

Wyoming's Uninsured - Demographics and Coverage Options

June, 2017

Age and Sex

Population pyramids for all uninsured in Wyoming (under 65), and for the low-income “Medicaid expansion” adults (between the ages of 19 and 64, and under 138% of the Federal Poverty Level) are shown in Figure 1 and Figure 2, below.

Note that, while most of the uninsured in Wyoming are men between the ages of 20 and 40, most of the *low-income* uninsured are younger women.

Figure 1: All uninsured Wyoming residents under 65 (regardless of income), by age and sex¹

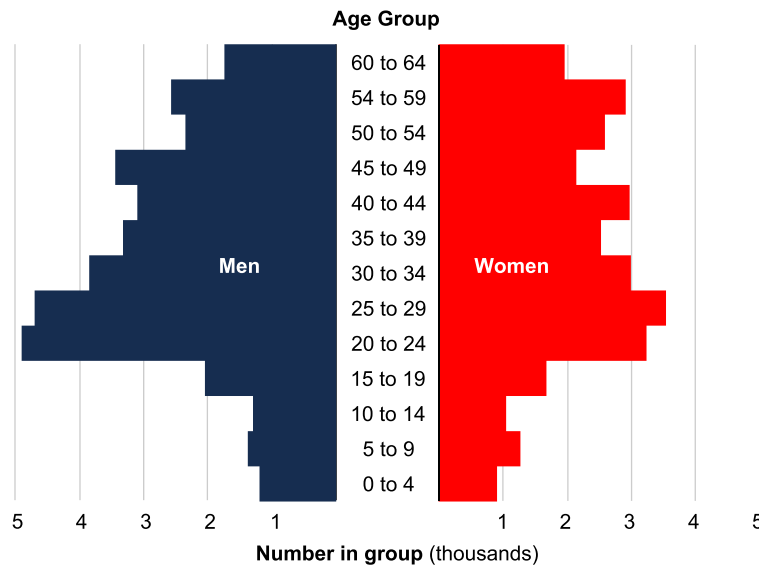
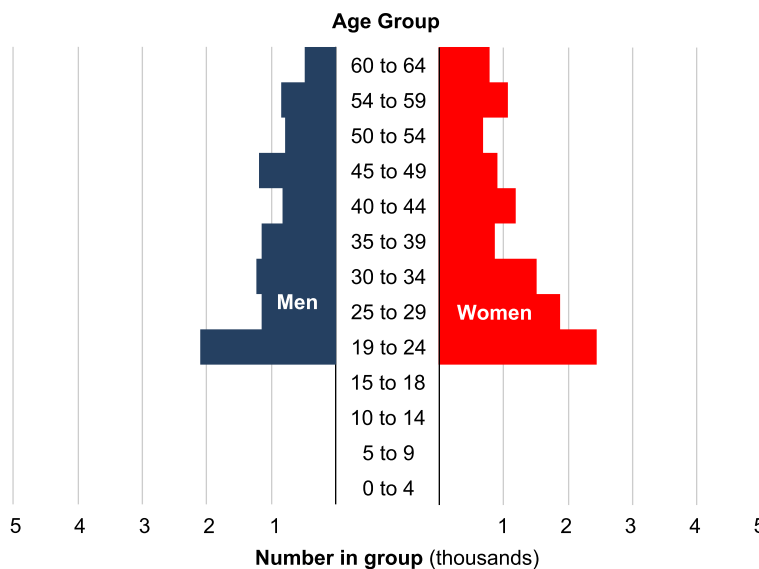


Figure 2: Uninsured Wyoming adults, age 19 - 64, under 138% FPL, by age and sex



¹ Data from the US Census American Community Survey 2011 - 2015 Public Use Microdata Sample (PUMS).

Geography

Table 1, below, shows the distribution of the uninsured -- and low-income uninsured -- by county. Higher uninsured rates are highlighted in red.

Note that the demographic characteristics of each county may affect the nature of the uninsured -- the large number of low-income adults in Albany County (i.e., as many as Laramie or Natrona counties) are mostly college students, many of whom may be on their parents' insurance. Similarly, the uninsured in Teton County are likely significantly younger and healthier than the uninsured in Washakie or Big Horn Counties. These underlying demographic differences will have significant effects on demand for medical care, but are difficult to estimate from public-use data.

Table 1: Uninsured rates by county and by demographic group²

County	Wyoming residents under age 65			Wyoming Adults (18 - 64)					
	Total	Unins.	Rate	At or below 138% FPL			Between 138% - 400%		
	Total	Unins.	Rate	Total	Unins.	Rate	Total	Unins.	Rate
Albany	31,741	3,791	12%	8,184	1,700	21%	8,962	1,271	14%
Big Horn	9,510	1,784	19%	1,230	472	38%	2,996	710	24%
Campbell	45,475	5,302	12%	3,087	1,153	37%	10,542	2,230	21%
Carbon	12,543	2,005	16%	1,320	517	39%	3,649	855	23%
Converse	12,186	1,348	11%	974	301	31%	3,235	581	18%
Crook	6,069	741	12%	509	153	30%	1,777	299	17%
Fremont	32,685	6,165	19%	4,504	1,479	33%	10,013	2,551	25%
Goshen	9,498	1,482	16%	1,396	433	31%	3,037	628	21%
Hot Springs	3,557	587	17%	446	147	33%	1,129	252	22%
Johnson	6,712	1,003	15%	653	231	35%	1,915	422	22%
Laramie	81,280	9,272	11%	8,605	2,496	29%	22,892	4,065	18%
Lincoln	15,731	2,046	13%	1,433	474	33%	4,223	834	20%
Natrona	70,172	9,652	14%	7,283	2,461	34%	20,249	4,406	22%
Niobrara	1,767	266	15%	228	68	30%	543	106	20%
Park	22,517	3,026	13%	2,266	717	32%	6,916	1,339	19%
Platte	6,679	898	13%	799	253	32%	2,000	377	19%
Sheridan	23,643	2,907	12%	2,303	660	29%	6,911	1,295	19%
Sublette	8,541	1,099	13%	658	243	37%	2,038	425	21%
Sweetwater	39,647	4,905	12%	3,374	1,269	38%	9,882	2,041	21%
Teton	20,003	3,060	15%	1,773	689	39%	5,817	1,406	24%
Uinta	18,202	2,242	12%	1,944	615	32%	4,925	916	19%
Washakie	6,537	1,140	17%	723	301	42%	1,982	484	24%
Weston	5,624	766	14%	520	176	34%	1,543	323	21%
Total	490,319	65,487	13%	54,212	17,008	31%	137,176	27,816	20%

² Data by county is from the US Census Small Area Health Insurance Estimates (SAHIE), which uses statistical methods to combine ACS data with US decennial census data in order to estimate small geographies like counties.

Economic activity

For the low-income uninsured (i.e., those in the “Medicaid expansion” population previously studied), approximately 58% are employed. Of those ~ 10,000 people, 53% work 40 or more hours per week. The largest economic sectors of the low-income uninsured are in restaurants, construction, and hotels.

Employment status, hours worked, and industry of employment are shown in Tables 2 through 4, below.

Table 2: Employment status of uninsured adults, age 19-64, under 138% FPL

Employment Status	Percent	Number
Employed	58%	9,892
Unemployed	11%	1,922
Not in the Labor Force	31%	5,194

Table 3: Distribution of weekly hours worked (for employed)

Weekly hours	Percent
0 to 7	3%
8 to 15	5%
16 to 23	10%
24 to 31	16%
32 to 39	14%
40 to 47	41%
48 +	12%

Table 4: Economic sectors (for employed)

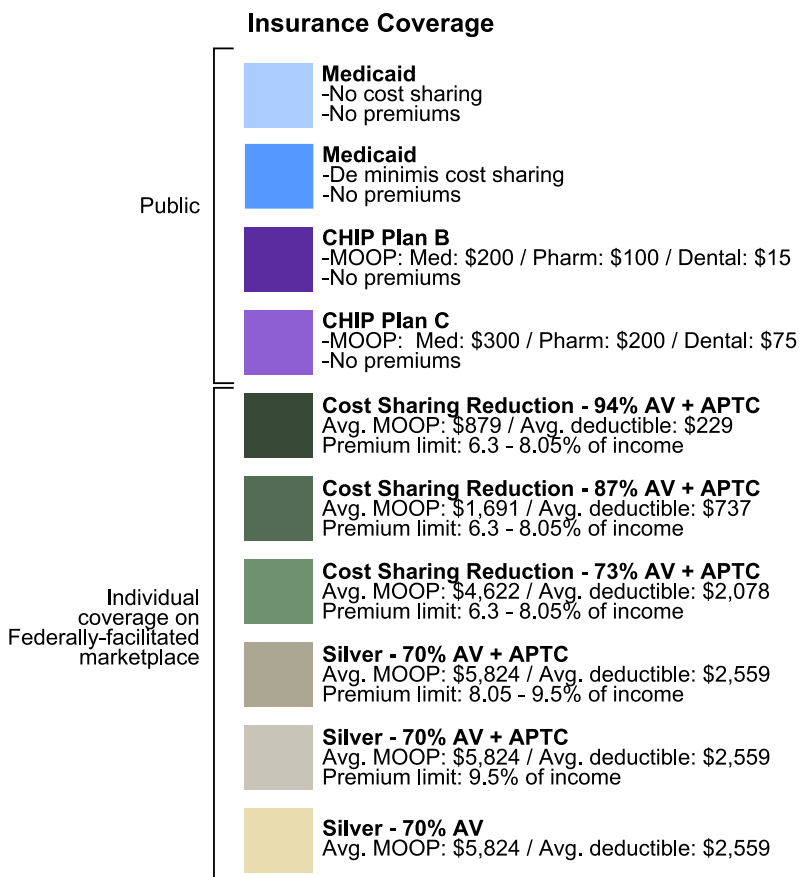
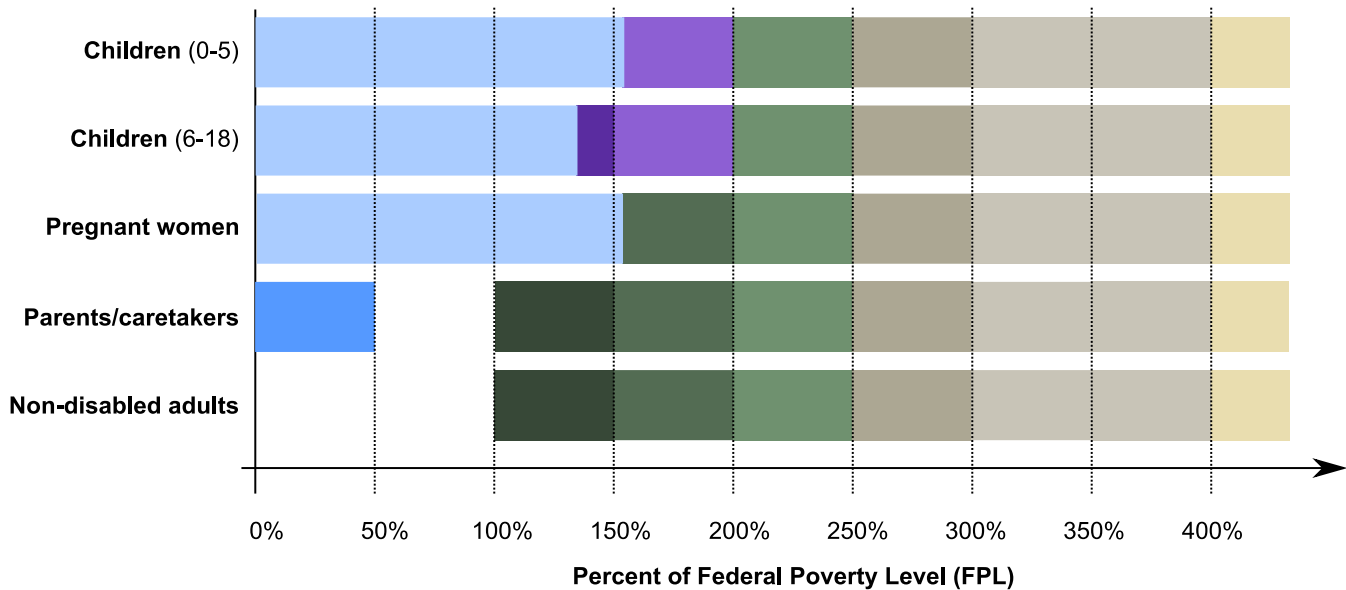
Industry	Percent
Restaurants and other food service	15.9%
Construction	9.0%
Hotels/motels	7.0%
Furniture and home furnishing retail	3.8%
Grocery stores	3.6%
Mining support activities	2.4%
Truck transportation	2.4%
Colleges and universities	2.2%
Individual and family direct care services	2.1%
Real estate	2.0%
Auto repair and maintenance	2.0%
Department stores	2.0%
Landscaping services	1.9%
Elementary and secondary schools	1.8%
Ranching	1.7%
Employment services	1.5%
Bars	1.5%
Sugar production	1.5%
Private household services	1.5%
Auto parts and hardware stores	1.5%
Executive offices administration	1.5%

Drycleaning and laundry services	1.4%
Bakeries	1.1%
Amusement/gambling/recreation industries	1.1%
Auto dealers	1.0%
Farming	0.9%
Waste management	0.9%
... all others	25%

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Health care coverage options

The figure below shows what kind of health insurance coverage is available for various categories of people and income ranges. The color key below the figure describes the premiums and member cost sharing for that particular coverage option.



Notes:

(1) Maximum out-of-pocket (MOOP) and deductible data are national averages from the Kaiser Family Foundation (2014), but are similar to WY BCBS offerings.

(2) Actuarial value (AV) refers to the expected average percent of medical costs borne by the insurer (vs. the insured)

(3) Advance Premium Tax Credits (APTC) are refundable tax credits that lower the cost of an individual's premium. The amount is based on:

- The individual's income
- The cost of the second-lowest Silver-level plan
- The sliding percent of income schedule noted to the left.

Table 5: 2016 Annual HHS Poverty Guidelines (48 contiguous states and DC)<https://aspe.hhs.gov/poverty-guidelines>

Persons in Household	Percent FPL							
	50%	100%	150%	200%	250%	300%	350%	400%
1	\$5,940	\$11,880	\$17,820	\$23,760	\$29,700	\$35,640	\$41,580	\$47,520
2	\$8,010	\$16,020	\$24,030	\$32,040	\$40,050	\$48,060	\$56,070	\$64,080
3	\$10,080	\$20,160	\$30,240	\$40,320	\$50,400	\$60,480	\$70,560	\$80,640
4	\$12,150	\$24,300	\$36,450	\$48,600	\$60,750	\$72,900	\$85,050	\$97,200
5	\$14,220	\$28,440	\$42,660	\$56,880	\$71,100	\$85,320	\$99,540	\$113,760
6	\$16,290	\$32,580	\$48,870	\$65,160	\$81,450	\$97,740	\$114,030	\$130,320
7	\$18,365	\$36,730	\$55,095	\$73,460	\$91,825	\$110,190	\$128,555	\$146,920
8	\$20,445	\$40,890	\$61,335	\$81,780	\$102,225	\$122,670	\$143,115	\$163,560

Note: For families/households with more than 8 persons, add \$4,160 for each additional person for 100% of the poverty guideline.

Table 6: 2017 Annual HHS Poverty Guidelines (48 contiguous states and DC)<https://aspe.hhs.gov/poverty-guidelines>

Persons in Household	Percent FPL							
	50%	100%	150%	200%	250%	300%	350%	400%
1	\$6,030	\$12,060	\$18,090	\$24,120	\$30,150	\$36,180	\$42,210	\$48,240
2	\$8,120	\$16,240	\$24,360	\$32,480	\$40,600	\$48,720	\$56,840	\$64,960
3	\$10,210	\$20,420	\$30,630	\$40,840	\$51,050	\$61,260	\$71,470	\$81,680
4	\$12,300	\$24,600	\$36,900	\$49,200	\$61,500	\$73,800	\$86,100	\$98,400
5	\$14,390	\$28,780	\$43,170	\$57,560	\$71,950	\$86,340	\$100,730	\$115,120
6	\$16,480	\$32,960	\$49,440	\$65,920	\$82,400	\$98,880	\$115,360	\$131,840
7	\$18,570	\$37,140	\$55,710	\$74,280	\$92,850	\$111,420	\$129,990	\$148,560
8	\$20,660	\$41,320	\$61,980	\$82,640	\$103,300	\$123,960	\$144,620	\$165,280

Note: For families/households with more than 8 persons, add \$4,180 for each additional person for 100% of the poverty guideline.