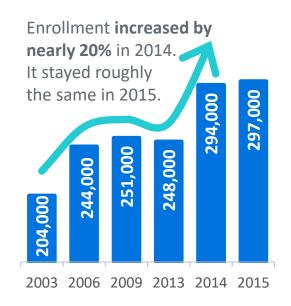
## **Enrollment in Minnesota's Individual Market:**

What changed and what stayed the same



## What stayed the same between 2013 and 2015?



**78%** of enrollees were employed in 2015.



46% of enrollees had household incomes over 400% FPG in 2015. Of those enrollees, about one-third had incomes greater than 800%.



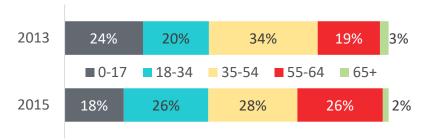
There was no difference in the percent of enrollees born outside the US.

## What changed in 2015?

All enrollment gains were in the Twin Cities area. About 60% of enrollees were from the Twin Cities metro area in 2015 as compared to 47% in 2013.

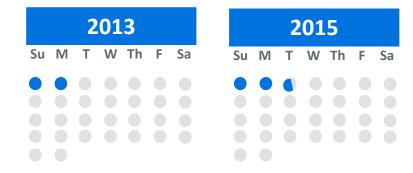


Young adults (18-34) and near elderly (55-64) accounted for a greater share of enrollment.



as many **people of color and American Indians** had individual coverage in 2015 as compared to 2013.

The mix of people with individual coverage was less healthy. Enrollees reported **nearly one** additional unhealthy day in 2015.



Individual insurance is a health insurance policy purchased by an individual directly from an insurance company or through MNsure.

Sources: National Association of Insurance Commissioners (NAIC) supplemental filings (Enrollment). Minnesota Department of Health, Health Economics Program and University of Minnesota School of Public Health, State Health Access Data Assistance Center, Minnesota Health Access Survey, 2013 and 2015 (Demographic analysis). More information available online: http://www.health.state.mn.us/divs/hpsc/hep/hasurvey/about.htm



