
DC HEALTH LINK HAS EXPANDED HEALTH INSURANCE COVERAGE IN THE DISTRICT

New surveys document that a large share of those who use DC Health Link, whether to purchase private health insurance through its marketplace or to enroll in the Medicaid program, were uninsured previously. Thus, the program, created under the Affordable Care Act, has successfully increased insurance coverage and improved access to health care for those living in the Nation's Capital.

DC Health Link:

- (1) provides private health insurance (Qualified Health Plans) to individuals living in the District using its online marketplace,
- (2) provides private health insurance to small businesses and their employees through its Small Business Health Options Program (SHOP) , and
- (3) screens and determines eligibility for the DC Medicaid program.

During spring and summer 2016, the DC Health Benefit Exchange Authority worked with the Center for the Study of Services (which publishes *Consumers' Checkbook*) to survey those who used DC Health Link during the most recent open enrollment period (November 1, 2015 – January 31, 2016). Preliminary findings include:

- 25% of the 11,068 people who enrolled in individual coverage were uninsured before joining DC Health Link.
- 53% of the 43,241 people who were determined eligible for Medicaid were uninsured before applying.
- 40% of the small businesses enrolled in DC Health Link did not offer health insurance to their employees before joining. (These data do not include Congress.)

Accordingly, more than 25,500 people who were not previously covered in 2015 gained access to health insurance coverage in 2016 through DC Health Link.

DC Health Link is having a major impact on reducing the rate of the uninsured in the District. Three recent national studies show that the rate of the uninsured in the District is between 3.7%-4%, meaning it's been cut in half since 2013, the year DC Health Link opened for business.¹ When compared with other states, DC ranks 1st, 2nd, or 3rd in the rate of uninsured, depending on the study.

Among those who were previously uninsured, individuals covered by DC Health Link were more likely to live in Wards 1, 2, 3, 4 and 6, while those found eligible for Medicaid were more likely to reside in

¹ The three studies were performed by the [U.S. Census Bureau, 2016; the Centers for Disease Control and Prevention \(CDC\) \(see National Health Interview Survey, 2016\); and the Kaiser Family Foundation, 2016](#)

Wards 5, 7 and 8. The programs work together to help serve those living throughout the District. (Note: SHOP enrollees work for DC small businesses, but the employees may live outside the District.)

THOSE PREVIOUSLY UNINSURED NOW ENROLLED IN INDIVIDUAL MARKET COVERAGE

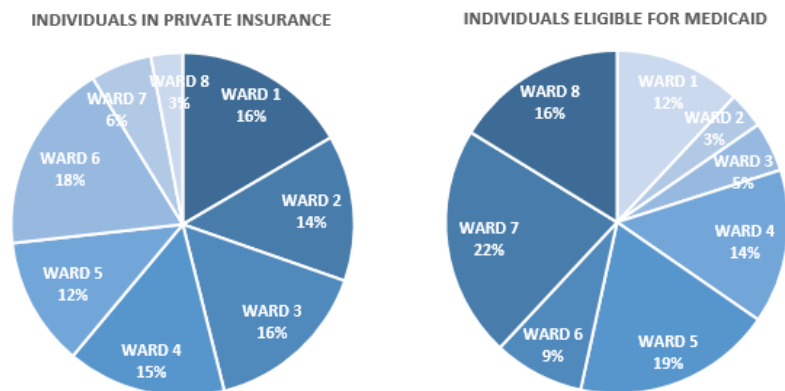
Among those enrolled in individual market coverage in DC Health Link, further analysis reveals:

- 43% of those eligible for federal tax credits (Advanced Premium Tax Credits) were previously uninsured, compared to 24% of enrollees not eligible for tax credits.
- 31% of the youngest adult enrollees (18-25) were previously uninsured. The share previously uninsured declined gradually for older enrollees: 28% of those 26-34, 23% of those 35-44, 21% for those 45-54, and 20% for those 55 and older.
- Those who selected plans with the lowest premiums were more likely to be uninsured: 46% of those choosing catastrophic plans, 33% of those with bronze plans, 23% of those choosing silver plans, 17% of those with gold plans, and 16% of those with platinum plans.
- 81% of those who were previously uninsured had at least a 4-year college degree. Over 99% had graduated high school.
- 53% of those who were previously uninsured were White, 23% were Black or African-American, 11% were Hispanic, 4% were Asian, 1% were Native American and 7% responded “other”.

METHODOLOGY

Respondents enrolled in private health insurance were contacted using a combination of email and telephone. Surveys were available in both English and Spanish. All current enrollees with a valid email address were sent emails inviting them to take the survey online. The survey had a 12% response rate, and responses were weighted based on age, tax credit eligibility and ward.

PERCENT OF PREVIOUSLY UNINSURED, BY DC WARD



SOURCE: DC Health Benefit Exchange Authority, 2016

Medicaid recipients were contacted through email only, using a sample of those who provided an email address on their application. The survey was available in both English and Spanish and had a 13% response rate. Responses were weighted based on age and ward.

Small businesses were contacted through email only. All businesses that offered health coverage through DC Health Link to employees at the time of the survey were included. The survey had a 23% response rate, with responses being weighted by the size of the business and level of plan options offered.