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ANALYSIS: NEARLY 4 OF 10 ISSUERS PARTICIPATING IN MARKETPLACES ALSO OFFER COVERAGE THROUGH A MEDICAID MANAGED CARE PLAN

WASHINGTON – A new analysis from the Association for Community Affiliated Plans (ACAP) examines the health insurance companies issuing coverage through health insurance Marketplaces. The analysis has resulted in a comprehensive list of issuers offering Qualified Health Plans (QHP) in Marketplaces across the country and notes which issuers also offer health coverage through a Medicaid managed care plan in the same state. The analysis finds that there are 290 QHP issuers in the 50 states and the District of Columbia, counting issuers once for each state in which they participate in a Marketplace.

(Note, April 2014: This study has been updated since this release was issued; as of April the total number of QHP issuers was revised to 286. Please refer to the source documents online [[Excel](#), [Issue Brief](#)] for the most recent statistics.)

Of those 290 issuers, nearly 4 in 10—113 overall—also offer coverage through a Medicaid MCO in the same state. This suggests that there is significant overlap between Marketplace plan offerings and Medicaid managed care in many states, which would help to limit the impact of “churn.” “Churn” is a term used to describe enrollees entering and exiting Medicaid due to unforeseen loss of coverage; it can be caused by minor fluctuations in income, clerical errors, or failure to renew enrollment on a timely basis, among other factors. Studies have found churn to raise administrative costs to providers and governments, and to lead to negative health outcomes.

“In 2014 and beyond, we expect to see a considerable number of people move between Medicaid and health plans in the Marketplaces—in both directions,” said ACAP CEO Margaret A. Murray. “Having plans that operate in both environments raises the odds that consumers can keep their care largely the way it is as they move from a Medicaid plan to a Marketplace plan, or vice versa. That’s a real benefit for working families whose incomes are close to the eligibility threshold.”

Such overlap may also help families stay covered by the same issuer, as in many families the children may be eligible for coverage through Medicaid and CHIP while their parents are eligible for subsidized Marketplace coverage. Having families covered through a single issuer may streamline their efforts to navigate benefits. “Families who are faced with ‘split eligibility’ for different programs deserve to know where they can go to cover their families with one issuer, if they so choose,” added Murray. “Signifying which QHPs also offer Medicaid MCOs is one way to better inform consumer choice. It could be done by adding a symbol to the plan listings that notes which plans also participate in Medicaid.”



33 states and the District of Columbia were found to have issuers that offered both a Marketplace plan and a Medicaid managed care plan; the analysis finds 17 states in which there is no overlap between issuers participating in Medicaid and those participating in Marketplaces.

The complete list and analysis of QHP issuers is available at www.communityplans.net; more information about churn is available at www.coverageyoucancounton.com.

About ACAP

ACAP represents 60 nonprofit Safety Net Health Plans in 25 states, which collectively serve nearly 10 million people enrolled in Medicaid, Medicare, the Children’s Health Insurance Program (CHIP), and other public health programs. For more information, visit www.communityplans.net.

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