MEMORANDUM

To: Brokers, Agents and Navigators Advisory Committee
Consumer Experience and Outreach Committee

From: Connecticut Health Insurance Exchange Staff

Re: Overview of Thomson Reuters Data

Date: July 10, 2012

Introduction

As the Exchange continues to develop its consumer engagement and outreach strategy, navigator program, and other business operations related to the execution of these efforts, a firm understanding of the demographic, psychographic, and geographic composition of those interacting with the Exchange will be necessary. To this end, the Exchange has embarked on numerous efforts to gather information and insights on the diverse populations which will be served, including primary and secondary research, forecast and modeling exercises, and reviews and analysis of third-party data. A primary source of information for this undertaking has been Thomson Reuters (TR), a leading provider of business information services in the financial, legal and healthcare industries.

The Exchange contracted with Thomson Reuters to develop more detailed eligibility and enrollment estimates for the Exchange (as well as the state's Medicaid program). While there are currently high-level estimates for potential engagement with the Exchange, until now there was not a more granular view of demographic information such as age and gender distributions, geographic location, family income (i.e., percentage of federal poverty level), and relative health status of potential enrollees.

In order to provide this information, Thomson Reuters used its proprietary Insurance Coverage Estimates (ICE) tool, established modeling techniques and multiple sources of insurance coverage data such the U.S. Census and the American Community Survey (ACS). Thomson Reuters delivered its final set of estimates and projections to the Exchange on June 4th. The deliverables included large source data files, as well as pre-established pivot tables to aid in navigating the information and conducting analysis.

While this detailed data is being utilized by the Exchange in several areas, a series of accessible summary tables have been compiled to allow for quick sharing and review of key data elements, and easy analysis. This document will provide an overview of each of these tables, as well as initial analysis highlighting key findings.

Tables for Review

Three Excel files containing summary tables have been compiled for review:

E.1) CT-Uninsured-County-Zip-Profile-Summary: This file contains 9 tabs (one for each county, and one tab with an overall state summary), showing the distribution of CT's uninsured population by the 20 largest zip codes for the current year, as well as 2013. Additionally, a brief summary of the age and gender breakdown of the population (overall, and in each county) is shown at the top of each tab.

E.2) CT-Medicaid-County-Zip-Profile-Summary: This file contains 9 tabs (one for each county, and one tab with an overall state summary), showing the distribution of CT's Medicaid population by the 20 largest zip codes for the current year, as well as 2013. Additionally, a brief summary of the age and gender breakdown of the population (overall, and in each county) is shown at the top of each tab.

E.3) CT-Exchange-Medicaid-Demographic-Summary: This file contains 4 tabs profiling the demographic characteristics of currently uninsured populations who will be eligible for either Medicaid enrollment, or enrollment via the Exchange, as the result of new eligibility requirements.

a. The first tab profiles children in the state who will be Medicaid or SCHIP eligible
b. The second tab profiles adults (18+) in the state who will be Medicaid eligible
c. The third tab profiles children in the state who will be eligible for subsidized purchase via the Exchange
d. The fourth tab profiles adults (18+) in the state who will be eligible for subsidized purchase via the Exchange

Within each tab, you can see the total population in each of these categories, as well as the demographic composition across various categories including race and ethnicity, disability status and English language proficiency. Down the side of the tables in each row, you will see the distribution of the population by their current FPL status. The sheet is a "cross-tab", so when viewing any number, the "vertical %" will illustrate the sub-population as a percentage of the overall population show in the top summary row. The "horizontal %" will illustrate the sub-population as a percentage of the overall population show, in the summary column on the left side of the table.

The following pages contain a summary of the key analytic highlights from each of these three documents.

Exhibit E.1: CT-Uninsured-County-Zip-Profile-Summary

- Overall, TR indicates that CT's uninsured population currently stands at approximately 344k, with that number projected to drop slightly to 337k (or by 2%) in 2013. This small change in the total uninsured population is also consistent across the 8 CT Counties. With these fluctuations minor, current 2012 data will be used for the analysis below.

- Across the state, the majority of the uninsured tend to be male (59%), with a heavy concentration in the younger age ranges. Two out of five uninsured residents (or 43%) are between the ages of 18-34. Nearly one in five (or 19%) is between the ages 35-44.

- The uninsured population across the state (and within counties) is heavily concentrated in a small number of zip codes. The top 20 zip codes with the largest number of uninsured residents comprise nearly 40% of the total uninsured population.

    - Within these top 20 zip codes, there is also a concentration within particular cities. For example, among the 20 zip codes with the largest uninsured populations across the state, 5 of those zip codes are in the city of Hartford. These 5 zip codes contain 10% of the states total uninsured population.

    - Likewise, among the top 20 zip codes with the largest number of uninsured, 3 are in the city of New Haven, and represent 8% of the uninsured. Combined with the Hartford zip codes identified above, we can see that 18% of the states total uninsured population resides in 8 zip codes in 2 major cities.

- The remaining 8 tabs in the Excel document contain sheets with similar data. While an exhaustive review of the information for each county will not be provided here, a few key highlights can be found in the table below.

    - Column A in the table below shows the total number of uninsured in each county, along with the proportion of the states total uninsured population it represents.

    - Column B in the table below shows the percent of that counties uninsured population that can be found in the top 20 zip codes in each county.

	Column (A)		Column (B)
County	(#) Uninsured Residents	(%) of Total Uninsured in State	(%) of Counties Uninsured Population in Top 20 Zips
New Haven	110,179	32.0%	82.9%
Hartfortd	100,289	29.1%	81.5%
Fairfield	69,526	20.2%	82.1%
New London	20,622	6.0%	95.7%
Windham	15,083	4.4%	99.4%
Litchfield	10,893	3.2%	90.9%
Tolland	9,140	2.7%	100.0%
Middlesex	8,849	2.6%	99.7%
Total	**344,581**		**38.0%**

Exhibit E.2: CT-Medicaid-County-Zip-Profile-Summary

- Overall, TR indicates that CT's Medicaid population currently stands at approximately 537k, with that number projected to increase slightly to 541k (or by 0.7%) in 2013. This small change in the total uninsured population is also consistent across the 8 CT Counties. With fluctuations minor, current 2012 data will be used for the analysis below.

- Across the state, the majority of the Medicaid population tend to be female (55%), with a heavy concentration among children and young adults. Nearly half (49%) of those covered by Medicaid are under age 18, while one in four (25%) are between the ages of 18-34.

- Much like the uninsured population, the Medicaid population across the state (and within counties) is also heavily concentrated in a small number of zip codes. Coincidentally, and perhaps not surprisingly, the top 20 zip codes with the largest number of individuals covered by Medicaid is nearly identical to the list shown prior for the uninsured population

    - This trend holds true at the county level as well, with the same zip and city concentrations among the Medicaid population as seen in the uninsured population.

- The top 20 zip codes with the largest population of individuals covered by Medicaid represent nearly two-fifths (38%) of the entire state Medicaid population.

- As seen in the uninsured population, there is also a concentration within particular cities. For example, among the top 20 zip codes, 4 of those are in the city of Hartford. These 4 zip codes contain 8% of the states total Medicaid population.

- The remaining 8 tabs in the Excel document contain sheets with similar data. While an exhaustive review of the information for each county will not be provided here, a few key highlights can be found in the table below.

    - Column A in the table below shows the total number of Medicaid recipients in each county, along with the proportion of the states total Medicaid population it represents.

    - Column B in the table below shows the percent of that counties Medicaid population that can be found in the top 20 zip codes in each county.

	Column (A)		Column (B)
County	(#) Medicaid Residents	(%) of Total Medicaid in State	(%) of Counties Medicaid Population in Top 20 Zips
New Haven	156,881	29.2%	83.0%
Hartfortd	152,141	28.3%	82.5%
Fairfield	115,937	21.6%	82.2%
New London	40,772	7.6%	95.7%
Litchfield	22,580	4.2%	90.9%
Windham	18,740	3.5%	99.4%
Middlesex	17,203	3.2%	99.7%
Tolland	13,572	2.5%	100.0%
Total	**537,826**		**38.0%**

Exhibit E.3: CT-Exchange-Medicaid-Demographic-Summary

- *The first tab profiles currently uninsured children in the state who are Medicaid or SCHIP eligible.* This population is estimated to be roughly 18k
    - The majority of these eligible children are U.S citizens (14k or 76%), and only a small portion are projected to have difficulty with English (only 6%)
    - The vast majority of these children are in homes with incomes that are between 139% and 300% of the FPL (approximately 11k or 59%). A sizeable yet smaller population is also clustered at the lower end of the scale, with 20% of the population (or 3k children) in the 68-133% range.
    - With respect to race and ethnicity, the majority of children are projected to be White (57%), followed by Black (32%) and Asian (4%). Regardless of race, two-fifths of the population (43%) is projected to have Hispanic ethnicity.
- *The second tab profiles currently uninsured adults (18+) in the state who are Medicaid eligible.* This population is estimated to be roughly 66k
    - The majority of these eligible adults are U.S citizens (46k or 70%), however only slightly more than half (58%) are U.S. born. A sizable percentage (17%) indicate that have some difficulty speaking English.
    - One in eight individuals (13% or 8k) currently has some level of disability
    - The vast majority of these adults (77%) are in homes with incomes that 0-67% of the FPL.
    - With respect to race and ethnicity, the majority are projected to be White (52%), followed by Black (23%) and Asian (7%). Regardless of race, a third (34%) of the population is projected to have Hispanic ethnicity.
        - While 77% of the population overall cluster in the 0-67% FPL category, Hispanics have slightly lower representation in this range (69%), while Asian individuals are over represented (83%).
- *The third tab profiles children in the state who will be eligible for subsidized purchase via the Exchange.* This population is estimated to be roughly 11k
    - The majority of these children are U.S citizens (83%) and U.S. born (80%). Only a small fraction are projected to have difficulty with English (only 6%)
    - The vast majority of these children (42%) are in homes with incomes that are between 191 and 300% of the FPL. The next largest group, a third or 33% of children, is in 401%+FPL range.

- With respect to race and ethnicity, the majority of children are projected White (60%), followed by Black (24%) and Asian (11%).
    - Regardless of race, nearly a third of the population (29%) is projected to have Hispanic ethnicity. This is much lower than that Hispanic representation in the child uninsured Medicaid population, which stood at 43%.
    - Hispanic children in this category are nearly twice as likely to be in homes with incomes that are in the 191-300% FPL range (68%), when compared to those who are Black (33%) or Asian (38%).

- *The fourth tab profiles adults (18+) in the state who will be eligible for subsidized purchase via the Exchange.* This population is estimated to be roughly 205k
    - The majority of these adults are U.S citizens (71%), with a slightly lower portion (60%) U.S. born. Again, a sizable percentage (17%) indicate that have some difficulty speaking English.
    - Nearly a third of these individuals (32%) have incomes in the 191-300% FPL range. The next highest range is the 401%+ category, where 28% of the population resides.
    - With respect to race and ethnicity, a large portion are projected to be White (66%), followed by Black (13%) and Asian (5%). This heavy White skew stands in contrast to the 52% of the adult population in this category in the Medicaid population profiled earlier.
    - Regardless of race, a third (32%) of the population is projected to have Hispanic ethnicity.
        - 71% of the Hispanic population can be found in the 139-190% and 191-300% FPL ranges. This stands in contrast to the 49% of the Black population found in these same lower FPL breaks.