

# EBNE Estimates

Eligible But Not Enrolled



# Analysis: Follow Up

Previously: we presented preliminary findings a projected 2024 EBNE analysis

- Assumed no upper income limit to PTC eligibility (a change from prior years)
- Did not allow us to explore trends over time

This follow up analysis of 2024 projections:

- Assumes a 400% FPL cap to PTC eligibility
  - Imperfect, but consistent with prior years' analyses, enabling meaningful year-to-year comparisons
- Explores trends over time

# Data Assumptions

- Imperfect assumptions are used to estimate eligibility for APTC
  - Income is capped at 400% FPL
  - The American Community Survey (ACS) does not capture offers of affordable ESI or documentation status so there were estimated based on related variables captured in the ACS
- Past survey data is used to project 2024 rates based on population growth
  - Population growth rate was assumed to be consistent across all income and age groups, leading to a higher margin of error when estimates are broken out by these groupings

# Data Limitations

- Analyses that incorporate multiple survey sources multiply margins of error
  - Exercise caution when interpreting year-over-year trends due to potential margin of error risks inherent in survey data
  - The margin of error increases as the data is broken down into more granular segments
- Reliance on past data sources and projections means we should not interpret these findings as a snapshot of “what is happening now”
  - 2022 American Community Survey (ACS) data collection predates the unwind
  - 2023 Colorado Health Access Survey (CHAS) data captures some of the unwind (survey was fielded between March and September 2023)
  - This analysis cannot be interpreted as an assessment of the unwind

## EBNE Definition

- The number of Coloradans who are eligible for APTCs yet remain uninsured.
  - Eligible Adults (19-64): Household income 138% – 400% of the FPL.
  - Eligible Children (0 -18): Household income 266% - 400% of the FPL.

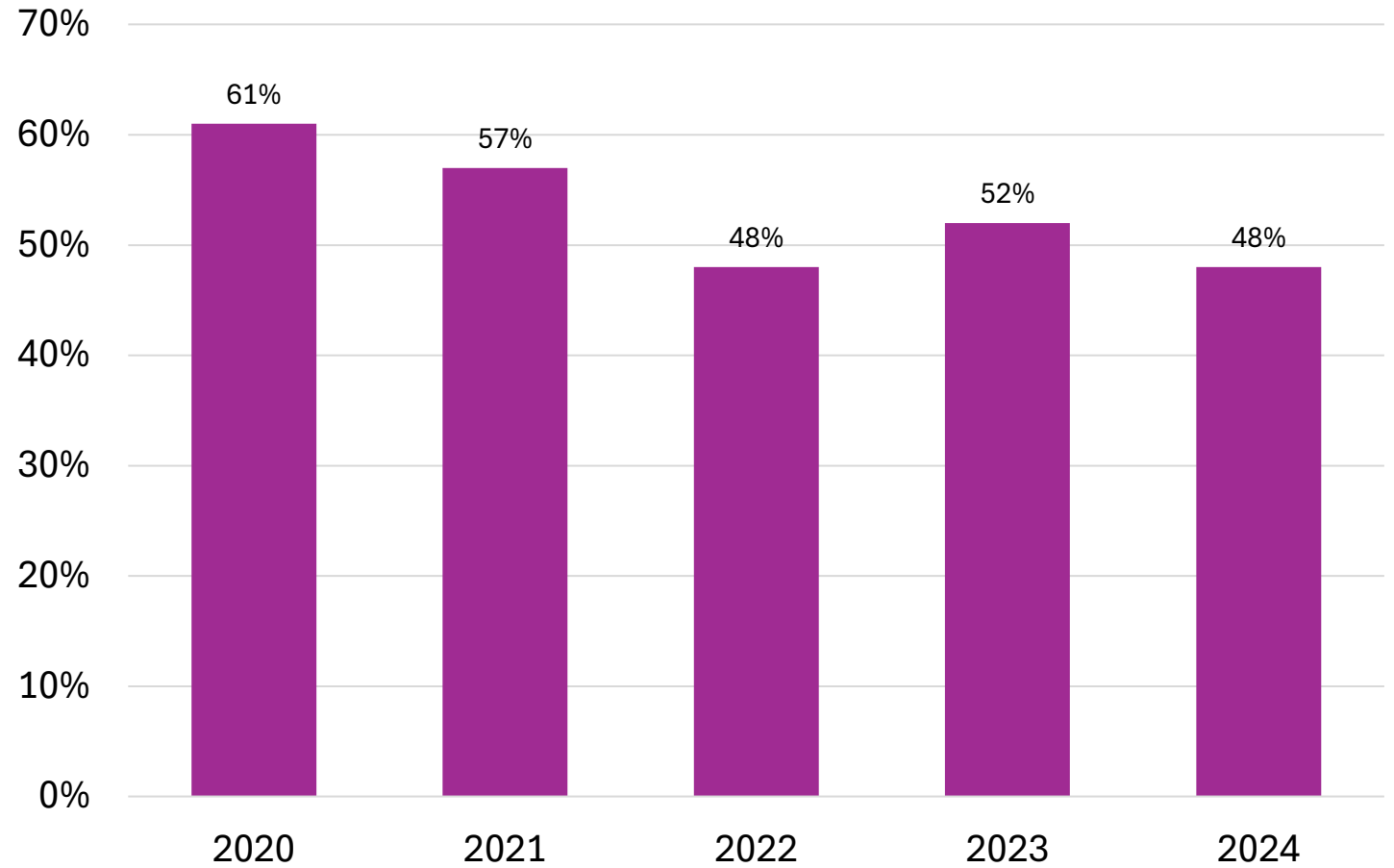
# EBNE Rate

$$\text{EBNE Rate} = \frac{\text{Not Enrolled}}{\text{Not Enrolled} + \text{Enrolled}}$$

- Not Enrolled = estimates from survey data
- Enrolled = 2023 C4HCO FA Enrollments

# Uninsured Projected EBNE

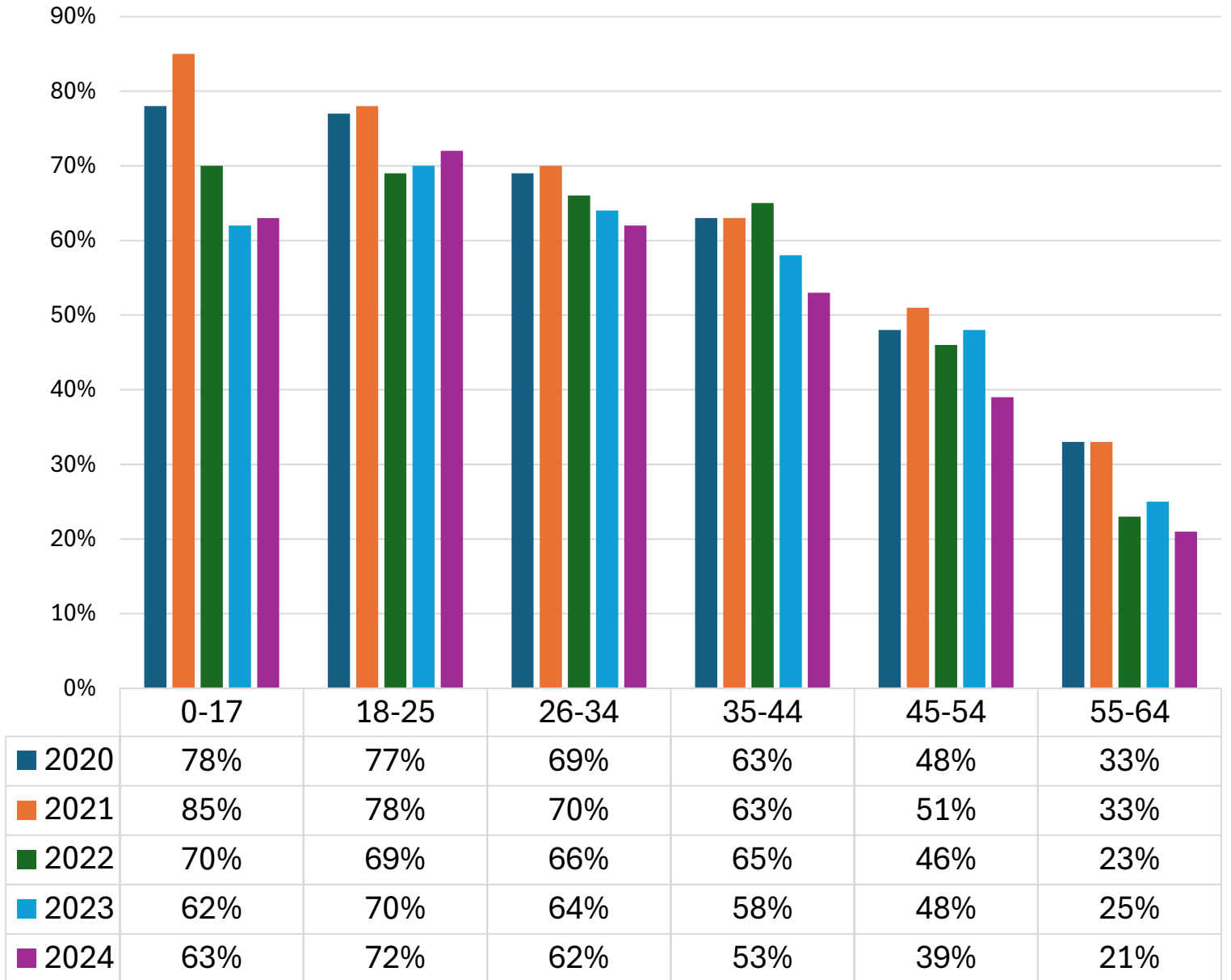
## Uninsured EBNE Rate by Plan Year



\*Plan year 2023-24 represent forecasted estimates

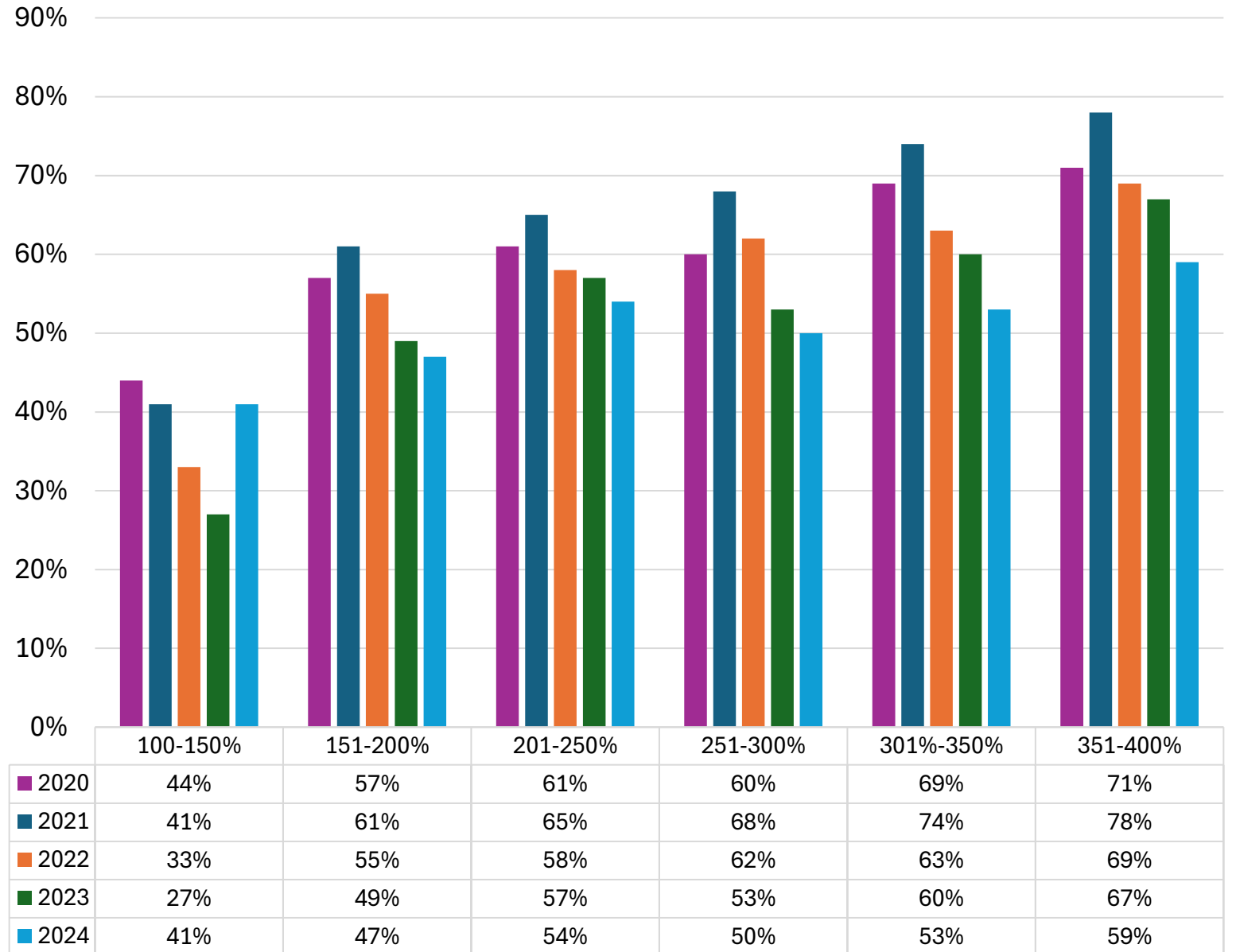
# Uninsured Projected EBNE by Age

## Uninsured EBNE by Age



# Uninsured Projected EBNE by FPL Group

## Uninsured EBNE by FPL



# Going Forward

- We are partnering with State Health Access Data Assistance Center (SHADAC) and the Colorado Health Institute (CHI) to review and improve this analysis.
- Given the data limitations, internal discussions are being conducted to determine effective ways to leverage this information.

Questions?