WINNIPESAUKEE PUBLIC HEALTH REGION: DEMOGRAPHIC DATA UPDATE AND EXPANDED MEDICAID DISCUSSION PREVIEW

Presented by Phil Sletten, Policy Analyst

Winnipesaukee Public Health Council
Franklin Savings Bank Welcome Center
Tilton, New Hampshire
February 1, 2018
Two Sections to Today’s Presentation

- **Demographic Update**
  - *U.S. Census Bureau survey data released in late 2017 offers insights, hints of regional demographic changes*
  - *Five-year data provides more certainty, larger sample sizes for smaller jurisdictions, released in December 2017*
  - *One-year survey data has more uncertainty, but more timely*
  - 90 percent confidence intervals shown to indicate uncertainty
  - *Population projections*
  - *Housing availability challenges*

- **The New Hampshire Health Protection Program (NHHPP)**
  - *Overview of current NH version of expanded Medicaid*
  - *Findings of commission that studied the NHHPP*
  - *Likely points of debate this legislative session*
Household Income – Five-Year Survey Data

**Estimated Median Household Income**

*Inflation-Adjusted 2016 Dollars*

<table>
<thead>
<tr>
<th>Geography</th>
<th>Median Household Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Hampshire</td>
<td>$70,000 (-)</td>
</tr>
<tr>
<td>Belknap County</td>
<td>$65,000 (-)</td>
</tr>
<tr>
<td>Franklin</td>
<td>$&lt; Margin of Error</td>
</tr>
<tr>
<td>Danbury</td>
<td>$55,000 (-)</td>
</tr>
<tr>
<td>Northfield</td>
<td>$60,000 (-)</td>
</tr>
<tr>
<td>Hill</td>
<td>$65,000 (-)</td>
</tr>
</tbody>
</table>

**Geography**

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates; inflation-adjustment using CPI-U-RS

2007-2011 | 2012-2016
## Household Income – Five-Year Survey Data

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>New Hampshire</td>
<td>$68,988</td>
<td>+/- $551</td>
<td>$68,485</td>
<td>+/- $579</td>
</tr>
<tr>
<td>Belknap County</td>
<td>$60,727</td>
<td>+/- $2,160</td>
<td>$61,245</td>
<td>+/- $2,189</td>
</tr>
<tr>
<td>Laconia</td>
<td>$51,761</td>
<td>+/- $3,507</td>
<td>$48,893</td>
<td>+/- $4,719</td>
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<tr>
<td>Franklin</td>
<td>$47,296</td>
<td>+/- $9,774</td>
<td>$44,490</td>
<td>+/- $3,944</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates

Notes: Margin of error based on a 90 percent confidence level; all figures adjusted for inflation to 2016 dollars defined by the U.S. Census Bureau using CPI-U-RS
Household Income – One-Year Survey Data

Estimated Median Household Income by County
Estimates and Margins of Error for New Hampshire Counties, One-Year Data

Median Household Income
$0 $10,000 $20,000 $30,000 $40,000 $50,000 $60,000 $70,000 $80,000 $90,000 $100,000

Belknap Carroll Cheshire Coos Grafton Hillsborough Merrimack Rockingham Strafford Sullivan New Hampshire

County and State
Source: U.S. Census Bureau, American Community Survey, 1-Year Supplemental Estimates
Note: No inflation adjustments
2014 2015 2016
Poverty – Five-Year Survey Data

Estimated Poverty Rate by Geography
Percentage of All People Living in Poverty

<table>
<thead>
<tr>
<th>Geography</th>
<th>Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Hampshire</td>
<td>7% (2007-2011)</td>
</tr>
<tr>
<td>Belknap County</td>
<td>12% (2007-2011)</td>
</tr>
<tr>
<td>Laconia</td>
<td>18% (2007-2011)</td>
</tr>
<tr>
<td>Franklin</td>
<td>22% (2007-2011)</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates
Note: Margins of error based on 90 percent confidence intervals

New Hampshire Fiscal Policy Institute
Poverty - One-Year Survey Data

Estimated Poverty Rate by County
Estimates and Margins of Error for New Hampshire Counties, One-Year Data

Percent in Poverty

< Margin of Error

County and State
Source: U.S. Census Bureau, American Community Survey, 1-Year Supplemental Estimates

2014  2015  2016
Poverty by Group – Five-Year Survey Data

Estimated Senior Poverty Rate by Geography
Percentage of Those Age 65 Years and Older Living in Poverty

<table>
<thead>
<tr>
<th>Geography</th>
<th>2007-2011</th>
<th>2012-2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Hampshire</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Belknap County</td>
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<td></td>
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<tr>
<td>Laconia</td>
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<td></td>
</tr>
<tr>
<td>Franklin</td>
<td></td>
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</tr>
</tbody>
</table>

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates
Note: Margins of error based on 90 percent confidence intervals
Poverty by Group – Five-Year Survey Data

Estimated Child Poverty Rate by Geography
Percentage of Those Under 18 Years of Age Living in Poverty

Geography
Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates
Note: Margins of error based on 90 percent confidence intervals

- New Hampshire
- Belknap County
- Laconia
- Franklin

< Margin of Error

New Hampshire Fiscal Policy Institute
## National School Lunch Program Data

### Free and Reduced Price School Lunch Eligibility

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Alton</td>
<td>16%</td>
<td>27%</td>
<td>27%</td>
</tr>
<tr>
<td>Barnstead</td>
<td>25%</td>
<td>34%</td>
<td>33%</td>
</tr>
<tr>
<td>Franklin</td>
<td>44%</td>
<td>56%</td>
<td>59%</td>
</tr>
<tr>
<td>Gilford</td>
<td>15%</td>
<td>19%</td>
<td>20%</td>
</tr>
<tr>
<td>Gilmanton</td>
<td>18%</td>
<td>22%</td>
<td>19%</td>
</tr>
<tr>
<td>Hill</td>
<td>32%</td>
<td>51%</td>
<td>34%</td>
</tr>
<tr>
<td>Inter-Lakes Cooperative</td>
<td>21%</td>
<td>32%</td>
<td>29%</td>
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<tr>
<td>Laconia</td>
<td>40%</td>
<td>55%</td>
<td>57%</td>
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<tr>
<td>Newfound Area</td>
<td>29%</td>
<td>38%</td>
<td>37%</td>
</tr>
<tr>
<td>Shaker Regional</td>
<td>23%</td>
<td>34%</td>
<td>34%</td>
</tr>
<tr>
<td>Winnisquam Regional</td>
<td>22%</td>
<td>36%</td>
<td>32%</td>
</tr>
<tr>
<td><strong>Statewide</strong></td>
<td><strong>19%</strong></td>
<td><strong>27%</strong></td>
<td><strong>27%</strong></td>
</tr>
</tbody>
</table>

### Source
New Hampshire Department of Education, Division of Program Support

### Notes
Eligible students have family incomes at 185 percent of the federal poverty line or less; statewide counts do not include charter schools.
Demographic Changes

Belknap County Population Age Estimates
Population Totals by Age Group and Median Age Estimates

Source: U.S. Census Bureau Population Estimates Program; Estimates for July 1 of Year Shown

- Under 18 Years
- 18 to 44 Years
- 45 to 64 Years
- 65 to 84 Years
- 85 Years and Over
- Median Age
Demographic Projections

Belknap County Population Projections
By Years of Age - Aged 60 Years and Older

Source: September 2016 Projections from the NH Office of Energy and Planning

- 60-64
- 65-69
- 70-74
- 75-79
- 80-84
- 85 and Over
- Percent 60 and Over
- Percent 80 and Over
Housing Constraints

Rental Housing Prices and Vacancy Rates
Two-Bedroom Apartments in Belknap County

Year


Median Monthly Gross Rent

$0 $200 $400 $600 $800 $1,000 $1,200

Vacancy Rate

0% 1% 2% 3% 4% 5% 6% 7% 8% 9% 10%

Source: New Hampshire Housing Finance Authority, 2017 Annual Residential Rental Cost Survey

New Hampshire Fiscal Policy Institute
QUESTIONS?
Medicaid in New Hampshire

Serves Large Portion of State’s Population

- As of December 31, 2017, total enrollment was 185,659 people, including:
  - 88,437 low-income children aged 18 and under
  - 18,105 adults with disabilities and 1,454 children with severe disabilities
  - 9,015 individuals aged 65 or older, including some with disabilities

- Most are served through either managed care organizations (MCOs) or more traditionally-administered Medicaid run directly by the State (nursing homes, people with disabilities)

Partnership with Federal Government

- In all funds (State on-budget, State off-budget, federal), about $2.0 billion in SFY 2016 was Medicaid, approximately 29 percent of all State spending
- Certain programs have different match rates, all at 50%-50% or better
- Recent federal proposals would have significantly reduced federal contributions

Medicaid in New Hampshire

Adults and Children Served by Medicaid

Thousands of Individuals Assisted

- Adults
- Children

Month

Source: New Hampshire Department of Health and Human Services Caseload Report, December 2017
Medicaid Expansion – New Hampshire Health Protection Program

**Enrollees**

- The New Hampshire Health Protection Program helped ensure access to health care for more than 53,200 adults aged 19 to 64 (December 31, 2017).
- Qualifying requires incomes at or below 138 percent of the federal poverty guidelines:
  - $16,754 for an individual, $28,677 for a family of three (2018).

**Program Components**

- Premium Assistance Program (PAP) uses Medicaid funds to pay for private sector health care premiums on the individual marketplace, although certain benefits are provided directly through fee-for-service Medicaid when not provided by private health insurance; 46,194 enrollees (December 31, 2017).
- Medically frail enrollees whose ability to perform daily activities are limited by their conditions or those who live in a long-term care facility, services provided through MCOs, not PAP; 7,028 enrollees (December 31, 2017).
- Health Insurance Premium Payment Program for low-income earners who receive health insurance through their employers, Medicaid provides assistance in paying premiums; 81 enrollees (August 1, 2017).
NHHPP Commission Recommendations

- Legislature established a “Commission to Evaluate the Effectiveness and Future of the Premium Assistance Program” in the 2016 NHHPP reauthorization

- Summary of recommendations (November 8, 2017):
  - Reauthorize program for five years
  - Shift from PAP to MCO (minimizing impacts of medically frail on marketplace)
  - Raise reimbursement rates to providers for behavioral health services, consider higher rates for other services
  - Institute a transition period to avoid lapse in coverage
  - Increase case management services from MCOs to ensure continuity of care
  - Research further information on possible changes in levels to uncompensated care payments, Insurance Premium Tax revenue, and Medicaid Enhancement Tax revenue
Ongoing Questions

- Reauthorization?
- Transition all PAP to MCO, keep PAP for some, or keep PAP for current population?
- Provider reimbursement rate changes?
- Paying for the State portion of the program?
  - Federal government pays for 94 percent in 2018, 93 percent in 2019, and 90 percent in 2020 and after. Costs projected to change based on reimbursement rates (PAP vs. MCO).
- Length of reauthorization period?
- Work requirements?
- Center for Medicare and Medicaid Services waivers?
- More information or analysis that might change the debate?
Timeline

■ Current iteration of program expires December 31, 2018
■ Work requirements as identified in statute require a federal waiver to be in place by April 30, 2018, and no federal waiver triggers notification of the program’s end to recipients
■ Legislative session scheduled to end by Memorial Day, but likely a decision well before then to give insurers time to set rates
Additional NHFPI Resources


- Medicaid Expansion Work Requirements Hinge on Federal Approval: http://nhfpi.org/commoncents/medicaid-expansion-work-requirements-hinge-on-federal-approval.html


- Demographic Changes Likely to Increase Demand for Medicaid: http://nhfpi.org/commoncents/demographic-changes-likely-to-increase-demand-for-medicaid.html

- NHFPI Common Cents blog: http://nhfpi.org/commoncents
THANK YOU FOR YOUR TIME

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