

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 eligibility was estimated based on related variables
- 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

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

Uninsured EBNE Definition

- The number of Coloradans who are eligible for APTC 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.

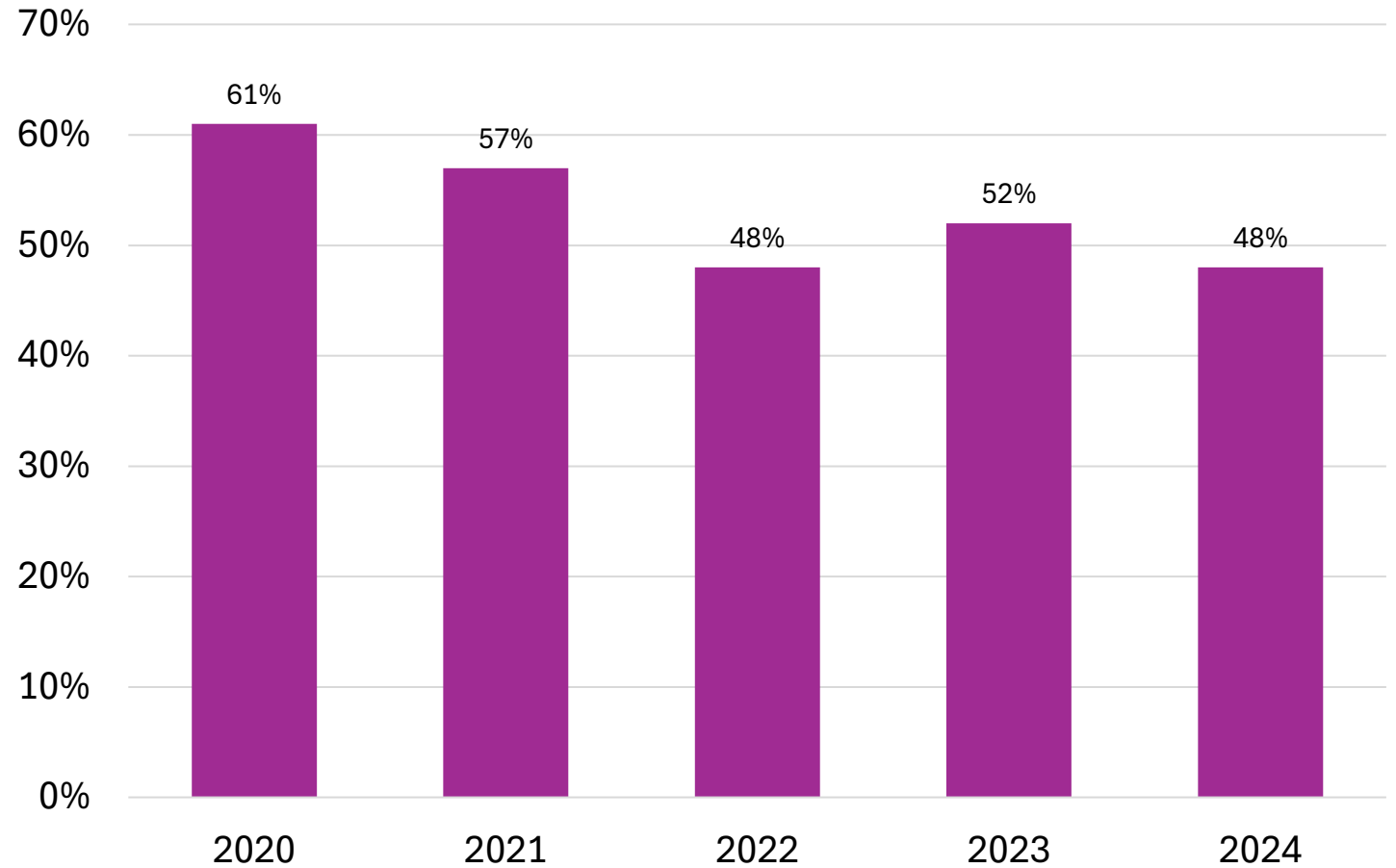
EBNE Rate

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

- 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

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.

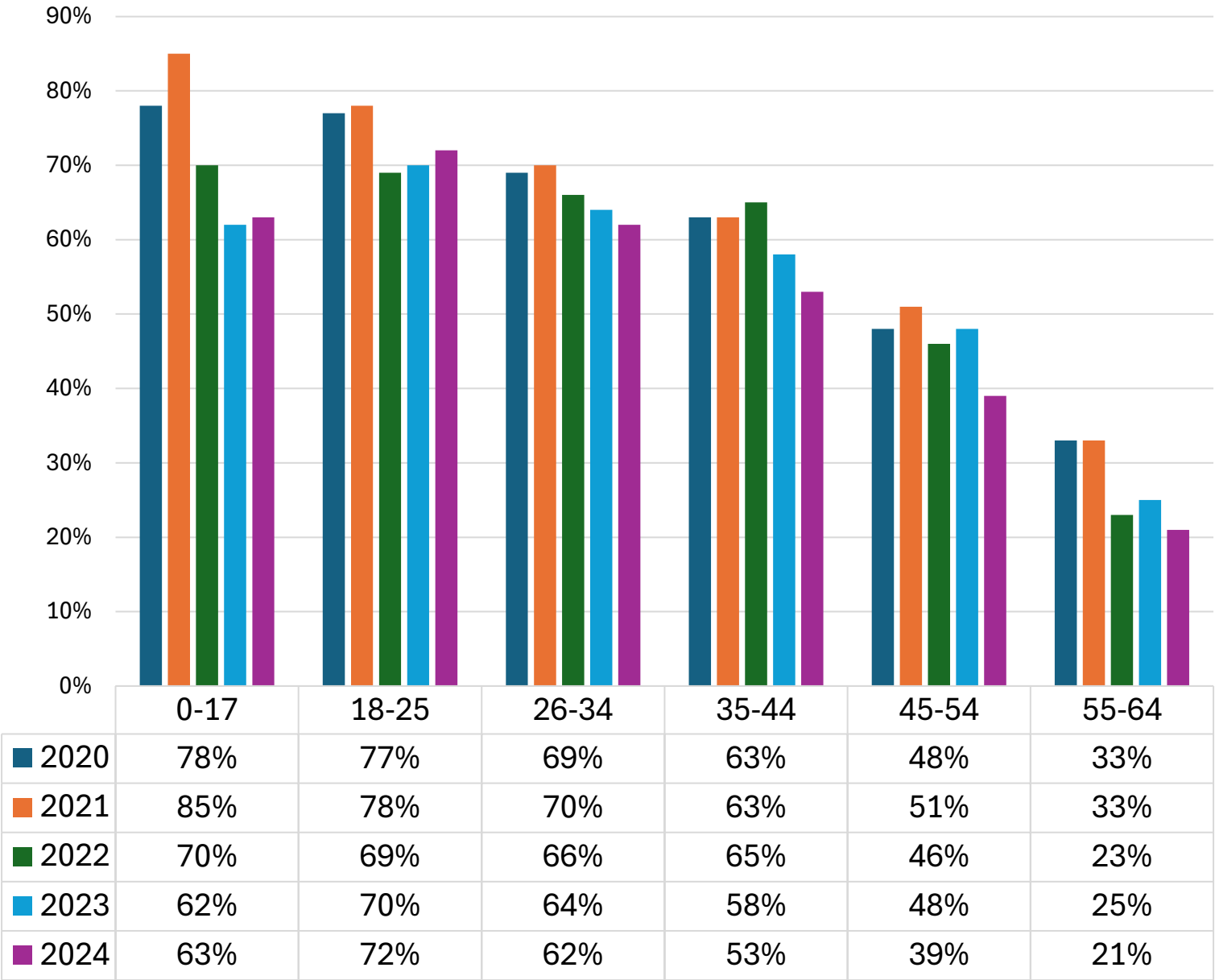
Questions?



Appendix

Uninsured Projected EBNE by Age

Uninsured EBNE by Age



Uninsured Projected EBNE by FPL Group

Uninsured EBNE by FPL

