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Release: HealthSource RI Reports Uninsured Rate Drops to 5%

Posted on September 25, 2015 | *By HealthSource RI*

PROVIDENCE, RI- HealthSource RI (HSRI), Rhode Island's state-based health benefits exchange, reported today the percentage of Rhode Islanders lacking health insurance has been reduced by more than half since 2012, according to results of a robust, state-wide survey commissioned by HSRI. The Health Information Survey (HIS) showed a drop in the uninsured rate from 11 percent in 2012 to five percent in 2015 (margin of error of +/- one percent.) The comprehensive HIS survey of 5,000 households and more than 12,000 individual Rhode Islanders shows similar trends to other national surveys released in recent weeks.

"The Affordable Care Act is working, and is working best in states like Rhode Island that have fully implemented Medicaid expansion and embraced a state-run exchange," said Anya Rader Wallack, HealthSource RI Director.

HealthSource RI has enrolled over 37,000 in health coverage, and in partnership with the federal government, has connected more than 30,000 Rhode Islanders with financial assistance to make private health insurance affordable. An additional 82,000 Rhode Islanders have been enrolled in Medicaid since 2012 under expanded federal eligibility rules. The number of uninsured residents has been reduced from just fewer than 113,000 before the Affordable Care Act was signed to just fewer than 50,000 today.

"A coordinated approach to expanding coverage through both Medicaid and a state-based exchange has had a dramatic impact in reducing the number of uninsured in Rhode Island," said Secretary of Health and Human Services Elizabeth Roberts. "Yet clearly, stabilizing health insurance coverage is about more than expanding Medicaid and maximizing federal tax credits. To sustain a high-quality health care system and build stronger, healthier communities across Rhode Island, we also have to address the fundamental drivers of health care cost growth that continue to burden our employers, taxpayers and state government."

The survey put a focus on the need for continued efforts to reach out to uninsured Rhode Islanders. Nearly half of the remaining uninsured have incomes that make them eligible for Medicaid, and another 41 percent have incomes that would likely qualify them for a federal health insurance premium tax credit through HSRI. The survey also found that uninsured Rhode Islanders are more likely to be young (52 percent aged 18 to 34; another 14 percent aged 35 to 44), male and earn less than 200 percent of the federal poverty level. For these Rhode Islanders and others, there are a number of affordable plans available through HSRI. For example, a 28 year old, single man who earns \$23,000 can get insurance for \$106 per month after federal tax credits.

Wallack and Roberts will join forces in the coming months to address three needs highlighted by the survey results:

1. Identifying and enrolling as many remaining uninsured Rhode Islanders as possible, *including the significant number of Rhode Islanders believed to qualify for Medicaid or a full tax credit (resulting in no-cost or low-cost coverage);*
2. Continuing to expand the insurance options available to employers through HSRI, while reducing the complexity and burden of the health insurance shopping experience.
3. Addressing the underlying drivers of unsustainable healthcare cost growth. Roberts is chairing Governor Gina M. Raimondo's Working Group for Healthcare Innovation, which is charged with identifying ways to lower cost across Rhode Island's healthcare system, while also improving patient care and health outcomes.

The HIS is a telephone survey conducted by Market Decisions Research of Portland, Maine, from mid April through June 2015. The survey sample included 5,000 Rhode Island households, representing more than 12,000 individuals. A similar survey was fielded by the state in 2012, but it had not been repeated since implementation of the Affordable Care Act began in 2013.

Rhode Island's declining uninsured rate is consistent with recent national surveys such as the Gallup poll that places Rhode Island's uninsured rate at 2.7 percent (with a margin of error of +/- four percent), as well as a report by the federal government last month indicating a drop in uninsured rates across the country.

In the coming weeks HSRI will release additional HIS data relating to whether Rhode Islanders have access to care when they need it, the characteristics of the remaining uninsured and additional details of the insurance market. Some preliminary results suggest that over three percent of respondents to the survey delayed or did not get medical care because they could not afford it. This has decreased from almost five percent in the 2012 survey.

Results also suggest that the remaining uninsured are disproportionately adults without children and are in slightly worse health than the general Rhode Island population. Finally, uninsured Rhode Islanders with incomes over 138 percent of the federal poverty level indicate cost and concerns about eligibility as the main reasons why they are not enrolled in state-sponsored insurance.

[Click here for additional information](#) about the HealthSource RI survey.

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