

DATE: 6-15-2016
 TO: Lake County Officials
 FROM: Joy Smolnisky, Exe. Dir., SD Budget & Policy Institute
 RE: Updated census data on uninsured in your County – and their eligibility for Medicaid expansion

Under Medicaid expansion, about 310 low-income uninsured adults in Lake County will gain coverage— meaning they will no longer have to go without needed care, over-utilize emergency services or depend on the County to cover unpaid hospital bills.

A few years ago weⁱ provided you with the detailed census estimates of how many low-income uninsured residents in your county would be eligible if the state expanded Medicaid. Now, with Governor Dugaard’s success developing a strategy that makes sense for South Dakota at no increased cost to the state, we felt we ought to update that data to reflect the latest census figures.

How will the Governor’s plan impact Lake County?

Recently released census detailsⁱⁱ estimates 11% (756) of non-elderlyⁱⁱⁱ adults in Lake County are uninsured.

Households with incomes below 100% of the federal poverty level (FPL) aren’t eligible for subsidized insurance on the Exchange.

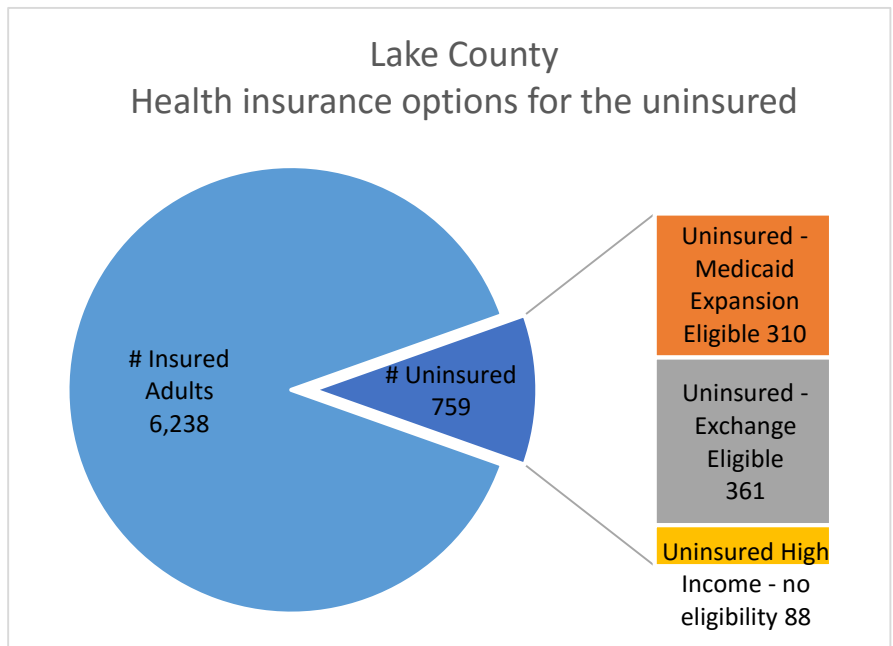
Expanding Medicaid would cover 310 currently uninsured adults in Lake County with incomes up to 138% of the FPL.

The 361 uninsured Lake County residents with incomes between 138% and 400% are eligible for exchange tax subsidies if they choose to buy insurance on the Exchange.

The 88 uninsured adults in higher income households (over 400% of the FPL) are not eligible for subsidies but are guaranteed access to coverage without medical underwriting cost penalties if they have existing medical conditions.

Feel free to contact Joy at SD Budget & Policy Institute if you have questions on this research.

2016 Federal Poverty Level (FPL)			
Household Size	100%	138%	400%
1	\$ 11,770	\$ 16,242	\$ 47,080
2	\$ 15,930	\$ 21,983	\$ 63,720
3	\$ 20,090	\$ 27,724	\$ 80,360
4	\$ 24,250	\$ 33,465	\$ 97,000



ⁱ South Dakota Budget & Policy Institute. County Specific graphs – uninsured eligible for health insurance under Medicaid expansion and federal exchange subsidies. 5-12-13 <http://www.sdbpi.org/sd-county-specific-graphs-uninsured-eligible-for-health-insurance-under-medicaid-expansion-and-federal-exchange-subsidies>

ⁱⁱ US Census Bureau, Small Area Health Insurance Estimates for 2014. Released May 2016.

ⁱⁱⁱ We look at non-elderly adults—age 19-64—because they are the low income population covered by Medicaid Expansion. SD Elders (65+) are already covered by Medicare and low-income children (0-18) are covered by the Children’s Health Insurance Program.