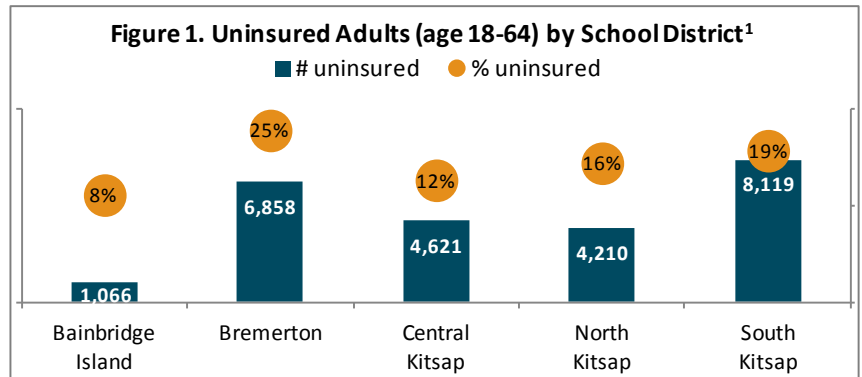


THE UNINSURED IN KITSAP COUNTY: FRAMING THE “AFFORDABLE CARE ACT” HEALTH INSURANCE OPPORTUNITY

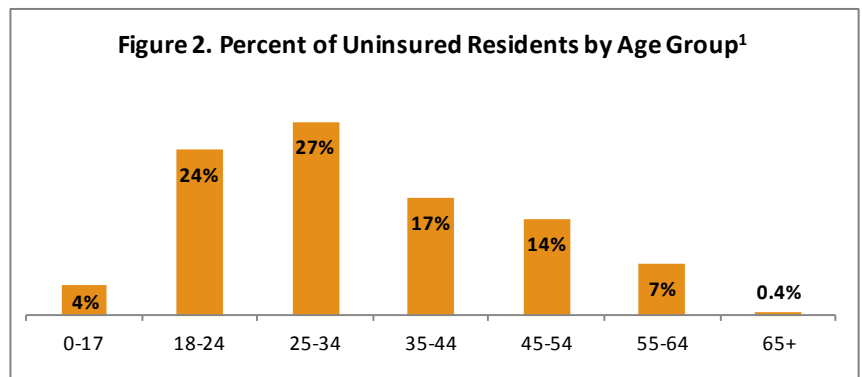
Improved access to affordable health insurance through the federal Patient Protection and Affordable Care Act (ACA) will take effect on January 1, 2014. More than 27,000 uninsured Kitsap residents are expected to be eligible for public or subsidized health insurance.¹

THE UNINSURED IN KITSAP COUNTY¹

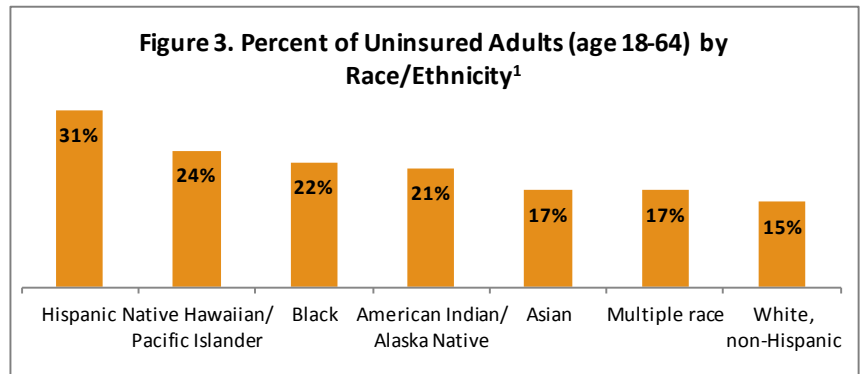
One in six Kitsap adults between the ages of 18 and 64, approximately 25,000 people, are uninsured. In addition, one in 25 children, approximately 2,400 kids, are uninsured. Within Kitsap County, there are different rates of uninsured among non-elderly adults. For example, in Bremerton, one in four adults, and in South Kitsap one in five adults, is uninsured compared to one in 12 adults on Bainbridge Island (Figure 1).



Adults age 25-34 are nearly four times more likely to be uninsured compared to adults age 55-64 (Figure 2). Eighteen percent of non-elderly adult males are uninsured compared to 15% of females.



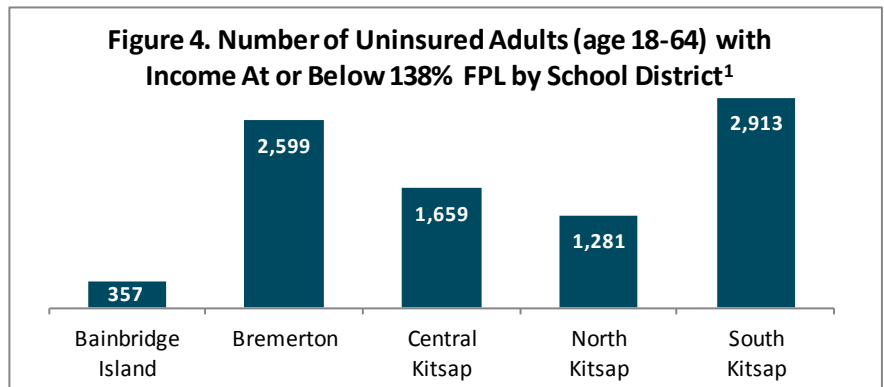
Compared to white adults, adults in all other race groups are more likely to be uninsured (Figure 3). Hispanic adults are twice as likely as whites to be uninsured.




KITSAP PUBLIC HEALTH DISTRICT
 345 6th Street
 Suite 300
 Bremerton, WA 98337
 360-337-5235 t.
 360-337-5291 f.

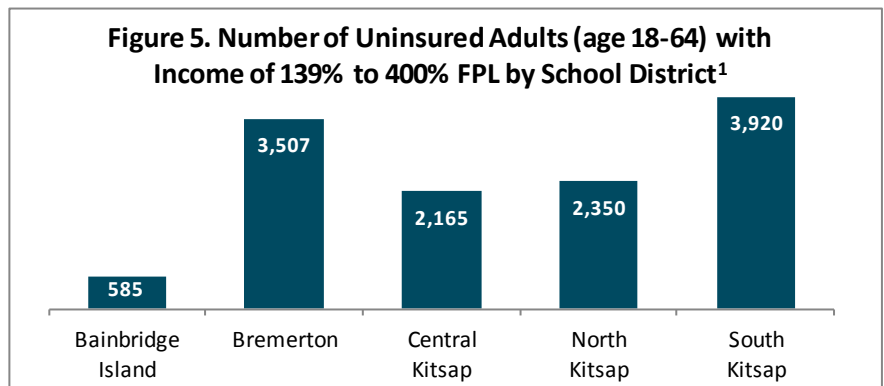
EXPANDED ELIGIBILITY FOR PUBLIC INSURANCE

On January 1, 2014, eligibility for Medicaid will expand to include those with incomes at or below 138% of the Federal Poverty Level (FPL) which is \$1,321 per month for an individual, or \$2,708 per month for a family of four.^{2,3} About 9,000 uninsured Kitsap adults will become eligible for Medicaid.¹ The highest concentration of newly eligible adults live in South Kitsap and Bremerton (Figure 4). Also, about 700 children and 100 elderly adults will become eligible.¹



INSURANCE SUBSIDIES

In addition to those who become eligible for Medicaid, 14,000 uninsured Kitsap residents with household income between 139% and 400% of the Federal Poverty Level may become eligible for subsidized health insurance through Washington Healthplanfinder, our state's health benefit exchange.¹ About 12,500 uninsured adults age 18-64, approximately 1,400 uninsured children, and about 30 uninsured elderly adults may become eligible for subsidized insurance.¹ The highest concentration of newly eligible adults live in South Kitsap and Bremerton (Figure 5).



WHO WILL REMAIN UNINSURED?

While the Affordable Care Act will significantly expand health insurance coverage in Kitsap County, some people will remain uninsured in 2014 and beyond.

- Undocumented immigrants are ineligible for the Medicaid expansion regardless of how long they have lived in the U.S.
- Lawfully present immigrants who have lived in the U.S. for less than five years are not eligible for the Medicaid expansion, but will be able to purchase coverage through Washington Healthplanfinder. Those with incomes below 400% FPL may be eligible for subsidies.
- Some people who qualify for public or subsidized insurance will choose not to enroll, but will have to pay a penalty.⁴
- Some people may be exempt from the requirement to have insurance.⁴

HOW TO GET ENROLLED?

Starting on October 1, 2013, residents can use Washington Healthplanfinder to enroll in health insurance coverage that begins on January 1, 2014. Local outreach and enrollment efforts will begin in Summer 2013.

¹ U.S. Census, American Community Survey, 2009-2011.

² 2013 Federal Poverty Guidelines, <http://aspe.hhs.gov/poverty/13poverty.cfm>.

³ The Affordable Care Act allows states to expand Medicaid up to 133% FPL; however, the threshold will effectively be 138% FPL because the ACA requires 5% of income to be "disregarded" when determining eligibility.

⁴ For details, go to healthreform.kff.org/the-basics/requirement-to-buy-coverage-flowchart.aspx.