

Section 5: Public Health Insurance Programs

- ★ Medicare
- ★ Medical Assistance (Medicaid)
- ★ MinnesotaCare
- ★ General Assistance Medical Care (GAMC)
- ★ Minnesota Comprehensive Health Association (MCHA)

Medicare

A federal health insurance program for people age 65 or older and people with certain disabilities and end-stage renal disease.

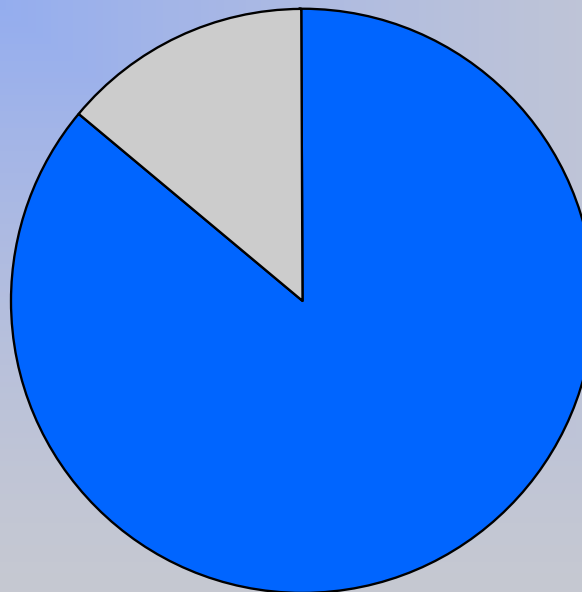
Medicare Enrollment and Spending, Minnesota and the U.S., 1997 to 2007

FY	<u>Enrollment</u>		<u>Expenditures (\$ millions)</u>		<u>Spending per Enrollee</u>	
	MN	U.S.	MN	U.S.	MN	U.S.
1997	639,293	38,444,739	\$2,415	\$207,156	\$3,778	\$5,388
1998	643,877	38,824,855	\$2,442	\$209,509	\$3,792	\$5,396
1999	648,272	39,140,386	\$2,430	\$208,648	\$3,748	\$5,331
2000	654,405	39,619,986	\$2,509	\$215,689	\$3,834	\$5,444
2001	660,399	40,025,724	\$2,760	\$237,269	\$4,179	\$5,928
2002	667,407	40,488,878	\$2,937	\$251,117	\$4,400	\$6,202
2003	676,156	41,086,981	\$3,184	\$274,054	\$4,709	\$6,670
2004	686,522	42,040,460	\$3,486	\$300,089	\$5,078	\$7,138
2005	690,792	42,643,432	\$3,902	\$335,915	\$5,648	\$7,877
2006	708,081	43,313,626	\$4,053	\$349,094	\$5,724	\$8,060
2007	727,938	44,132,245	\$4,352	\$374,820	\$5,979	\$8,493

Sources: Enrollment data from Centers for Medicare and Medicaid Services (CMS) as of July 1 each year; 2007 enrollment data are County estimates for MN and US; Spending estimates by federal fiscal year from the U.S. Census Bureau, Consolidated Federal Funds Report with an MDH adjustment for border crossing; 2007 spending estimates are based on a straight line trend between 2006 and 2008 for MN with an MDH adjustment for border crossing.

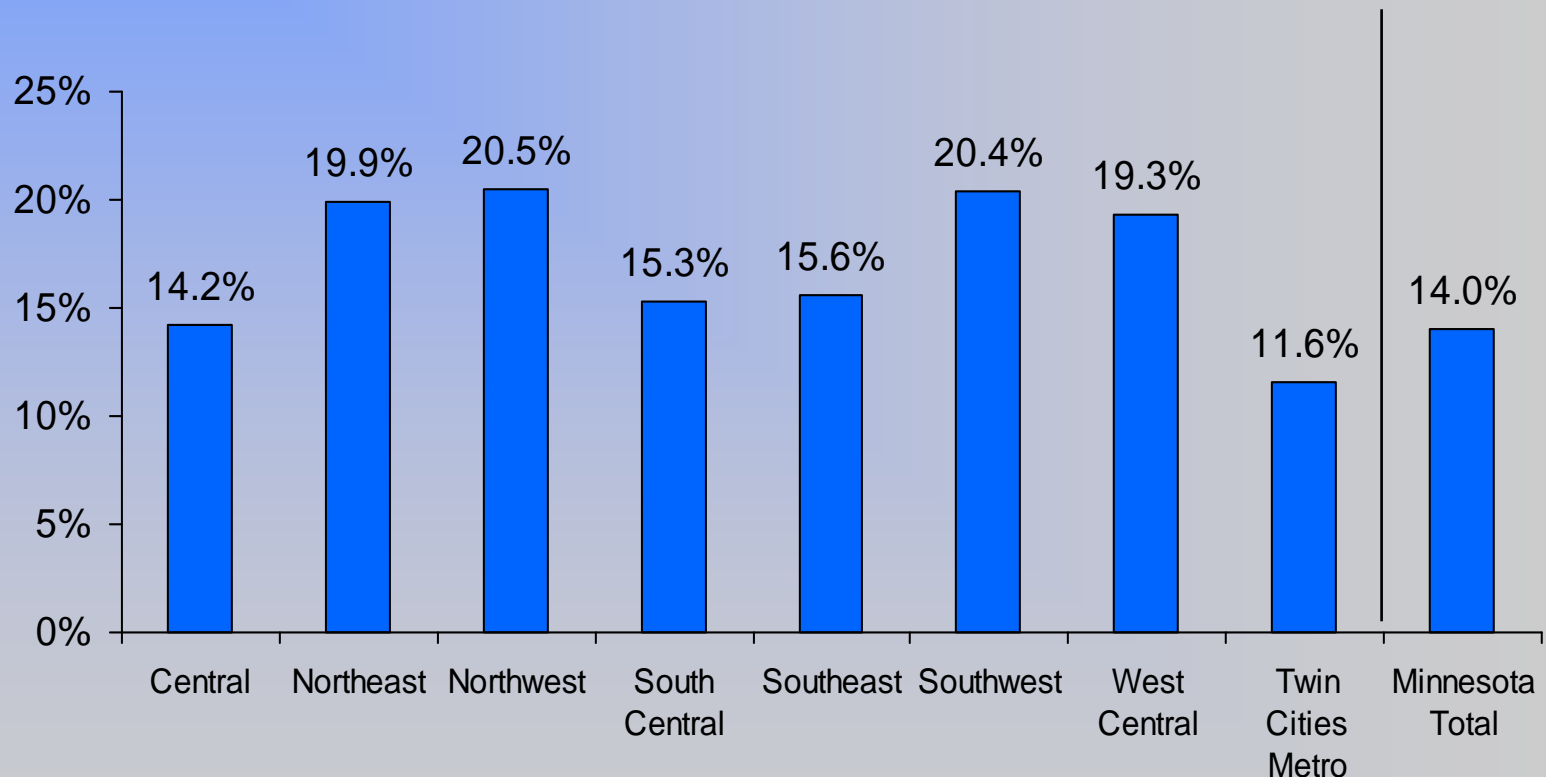
Medicare Beneficiaries with Dual Coverage, 2007

Beneficiaries
with Medicare
and Medical
Assistance
Coverage,
14%



Beneficiaries
Not Eligible for
Medical
Assistance,
86%

Minnesota's Medicare Enrollment as Percent of Population, by Region, 2007

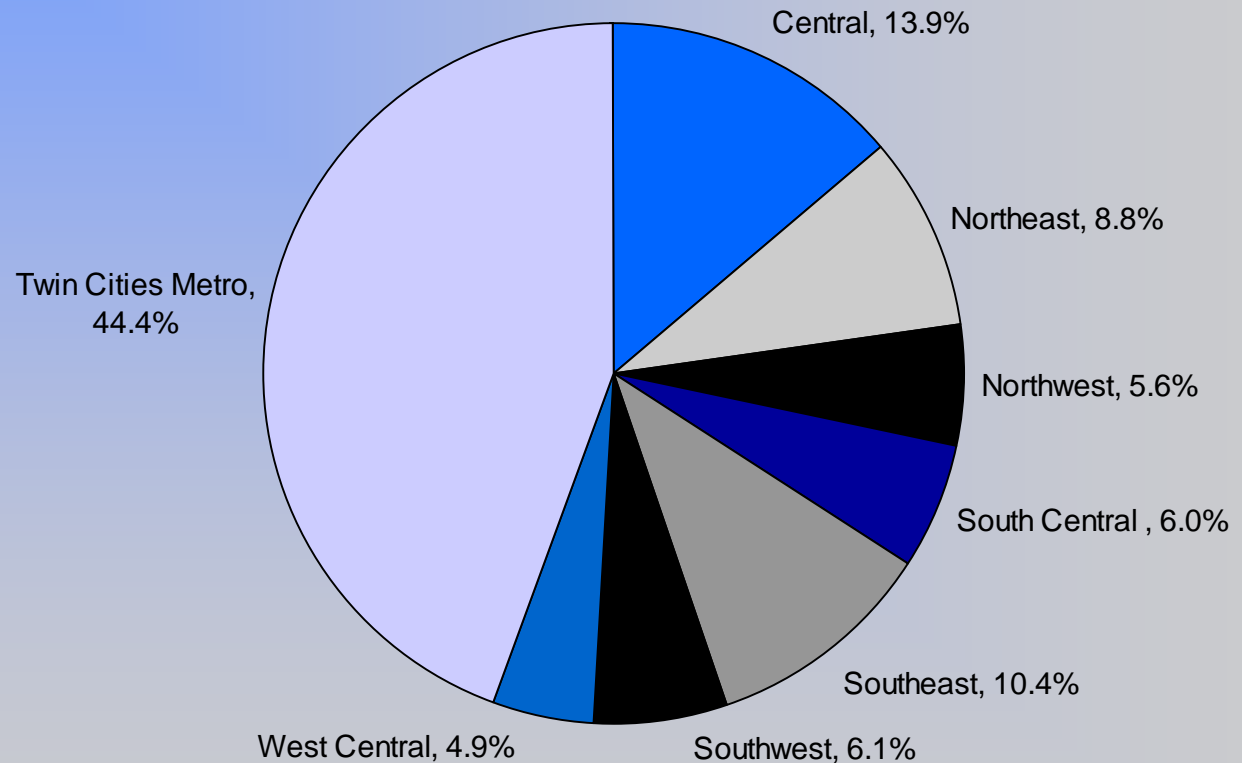


For the regional boundaries, see slide 39 at the end of this chartbook.

Sources: Centers for Medicare and Medicaid Services, enrollment by county as of July 1, 2007;

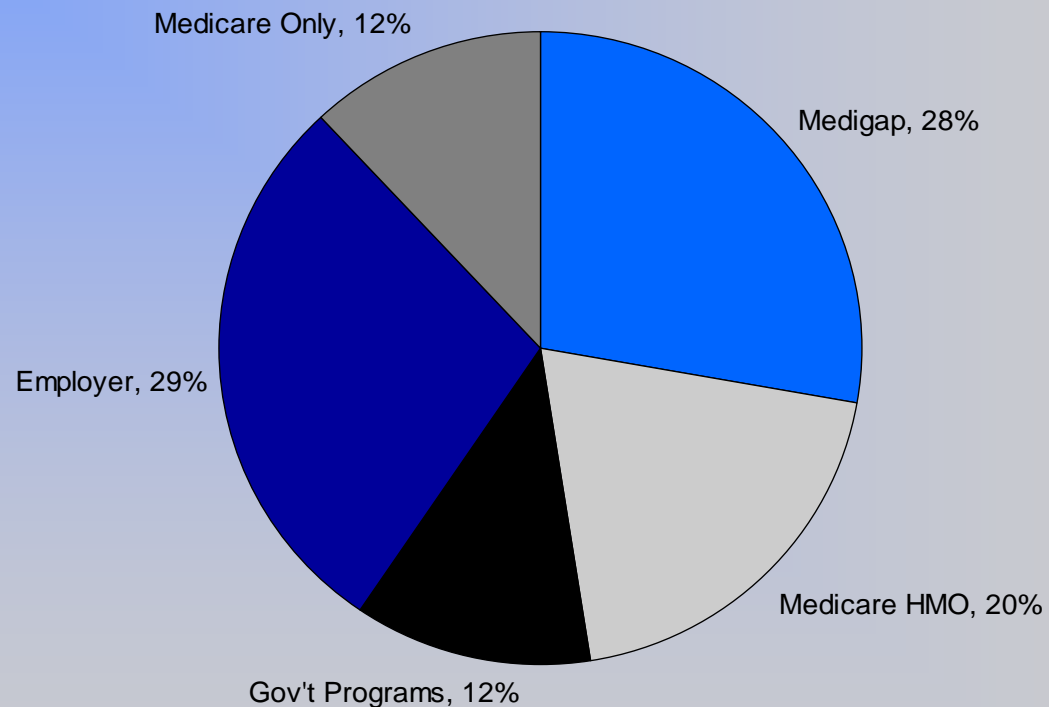
U.S. Census Bureau, Population Estimates for Minnesota Counties for July 1, 2007

Statewide Distribution of Medicare Enrollees, by Region, 2007

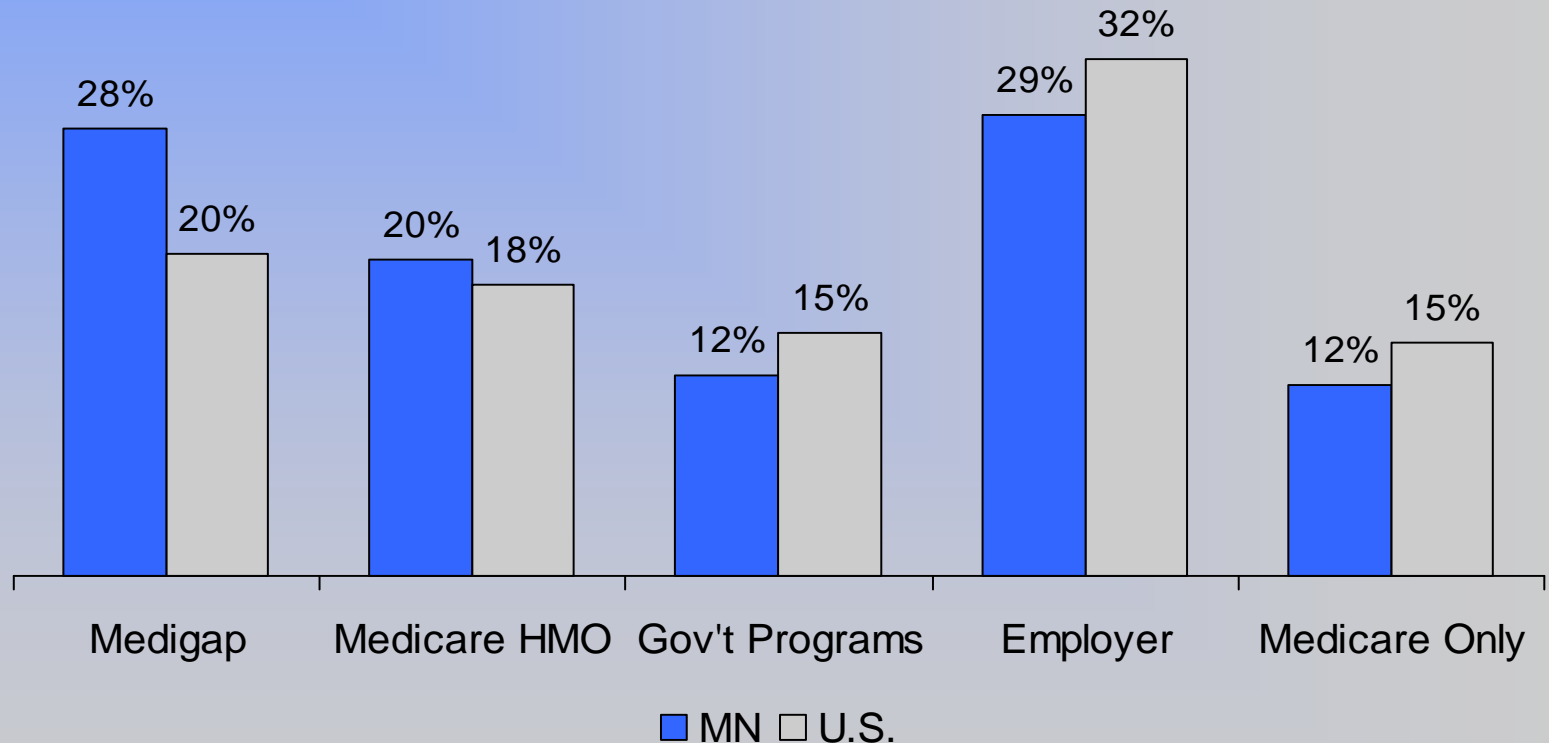


For the regional boundaries, see slide 39 at the end of this chartbook.
Source: Minnesota Department of Human Services. Enrollment data for fiscal year 2007;
U.S. Census Bureau, Population Estimates of Minnesota Counties for July 1, 2007

Sources of Medicare Supplemental Insurance Coverage in Minnesota, 2007

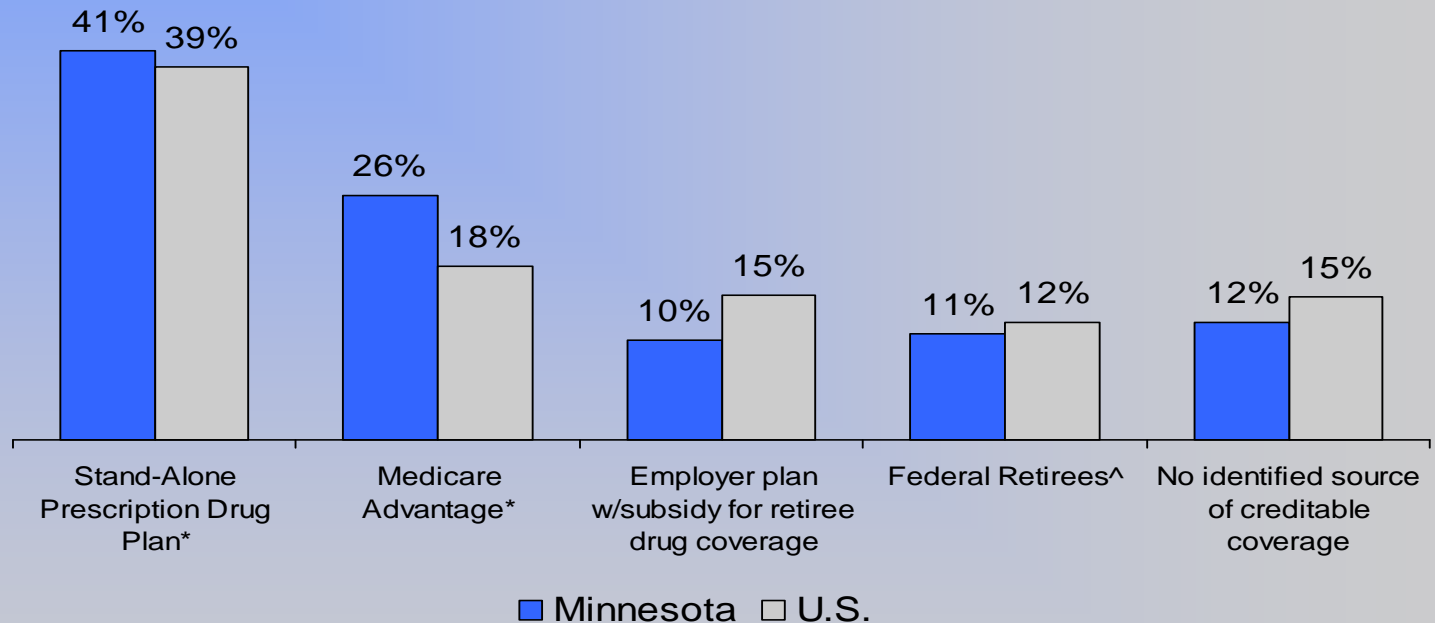


Sources of Medicare Supplemental Insurance Coverage, Minnesota and U.S.



Types of Prescription Drug Coverage for Medicare Enrollees, Minnesota and U.S., 2008

Medicare Part D Prescription Drug Coverage:



Source: Centers for Medicare and Medicaid Services (CMS) enrollment data as of January 18, 2008.

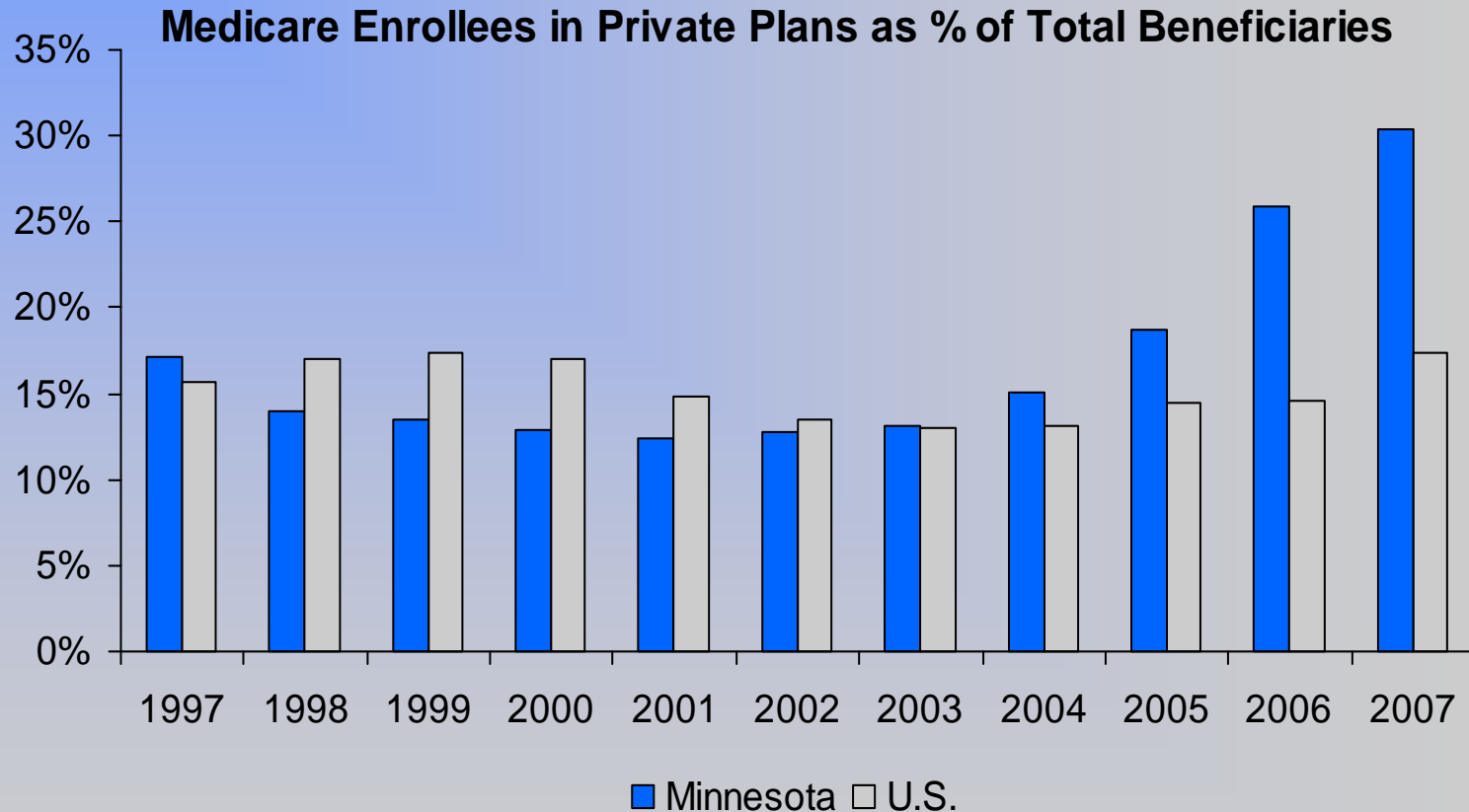
*Includes beneficiaries who were auto-enrolled and additional beneficiaries receiving the low-income subsidy.

^Includes enrollees in Federal Employee Health Benefit Plan, TRICARE, Veteran Administration, and active workers.

Note: These estimates by type of prescription drug plan are not comparable to estimates of Medicare supplemental coverage by source of funding on the previous slide. (For example, employer-paid coverage could appear in several categories above.)

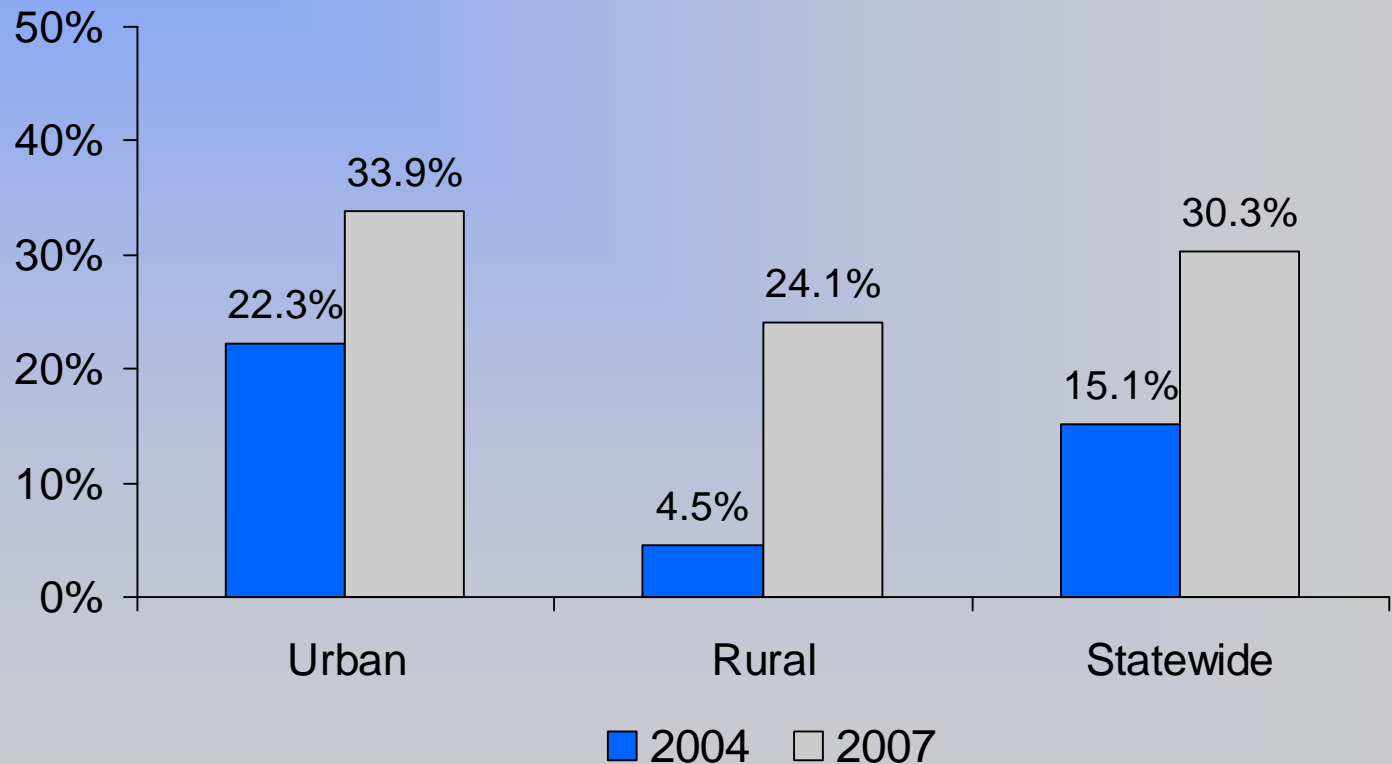
“Creditable coverage” is defined as coverage that meets or exceeds the actuarial value of the standard Medicare Part D benefit.

Medicare Private Plan Enrollment (Medicare Advantage) Trends, Minnesota and U.S., 1997 to 2007



Source: Centers for Medicare and Medicaid Services, State County Plan Market Penetration File (1997 to 2005) and State/County/Contract Reports (2006 and 2007)

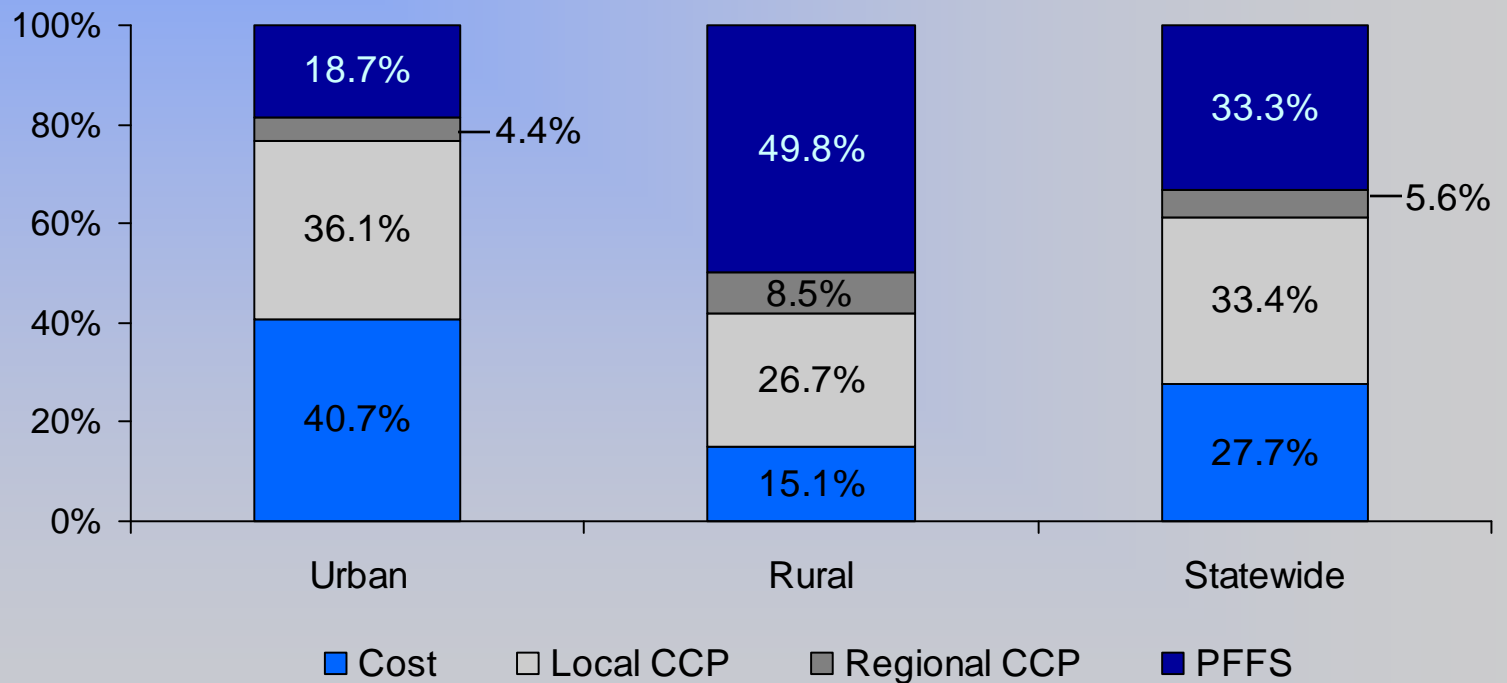
Minnesota Medicare Private Plan Enrollment in Urban and Rural Counties, 2004 & 2007



Source: Centers for Medicare and Medicaid Services, Monthly Enrollment from State/County/Contract Report, Dec. 2007; State County Plan Market Penetration File, 2004

Distribution of Minnesota Medicare Advantage Enrollees by Region and Type of Plan, 2007

Percent of Medicare Advantage Enrollees by Type of Health Plan



CCP is Coordinated Care Plans; PFFS is Private Fee For Service Plans
 Source: CMS, Monthly Enrollment by State/County/Contract Report as of December 2007

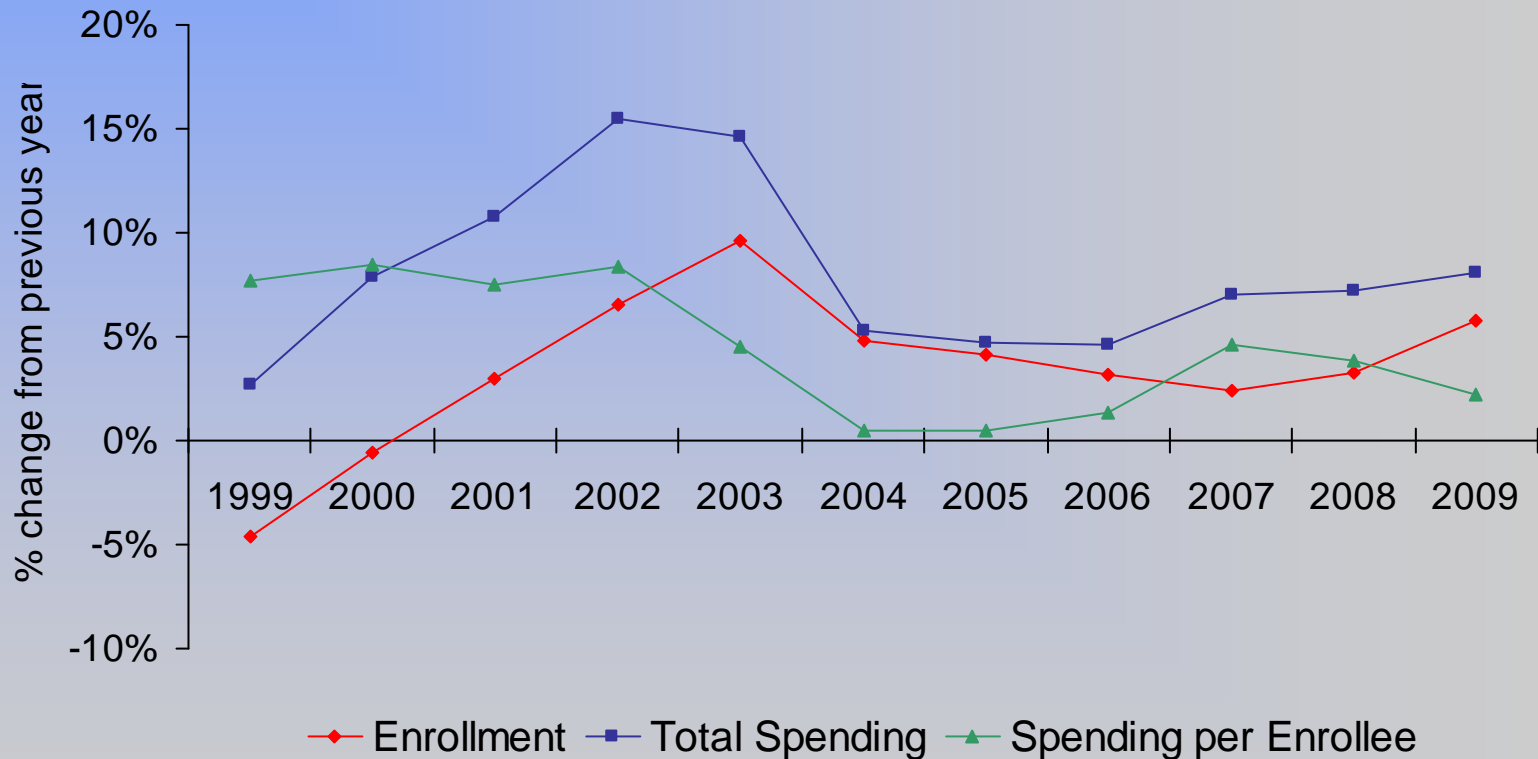
Medical Assistance (MA)

Minnesota's Medicaid program – jointly financed by the state and the federal government – provides health insurance to low-income senior citizens, children and families, and people with disabilities.

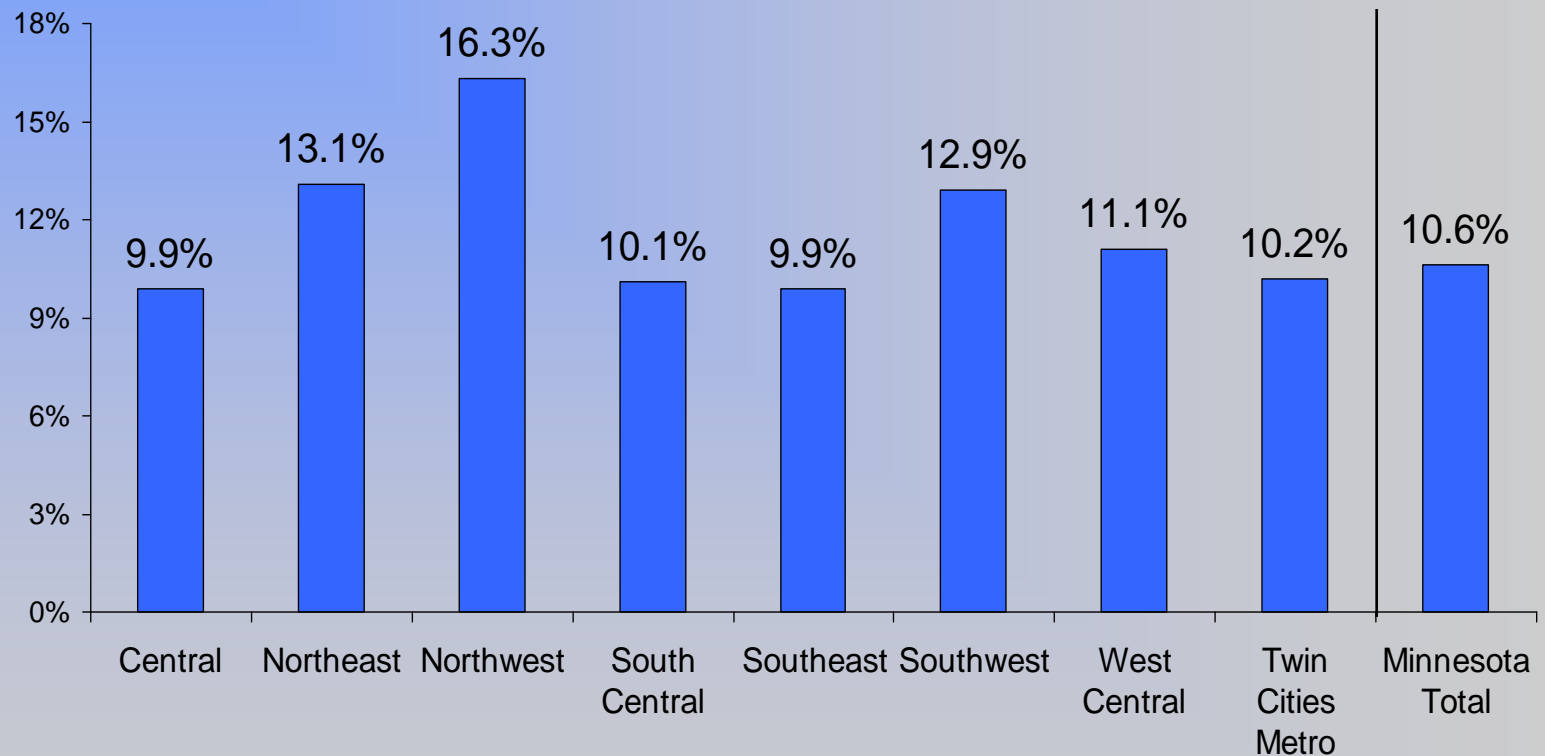
Medical Assistance Enrollment and Spending History, 1999 to 2009

State FY	Avg. Monthly Enrollment	Spending (\$ millions)	Avg. Monthly Spending per Enrollee	Growth in:		
				Enrollment	Total Spending	Spending per Enrollee
1999	370,054	\$2,997	\$675	-4.6%	2.7%	7.7%
2000	367,737	\$3,233	\$733	-0.6%	7.9%	8.5%
2001	378,884	\$3,582	\$788	3.0%	10.8%	7.5%
2002	403,668	\$4,136	\$854	6.5%	15.5%	8.4%
2003	442,585	\$4,740	\$892	9.6%	14.6%	4.5%
2004	463,650	\$4,991	\$897	4.8%	5.3%	0.5%
2005	482,861	\$5,224	\$902	4.1%	4.7%	0.5%
2006	498,406	\$5,462	\$913	3.2%	4.6%	1.3%
2007	510,155	\$5,846	\$955	2.4%	7.0%	4.6%
2008	527,001	\$6,268	\$991	3.3%	7.2%	3.8%
2009	557,337	\$6,775	\$1,013	5.8%	8.1%	2.2%

Medical Assistance Enrollment and Spending Growth, 1999 to 2009



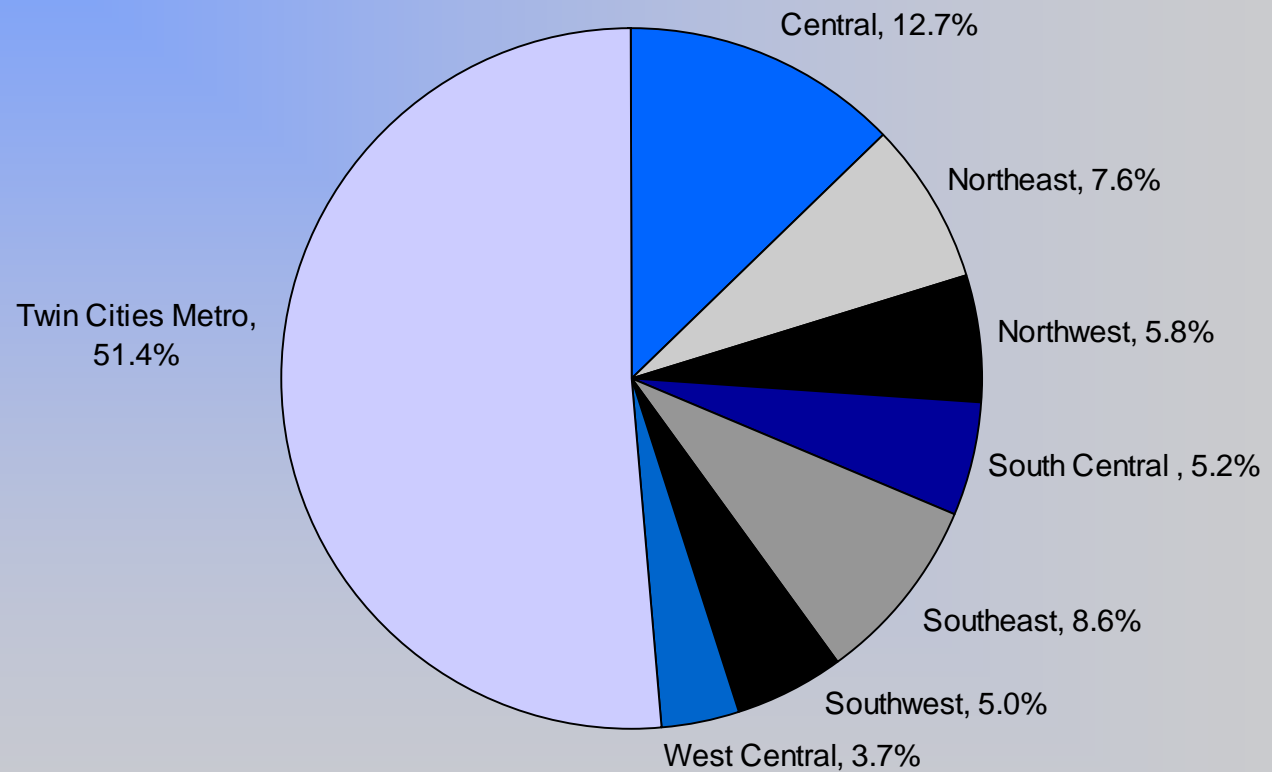
Medical Assistance Enrollees as Percent of Population, by Region, 2009



For the regional boundaries, see slide 39 at the end of this chartbook.

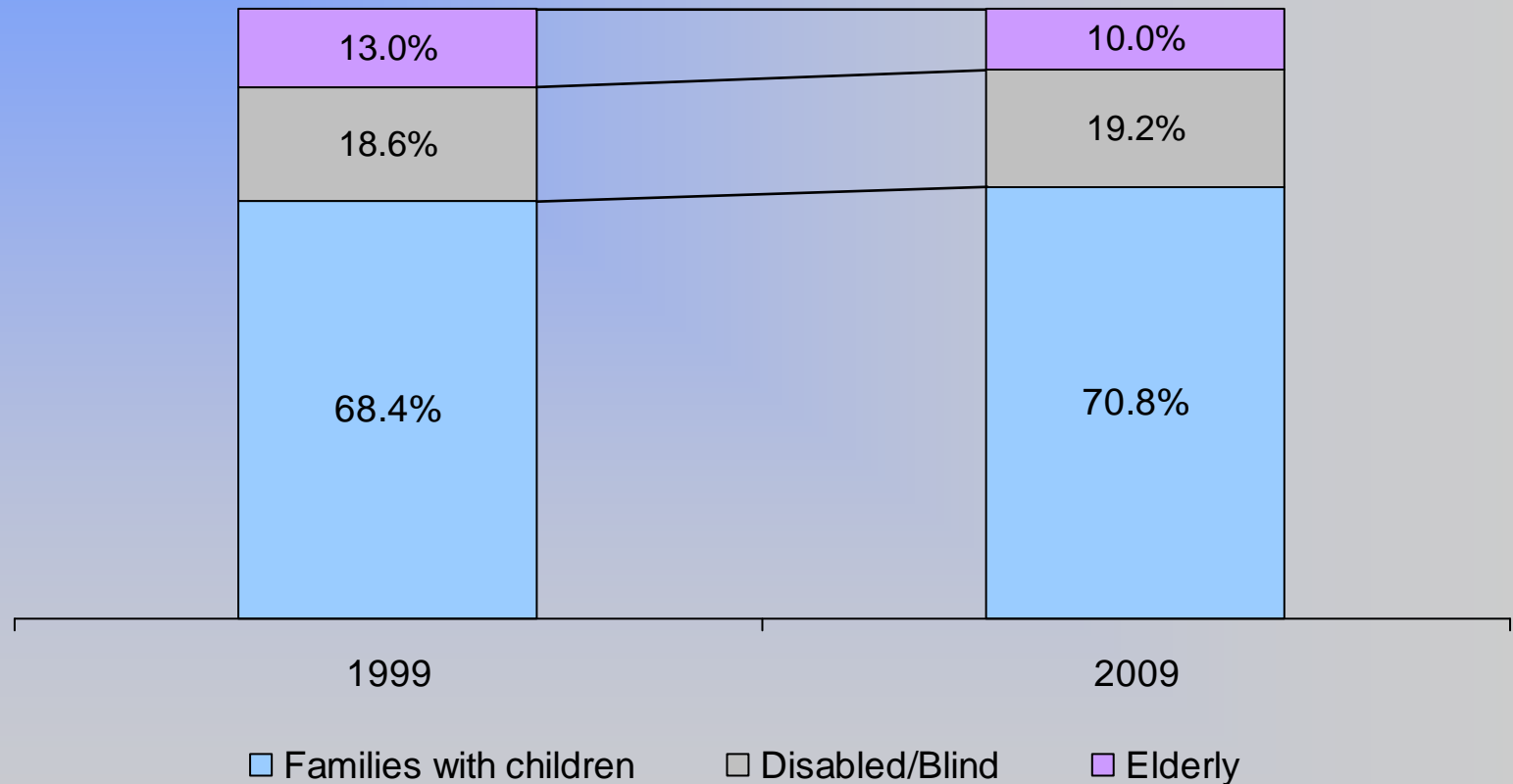
Source: Minnesota Department of Human Services, enrollment data for fiscal year 2009; U.S. Census Bureau, population estimates of Minnesota counties for July 1, 2008 and the state for July 1, 2009

Statewide Distribution of Medical Assistance Enrollees, by Region, 2009

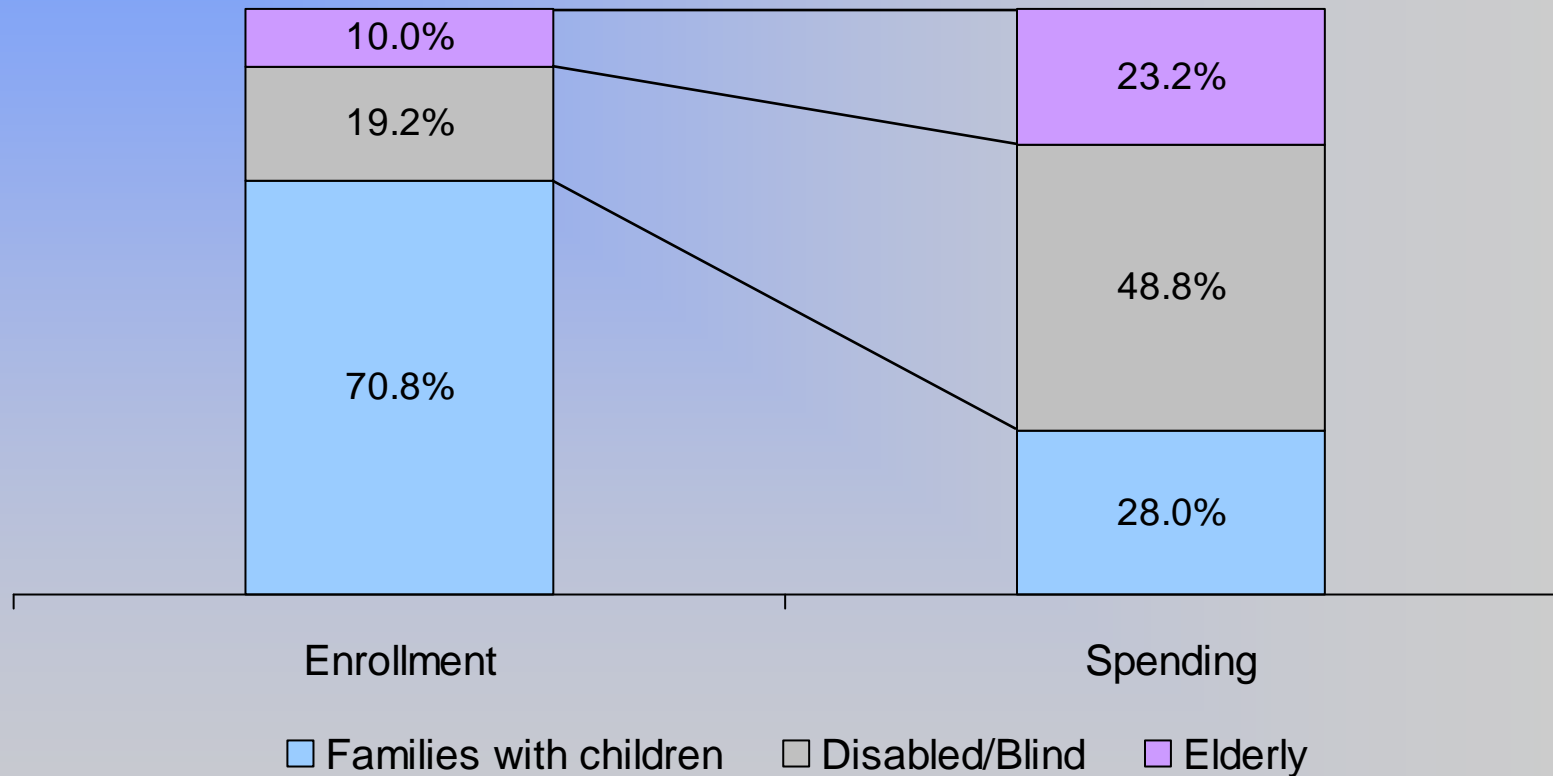


For the regional boundaries, see slide 39 at the end of this chartbook.
Source: Minnesota Department of Human Services, enrollment data for fiscal year 2009

Medical Assistance Enrollment by Eligibility Category, 1999 and 2009



Medical Assistance Enrollment and Spending by Eligibility Category, 2009



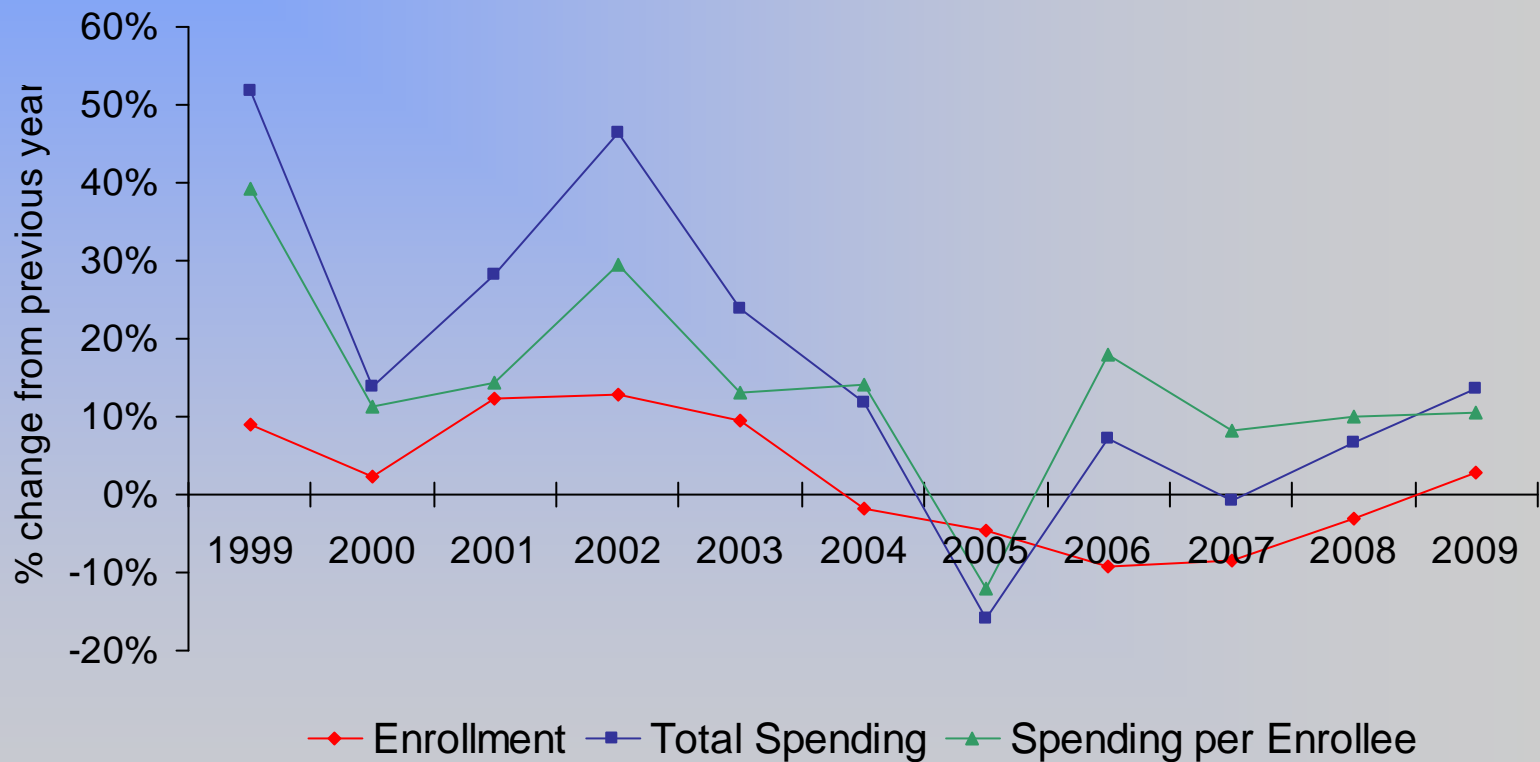
MinnesotaCare

A sliding-fee-scale Minnesota health insurance program - financed by state funds, federal funds, and enrollee premiums - for low income Minnesotans who are not offered insurance through their employer.

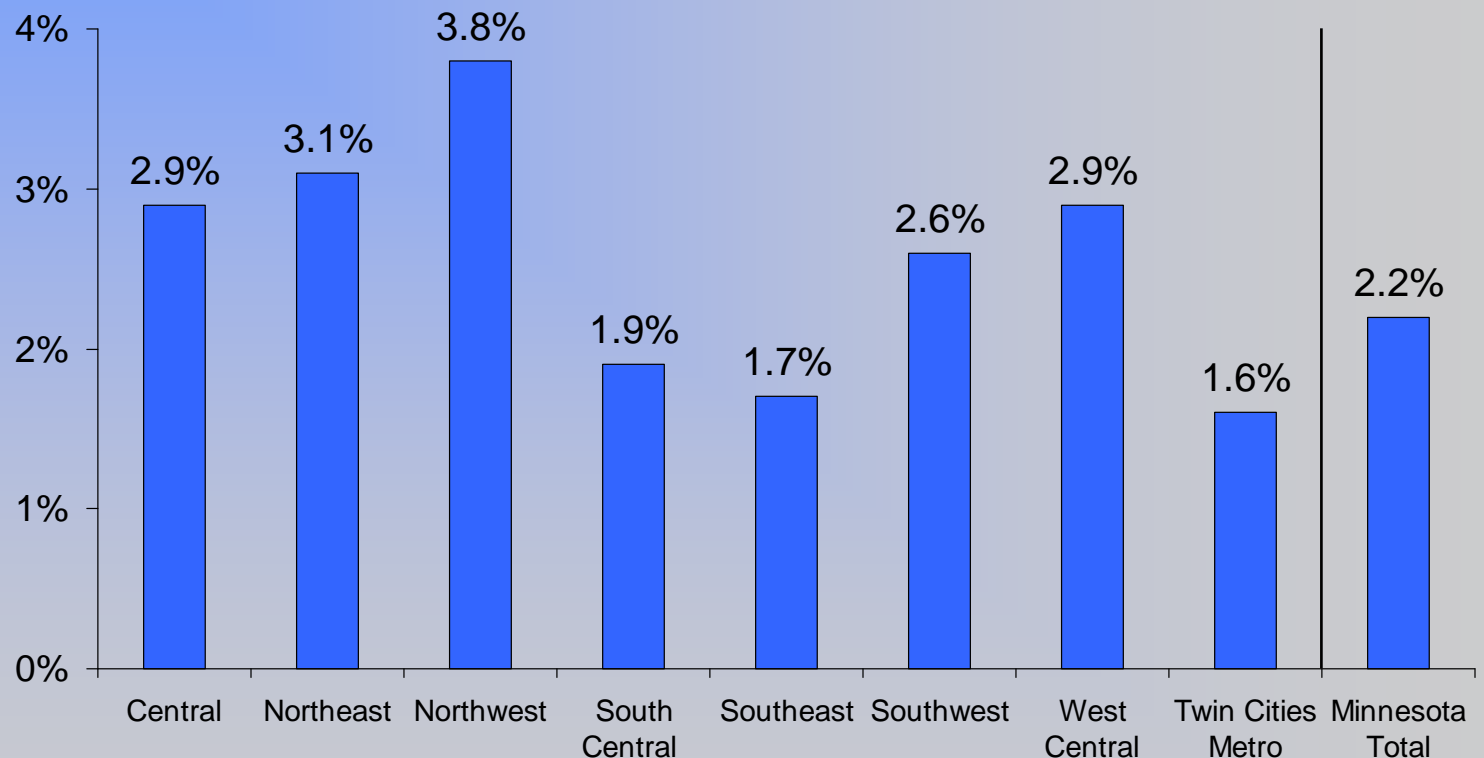
MinnesotaCare Enrollment and Spending History, 1999 to 2009

State FY	Avg. Monthly Enrollment	Spending (\$ millions)	Avg. Monthly Spending per Enrollee	Growth in:		
				Enrollment	Total Spending	Spending per Enrollee
1999	106,552	\$164	\$129	8.9%	51.7%	39.3%
2000	108,999	\$187	\$143	2.3%	13.8%	11.2%
2001	122,247	\$240	\$164	12.2%	28.3%	14.4%
2002	138,022	\$351	\$212	12.9%	46.3%	29.6%
2003	151,206	\$435	\$240	9.6%	23.8%	13.0%
2004	148,505	\$487	\$273	-1.8%	11.9%	14.0%
2005	141,822	\$409	\$240	-4.5%	-16.0%	-12.1%
2006	128,727	\$438	\$283	-9.2%	7.1%	18.0%
2007	117,893	\$434	\$307	-8.4%	-0.8%	8.3%
2008	114,350	\$463	\$337	-3.0%	6.6%	9.9%
2009	117,706	\$526	\$372	2.9%	13.7%	10.4%

MinnesotaCare Enrollment and Spending Growth, 1999 to 2009



MinnesotaCare Enrollees as Percent of Population, by Region, 2009

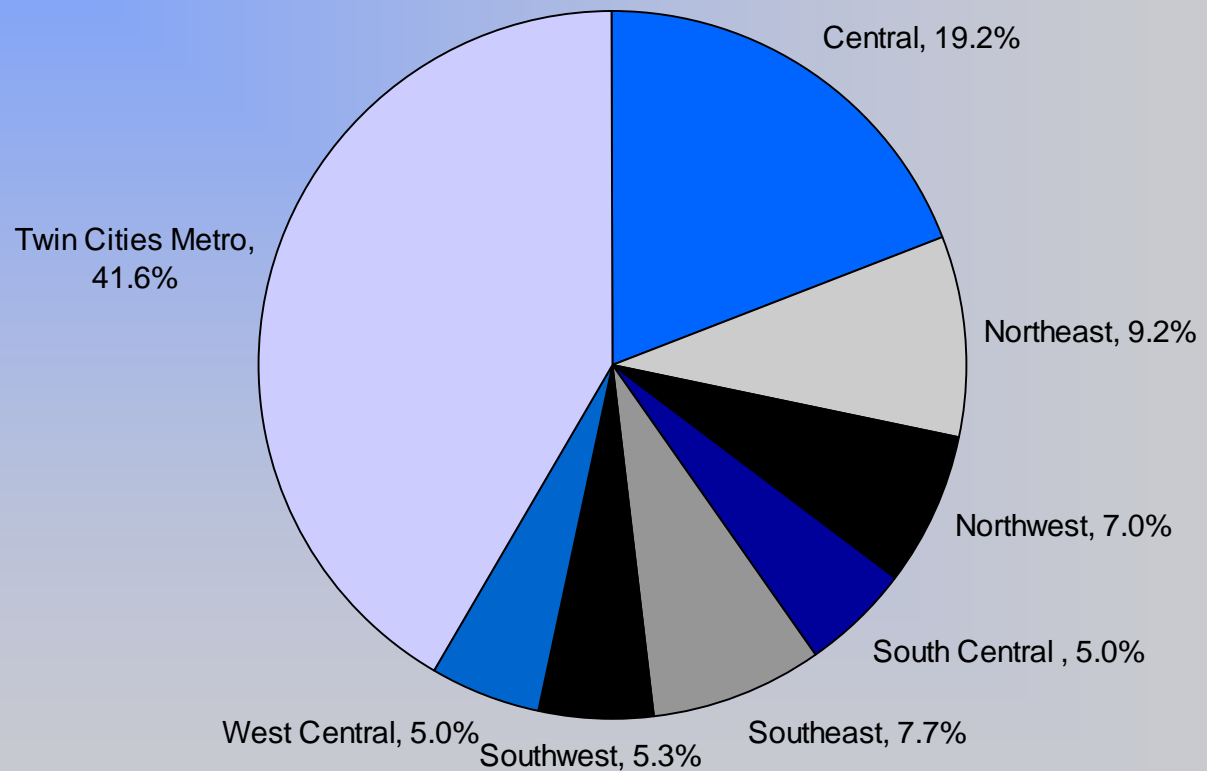


For the regional boundaries, see slide 39 at the end of this chartbook.

Source: Minnesota Department of Human Services, enrollment data for fiscal year 2009;

U.S. Census Bureau, population estimates of Minnesota counties for July 1, 2008 and the state for July 1, 2009

Statewide Distribution of MinnesotaCare Enrollees, by Region, 2009



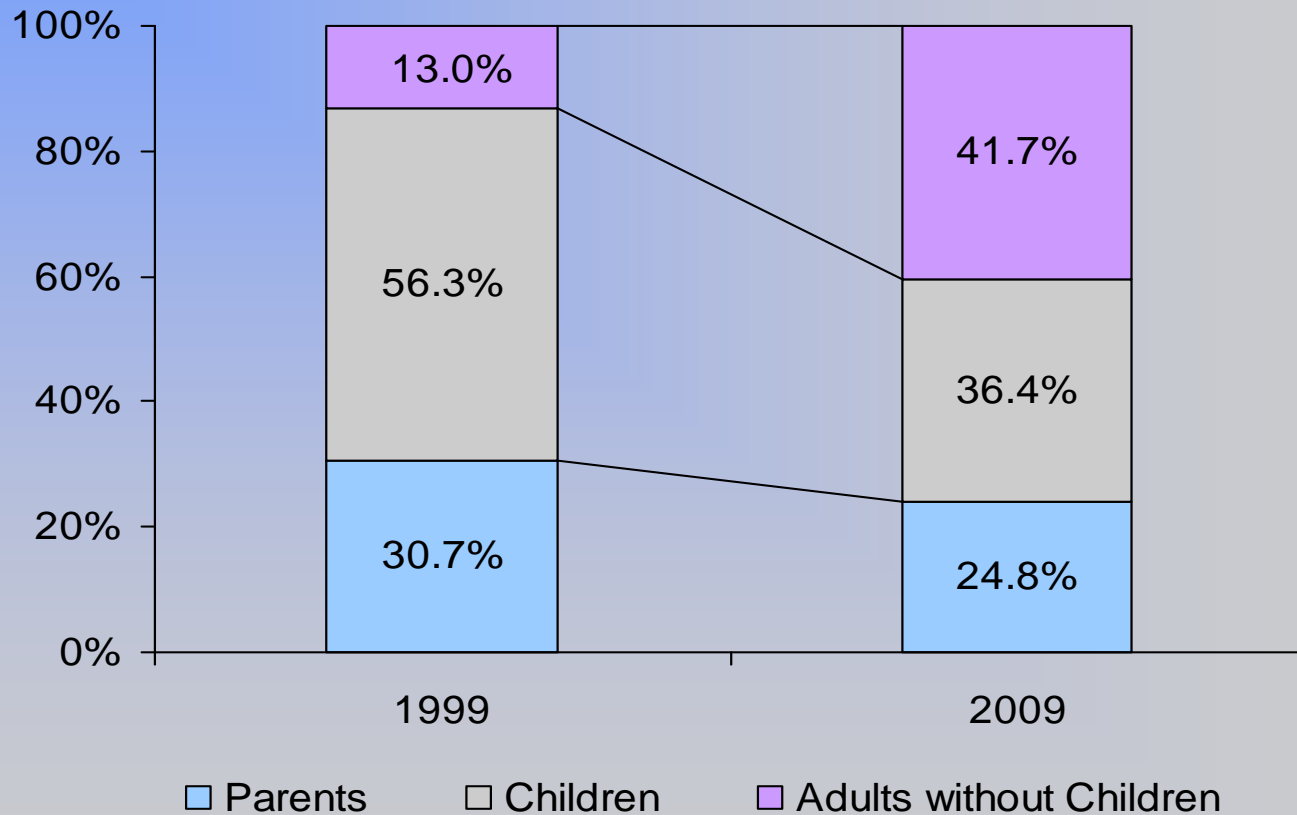
MinnesotaCare Enrollment by Eligibility Category, 1999 to 2009

State FY	Avg. Monthly Enrollment	Parents	Children	Adults without Children
1999	106,552	32,707	59,941	13,904
2000	108,999	35,813	58,836	14,350
2001	122,247	39,812	63,862	18,573
2002	138,022	44,544	70,299	23,179
2003	151,206	47,329	73,046	30,831
2004	148,505	45,172	69,612	33,721
2005	141,822	43,222	65,949	32,651
2006	128,734	39,280	59,580	29,874
2007	117,893	32,957	50,918	34,018
2008	114,359	28,983	44,229	41,147
2009*	117,701	28,366	41,680	47,655

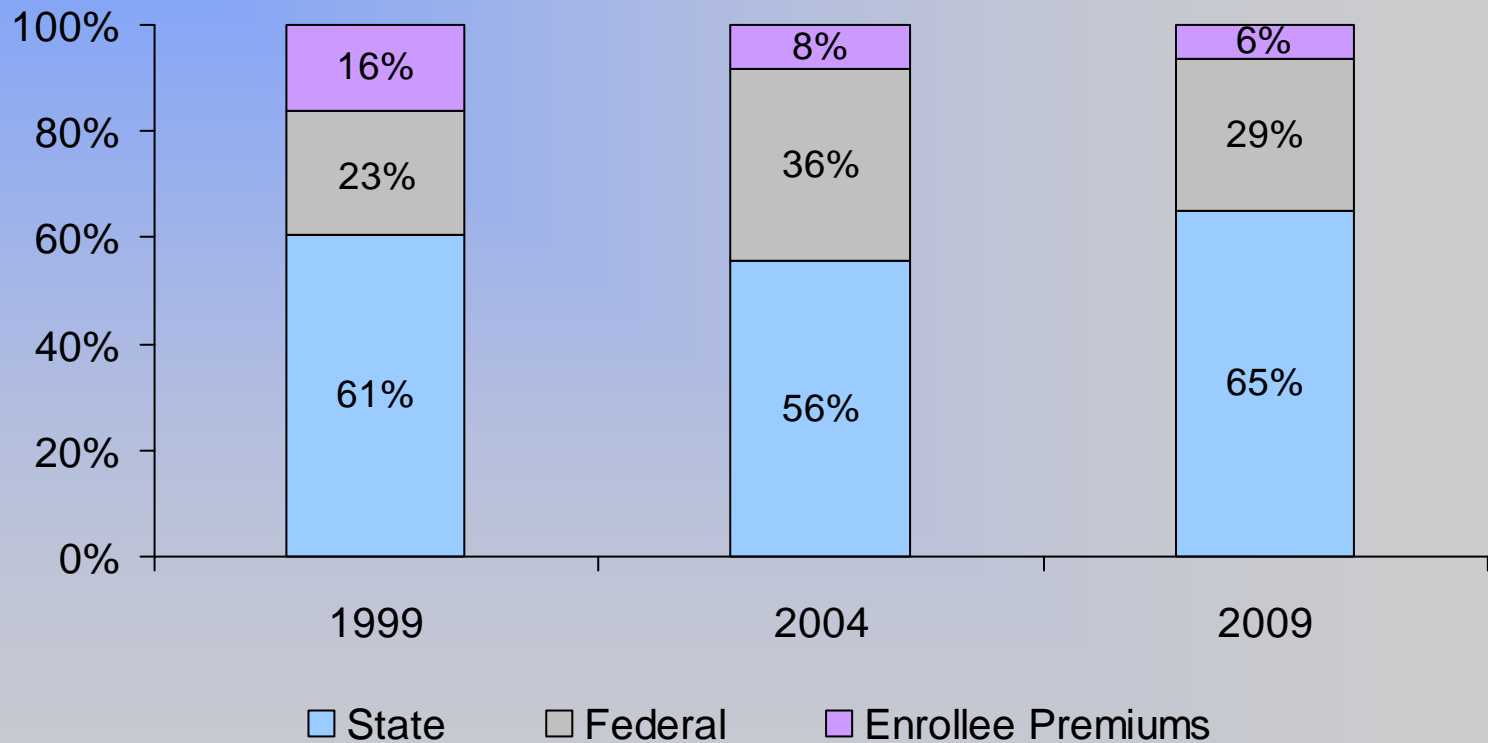
Source: Minnesota Department of Human Services, data for state fiscal years

*Average monthly enrollment based on different calculation than in slide 21.

MinnesotaCare Enrollment by Eligibility Category, 1999 and 2009



MinnesotaCare Funding Sources



General Assistance Medical Care (GAMC)

A state health insurance program for low-income adults, ages 21 to 64, who have no dependent children under 18 and who do not qualify for federal health care programs.

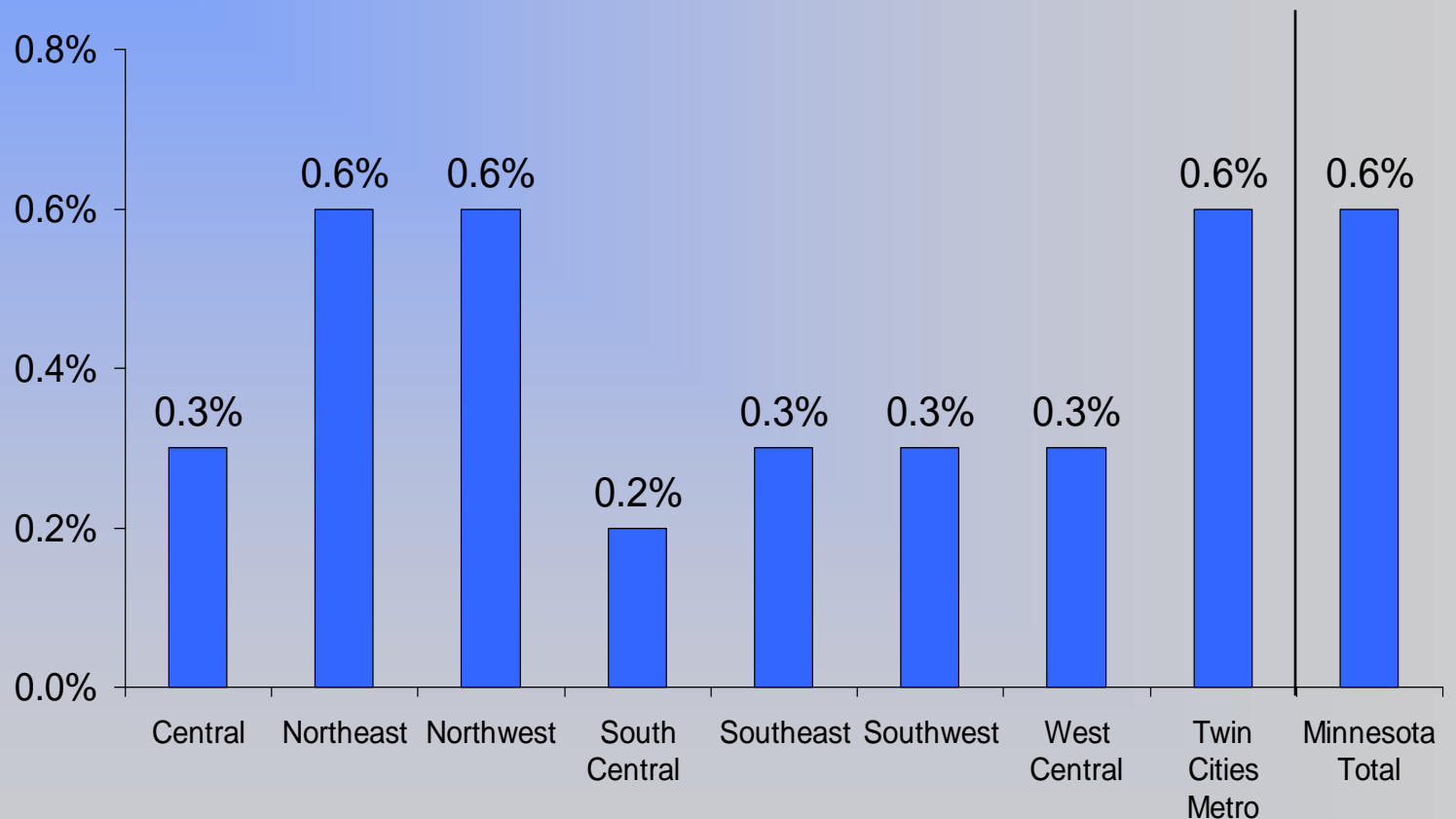
General Assistance Medical Care Enrollment and Spending History, 1999 to 2009

State FY	Avg. Monthly Enrollment	Spending (\$ millions)	Avg. Monthly Spending per Enrollee	Growth in:		
				Enrollment	Total Spending	Spending per Enrollee
1999	26,794	\$132	\$411	-13.9%	9.5%	27.2%
2000	23,347	\$128	\$456	-12.9%	-3.4%	10.8%
2001	24,592	\$135	\$457	5.3%	5.5%	0.1%
2002	29,886	\$182	\$508	21.5%	35.3%	11.3%
2003	37,340	\$248	\$553	24.9%	36.1%	8.9%
2004	34,957	\$246	\$586	-6.4%	-1.0%	5.8%
2005	36,797	\$237	\$536	5.3%	-3.7%	-8.5%
2006	39,199	\$289	\$614	6.5%	22.1%	14.6%
2007	33,824	\$281	\$692	-13.7%	-2.7%	12.8%
2008	28,853	\$263	\$759	-14.7%	-6.5%	9.6%
2009	31,961	\$288	\$751	10.8%	9.6%	-1.0%

General Assistance Medical Care Enrollment and Spending Growth, 1999 to 2009



General Assistance Medical Care Enrollees as Percent of Population, by Region, 2009

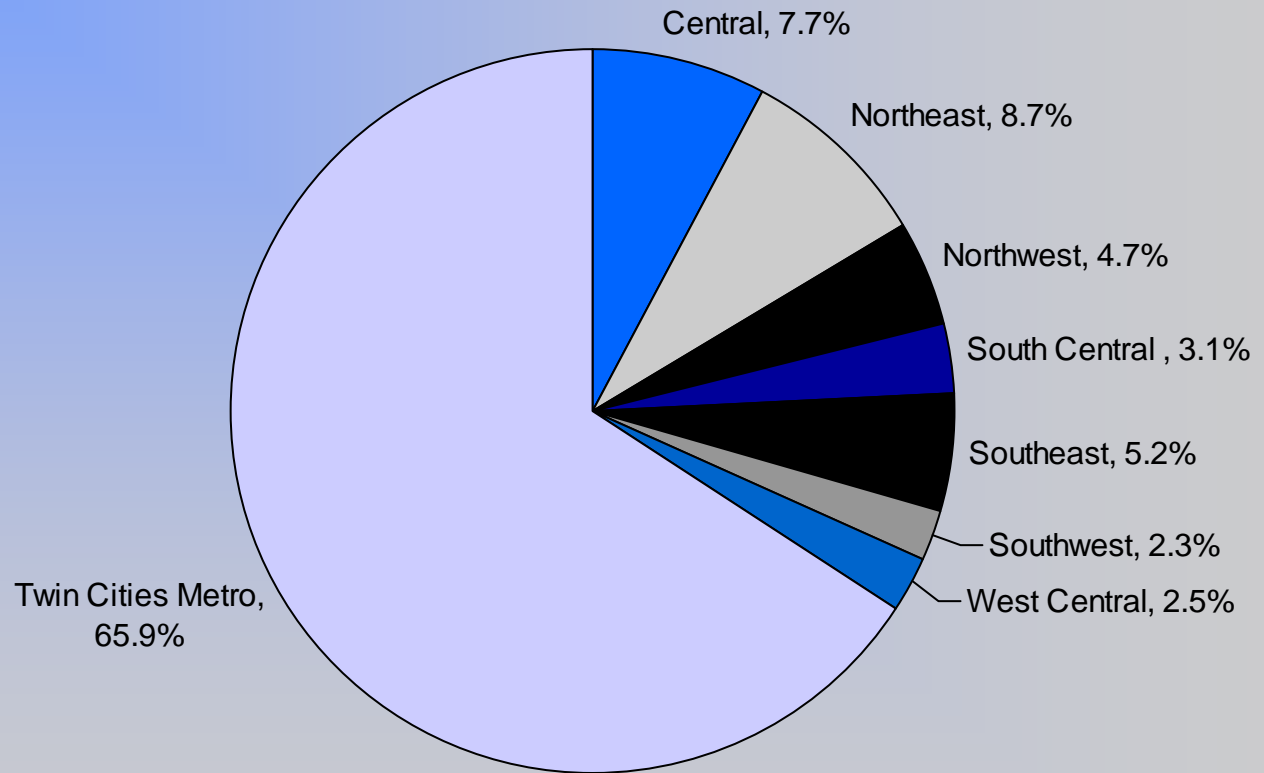


For the regional boundaries, see slide 39 at the end of this chartbook.

Sources: Minnesota Department of Human Services, enrollment data for fiscal year 2009;

U.S. Census Bureau, population estimates of Minnesota counties for July 1, 2008 and the state for July 1, 2009

Statewide Distribution of General Assistance Medical Care Enrollees, by Region, 2009



For the regional boundaries, see slide 39 at the end of this chartbook.
Sources: Minnesota Department of Human Services, enrollment data for fiscal year 2009

Minnesota Comprehensive Health Association (MCHA)

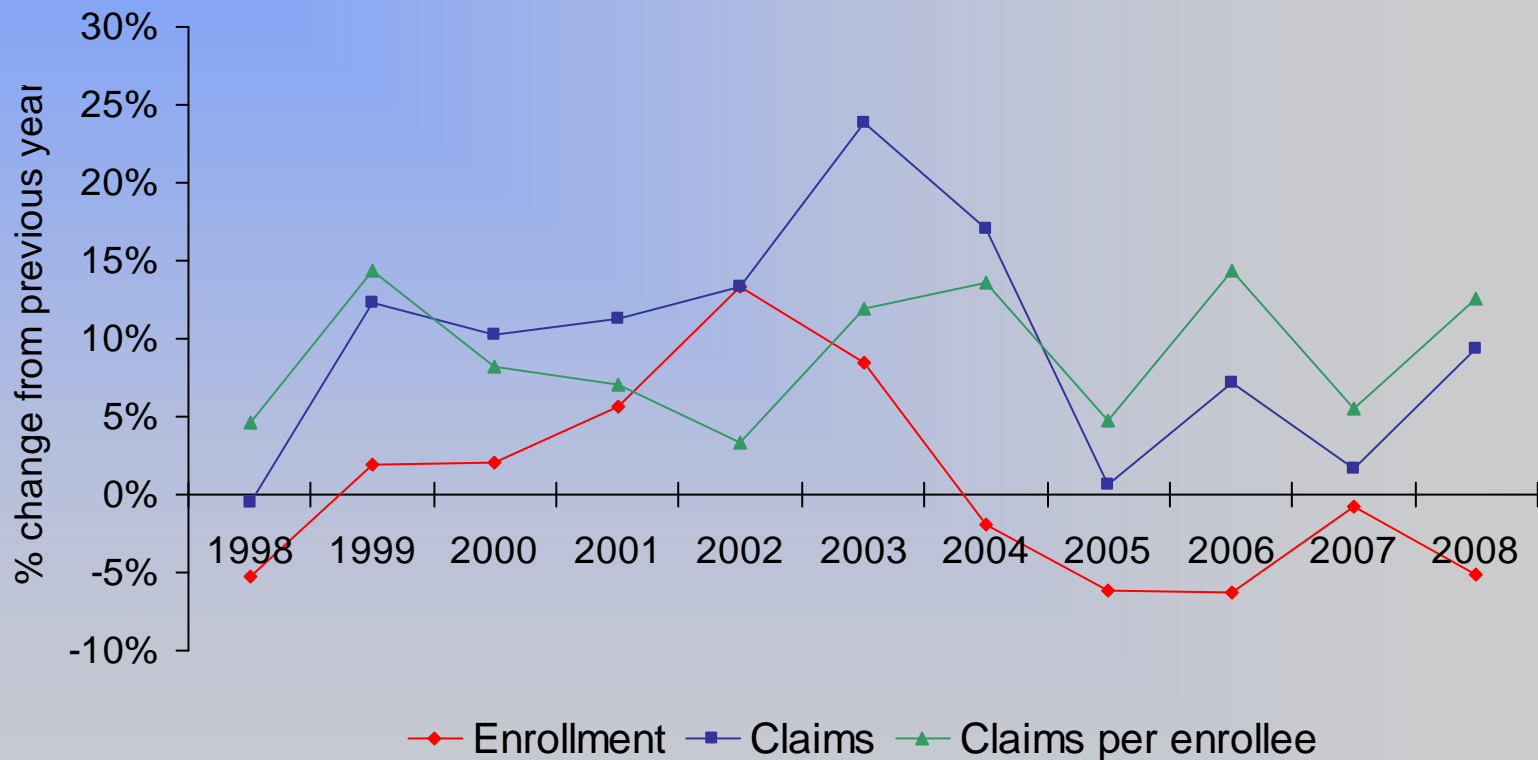
High-risk pool that offers health insurance to Minnesotans who have been turned down in the private market, due to preexisting conditions.

MCHA Enrollment and Spending History, 1998 to 2008

Calendar Year	Enrollment as of 12/31	Claims (\$ millions)	Avg. Monthly Claims per Enrollee	Growth in:		
				Enrollment	Total Claims	Claims per Enrollee
1998	24,954	\$91	\$294	-5.2%	-0.5%	4.6%
1999	25,433	\$102	\$336	1.9%	12.3%	14.3%
2000	25,938	\$112	\$364	2.0%	10.3%	8.2%
2001	27,428	\$125	\$389	5.7%	11.3%	7.1%
2002	31,088	\$141	\$402	13.3%	13.3%	3.3%
2003	33,705	\$175	\$450	8.4%	23.9%	11.9%
2004	33,063	\$205	\$512	-1.9%	17.1%	13.6%
2005	31,049	\$206	\$536	-6.1%	0.6%	4.8%
2006	29,089	\$221	\$613	-6.3%	7.2%	14.3%
2007	28,859	\$225	\$647	-0.8%	1.7%	5.5%
2008	27,386	\$246	\$728	-5.1%	9.3%	12.6%

Claims per enrollee estimated by MDH using average of year-end enrollment figures.
Source: Minnesota Comprehensive Health Association

MCHA Enrollment and Spending Growth, 1998 to 2008

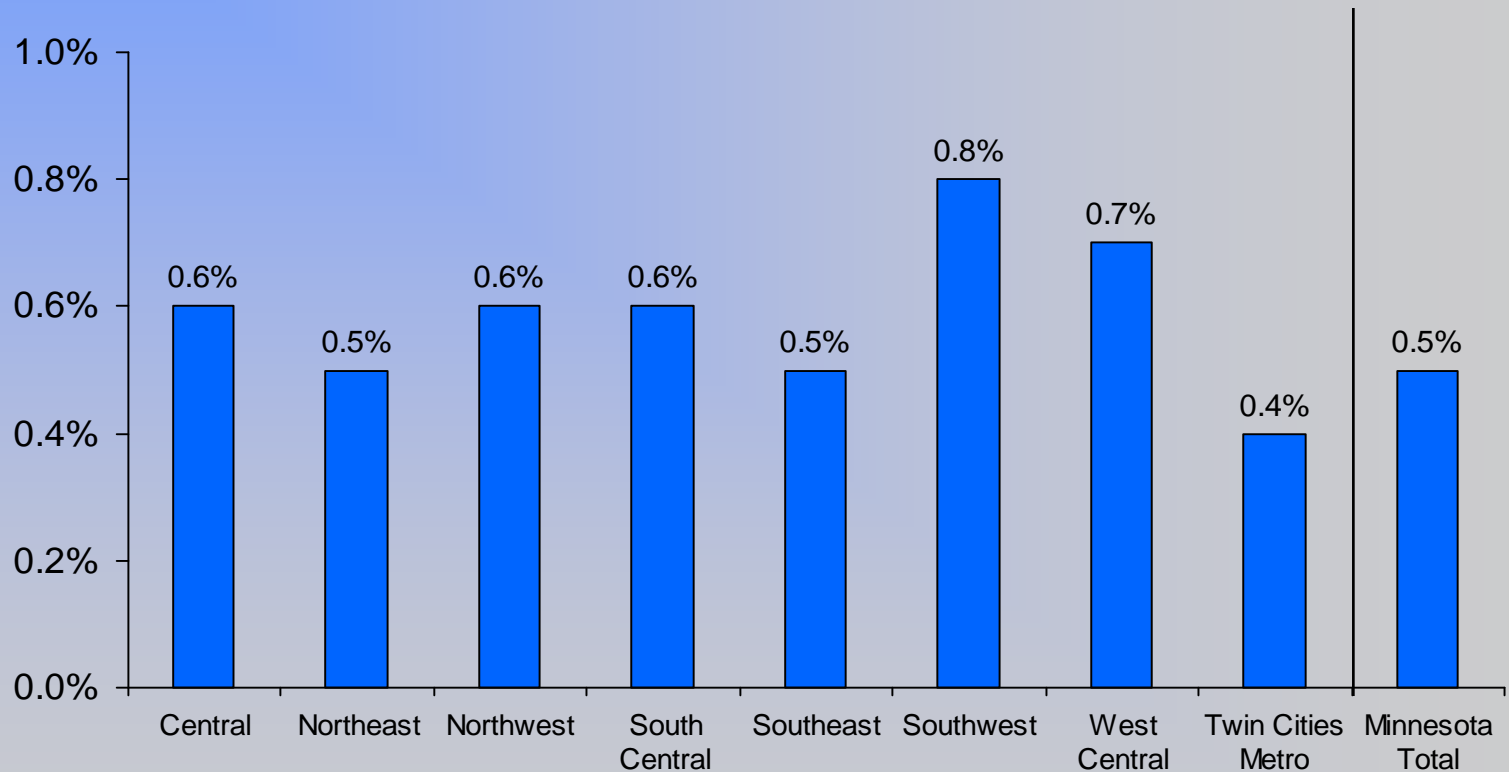


MCHA Claims, Premiums, and Losses from Operations, 1998 to 2008

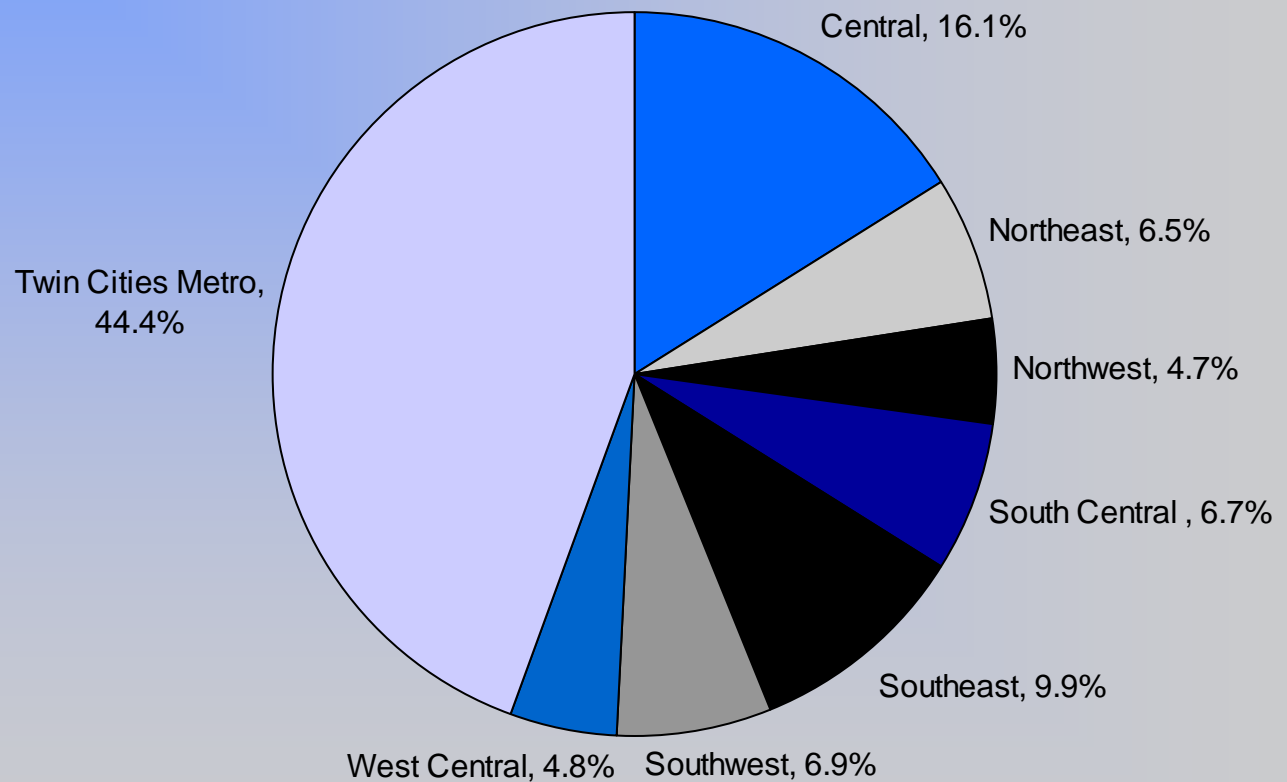
Calendar Year	Claims (\$ millions)	Premiums (\$ millions)	Losses from Operations (\$ millions)	Premiums as % of Claims
1998	\$91	\$48	\$47	52.8%
1999	\$102	\$52	\$57	51.1%
2000	\$112	\$59	\$59	52.4%
2001	\$125	\$65	\$67	52.2%
2002	\$141	\$77	\$72	54.7%
2003	\$175	\$93	\$90	53.4%
2004	\$205	\$107	\$110	52.3%
2005	\$206	\$113	\$103	54.9%
2006	\$221	\$112	\$118	50.6%
2007	\$225	\$114	\$120	50.7%
2008	\$246	\$116	\$139	47.3%

Source: Minnesota Comprehensive Health Association (MCHA)

MCHA Enrollees as Percent of Population, by Region, 2008

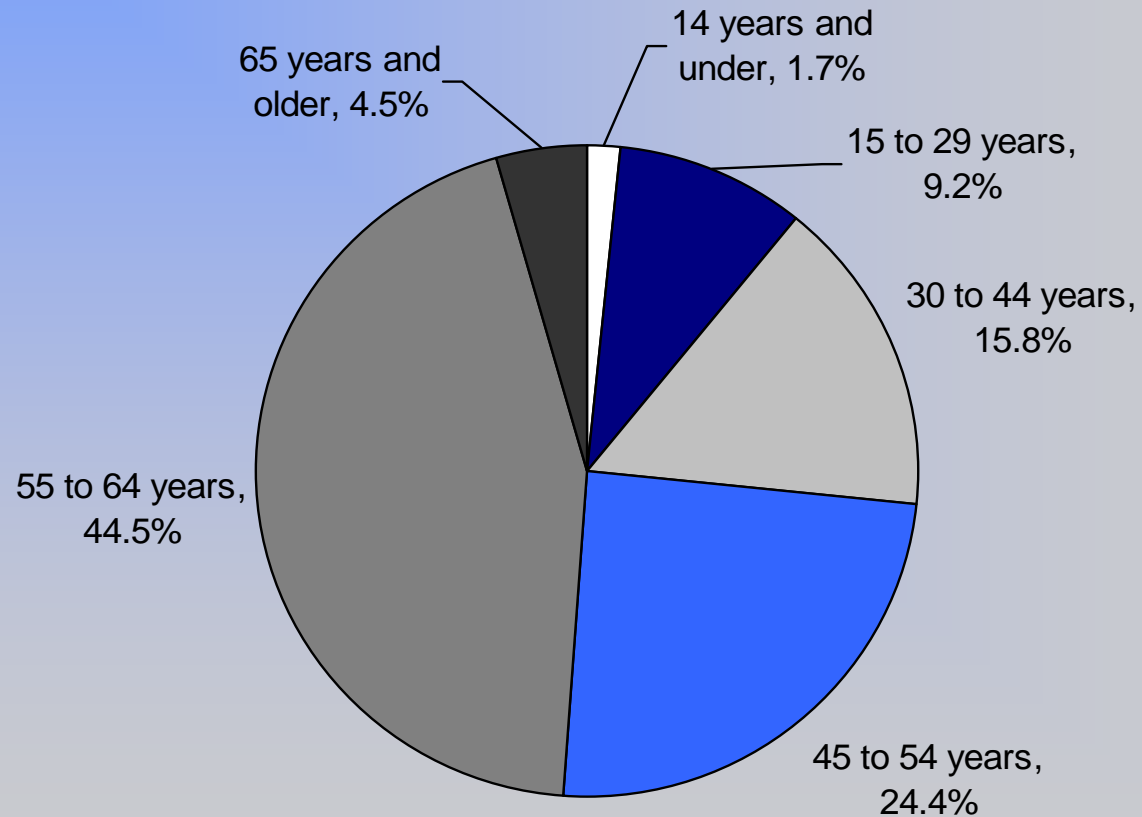


Statewide Distribution of MCHA Enrollees, 2008



Includes only enrollees currently residing in Minnesota.
Sources: Minnesota Comprehensive Health Association (MCHA)

Age Distribution of MCHA Enrollees, 2008



Source: Minnesota Comprehensive Health Association (MCHA)

Minnesota Counties and Regions Used in the Geographic Analysis

