

Why the math doesn't work!

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Claim Your Coverage!

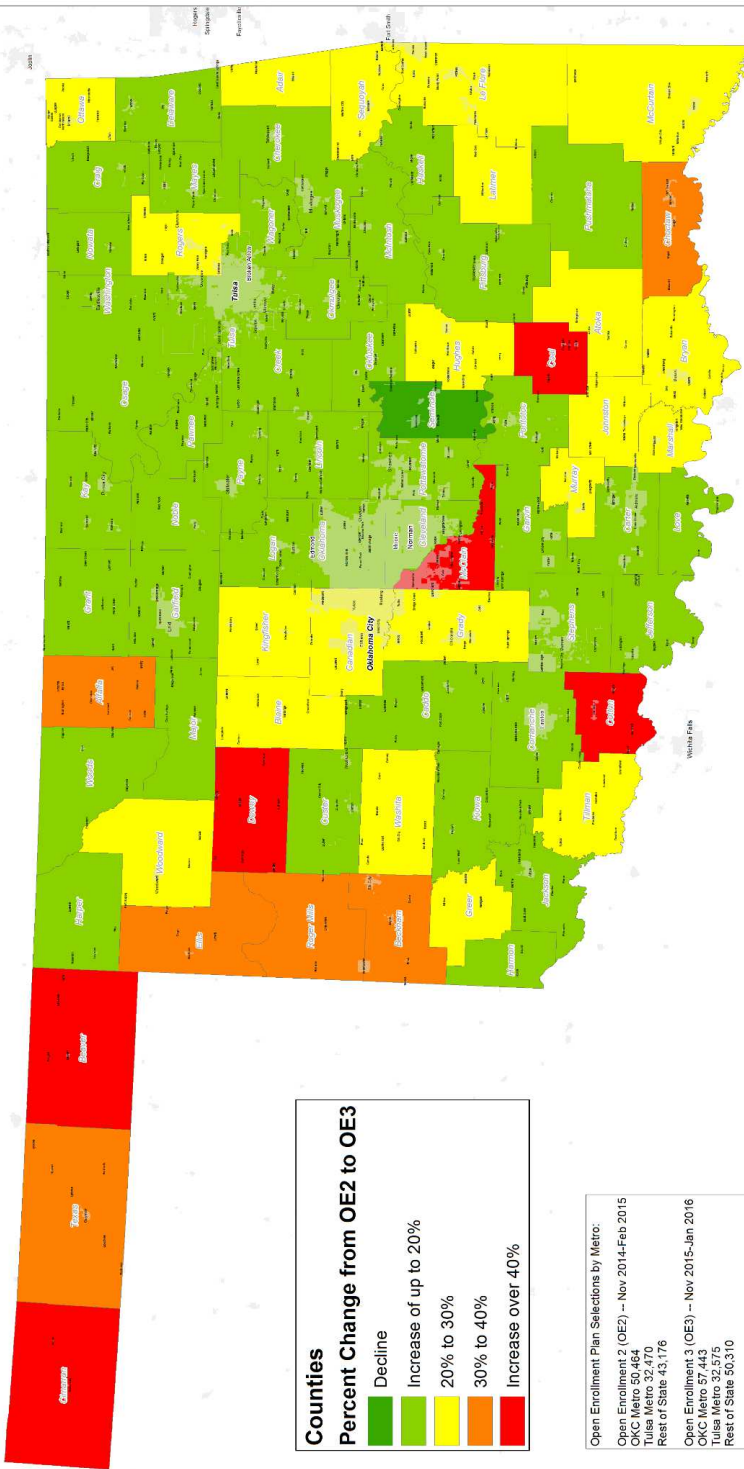
The Primary Care Association was successful in a navigation grant to create a statewide program of marketplace navigation. The Tulsa program became known as the Claim Your Coverage campaign.

The program received national recognition for its success in connection people to the insurance marketplace through 2-1-1 and face to face navigation at federally qualified health centers, libraries, health department, and community-based organizations.

Karen DeSalvo, Deputy Director DHHS made a site visit, and President Obama sent letters of recognition to staff members.

The Lessons Learned.....

Enrollment in Health Plans



Counties
Percent Change from OE2 to OE3

- Decline
- Increase of up to 20%
- 20% to 30%
- 30% to 40%
- Increase over 40%

Open Enrollment Plan Selections by Metro:
 Open Enrollment 2 (OE2) -- Nov 2014-Feb 2015
 OKC Metro 50,464
 Tulsa Metro 32,470
 Rest of State 43,178

Open Enrollment 3 (OE3) -- Nov 2015-Jan 2016
 OKC Metro 57,443
 Tulsa Metro 32,575
 Rest of State 50,310

Change in number and percentage
 OKC Metro 6,979 (13.8%)
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Statewide Poverty Ratios
 Under 0.50 -- 7.3%
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Lessons Learned

Enrollment Barriers

- Need for in-person assistance due to complicated technology requirements;
- 1-800 Marketplace number would have 60-90minute hold times for enrollment questions;
- Inability to get correct materials (languages) for non-English reading individuals, Marketplace would run out of items;
- Requirements from the state of Oklahoma during Open Enrollment 2 to become a certified enroller through the Oklahoma Insurance Department;
- Assistors/enrollers having to use own computers, phones to enroll individuals;
- Marketplace going down during the middle of an enrollment;
- Issues uploading Green Cards and VISAs

Financial Barriers

- Individuals who have not had bank accounts previously were required to set up bank account in order to pay monthly premiums;
- Understanding how much to budget for monthly to cover prescription costs;
- Inability to obtain a tax credit, working poor;
- Unanticipated costs when insurance was active, would call the enroller/assistor back for help walking through documents

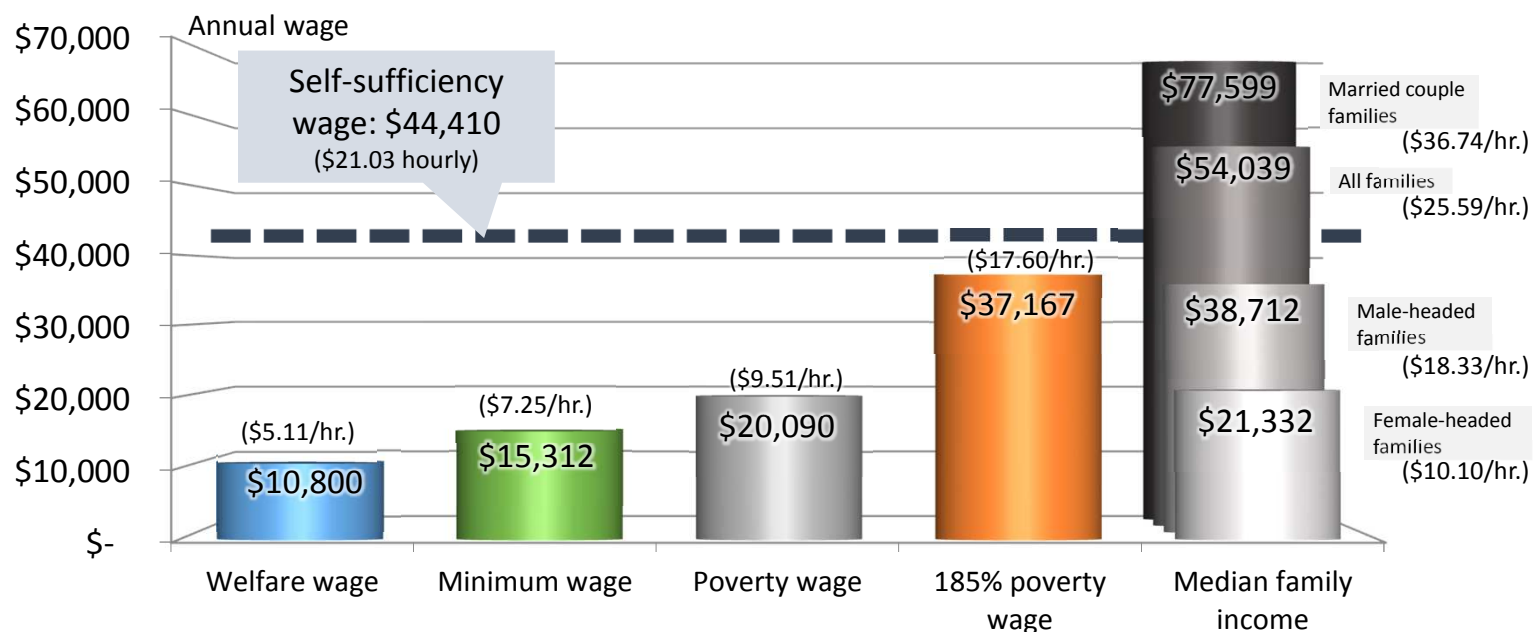
Literacy Barriers

- Online application process, no internet literacy exists;
- Numbers, inability to calculate numbers;
- Lack of insurance knowledge

Case Study

JF submits an online application to the insurance marketplace for insurance for two adult family members (3 children covered by Medicaid) and is successful. A bank account is established for the purpose of sustaining the payment with the insurance company. The insurance company withdraws two months of payment instead of one. The insurance company has overdrawn the account and caused an overdraft charge of \$35, plus \$35 three days later as they tried to draft a second time. The family has now lost insurance because of lack of payment, and incurred an overdraft fee of \$70 for a mistake. The customer service representative from the insurance company indicated they could not put the extra funds back in the account having been retrieved from the account but would send a check for the amount because the insurance was cancelled. In the two months of the debacle, a health insurance claim was submitted from a primary care provider on the insurance card provided by the company. The claim was not covered further extending the family for \$232. At tax time, the penalty was issued against the family because they did not have continuous coverage during the year.

Wage Comparison: Self-Sufficiency, Welfare, Minimum, Poverty and 185% of Poverty, and Median Family Income: Family of Three, Tulsa County 2015

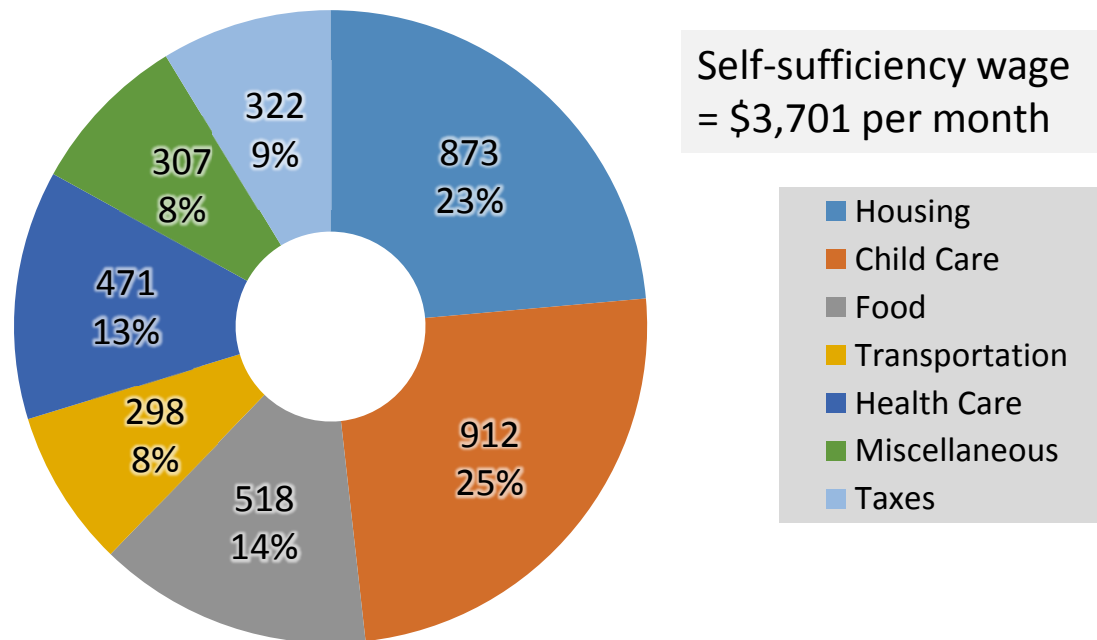


Notes: For self-sufficiency wage, family of three consists of one adult, one preschooler and one school-age child. Hourly wages given assume full-time, year-round employment. Welfare wage is the combined value of TANF, SNAP, & WIC. Median family income represents families with children under age 18. Values shown for median family income are midpoint estimates within a 90% confidence range, which can be very wide.

Source: Oklahoma Association of Community Action Agencies and the Oklahoma Asset Building Coalition, December 20, *The Self-Sufficiency Standard for Oklahoma 2009*; Federal Register Notice, 01/22/2015, *Annual Update of the HHS Poverty Guidelines*; Bureau of Labor Statistics, May, 2015; Oklahoma State Dept. of Human Services; US Census Bureau, 2009-13 *American Community Survey*. (American Community Survey data are estimates based on a sample of the population. These estimates are midpoint values within a 90% confidence range, which can be very large, especially for smaller geographies.)

Prepared by the Community Service Council, supported by the Metropolitan Human Services Commission in Tulsa, July, 2014

Monthly Budget Distribution for 2 Adults + 1 Preschooler, and 1 School Age Child, Self-Sufficiency Wage: Tulsa County, 2015



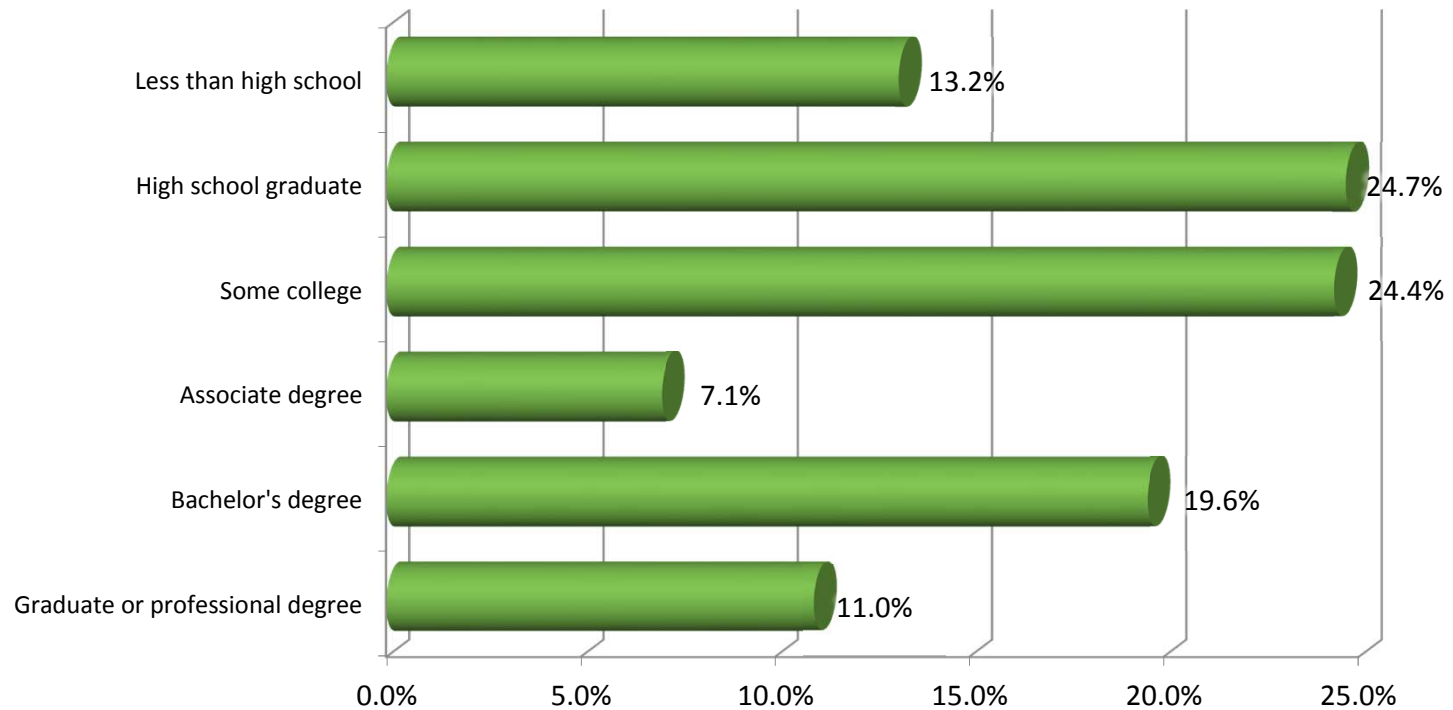
Source: Oklahoma Association of Community Action Agencies and the Oklahoma Asset Building Coalition, December 2009, *The Self-Sufficiency Standard for Oklahoma 2009*; Bureau of Labor Statistics, May 2015.

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Case Study

AD applied for marketplace insurance for two adults. Nothing in the application indicated that either family member was of foreign birth. The application for insurance failed because they were asked to present evidence of citizenship in two weeks or lose coverage. The original birth certificates were retrieved from the health department (requiring 10 days by mail) and mailed to the insurance company promptly but was not in time for the two week deadline. Insurance was cancelled. At tax time, the family avoided the penalty for not having continuous coverage by taking the American Indian waiver with tribal health services. The family chose to avoid this frustration a second time and decided to buy insurance on the open market.

Educational Attainment for Persons Age 25 & over: Oklahoma County, 2009-13

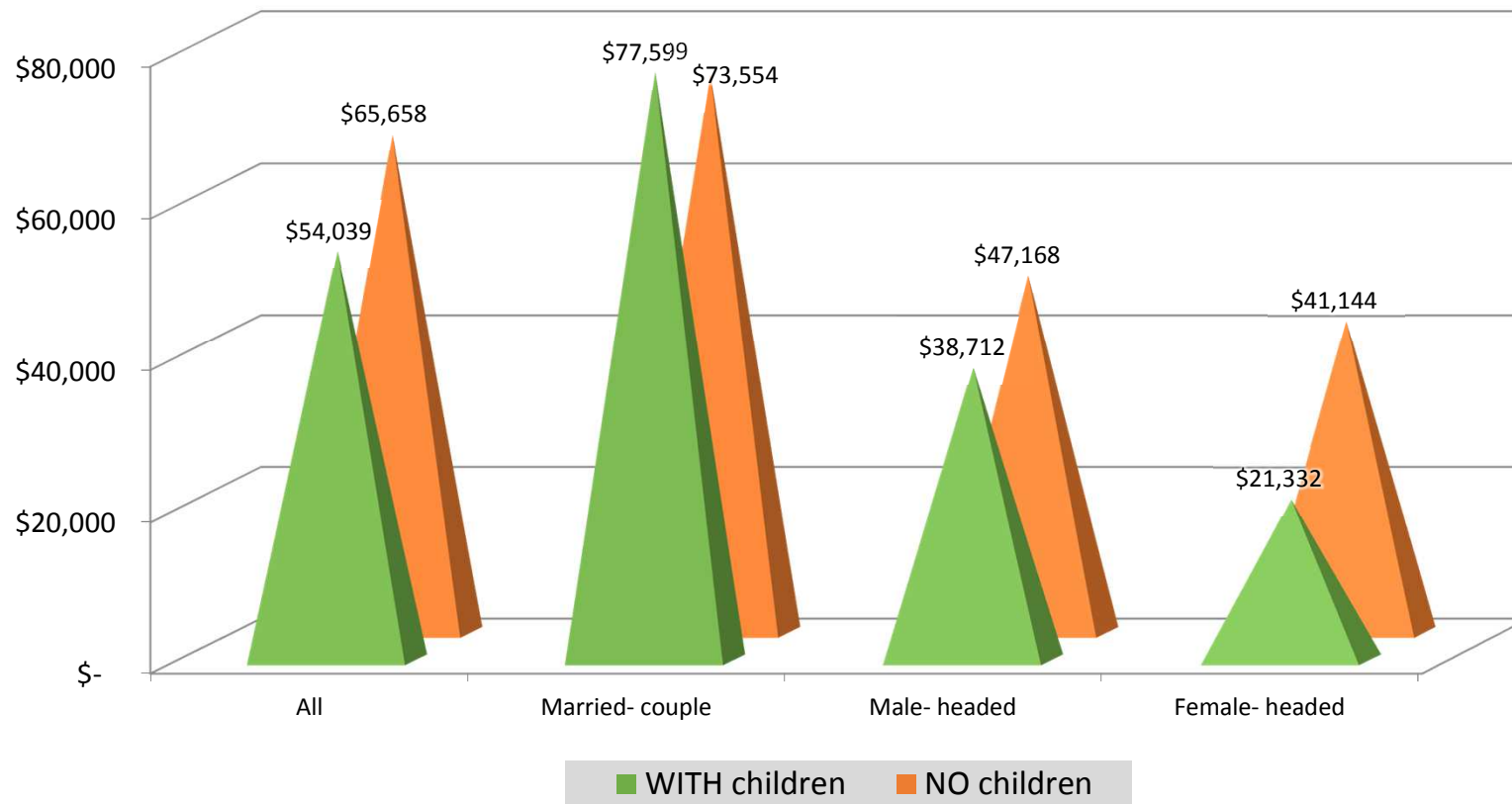


Source: US Census Bureau, 2014 American Community Survey.

Case Study

TT purchased the bronze plan on the insurance marketplace. The plan has not been used because the two adult family members cannot afford the co-pay or the deductible. They purchased the plan to avoid penalty at tax time, and to have something available in the worst case scenario.

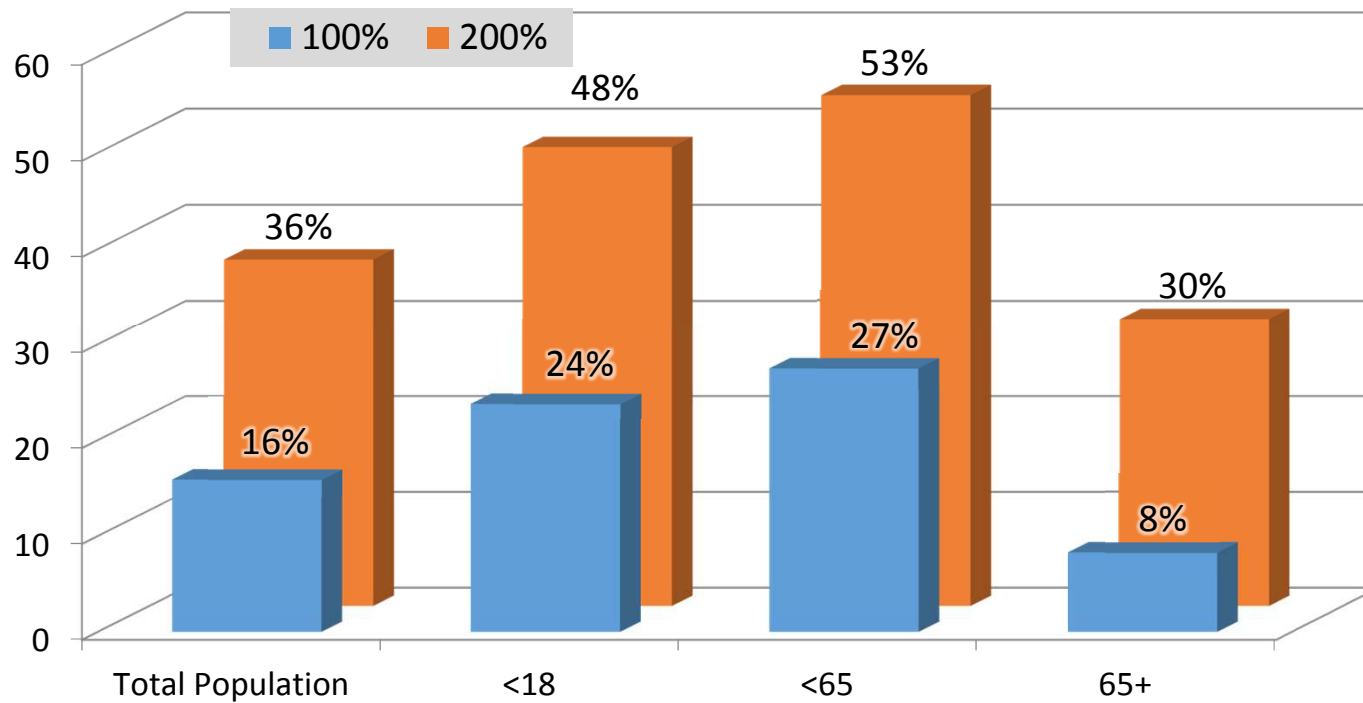
Median Family Income by Family Type and Presence of Children: Tulsa County, 2009-13



Source: US Census Bureau, 2009-13 American Community Survey. (American Community Survey data are estimates based on a sample of the population. These estimates are midpoint values within a 90% confidence range, which can be very large, especially for smaller geographies.)

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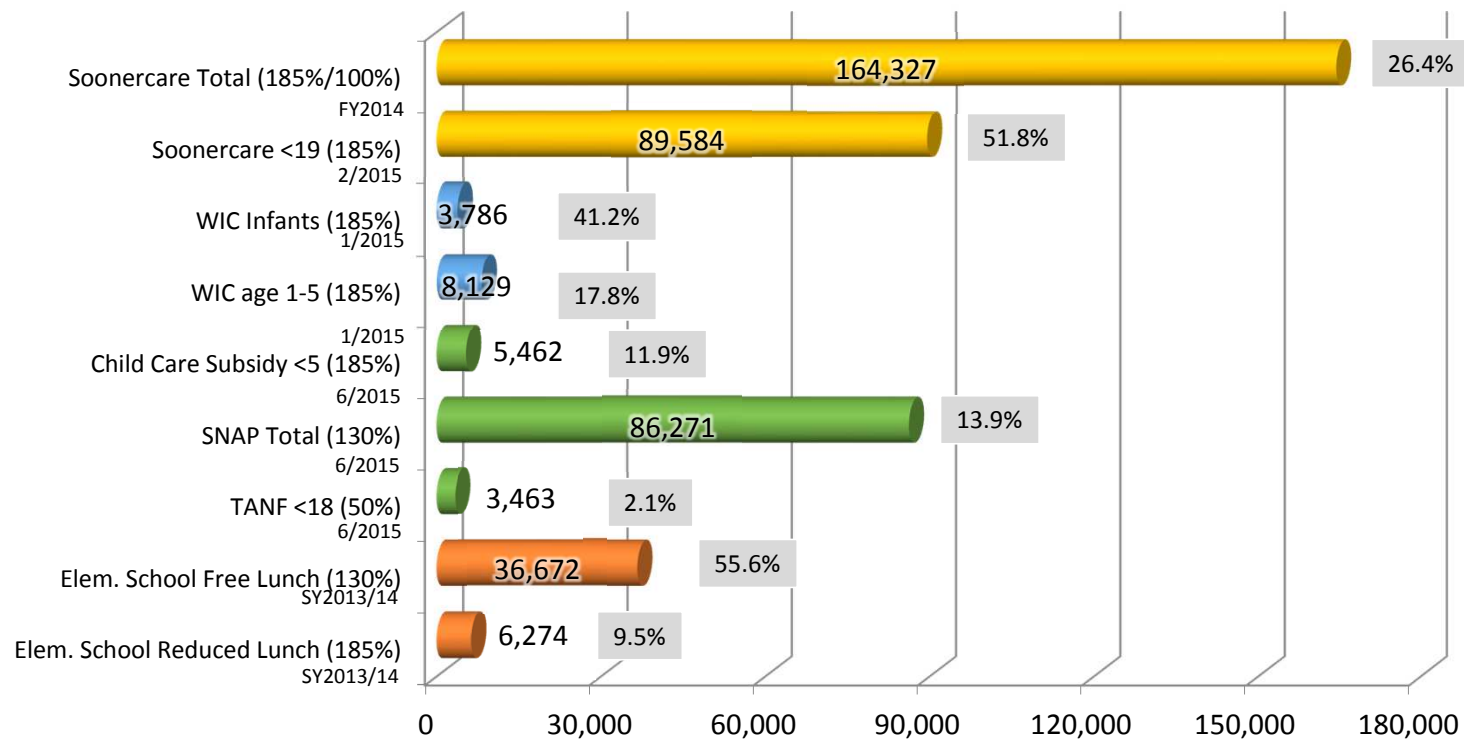
Ratio of Income to Poverty by Age: Tulsa County, 2009-13



Source: US Census Bureau, 2009-13 American Community Survey. (American Community Survey data are estimates based on a sample of the population. These estimates are midpoint values within a 90% confidence range, which can be very large, especially for smaller geographies.)

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Unduplicated Participation in Public Assistance Programs: Tulsa County



Source: Oklahoma Dept. of Human Services, Fiscal Year 2013 Annual Report Tables; Oklahoma State Dept. of Education, Low Income Report for 2013-14; US Census Bureau, 2013 Population Estimates; Oklahoma State Dept of Health-WIC service, Caseload Report, Jan. 2015; Oklahoma Health Care Authority, Fast Facts, Feb. 2015, and 2014 Annual Report.

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Number of Persons Living Below 100%, and 200% of Poverty Level, by Age: Tulsa County, 2009-13

Population Cohort		All income levels	100% of poverty level	200% of poverty level
Tulsa County	Total population	599,603	95,328	216,900
	Under 18	152,949	36,402	73,256
	Under 6	53,171	14,608	28,352
	65 and older	72,693	6,009	21,787

Source: US Census Bureau, 2009-13 American Community Survey. (American Community Survey data are estimates based on a sample of the population. These estimates are midpoint values within a 90% confidence range, which can be very large, especially for smaller geographies.)

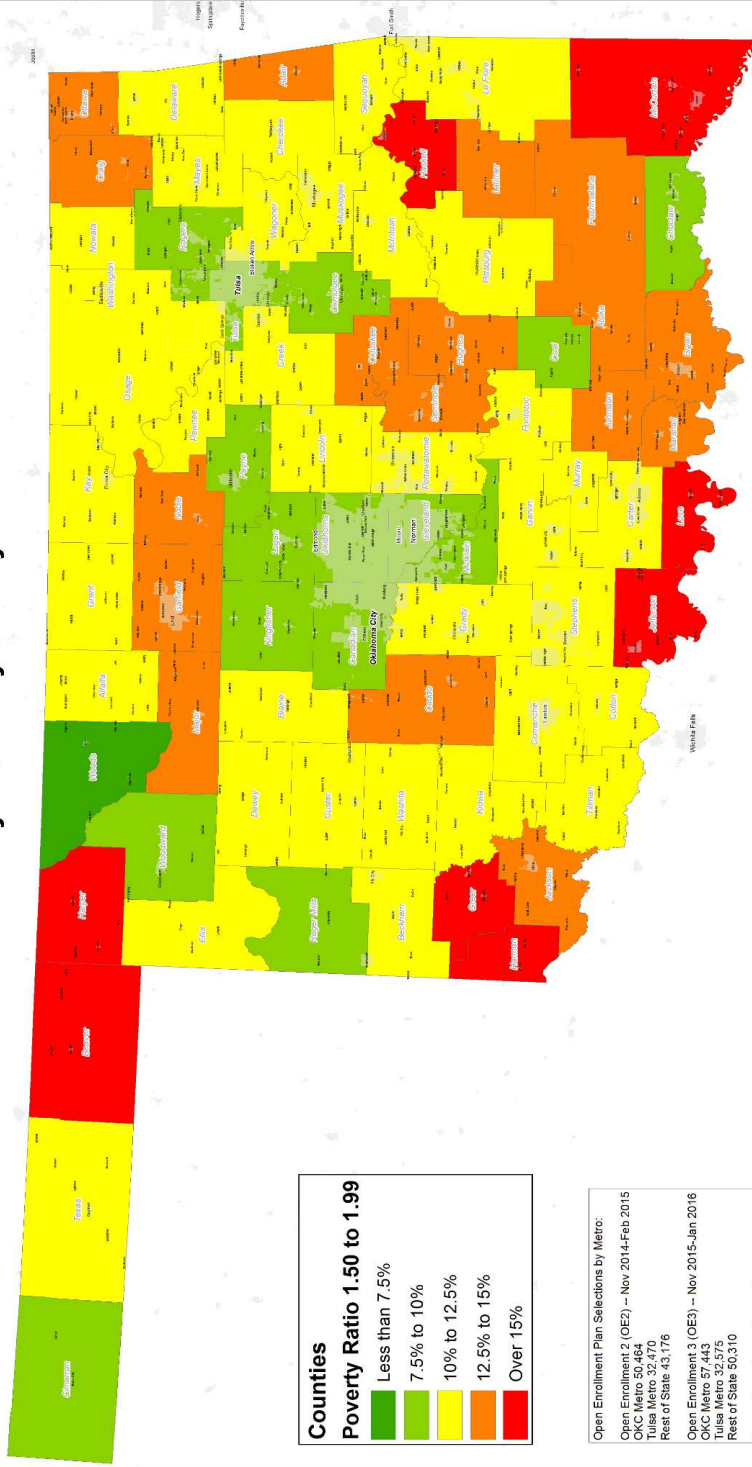
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Why the difference between projected enrollment and actual enrollment!

- The projections were based off of census data which is self-report. A family will disclose “shadow economy” income in self-report.
- The insurance marketplace verifies data by the IRS on last return. People do not submit “shadow economy” income to the IRS.

The attached maps shows the difference by county in the US Census data compared to the IRS data.

Poverty Ratios by County



Counties
Poverty Ratio 1.50 to 1.99

- Less than 7.5%
- 7.5% to 10%
- 10% to 12.5%
- 12.5% to 15%
- Over 15%

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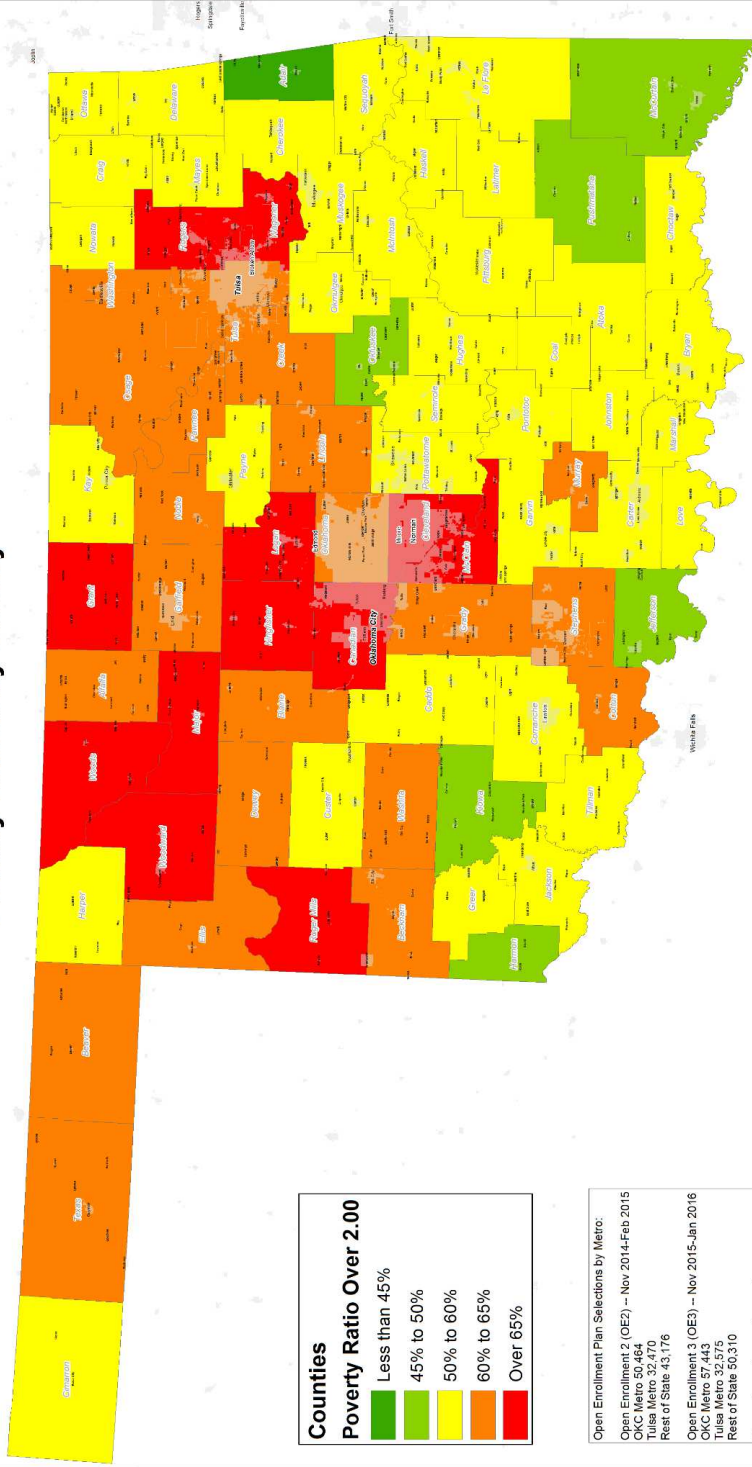
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Source: U.S. Census Bureau, American Community Survey, 2010
 Metro: OKC Metro Area (2010 Census Tracts 49701-49799)
 Metro: Tulsa Metro Area (2010 Census Tracts 77001-77099)
 Metro: Rest of State (2010 Census Tracts 00001-49699, 77000, 77100-77999)
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Poverty Ratios by County



Counties
Poverty Ratio Over 2.00

- Less than 45%
- 45% to 50%
- 50% to 60%
- 60% to 65%
- Over 65%

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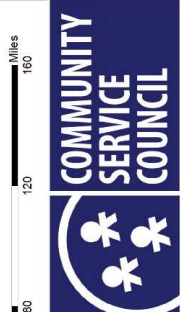
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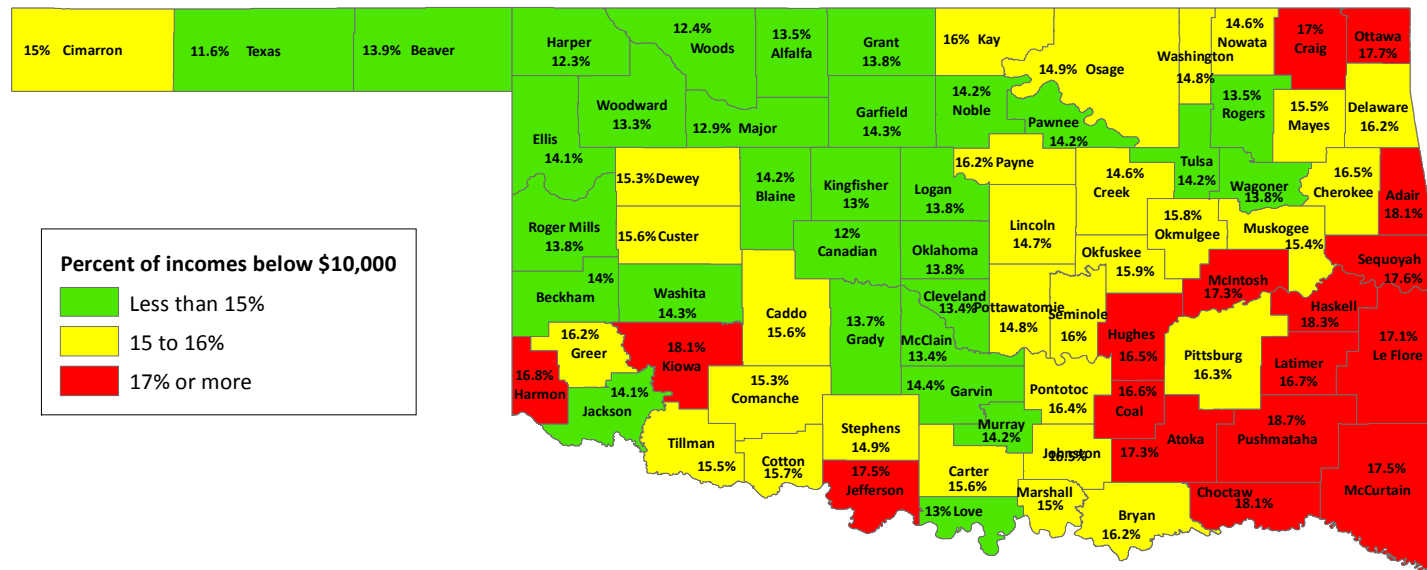
Source: U.S. Census Bureau, American Community Survey, 2010
 Oklahoma Department of Transportation, Oklahoma Statewide Data Center
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Percent of 2014 Tax Returns Indicating Adjusted Gross Income Below \$10,000 Oklahoma by County

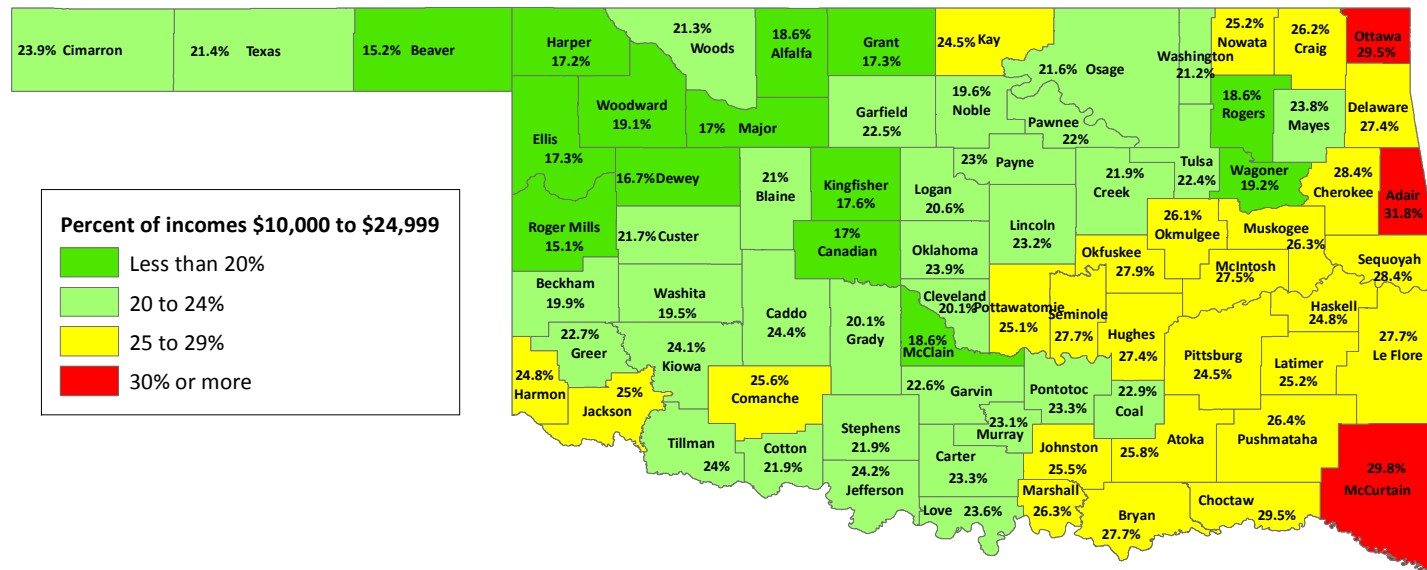


Source: Internal Revenue Service. Statistics of Income (SOI) Division. County income data.

Map prepared by the Community Service Council 9.23.16.



Percent of 2014 Tax Returns Indicating Adjusted Gross Income Between \$10,000 and \$24,999, Oklahoma by County

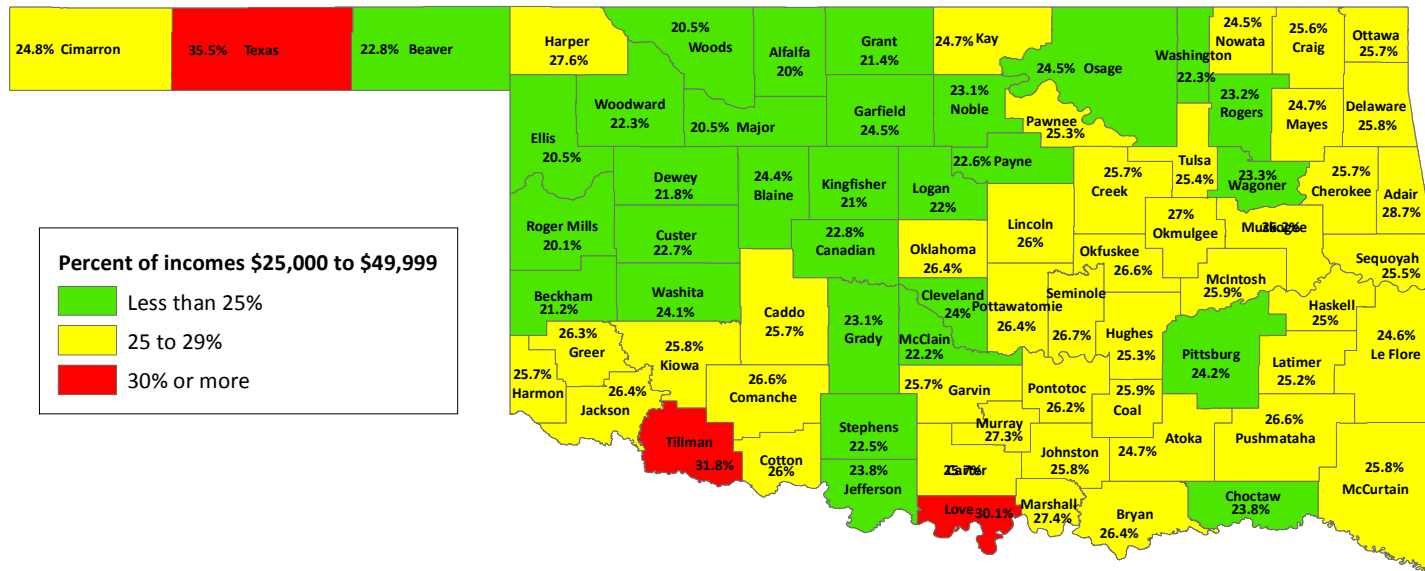


Source: Internal Revenue Service. Statistics of Income (SOI) Division. County income data.

Map prepared by the Community Service Council 9.23.16.



Percent of 2014 Tax Returns Indicating Adjusted Gross Income Between \$25,000 and \$49,999, Oklahoma by County

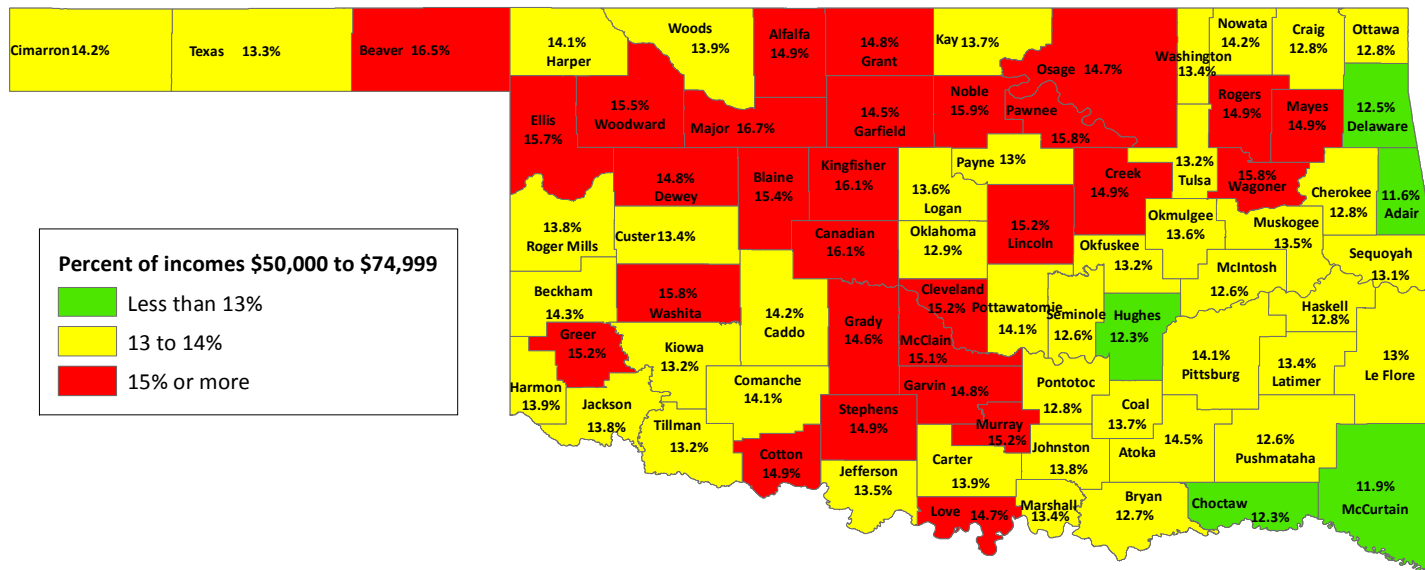


Source: Internal Revenue Service. Statistics of Income (SOI) Division. County income data.

Map prepared by the Community Service Council 9.23.16.



Percent of 2014 Tax Returns Indicating Adjusted Gross Income Between \$50,000 and \$74,999, Oklahoma by County



Percent of incomes \$50,000 to \$74,999

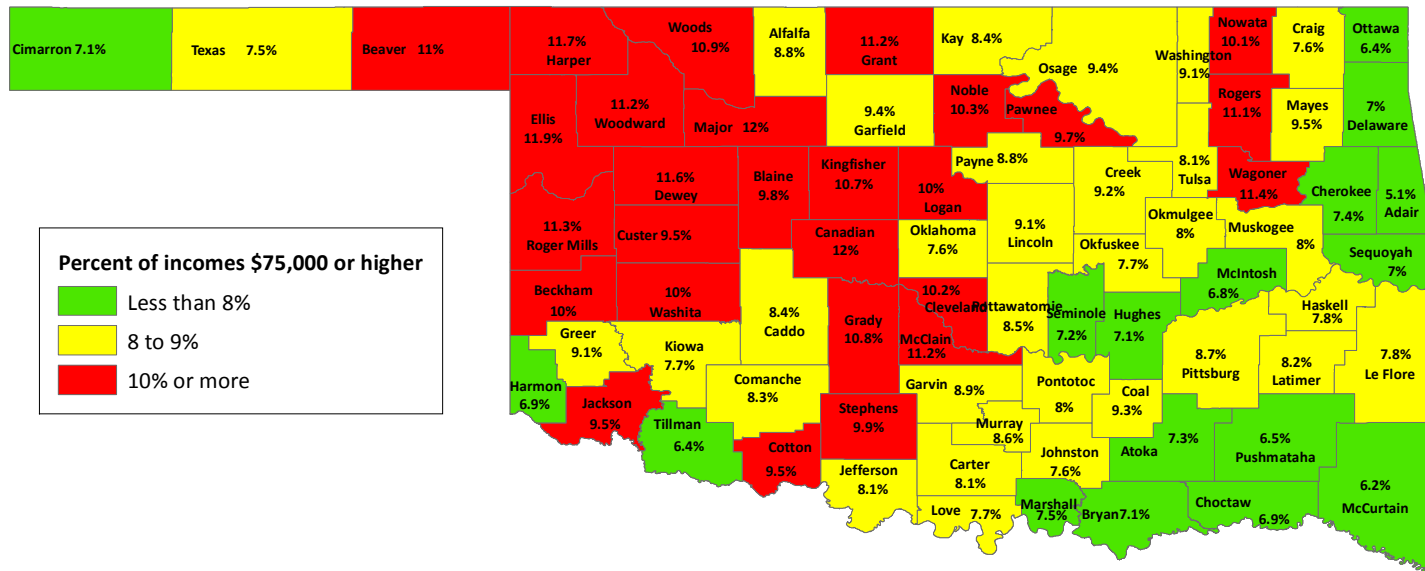
- Less than 13%
- 13 to 14%
- 15% or more

Source: Internal Revenue Service. Statistics of Income (SOI) Division. County income data.

Map prepared by the Community Service Council 9.23.16.



Percent of 2014 Tax Returns Indicating Adjusted Gross Income of \$75,000 or Higher, Oklahoma by County



Percent of incomes \$75,000 or higher

- Less than 8%
- 8 to 9%
- 10% or more

Source: Internal Revenue Service. Statistics of Income (SOI) Division. County income data.

Map prepared by the Community Service Council 9.23.16.

