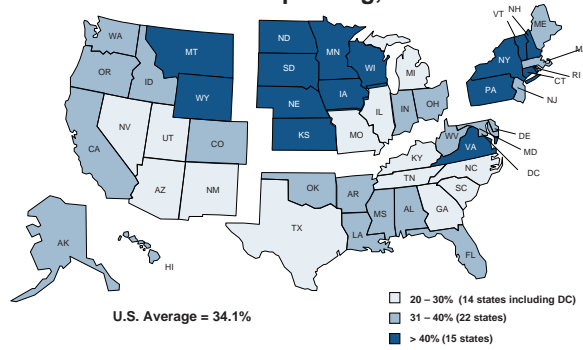
Spending by Service

- The distribution of Medicaid spending varies considerably across states depending on the proportion of program enrollees who are low-income children and their parents, who rely on Medicaid primarily for health insurance coverage, versus elderly and disabled enrollees who need more costly long-term care services. Spending on long-term care as a percent of total Medicaid spending ranges from 22% in **Georgia** to 63% in **North Dakota**.
- States vary widely by the share of Medicaid long-term care spending dedicated to facilities versus home and personal care services and supports. **Mississippi** spends the majority of their Medicaid long-term care funds on facility care (88%) compared to **Vermont** and **New Mexico** which both spend over 70% of their funding on home and personal care services.
- Nationally, 5 percent of Medicaid spending goes to disproportionate state hospital (DSH) payments. Several states, including **New Hampshire, Louisiana, New Jersey, Missouri, South Carolina**, and **Alabama** spend over 10% of their Medicaid budget on DSH, contrasted with seven states including **Hawaii, Wyoming, Rhode Island** and **North and South Dakota**, which all spend less than 1% of their budget on DSH.

Dual Eligibles

- Dual eligibles account for 18% of Medicaid enrollees but 46% of Medicaid spending.
- Spending on the dual eligible population ranges from one-quarter of Medicaid expenditures in Western states compared to two-thirds of spending in the Northeast and Midwest.
- In the Midwest and Northeast, spending on dual eligibles is higher and they represent a greater proportion of the Medicaid population. This contrasts with the West, where there is a smaller share of dual eligibles and spending on these individuals is lower.

Long-Term Care Spending as a Percent of Total Medicaid Spending, FY 2007



Duals Spending as a Percent of Total Medicaid Spending, 2005

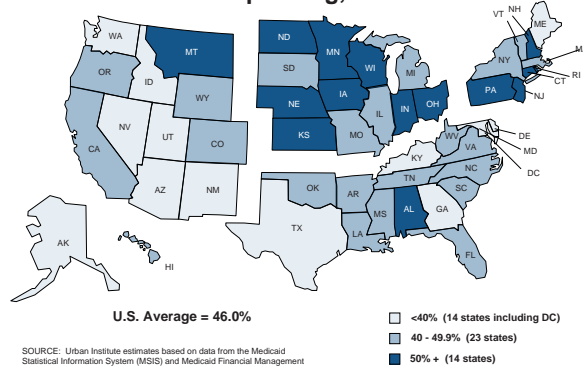


Table 9. Medicaid Spending by Service and Population

	Distribution of Medicaid Spending by Service, FY2007			Distribution of Medicaid Spending on Long-Term Care, FY 2007		Duals Spending as % of Medicaid Spending, 2005 (%)
	Acute Care	Long-Term Care	Disproportionate Share Hospital Payments	Institutions**	Home Health and Personal Care	
United States	60.9%	34.1%	5.0%	59.9%	40.1%	46.0%
Alabama	57.8%	31.9%	10.3%	72.8%	27.2%	50.5%
Alaska	61.0%	37.4%	1.6%	40.9%	59.1%	30.2%
Arizona	73.6%	24.2%	2.2%	59.9%	40.1%	28.2%
Arkansas	62.4%	36.1%	1.5%	73.6%	26.4%	48.3%
California	63.3%	31.4%	5.3%	51.3%	48.7%	47.0%
Colorado	55.1%	38.9%	6.0%	47.8%	52.2%	43.5%
Connecticut	39.2%	53.6%	7.2%	65.2%	34.8%	62.1%
Delaware	63.9%	35.6%	0.5%	70.6%	29.4%	39.5%
District of Columbia	68.3%	26.3%	5.4%	73.4%	26.6%	29.1%
Florida	67.2%	30.5%	2.4%	64.5%	35.5%	47.2%
Georgia	72.6%	21.5%	5.8%	62.6%	37.4%	39.0%
Hawaii	66.3%	33.7%	0.0%	59.8%	40.2%	41.5%
Idaho	63.1%	35.1%	1.7%	58.1%	41.9%	39.8%
Illinois	73.4%	25.1%	1.6%	66.9%	33.1%	41.9%
Indiana	59.8%	33.8%	6.5%	68.1%	31.9%	50.1%
Iowa	51.5%	46.9%	1.6%	62.9%	37.1%	54.3%
Kansas	56.1%	41.8%	2.1%	47.1%	52.9%	50.8%
Kentucky	66.5%	29.3%	4.2%	70.7%	29.3%	38.4%
Louisiana	51.8%	30.9%	17.3%	69.2%	30.8%	40.2%
Maine	62.7%	35.3%	2.1%	52.4%	47.6%	37.1%
Maryland	62.4%	35.4%	2.2%	62.3%	37.7%	37.1%
Massachusetts	72.6%	31.2%	*	64.4%	35.6%	49.5%
Michigan	69.9%	25.1%	4.9%	66.5%	33.5%	47.0%
Minnesota	53.4%	45.0%	1.5%	38.3%	61.7%	51.4%
Mississippi	59.4%	34.7%	5.8%	87.9%	12.1%	48.6%
Missouri	64.6%	24.5%	10.9%	56.2%	43.8%	47.9%
Montana	56.3%	41.9%	1.8%	57.5%	42.5%	50.9%
Nebraska	54.4%	43.8%	1.8%	64.9%	35.1%	54.1%
Nevada	64.0%	29.5%	6.5%	61.2%	38.8%	35.5%
New Hampshire	38.7%	43.7%	17.5%	59.0%	41.0%	59.0%
New Jersey	45.1%	39.9%	15.0%	72.0%	28.0%	54.6%
New Mexico	71.5%	27.8%	0.7%	28.8%	71.2%	31.6%
New York	51.5%	43.0%	5.5%	53.4%	46.6%	48.1%
North Carolina	65.8%	29.8%	4.4%	56.9%	43.1%	45.2%
North Dakota	36.6%	63.1%	0.3%	75.5%	24.5%	62.2%
Ohio	51.3%	39.6%	9.1%	72.3%	27.7%	50.4%
Oklahoma	63.8%	35.0%	1.2%	60.4%	39.6%	44.8%
Oregon	64.7%	33.4%	1.9%	32.0%	68.0%	40.2%
Pennsylvania	55.5%	40.2%	4.3%	72.3%	27.7%	52.1%
Rhode Island	66.6%	33.3%	0.1%	55.2%	44.8%	47.9%
South Carolina	65.1%	24.3%	10.7%	67.6%	32.4%	42.6%
South Dakota	57.9%	41.9%	0.2%	61.4%	38.6%	45.4%
Tennessee	70.3%	28.5%	1.2%	70.3%	29.7%	40.1%
Texas	69.1%	23.9%	7.0%	58.0%	42.0%	37.3%
Utah	71.4%	27.0%	1.6%	62.8%	37.2%	35.7%
Vermont	48.2%	46.5%	5.3%	25.8%	74.2%	43.9%
Virginia	54.6%	41.8%	3.6%	69.7%	30.3%	47.9%
Washington	62.3%	32.6%	5.1%	39.3%	60.7%	39.9%
West Virginia	57.1%	39.4%	3.4%	60.5%	39.5%	43.7%
Wisconsin	55.9%	42.9%	1.2%	55.2%	44.8%	59.3%
Wyoming	49.1%	50.9%	0.0%	49.9%	50.1%	43.4%

Note: *Funds previously spent on DSH are now being used to subsidize premiums for low-income individuals under MA health reform.

** Institutions include: Intermediate Care Facilities for the Mentally Retarded (ICF-MR), Mental Health Facilities, and Nursing Facilities

Sources:

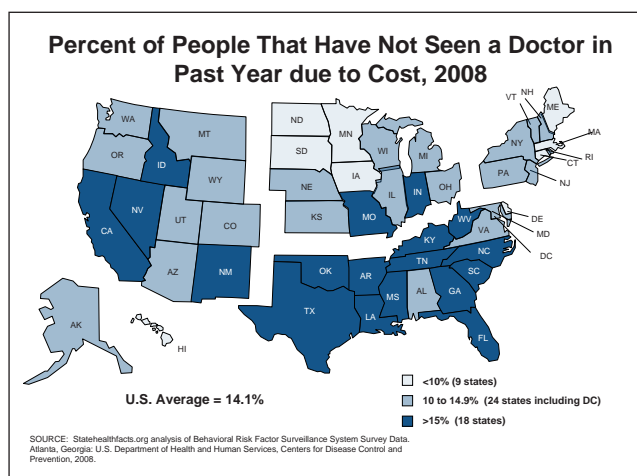
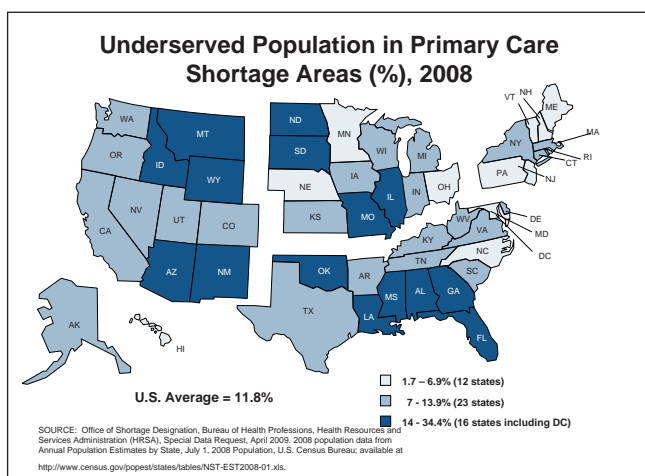
Medicaid Spending by Service and Medicaid Spending on Long-Term Care: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Centers for Medicare and Medicaid Services-64 reports, March 2009.

Medicaid Duals Spending: Urban Institute estimates based on data from the Medicaid Statistical Information System (MSIS) and Medicaid Financial Management Reports (CMS Form 64) prepared for the Kaiser Commission on Medicaid and the Uninsured.

Access to Health Care

Access to health care services is an important component of health care coverage. Access to services for the low-income population is closely linked to insurance coverage but is also affected by the availability and financing of the safety net, the extent of the provider network, and provider payment rates (Table 10).

- Nationally, just over 10 percent of the population lives in a primary care shortage area. States in the South and West are more likely to have primary care shortages than those in the Northeast.
- Rates of unmet need (defined as not having seen a doctor due to cost) average 14.1 percent nationally, but range from 6% in **Massachusetts** and **North Dakota** to over 19% in **Mississippi** and **Texas**. States in the South disproportionately report higher rates of unmet need.



- Medicaid beneficiaries are predominantly enrolled in managed care plans. In 21 states, over 80 percent of the Medicaid population is in managed care.
- Comparing Medicaid-to-Medicare fee-for-service rates across states shows that Medicaid often pays providers lower rates than Medicare. Medicaid payments range from 37% of what Medicare pays in **New Jersey** to 143% of Medicare fees in **Wyoming**.

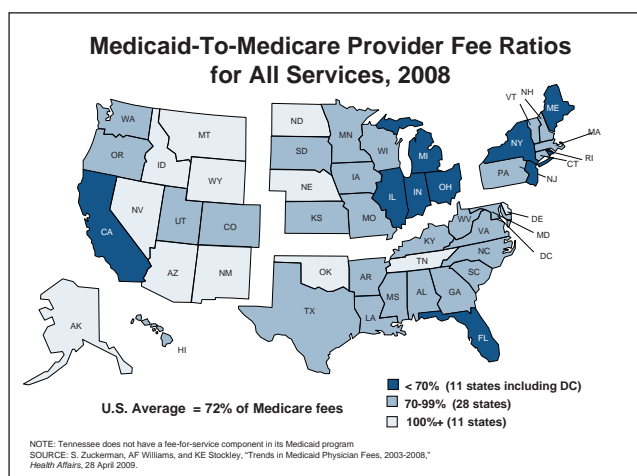
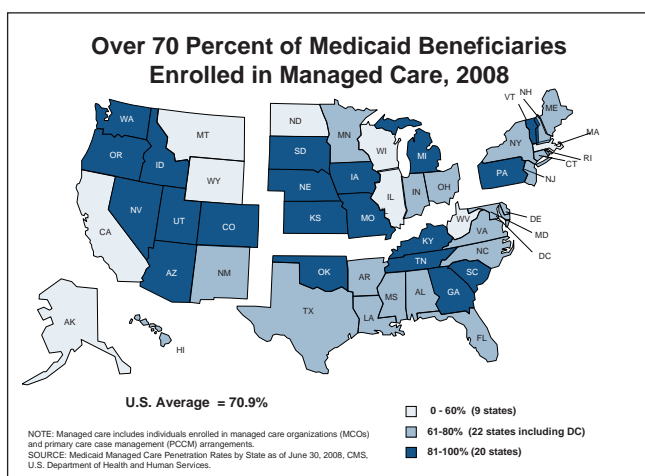


Table 10. Access to Health Care

	Federally Qualified Health Centers (Service Delivery Sites), 2007	Underserved Population in Primary Care Shortage Areas, 2008 (%)	Percent Not Seen a Doctor in Last 12 Months Because of Cost, 2008 (%)	Medicaid Managed Care as a Percent of Medicaid Enrollment, 2008 (%)	Medicaid-to-Medicare Fee-for-Service, Fee Index, 2008 (%)
United States	6672	11.8%	14.1%	70.9%	0.72
Alabama	118	19.0%	14.8%	66.0%	0.89
Alaska	115	12.1%	14.1%	0.0%	1.40
Arizona	101	16.1%	13.7%	90.5%	1.06
Arkansas	60	9.8%	15.8%	80.4%	0.89
California	796	9.0%	15.9%	51.6%	0.56
Colorado	137	9.3%	13.8%	96.4%	0.86
Connecticut	132	8.9%	8.5%	65.3%	0.99
Delaware	10	13.8%	9.7%	63.7%	1.00
District of Columbia	49	25.5%	10.5%	63.3%	0.58
Florida	285	15.3%	15.4%	63.3%	0.63
Georgia	114	15.2%	15.2%	91.9%	0.90
Hawaii	63	2.6%	7.2%	79.1%	0.73
Idaho	63	17.4%	16.3%	83.4%	1.03
Illinois	402	16.9%	12.4%	55.4%	0.63
Indiana	83	7.8%	15.5%	71.4%	0.69
Iowa	74	8.2%	8.9%	81.6%	0.96
Kansas	37	12.3%	11.3%	83.8%	0.93
Kentucky	80	11.3%	15.1%	90.8%	0.86
Louisiana	70	34.4%	17.6%	68.7%	0.92
Maine	96	5.9%	9.1%	63.1%	0.63
Maryland	105	4.7%	10.4%	72.7%	0.87
Massachusetts	306	7.1%	6.3%	60.3%	0.88
Michigan	157	10.7%	12.4%	88.1%	0.63
Minnesota	71	5.3%	9.6%	62.4%	0.76
Mississippi	157	31.9%	19.7%	72.4%	0.87
Missouri	121	18.6%	15.9%	97.3%	0.72
Montana	79	23.1%	12.4%	36.0%	1.03
Nebraska	21	4.7%	10.7%	84.8%	1.01
Nevada	0	13.3%	17.5%	82.9%	1.04
New Hampshire	50	5.0%	10.7%	77.6%	0.73
New Jersey	99	1.7%	13.7%	72.1%	0.37
New Mexico	110	32.0%	16.9%	62.0%	1.07
New York	443	11.0%	11.9%	65.4%	0.43
North Carolina	136	5.4%	16.5%	66.9%	0.95
North Dakota	29	22.0%	6.2%	58.3%	1.02
Ohio	130	6.8%	13.2%	71.5%	0.69
Oklahoma	52	15.4%	17.2%	87.6%	1.00
Oregon	155	7.1%	13.8%	91.2%	0.90
Pennsylvania	189	5.9%	10.2%	81.1%	0.73
Rhode Island	49	6.3%	11.5%	61.9%	0.42
South Carolina	143	13.7%	16.2%	93.8%	0.93
South Dakota	36	26.8%	8.1%	98.8%	0.95
Tennessee	132	10.6%	15.9%	100.0%	0.00
Texas	275	12.0%	20.5%	69.6%	0.74
Utah	29	10.9%	12.1%	85.7%	0.82
Vermont	31	2.7%	10.1%	91.0%	0.95
Virginia	103	8.6%	11.6%	62.7%	0.90
Washington	225	9.5%	12.1%	89.3%	0.93
West Virginia	168	9.3%	17.9%	44.6%	0.85
Wisconsin	62	10.8%	10.3%	52.3%	0.85
Wyoming	15	20.3%	11.8%	0.0%	1.43

Sources:

FQHCs: National Association of Community Health Centers, Incorporated (NACHC) analysis of the 2007 Uniform Data System, Bureau of Primary Health Care, Health Resources and Services Administration, Department of Health and Human Services, Special Data Request, October 2008.

Primary Care Health Professional Shortage Area: Office of Shortage Designation, Bureau of Health Professions, Health Resources and Services Administration (HRSA), Special Data Request, April 2009.

Could Not See Doctor in Last 12 Months: Statehealthfacts.org analysis of Behavioral Risk Factor Surveillance System Survey Data. Atlanta, Georgia: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, 2008.

Medicaid Managed Care Enrollment: Medicaid Managed Care Penetration Rates by State as of June 30, 2008, Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services, special data request, August, 2009.

Medicaid-to-Medicare Fee Index: Stephen Zuckerman, Aimee Williams, and Karen Stockley, "Medicaid Physician Fees Grew By More Than 15 Percent From 2003 to 2008, Narrowing Gap With Medicare Physician Payment Rates," Health Affairs, April 2009; available at <http://www.kff.org/medicaid/kcmu042809oth.cfm>.

Health Care Costs

In 2007, national health care expenditures were \$7,421 per resident and accounted for 16.2 percent of the nation's gross domestic product (GDP). Health care costs have outpaced inflation and have risen exponentially over the years due in part to increased usage of technology and prescription drugs, an aging of the population and an increase in chronic diseases as well as administrative costs of administering both public and private insurance programs (Table 11).

- States in the West tend to have lower per capita health care expenditures while states in the Northeast have the highest expenditures per capita.
- Expenditures per capita range from less than \$4,500 in **Utah, Arizona, Idaho, and New Mexico** to over \$6,500 in **New York, Maine, Massachusetts, and District of Columbia**.
- Nationally, Medicare spends over \$8,300 per enrollee, ranging from less than \$6,000 in **Hawaii** to over \$9,500 in **New York and New Jersey**.
- In 2008, the average premium cost (including the employee and employer shares) for employer-based family coverage was \$12,300 and \$4,390 for single coverage.
- Yearly family premium costs range from less than \$11,000 in **Idaho and Iowa** to over \$13,500 in **Indiana, Massachusetts, Minnesota and New Hampshire**.

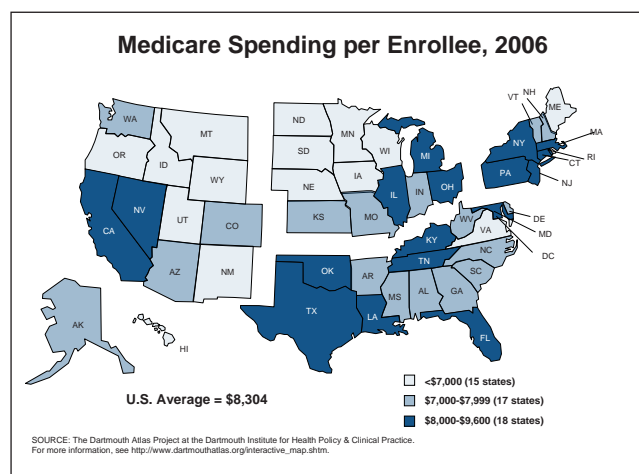
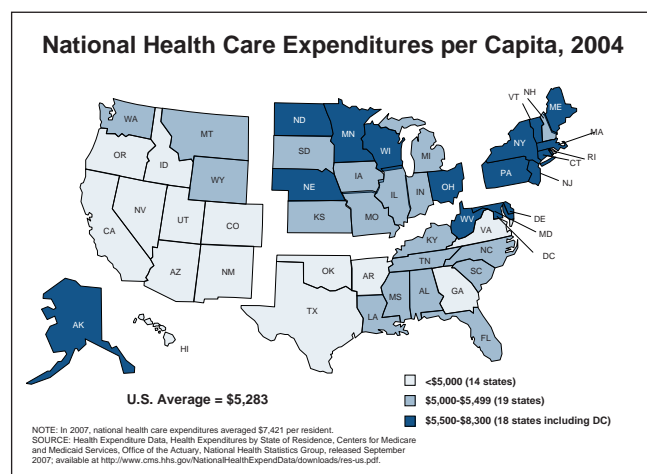


Table 11. Health Care Costs

	Health Care Expenditures per Capita, 2004 (\$)	Medicare Spending per Enrollee, 2006 (\$)	Family Premium Costs for ESI, 2008		Single Premium Costs for ESI, 2008	
			Average Family Premiums (\$)	Average Employee Contribution	Average Single Premium (\$)	Average Employee Contribution
United States	\$5,283	\$8,304	\$12,298	28%	\$4,386	20%
Alabama	\$5,135	\$7,833	\$11,119	29%	\$4,139	23%
Alaska	\$6,450	\$7,700	\$13,383	24%	\$5,293	15%
Arizona	\$4,103	\$7,841	\$12,292	34%	\$4,214	19%
Arkansas	\$4,863	\$7,470	\$11,220	28%	\$3,923	20%
California	\$4,638	\$8,899	\$12,254	28%	\$4,280	17%
Colorado	\$4,717	\$7,496	\$11,952	35%	\$4,303	23%
Connecticut	\$6,344	\$8,972	\$13,436	23%	\$4,740	21%
Delaware	\$6,306	\$7,646	\$13,386	25%	\$4,733	19%
District of Columbia	\$8,295	N/A	\$13,427	29%	\$4,890	20%
Florida	\$5,483	\$9,379	\$12,697	35%	\$4,517	24%
Georgia	\$4,600	\$7,451	\$11,659	33%	\$4,160	23%
Hawaii	\$4,941	\$5,311	\$11,044	24%	\$3,831	12%
Idaho	\$4,444	\$6,411	\$10,837	24%	\$4,104	12%
Illinois	\$5,293	\$8,457	\$12,603	27%	\$4,643	21%
Indiana	\$5,295	\$7,698	\$13,504	18%	\$4,495	21%
Iowa	\$5,380	\$6,572	\$10,947	23%	\$4,146	18%
Kansas	\$5,382	\$7,421	\$11,662	25%	\$4,197	19%
Kentucky	\$5,473	\$8,260	\$11,506	25%	\$4,009	20%
Louisiana	\$5,040	\$9,401	\$11,207	32%	\$4,055	21%
Maine	\$6,540	\$6,952	\$13,102	31%	\$4,910	22%
Maryland	\$5,590	\$8,987	\$12,541	31%	\$4,360	22%
Massachusetts	\$6,683	\$9,379	\$13,788	24%	\$4,836	23%
Michigan	\$5,058	\$8,785	\$11,321	22%	\$4,388	17%
Minnesota	\$5,795	\$6,600	\$13,639	24%	\$4,432	20%
Mississippi	\$5,059	\$7,855	\$11,363	30%	\$4,124	18%
Missouri	\$5,444	\$7,709	\$11,557	26%	\$4,124	23%
Montana	\$5,080	\$6,340	\$11,438	33%	\$4,355	13%
Nebraska	\$5,599	\$6,922	\$11,648	27%	\$4,392	23%
Nevada	\$4,569	\$8,714	\$11,487	31%	\$3,927	22%
New Hampshire	\$5,432	\$7,814	\$13,592	29%	\$5,247	24%
New Jersey	\$5,807	\$9,551	\$12,789	26%	\$4,798	22%
New Mexico	\$4,471	\$6,803	\$12,071	33%	\$4,074	23%
New York	\$6,535	\$9,564	\$12,824	26%	\$4,638	20%
North Carolina	\$5,191	\$7,492	\$12,308	33%	\$4,460	19%
North Dakota	\$5,808	\$6,108	\$11,178	30%	\$3,830	20%
Ohio	\$5,725	\$8,249	\$11,425	23%	\$4,089	22%
Oklahoma	\$4,917	\$8,642	\$11,053	33%	\$4,072	19%
Oregon	\$4,880	\$6,122	\$12,585	26%	\$4,384	14%
Pennsylvania	\$5,933	\$8,215	\$12,339	24%	\$4,499	19%
Rhode Island	\$6,193	\$8,557	\$13,363	22%	\$4,930	21%
South Carolina	\$5,114	\$7,608	\$12,068	28%	\$4,477	19%
South Dakota	\$5,327	\$6,253	\$11,382	31%	\$4,233	21%
Tennessee	\$5,464	\$8,149	\$12,302	27%	\$4,276	21%
Texas	\$4,601	\$9,361	\$11,967	32%	\$4,205	20%
Utah	\$3,972	\$6,859	\$11,783	23%	\$4,197	18%
Vermont	\$6,069	\$7,284	\$13,091	26%	\$4,900	20%
Virginia	\$4,822	\$6,856	\$11,935	32%	\$4,202	24%
Washington	\$5,092	\$7,110	\$13,036	25%	\$4,404	13%
West Virginia	\$5,954	\$7,828	\$12,887	24%	\$4,892	21%
Wisconsin	\$5,670	\$6,978	\$12,956	26%	\$4,777	22%
Wyoming	\$5,265	\$6,591	\$12,734	24%	\$4,622	16%

Note: National health care expenditures includes Disproportionate Share Hospital funds, but spending per enrollee does not.

Sources:

Health Expenditures per Capita: Health Expenditure Data, Health Expenditures by State of Residence, Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group, released September 2008; available at <http://www.cms.hhs.gov/NationalHealthExpendData/downloads/res-us.pdf>.

Medicare Spending per Enrollee: The Dartmouth Atlas Project at the Dartmouth Institute for Health Policy & Clinical Practice. For more information, see http://www.dartmouthatlas.org/interactive_map.shtm.

Average Family and Single Premiums for Employer-Sponsored Insurance: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey (MEPS) -Insurance Component. Tables II.D.1, II.D.2, II.D.3 available at: http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=-1&tableSeries=2&tableSubSeries=&searchText=&searchMethod=3&startAt=1, accessed August 24, 2009. Definitions and descriptions of the methods used for this survey are also available.

Individual and Small Group Market

Nearly two-thirds of the non-elderly population receives coverage through their or a family member's employer. Individuals who do not have access to affordable employer-based coverage may be able to purchase health insurance in the individual market. States independently regulate their individual market which leads to great variation across the country. Variation in the availability of employer-based coverage and the cost of coverage is attributable to state differences in cost-of-living, cost of health care services, state regulations and mandated benefits, and the size of employers in the state (Table 12).

- Six states have guaranteed issue for all insurance products in the individual market, which prevents insurers from denying coverage to people based on their age, gender, and health status.
- Eighteen states have some form of individual market rating restrictions, which prevent insurers from charging substantially higher premiums based on people's age, gender, and health status.
- Across states, the individual non-group market has fewer regulations than the small-group market.
- Thirty-four states operate high-risk pools that provide coverage for nearly 200,000 people who are uninsurable in the non-group market. Enrollment in high-risk pools varies from 329 in **Florida** to nearly 28,900 in **Minnesota**.

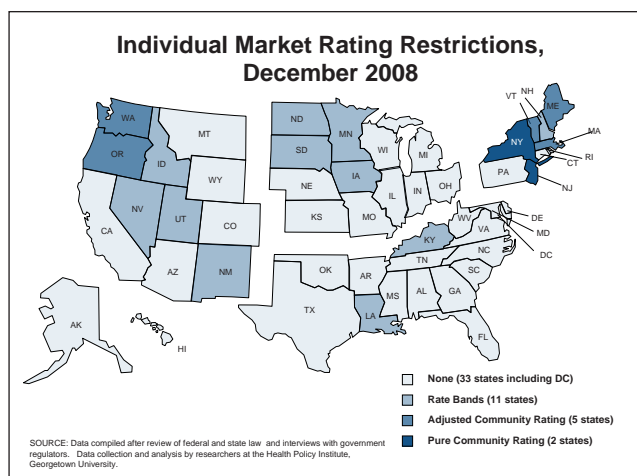


Table 12. Individual and Small Group Market

	Guaranteed Issue, 08-09		Rating Restrictions, 08-09		High Risk Pool (Enrollment), 2007
	Individual Market	Small Group Market	Individual Market	Small Group Market	
United States	N/A	N/A	N/A	N/A	199,649
Alabama	No	Yes	No	Rate Bands	2,631
Alaska	No	Yes	No	Rate Bands	488
Arizona	No	Yes	No	Rate Bands	n/a
Arkansas	No	Yes	No	Rate Bands	2,976
California	No	Yes	No	Rate Bands	7,801
Colorado	No	Yes	No	Adjusted Community Rating	7,136
Connecticut	No	Yes	No	Adjusted Community Rating	2,599
Delaware	No	Yes	No	Rate Bands	n/a
District of Columbia	No	Yes	No	No Rating Restrictions	n/a
Florida	No	Yes	No	Rate Bands	329
Georgia	No	Yes	No	Rate Bands	n/a
Hawaii	No	Yes	No	No Rating Restrictions	n/a
Idaho	No	Yes	Rate Bands	Rate Bands	n/a
Illinois	No	Yes	No	Rate Bands	16,427
Indiana	No	Yes	No	Rate Bands	6,833
Iowa	No	Yes	Rate Bands	Rate Bands	2,676
Kansas	No	Yes	No	Rate Bands	1,886
Kentucky	No	Yes	Rate Bands	Rate Bands	4,158
Louisiana	No	Yes	Rate Bands	Rate Bands	1,139
Maine	Continuous for all individuals	Yes	Adjusted Community Rating	Adjusted Community Rating	n/a
Maryland	No	Yes	No	Adjusted Community Rating	12,468
Massachusetts	Continuous for all individuals	Yes	Adjusted Community Rating	Adjusted Community Rating	n/a
Michigan	No	Yes	No	Rate Bands	n/a
Minnesota	No	Yes	Rate Bands	Rate Bands	28,859
Mississippi	No	Yes	No	Rate Bands	3,660
Missouri	No	Yes	No	Rate Bands	2,915
Montana	No	Yes	No	Rate Bands	3,053
Nebraska	No	Yes	No	Rate Bands	5,112
Nevada	No	Yes	Rate Bands	Rate Bands	n/a
New Hampshire	No	Yes	Rate Bands	Adjusted Community Rating	1,011
New Jersey	Continuous for all individuals	Yes	Pure Community Rating	Adjusted Community Rating	n/a
New Mexico	No	Yes	Rate Bands	Rate Bands	4,701
New York	Continuous for all individuals	Yes	Pure Community Rating	Pure Community Rating	n/a
North Carolina	No	Yes	No	Rate Bands	n/a
North Dakota	No	Yes	Rate Bands	Rate Bands	1,541
Ohio	No	Yes	No	Rate Bands	n/a
Oklahoma	No	Yes	No	Rate Bands	2,200
Oregon	No	Yes	Adjusted Community Rating	Adjusted Community Rating	18,659
Pennsylvania	No	Yes	No	No Rating Restrictions	n/a
Rhode Island	No	Yes	No	Adjusted Community Rating	n/a
South Carolina	No	Yes	No	Rate Bands	2,376
South Dakota	No	Yes	Rate Bands	Rate Bands	686
Tennessee	No	Yes	No	Rate Bands	2,458
Texas	No	Yes	No	Rate Bands	27,733
Utah	No	Yes	Rate Bands	Rate Bands	3,379
Vermont	Continuous for all individuals	Yes	Adjusted Community Rating	Adjusted Community Rating	n/a
Virginia	No	Yes	No	No Rating Restrictions	n/a
Washington	Continuous for some individuals	Yes	Adjusted Community Rating	Adjusted Community Rating	3,477
West Virginia	No	Yes	No	Rate Bands	497
Wisconsin	No	Yes	No	Rate Bands	17,126
Wyoming	No	Yes	No	Rate Bands	659

Sources:

Guaranteed Issue and Rating Restrictions: Data compiled after review of federal and state law and interviews with government regulators. Data collection and analysis by researchers at the Health Policy Institute, Georgetown University. Data for the small group market as of January 2009. Data for the individual market as of December 2008.

High Risk Pool Enrollment: Data collection and analysis by Eliza Bangit and Karen Pollitz, Health Policy Institute, Georgetown University. Sources include state laws and regulations, interviews with state high-risk pool staff, state high-risk pool websites, and the Comprehensive Health Insurance for High-Risk Individuals: A State-by-State Analysis. National Association of State Comprehensive Health Insurance Plans, 22nd Ed., 2008/2009. Data are as of December 31, 2007.

Resources

Kaiser State Health Facts:

<http://www.statehealthfacts.kff.org/>

Kaiser Family Foundation Health Reform Gateway:

<http://healthreform.kff.org/>

Kaiser State Initiatives on Health Care Reform:

<http://www.kff.org/healthreform/states.cfm>

Dartmouth Atlas Project:

<http://www.dartmouthatlas.org/>

National Association of State Budget Officers, Expenditure Report:

<http://www.nasbo.org/publications.php#er2007>

State Budget Shortfalls, Center on Budget and Policy Priorities:

<http://www.cbpp.org/cms/?fa=view&id=711>

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