

# A CASE STUDY OF TWO HEALTH INSURANCE MARKETPLACES: LEVERAGING INTERACTIVE MAPS, ADMINISTRATIVE AND ACS DATA TO FIND THE REMAINING ELIGIBLE

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American Community Survey Data Users Group

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#### **Research Questions**

Can data be used to improve outreach for health insurance marketplaces?

What analytic geography is best?

What are some problems with using data from low level geographies?

Are there strategies to make this data more useful?



## IS HEALTH INSURANCE MARKETPLACE ENROLLMENT OVER?



#### Where are we in terms of marketplace enrollment?



- 11.7 million as of Feb. 15
- CBO--22 million
- 42% of potentially eligible (Kaiser)
- Varies from 70% in VT to 20% in Iowa
- People who were easy to enroll have enrolled



#### How can data help?

- Increase the efficiency of targeting
- Evaluate outreach strategies

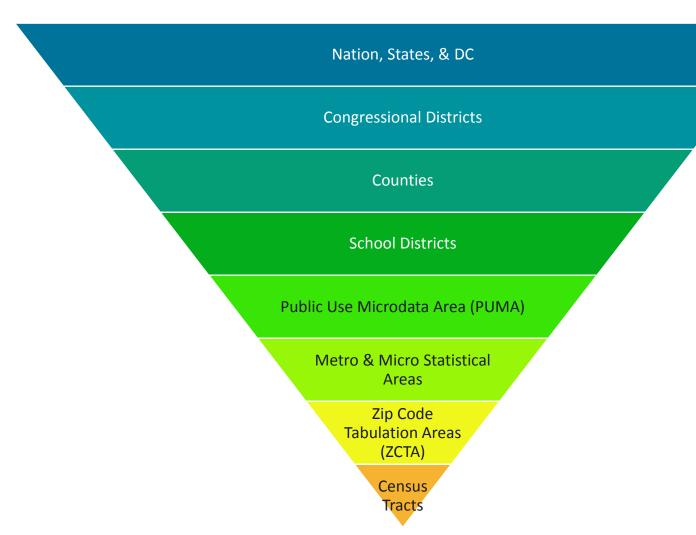




## WHAT GEOGRAPHY IS BEST



## **Availability of Survey Data - Geography**





## Three Census Geographies: Advantages of each

	PUMA	County	ZCTA
Included in PUMS (can create custom variables from publically available files)	✓	X	X
Data is timely	<b>X</b> (2014 data Sept. 2015)	<b>X</b> (2014 data for all countiesMarch 2016)	<b>X</b> (2010-2014 data Dec. 2015)
Intuitive geography	X	✓	✓
Reliable for full area population	✓	✓	X
Neighborhood level estimates	<b>X</b> (✓ high density areas)	X	✓
Nests within other geography	✓	✓	X
Data is annual	✓	✓	X



#### **Using Administrative Data**

#### Combining data

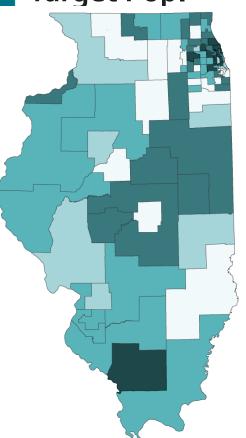
- Currently enrolled (administrative data)
- Target Population (census data)
- Remaining Eligible (target pop enrolled)

Map any administrative data that includes an address (e.g. location of application assistors, hospitals, churches)

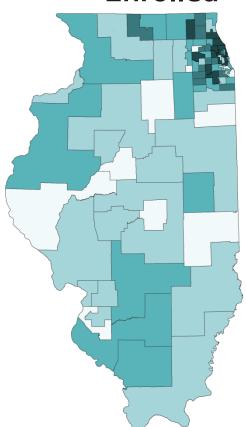


#### **Example: Illinois Marketplace Enrollment**

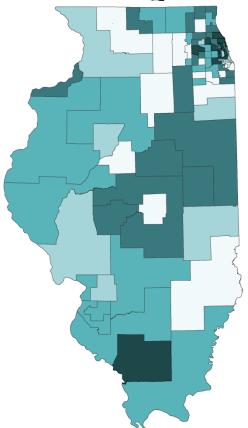
Target Pop.



Enrolled



#### Remaining



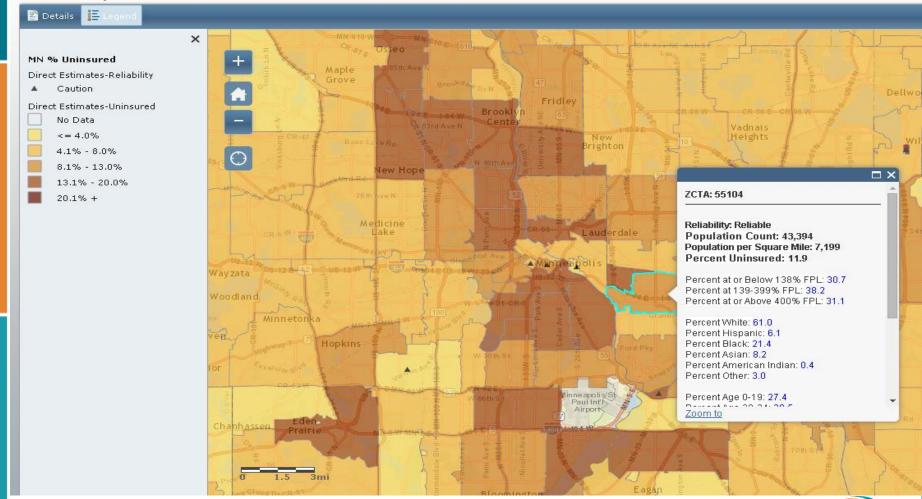


#### LEVERAGING THE POWER OF MAPS



## Map 1 - Data intensive: Drill down

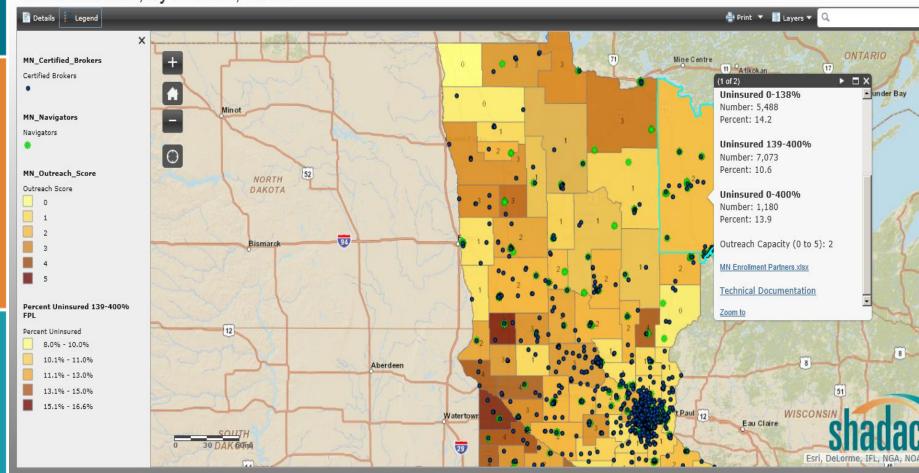
MN Population Characteristics, 2008-2012





#### Map 2 - Outreach Intensive: Counties

MN Uninsured, by Income, 2012





#### **Map 3 - Targeting Intensive: ZCTAs**

#### DRAFT: The Remaining Uninsured by ZIP Code, MNsure

Plan selections from Nov. 15, 2014 to January 9, 2015

to see detailed estimates: Please click on any ZIP Code Tabulation Area to see estimates of the number of remaining uninsured who are eligible for MNsure and for estimates of the number, percent and characteristics of the uninsured.

Gray areas: Estimate not available because the sample size of the ZIP Code Tabulation Area was less than 50, or the estimate was suppressed by census, or no match was found between census ZIP Code Tabulation Areas used for the ACS data and U.S. Postal Service ZIP Codes used by MNsure.

Please see <u>technical documentation</u> for more details on sources, methods and limitations.

#### EGEND

#### MNsure Remaining Eligible

Reliability

Caution

Reliable

Number of Remaining Eligible

NA

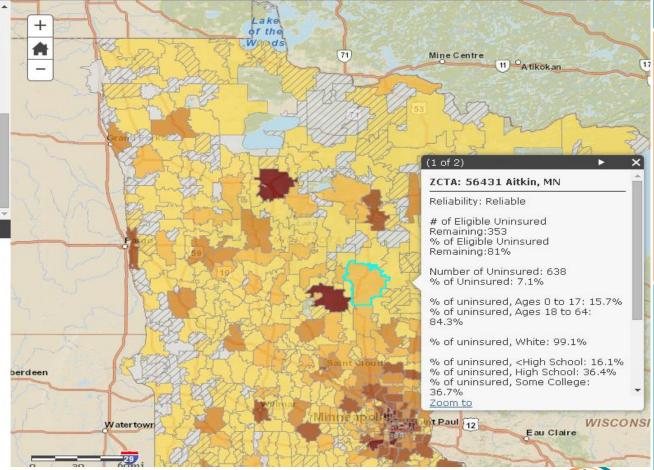
0 - 250

251 - 500

501 - 1,000

1,001 - 2,000

2,001 - 4,837





#### **Summary**

#### Choosing the best geography

- Availability, timelines and reliability
- The research question
- Audience for the analysis

#### Advantage of ZIP Code level data

Captures variation between neighborhoods

#### Disadvantages

- Less reliable
- Cannot trend
- Categories and variables are preset by census
- Not timely



#### Summary (2)

Interactive maps and admin data can help

- Interactive maps
  - Can include anything that has an address
  - Can include multiple geographies
  - Can include underlying data
  - Can include number and percent
  - Can be accessed anywhere the internet is available
- Administrative data
  - Timeliness
  - Usefulness



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