



JULY 2009

STATE VARIATION AND HEALTH REFORM: A CHARTBOOK

Pursuing national health care reform remains a priority for the President, Congress and the public. Policy-makers have committed to passing comprehensive legislation by the end of the year. Expanding coverage to the uninsured as well as addressing health care cost and quality issues have emerged as the dominant drivers for systematic reform. Leading health reform proposals rely on a combination of public and private approaches to expand coverage, control costs and improve quality with shared responsibilities across employees, employers, government, consumers and insurers.

In the absence of strong federal leadership, states began to expand coverage to reform their health care systems to address the growing number of uninsured residents in their state. By 2008, Massachusetts, Maine and Vermont enacted universal coverage plans for all of their residents and some other states have proposed comprehensive reform. However, state fiscal capacity, structural deficits and now a worsening economy and severe state budget shortfalls have limited states' ability to further advance coverage initiatives. While we can learn from the experiences of pacesetter states to inform future federal action, the fiscal crisis makes it difficult for many states to achieve health care reform on their own.

As the health reform debate progresses, the impact of reform on individual states will vary based on their economic situation, current health insurance coverage, and health care expenditures. This analysis pulls together key information related to state variation, including:

- Economic Profile: poverty rate, major industry types, unemployment rates and budget shortfalls (Table 1);
- Health Coverage of the Non-Elderly Population (Table 2);
- Poor and Low-Income Uninsured (Tables 3 & 4);
- Medicaid and CHIP Eligibility and Enrollment (Tables 5 & 6);
- Medicaid Spending and Financing: Federal Matching Assistance Rates (FMAP) for 2009, state funding, and payments per enrollee (Tables 7 & 8);
- Medicaid Spending by Service and Population (Table 9);
- Access to Health Care: safety net delivery sites, workforce shortages, unmet health care need, managed care enrollment and provider payment rates (Table 10);
- Health Care Costs: total expenditures, Medicare expenditures and average family premium costs (Table 11); and
- Individual and Small-Group Markets: guaranteed issue and rating restrictions by the individual and small group markets, as well as enrollment in high risk pools (Table 12).

Health reform initiatives will have differential effects on states. In general, states with more extensive poverty, higher budget shortfalls, lower eligibility levels for public programs, higher rates of uninsured, and more primary care shortages, will be more heavily impacted.

Economic Profiles of States

The recession that began in December 2007 has further delineated differences in state economic conditions. All states are suffering from a rise in unemployment and most states are experiencing budget shortfalls. Variation across states can be examined by analyzing state profiles on the basis of population, industry type, and general economic indicators. States differ vastly by these indicators, however, regional similarities among states often exist (Table 1).

- States in the South typically have greater shares of their population that live in poverty compared to those in the Northeast and parts of the Midwest.
- In the Northeast, where traditionally white collar industries have a larger presence, household per capita income is higher. In the South, where agriculture and service industries dominate the production output, median household annual incomes are lower and a greater share of individuals in these states live in poverty.
- The national unemployment rate as of June 2009 is 9.5%. The unemployment rate has increased by 4 percentage points since the start of the recession in December 2007.
- Unemployment has increased most rapidly in the South, West, and Midwest over the past year. States with the highest rate of unemployment include **Nevada, California, Rhode Island, South Carolina, Oregon** and **Michigan**. High rates of unemployment in states can also be linked to high rates of foreclosure, which affected **California, Florida, Nevada, Arizona** and **Oregon** most acutely.
- States with larger populations, such as **California, Florida,** and **Illinois** have been especially hard hit by the increase in unemployment.
- Budget shortfalls are highest in densely populated states as well as those in the Northeast. These shortfalls can be attributed to a reduction in revenue from the financial market collapse and major declines in the housing market.

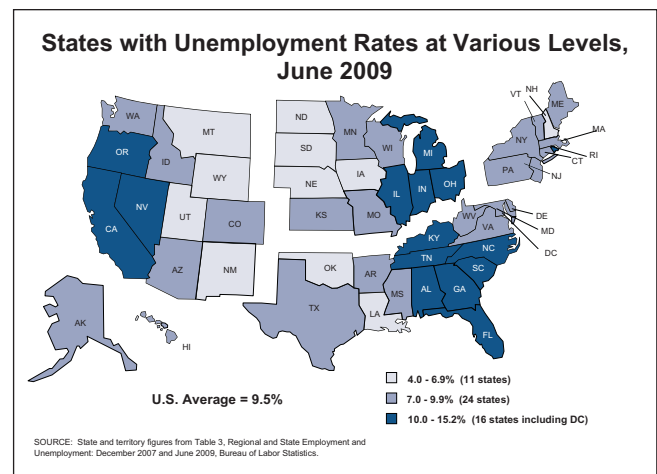
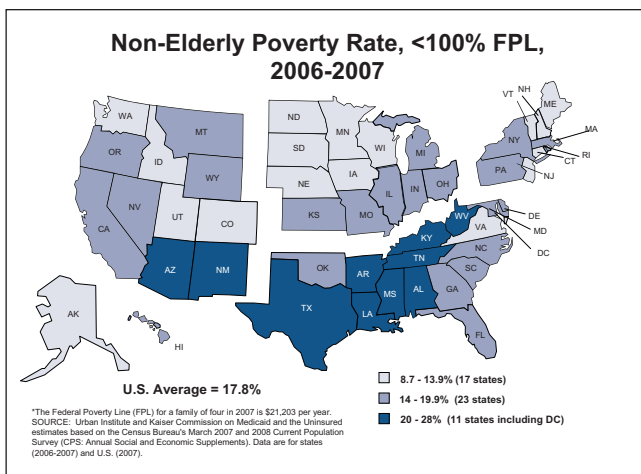


Table I. Economic Profile of States

	Total Non-Elderly Population, 06-07	Non-Elderly Poverty Rate <100% FPL, 06-07	Distribution of Non-Elderly by Industry Type, 06-07		Unemployment Rate		Budget Shortfalls, SFY2009 (gap in millions)
			Blue Collar	White Collar	June 2009	Percentage Point Change Dec 07— June 09	
United States	261,426,467	17.8%	62.3%	37.7%	9.5%	4.0%	\$111,100
Alabama	3,942,504	20.3%	66.0%	34.0%	10.1%	6.1%	\$1,100
Alaska	607,668	12.2%	63.4%	36.6%	8.4%	1.9%	\$360
Arizona	5,602,750	20.8%	61.5%	38.5%	8.7%	4.0%	\$3,700
Arkansas	2,435,037	20.3%	65.9%	34.1%	7.2%	1.3%	\$107
California	32,290,664	19.1%	62.3%	37.7%	11.6%	5.5%	\$37,100
Colorado	4,355,305	12.8%	58.3%	41.7%	7.6%	3.1%	\$1,100
Connecticut	3,002,820	13.1%	58.3%	41.7%	8.0%	3.0%	\$2,100
Delaware	744,703	15.5%	61.1%	38.9%	8.4%	4.6%	\$443
District of Columbia	510,777	23.5%	51.3%	48.7%	10.9%	4.8%	\$679
Florida	15,098,813	17.0%	63.0%	37.0%	10.6%	5.9%	\$5,700
Georgia	8,537,828	18.5%	61.4%	38.6%	10.1%	5.3%	\$2,400
Hawaii	1,060,139	15.8%	67.1%	32.9%	7.4%	4.2%	\$417
Idaho	1,294,820	13.8%	62.2%	37.8%	8.4%	5.4%	\$452
Illinois	11,238,483	15.9%	63.8%	36.2%	10.3%	4.8%	\$6,100
Indiana	5,556,770	15.6%	66.9%	33.1%	10.7%	6.1%	\$1,200
Iowa	2,545,888	13.9%	62.2%	37.8%	6.2%	2.2%	\$484
Kansas	2,355,522	15.9%	60.8%	39.2%	7.0%	2.6%	\$186
Kentucky	3,637,002	21.1%	65.2%	34.8%	10.9%	5.2%	\$722
Louisiana	3,644,846	23.7%	66.2%	33.8%	6.8%	2.6%	\$341
Maine	1,117,675	13.9%	64.0%	36.0%	8.5%	3.4%	\$265
Maryland	4,911,982	14.4%	55.9%	44.1%	7.3%	3.5%	\$1,500
Massachusetts	5,495,837	16.3%	55.5%	44.5%	8.6%	4.1%	\$5,200
Michigan	8,633,489	17.0%	62.8%	37.2%	15.2%	7.6%	\$2,000
Minnesota	4,542,955	12.3%	60.0%	40.0%	8.4%	3.5%	\$1,600
Mississippi	2,555,743	27.9%	65.8%	34.2%	9.0%	2.2%	\$453
Missouri	5,024,271	16.1%	64.3%	35.7%	9.3%	3.8%	\$542
Montana	810,529	15.9%	61.3%	38.7%	6.4%	2.8%	n/a
Nebraska	1,547,880	13.4%	62.0%	38.0%	5.0%	1.8%	n/a
Nevada	2,233,397	15.2%	68.5%	31.5%	12.0%	6.2%	\$1,600
New Hampshire	1,147,701	8.7%	56.7%	43.3%	6.8%	3.2%	\$250
New Jersey	7,487,957	13.3%	58.0%	42.0%	9.2%	4.7%	\$6,100
New Mexico	1,696,725	21.1%	63.2%	36.8%	6.8%	3.1%	\$454
New York	16,551,612	19.8%	62.6%	37.4%	8.7%	3.8%	\$7,400
North Carolina	7,863,161	19.6%	64.0%	36.0%	11.0%	6.0%	\$3,200
North Dakota	535,850	13.0%	60.6%	39.4%	4.2%	0.9%	n/a
Ohio	9,897,522	17.5%	64.3%	35.7%	11.1%	5.1%	\$2,600
Oklahoma	3,028,908	19.9%	63.9%	36.1%	6.3%	1.8%	\$114
Oregon	3,262,960	17.8%	62.4%	37.6%	12.2%	6.6%	\$442
Pennsylvania	10,483,018	15.6%	62.6%	37.4%	8.3%	3.6%	\$3,200
Rhode Island	914,837	14.4%	62.0%	38.0%	12.4%	6.9%	\$872
South Carolina	3,746,070	19.1%	65.0%	35.0%	12.1%	5.5%	\$1,100
South Dakota	665,668	12.7%	61.1%	38.9%	5.1%	2.1%	\$27
Tennessee	5,176,007	20.3%	66.7%	33.3%	10.8%	5.5%	\$1,500
Texas	20,886,941	22.0%	64.3%	35.7%	7.5%	3.0%	n/a
Utah	2,377,883	13.6%	62.1%	37.9%	5.7%	2.5%	\$620
Vermont	536,675	11.6%	59.2%	40.8%	7.1%	3.1%	\$141
Virginia	6,657,530	13.4%	55.1%	44.9%	7.2%	3.7%	\$2,300
Washington	5,651,274	13.7%	61.8%	38.2%	9.3%	4.5%	\$1,300
West Virginia	1,561,071	20.1%	68.8%	31.2%	9.2%	4.3%	n/a
Wisconsin	4,811,384	13.6%	63.6%	36.4%	9.0%	4.0%	\$1,700
Wyoming	447,276	14.1%	63.9%	36.1%	5.9%	2.8%	\$119

Sources:

Nonelderly Population and Poverty Rate: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2007 and 2008 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2006-2007) and U.S. (2007).

Industry: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2007 and 2008 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2006-2007) and U.S. (2007).

Unemployment: State and territory figures from Table 3, Regional and State Employment and Unemployment, seasonally adjusted: December 2007 and June 2009, Bureau of Labor Statistics, available at http://www.bls.gov/news.release/archives/laus_01182008.htm and <http://www.bls.gov/news.release/pdf/laus.pdf>. U.S. figures from Bureau of Labor Statistics, available at <http://data.bls.gov/cgi-bin/surveymost?bts>

State Budget Shortfalls: "New Fiscal Year Brings No Relief From Unprecedented State Budget Problems," Center on Budget and Policy Priorities, July 24, 2009. Available at: <http://www.cbpp.org/9-8-08sfp.htm>.

Health Coverage of the Non-Elderly Population

The current structure for providing health care coverage in the United States relies on both public and private (group and non-group) health insurance options. Nationally, nearly two-thirds of the non-elderly population have employer-based health insurance, 16 percent have public coverage, and a small private non-group market exists. In 2007, 17 percent of the non-elderly population were uninsured. The distribution of health coverage varies by state due to the availability of employer-based coverage, the scope of public coverage, regulations in the non-group market, and poverty rates (Table 2).

- At the state level, uninsured rates range from less than 10 percent in **Hawaii, Massachusetts, and Wisconsin** to over 25 percent in **Texas and New Mexico**. Uninsured rates tend to be higher in the Southern and Western regions of the country.
- The two states with the largest populations, **California** and **Texas**, also have among the highest uninsured rates.
- The size of employers and the types of industries that are dominant in states determine the availability of employer-based coverage—smaller employers and those in the service, construction, and agriculture industries are less likely to offer coverage.
- States in the Northeast and Midwest tend to have higher levels of employer-based coverage than Southern and Western states. Employer-based coverage rates vary from 74 percent in **New Hampshire** to 48 percent in **New Mexico**.
- Public coverage enrollment is related to eligibility levels and the poverty level in states. The South and some states in the Northeast have higher levels of public program enrollment, ranging from at least 22 percent in **Maine, West Virginia, and District of Columbia** to under 10 percent in **Nevada and New Hampshire**.
- The non-group market represents a small share of the insured in all states, but states in the Midwest tend to have higher levels of non-group coverage than other states.

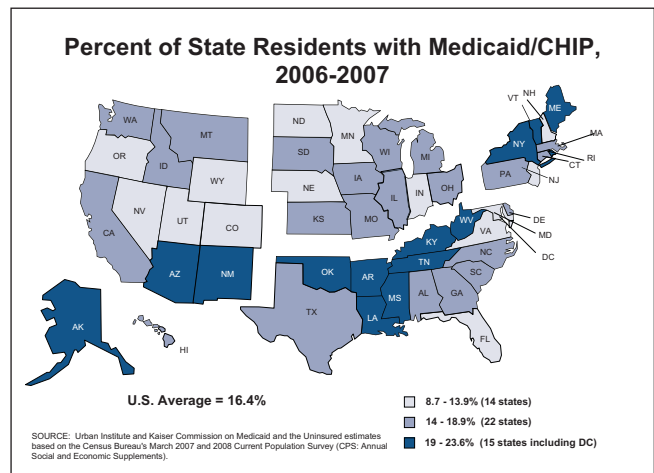
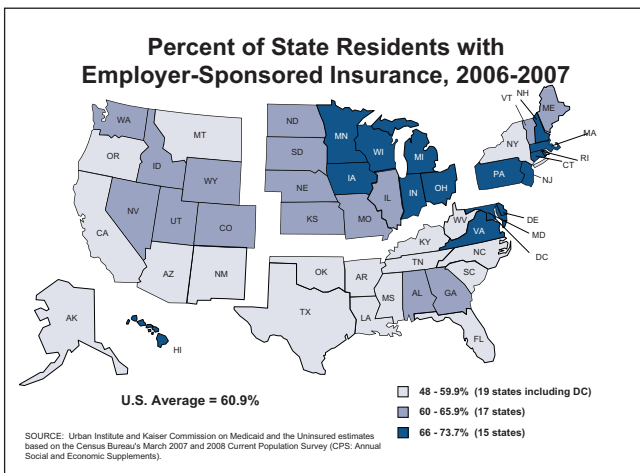


Table 2. Health Coverage of the Non-Elderly Population

	Total Non-Elderly Population, 06-07	Distribution of Coverage, 2006-2007			
		Uninsured	Employer-Sponsored Insurance	Public Coverage	Non-Group Coverage
United States	261,426,467	17.2%	60.9%	16.4%	5.5%
Alabama	3,942,504	15.4%	63.8%	16.7%	4.1%
Alaska	607,668	18.9%	58.1%	19.0%	4.0%
Arizona	5,602,750	21.8%	53.6%	20.1%	4.5%
Arkansas	2,435,037	19.9%	53.5%	21.5%	5.1%
California	32,290,664	20.4%	54.7%	17.5%	7.4%
Colorado	4,355,305	18.5%	62.4%	11.6%	7.6%
Connecticut	3,002,820	10.7%	70.4%	14.3%	4.6%
Delaware	744,703	13.4%	68.9%	14.4%	3.4%
District of Columbia	510,777	11.6%	58.6%	23.6%	6.2%
Florida	15,098,813	24.4%	56.1%	13.3%	6.1%
Georgia	8,537,828	19.3%	60.5%	16.3%	4.0%
Hawaii	1,060,139	9.5%	71.2%	15.5%	3.8%
Idaho	1,294,820	16.7%	62.0%	14.0%	7.3%
Illinois	11,238,483	15.2%	65.6%	14.2%	4.9%
Indiana	5,556,770	13.0%	69.2%	13.5%	4.3%
Iowa	2,545,888	11.4%	67.9%	14.2%	6.5%
Kansas	2,355,522	14.2%	63.0%	15.5%	7.2%
Kentucky	3,637,002	16.4%	59.3%	19.6%	4.7%
Louisiana	3,644,846	23.1%	52.5%	19.1%	5.3%
Maine	1,117,675	10.6%	61.5%	22.3%	5.6%
Maryland	4,911,982	15.5%	69.1%	11.1%	4.4%
Massachusetts	5,495,837	8.9%	68.3%	17.7%	5.0%
Michigan	8,633,489	12.4%	67.0%	16.2%	4.4%
Minnesota	4,542,955	9.9%	69.5%	13.5%	7.1%
Mississippi	2,555,743	22.1%	51.0%	21.9%	5.0%
Missouri	5,024,271	14.8%	62.4%	16.4%	6.4%
Montana	810,529	18.7%	55.6%	16.5%	9.2%
Nebraska	1,547,880	14.4%	65.5%	11.9%	8.2%
Nevada	2,233,397	20.7%	65.0%	9.3%	4.9%
New Hampshire	1,147,701	12.4%	73.7%	8.7%	5.1%
New Jersey	7,487,957	17.6%	68.6%	10.0%	3.8%
New Mexico	1,696,725	25.7%	48.0%	20.7%	5.6%
New York	16,551,612	15.4%	59.9%	20.7%	4.0%
North Carolina	7,863,161	19.5%	57.4%	17.6%	5.5%
North Dakota	535,850	12.7%	64.2%	11.6%	11.5%
Ohio	9,897,522	12.4%	66.4%	16.5%	4.8%
Oklahoma	3,028,908	21.2%	55.0%	19.3%	4.5%
Oregon	3,262,960	19.7%	59.6%	13.7%	7.0%
Pennsylvania	10,483,018	11.3%	67.6%	15.0%	6.1%
Rhode Island	914,837	11.0%	64.7%	19.7%	4.6%
South Carolina	3,746,070	18.5%	58.8%	17.9%	4.8%
South Dakota	665,668	12.8%	63.4%	14.3%	9.5%
Tennessee	5,176,007	16.2%	58.0%	19.9%	5.8%
Texas	20,886,941	27.5%	52.1%	15.5%	4.9%
Utah	2,377,883	16.3%	64.9%	11.3%	7.6%
Vermont	536,675	12.3%	61.9%	21.7%	4.1%
Virginia	6,657,530	15.8%	66.2%	13.6%	4.4%
Washington	5,651,274	13.0%	64.6%	16.8%	5.7%
West Virginia	1,561,071	15.9%	59.8%	22.0%	2.3%
Wisconsin	4,811,384	9.6%	69.5%	14.9%	6.0%
Wyoming	447,276	16.2%	62.7%	13.2%	7.8%

Note: Public coverage includes Medicaid, CHIP, dual eligibles, and individuals covered through the military or Veterans Administration in federally-funded programs such as TRICARE (formerly CHAMPUS) as well as some non-elderly Medicare enrollees.

Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2007 and 2008 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2006-2007) and U.S. (2007).

Poor and Low-Income Uninsured

In 2007, 45 million people under the age of 65, including nearly 9 million children, did not have health insurance. Most of the uninsured are adults in poor or low-income families, and two-thirds of uninsured children are eligible for public coverage but are not enrolled. Despite their low incomes, public coverage may not be an option for many adults, especially for childless adults and some parents (Tables 3 & 4).

Poor Uninsured

- Nationally, over one-third of the uninsured have family incomes below the poverty level (\$21,203 for a family of four in 2007).
- States in the South and some states in the Midwest have the greatest share of uninsured below the poverty level, reaching a high of 55% in **Mississippi**. States in the Northeast and West have lower shares of uninsured below the poverty level, with a low of 25 percent in **Maine** and **Vermont**.

Low-Income Uninsured

- Nationally, nearly two-thirds of the uninsured are low-income, defined as having family incomes below 200 percent of the federal poverty level (\$42,406 for a family of four in 2007).
- In most Southern states and some Western and Midwestern states, a greater proportion of the uninsured are low-income, with 72% in **Kentucky** and 81% in **Mississippi**.
- In **Alabama, Arizona, and Mississippi**, over 80% of uninsured parents are low-income. States in the South and Midwest have higher shares of uninsured childless adults who are low-income.

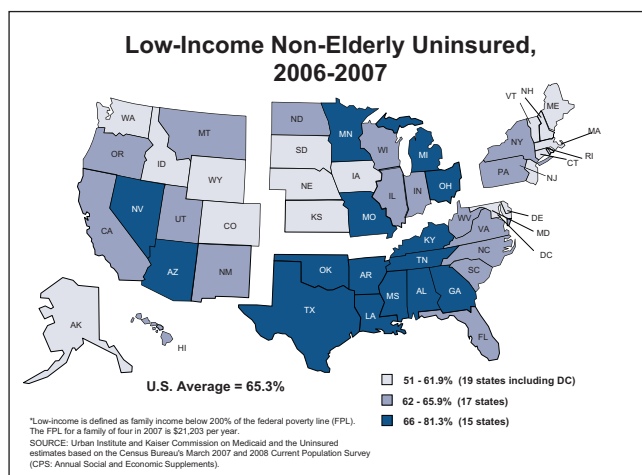
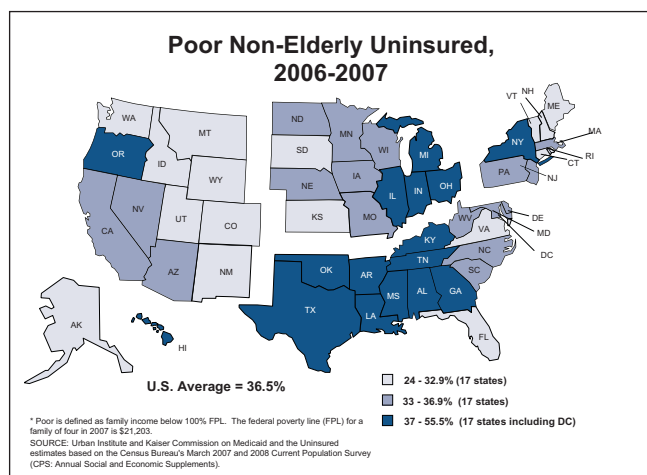


Table 3. Distribution of the Uninsured by Poverty Level and Age

	Total Non-Elderly Uninsured, 06-07	Distribution of Uninsured by Age, 06-07		Distribution of Uninsured by Poverty Level, 06-07			
	Number	Children (%)	Adults (%)	Poor (<100% FPL)	Near Poor (100-200% FPL)	Low-Income (<200% FPL)	200% + FPL
United States	44,970,781	19.7%	80.3%	36.5%	28.8%	65.3%	34.6%
Alabama	607,559	15.0%	85.0%	44.0%	26.8%	70.8%	29.2%
Alaska	114,982	18.7%	81.3%	26.2%	25.7%	51.9%	48.1%
Arizona	1,220,821	23.1%	76.9%	36.0%	32.5%	68.5%	31.5%
Arkansas	483,465	13.0%	87.0%	38.8%	31.7%	70.5%	29.5%
California	6,593,156	18.7%	81.3%	34.2%	31.7%	65.9%	34.1%
Colorado	804,395	21.6%	78.4%	32.1%	29.6%	61.7%	38.3%
Connecticut	322,345	16.9%	83.1%	31.7%	27.9%	59.6%	40.4%
Delaware	99,543	22.0%	78.0%	34.5%	26.3%	60.8%	39.2%
District of Columbia	59,040	15.4%	84.6%	38.7%	23.1%	61.8%	38.2%
Florida	3,683,924	22.9%	77.1%	32.3%	30.0%	62.3%	37.7%
Georgia	1,644,031	19.8%	80.2%	38.6%	29.1%	67.7%	32.3%
Hawaii	100,415	17.9%	82.1%	40.6%	24.9%	65.5%	34.4%
Idaho	216,622	24.4%	75.6%	28.8%	31.2%	60.0%	40.0%
Illinois	1,713,205	16.3%	83.7%	37.2%	28.7%	65.9%	34.1%
Indiana	722,376	15.7%	84.3%	37.0%	28.2%	65.2%	34.8%
Iowa	290,178	14.3%	85.7%	35.3%	25.6%	60.9%	39.1%
Kansas	335,413	17.1%	82.9%	32.4%	29.2%	61.6%	38.4%
Kentucky	597,950	16.7%	83.3%	44.2%	27.3%	71.5%	28.5%
Louisiana	841,626	19.8%	80.2%	39.9%	28.2%	68.1%	31.9%
Maine	118,156	14.2%	85.8%	24.6%	28.9%	53.5%	46.4%
Maryland	760,429	20.0%	80.0%	35.5%	26.2%	61.7%	38.3%
Massachusetts	489,479	16.0%	84.0%	35.0%	23.1%	58.1%	41.9%
Michigan	1,073,871	14.1%	85.9%	40.7%	25.3%	66.0%	34.0%
Minnesota	448,809	21.4%	78.6%	35.1%	31.1%	66.2%	33.8%
Mississippi	564,343	23.7%	76.3%	55.4%	25.9%	81.3%	18.7%
Missouri	744,026	19.6%	80.4%	34.7%	32.4%	67.1%	33.0%
Montana	151,818	21.0%	79.0%	31.4%	32.5%	63.9%	36.1%
Nebraska	222,775	22.0%	78.0%	35.1%	26.2%	61.3%	38.7%
Nevada	463,381	25.0%	75.0%	36.6%	31.2%	67.8%	32.2%
New Hampshire	142,425	15.9%	84.1%	25.8%	25.7%	51.5%	48.5%
New Jersey	1,319,125	22.3%	77.7%	34.2%	24.8%	59.0%	41.0%
New Mexico	436,466	20.5%	79.5%	32.4%	32.4%	64.8%	35.1%
New York	2,555,591	16.6%	83.4%	37.1%	25.6%	62.7%	37.3%
North Carolina	1,530,326	20.3%	79.7%	36.8%	28.9%	65.7%	34.2%
North Dakota	67,983	21.0%	79.0%	33.4%	32.1%	65.5%	34.6%
Ohio	1,223,843	18.0%	82.0%	40.1%	26.1%	66.2%	33.8%
Oklahoma	640,859	20.2%	79.8%	37.9%	28.3%	66.2%	33.7%
Oregon	641,977	18.3%	81.7%	37.3%	27.6%	64.9%	35.1%
Pennsylvania	1,182,688	18.9%	81.1%	36.8%	26.7%	63.5%	36.5%
Rhode Island	100,423	16.7%	83.3%	32.6%	27.9%	60.5%	39.5%
South Carolina	693,995	20.8%	79.2%	33.3%	32.3%	65.6%	34.4%
South Dakota	85,129	21.3%	78.7%	31.8%	29.3%	61.1%	38.9%
Tennessee	840,547	15.0%	85.0%	37.7%	28.5%	66.2%	33.8%
Texas	5,741,038	26.6%	73.4%	38.2%	30.2%	68.4%	31.6%
Utah	387,218	29.2%	70.8%	30.7%	31.7%	62.4%	37.6%
Vermont	66,037	17.7%	82.3%	24.7%	27.9%	52.6%	47.4%
Virginia	1,051,356	19.8%	80.2%	32.4%	30.3%	62.7%	37.3%
Washington	732,315	15.8%	84.2%	32.1%	27.2%	59.3%	40.7%
West Virginia	248,318	11.3%	88.7%	36.8%	28.1%	64.9%	35.1%
Wisconsin	463,737	15.7%	84.3%	33.9%	29.9%	63.8%	36.2%
Wyoming	72,566	16.8%	83.2%	29.0%	29.7%	58.7%	41.3%

Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2007 and 2008 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2006-2007) and U.S. (2007).

Table 4. Low-Income Uninsured by Population Group

	Percent of Each Uninsured Group Under 100% FPL, 06-07				Percent of Each Uninsured Group Under 200% FPL, 06-07			
	Total	Children	Parents	Childless Adults	Total	Children	Parents	Childless Adults
United States	36.5%	41.9%	34.0%	35.8%	65.3%	70.2%	68.5%	62.3%
Alabama	44.0%	61.7%	54.2%	34.6%	70.8%	78.4%	82.0%	63.6%
Alaska	26.2%	24.6%	15.0%	31.3%	51.9%	50.6%	48.7%	53.6%
Arizona	36.0%	43.4%	39.1%	31.0%	68.5%	74.0%	81.9%	59.0%
Arkansas	38.8%	42.1%	37.0%	38.9%	70.5%	76.6%	75.9%	66.6%
California	34.2%	38.5%	32.3%	33.7%	65.9%	71.3%	70.8%	61.7%
Colorado	32.1%	42.9%	31.5%	27.9%	61.7%	75.7%	69.2%	52.0%
Connecticut	31.7%	45.9%	19.0%	31.6%	59.6%	63.7%	54.4%	60.0%
Delaware	34.5%	40.7%	27.4%	35.1%	60.8%	68.4%	57.9%	58.9%
District of Columbia	38.7%	47.6%	32.4%	38.0%	61.8%	71.6%	59.4%	60.2%
Florida	32.3%	40.5%	28.9%	30.3%	62.3%	69.8%	64.8%	58.3%
Georgia	38.6%	50.4%	33.6%	36.6%	67.7%	76.1%	69.5%	63.7%
Hawaii	40.6%	46.4%	29.7%	42.0%	65.5%	70.9%	66.5%	63.9%
Idaho	28.8%	28.6%	25.9%	30.9%	60.0%	61.0%	67.0%	54.4%
Illinois	37.2%	42.6%	32.7%	37.3%	65.9%	68.6%	67.3%	64.7%
Indiana	37.0%	34.6%	32.1%	40.0%	65.2%	58.6%	67.6%	65.9%
Iowa	35.3%	32.0%	35.1%	36.2%	60.9%	57.6%	66.1%	59.5%
Kansas	32.4%	39.4%	37.4%	28.0%	61.6%	69.6%	72.2%	54.2%
Kentucky	44.2%	46.5%	46.6%	42.7%	71.5%	71.4%	77.7%	69.1%
Louisiana	39.9%	49.6%	37.9%	37.2%	68.1%	70.3%	73.9%	64.3%
Maine	24.6%	26.8%	19.8%	25.9%	53.5%	54.3%	52.6%	53.7%
Maryland	35.5%	41.9%	31.7%	34.7%	61.7%	69.0%	59.5%	60.1%
Massachusetts	35.0%	34.2%	26.7%	37.0%	58.1%	63.8%	56.9%	57.1%
Michigan	40.7%	38.3%	29.2%	45.9%	66.0%	63.2%	63.5%	67.7%
Minnesota	35.1%	43.3%	31.7%	33.4%	66.2%	71.3%	71.5%	62.2%
Mississippi	55.4%	63.6%	57.5%	50.5%	81.3%	86.4%	82.3%	78.4%
Missouri	34.7%	45.3%	37.0%	29.5%	67.1%	71.7%	73.8%	61.8%
Montana	31.4%	36.3%	29.3%	30.5%	63.9%	63.4%	68.0%	62.4%
Nebraska	35.1%	46.9%	27.3%	33.8%	61.3%	62.9%	64.0%	59.5%
Nevada	36.6%	44.5%	32.1%	34.7%	67.8%	75.3%	68.8%	64.0%
New Hampshire	25.8%	22.5%	17.6%	29.8%	51.5%	47.2%	51.3%	52.7%
New Jersey	34.2%	37.4%	27.1%	35.6%	59.0%	64.5%	58.2%	57.1%
New Mexico	32.4%	33.7%	25.4%	35.5%	64.8%	64.5%	61.5%	66.7%
New York	37.1%	45.0%	32.3%	36.5%	62.7%	64.1%	62.2%	62.6%
North Carolina	36.8%	42.4%	33.1%	36.5%	65.7%	67.9%	65.9%	64.9%
North Dakota	33.4%	40.3%	31.0%	31.7%	65.5%	77.6%	67.7%	60.1%
Ohio	40.1%	36.0%	29.2%	45.2%	66.2%	67.0%	64.6%	66.5%
Oklahoma	37.9%	37.7%	37.4%	38.4%	66.2%	65.1%	69.1%	65.0%
Oregon	37.3%	38.5%	36.2%	37.4%	64.9%	65.4%	65.2%	64.6%
Pennsylvania	36.8%	40.4%	34.9%	36.4%	63.5%	71.1%	67.4%	59.6%
Rhode Island	32.6%	33.7%	20.1%	35.7%	60.5%	58.2%	50.0%	64.0%
South Carolina	33.3%	33.8%	34.8%	32.6%	65.6%	66.1%	68.7%	64.4%
South Dakota	31.8%	34.4%	27.5%	32.9%	61.1%	57.5%	63.8%	61.2%
Tennessee	37.7%	32.2%	34.6%	40.3%	66.2%	59.9%	66.0%	67.8%
Texas	38.2%	44.3%	38.3%	34.5%	68.4%	73.3%	73.5%	62.1%
Utah	30.7%	32.6%	28.5%	30.8%	62.4%	63.7%	61.9%	61.9%
Vermont	24.7%	24.6%	16.1%	28.2%	52.6%	50.8%	41.9%	57.5%
Virginia	32.4%	40.2%	27.0%	32.0%	62.7%	71.1%	68.5%	57.3%
Washington	32.1%	32.6%	26.3%	34.3%	59.3%	48.5%	54.2%	64.2%
West Virginia	36.8%	33.1%	32.8%	39.6%	64.9%	55.5%	70.5%	63.7%
Wisconsin	33.9%	28.7%	24.6%	38.4%	63.8%	61.5%	56.4%	66.9%
Wyoming	29.0%	26.8%	28.3%	29.9%	58.7%	50.4%	61.0%	60.1%

Source: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2007 and 2008 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2006-2007) and U.S. (2007).

Medicaid and CHIP Eligibility and Enrollment

Federal law requires states to cover certain “mandatory” population groups in order to receive matching Medicaid funds. Beyond these minimum mandatory levels for children, parents, pregnant women, and the elderly and disabled, states cover additional “optional” groups, but eligibility above the federal minimum levels varies widely by state. Total Medicaid enrollment in FY 2006 was 58 million, including 8 million disabled and 9 million elderly low-income individuals (Tables 5 & 6).

- States in the South and Midwest are more likely to have lower eligibility levels for children and adults. However, these states have higher Medicaid enrollment due to higher poverty rates in this region.
- Most states set children’s eligibility levels at 200% FPL or higher. However, seven states (**Alaska, Oregon, Idaho, Montana, North Dakota, Nebraska** and **Oklahoma**) have income eligibility levels below 200% FPL.
- Parent eligibility levels are substantially lower than those for children. The national median eligibility level for working parents is 68% FPL and eligibility ranges from 17% FPL in **Arkansas** to 275% FPL in **Minnesota**.
- Federal law prohibits Medicaid and CHIP coverage of adults without dependent children at any income level without a federal waiver. Only a handful of states have opted to provide comprehensive coverage for childless adults via a Medicaid waiver or state-only funds. Twenty-five additional states provide some childless adults with more limited benefit packages.
- States in the West have a lower share of elderly and disabled enrollees compared to the Northeast and Midwest. The share of elderly enrollees in Medicaid varies from 5 percent in **Arizona** to 16 percent in **Wisconsin**. The variation among the share of disabled enrollees is even greater ranging from 9 percent in **California** to 27 percent in **West Virginia**.

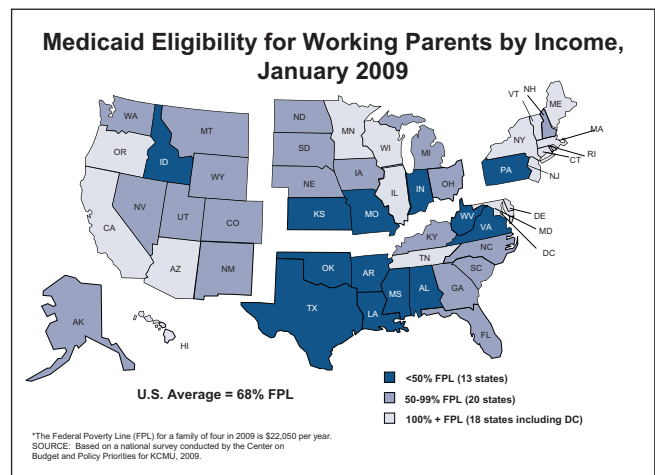
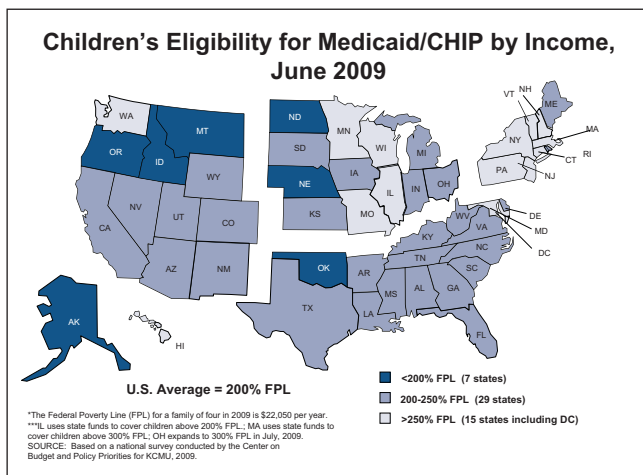


Table 5. Medicaid/CHIP Eligibility

	Eligibility as a Percent of the Federal Poverty Level, 2009				Percent of Total Population with Public Coverage,** 06-07
	Children	Working Parent	Childless Adults*	Pregnant Women	
United States	200%	68%		133%	16.4%
Alabama	200%	25%		133%	16.7%
Alaska	175%	85%		175%	19.0%
Arizona	200%	200%	100%	150%	20.1%
Arkansas	200%	17%		200%	21.5%
California	250%	106%		200%	17.5%
Colorado	205%	66%		200%	11.6%
Connecticut	300%	191%		250%	14.3%
Delaware	200%	121%	100%	200%	14.4%
District of Columbia	300%	207%		300%	23.6%
Florida	200%	55%		185%	13.3%
Georgia	235%	52%		200%	16.3%
Hawaii	300%	100%	100%	185%	15.5%
Idaho	185%	28%		133%	14.0%
Illinois	200% (no limit)	185%		200%	14.2%
Indiana	250%	26%		200%	13.5%
Iowa	200%	86%		200%	14.2%
Kansas	200%	34%		150%	15.5%
Kentucky	200%	62%		185%	19.6%
Louisiana	250%	26%		200%	19.1%
Maine	200%	206%		200%	22.3%
Maryland	300%	116%		250%	11.1%
Massachusetts	300%	133%	133%	200%	17.7%
Michigan	200%	66%		185%	16.2%
Minnesota	275%	275%		275%	13.5%
Mississippi	200%	46%		185%	21.9%
Missouri	300%	26%		185%	16.4%
Montana	175%	58%		150%	16.5%
Nebraska	185%	58%		185%	11.9%
Nevada	200%	91%		185%	9.3%
New Hampshire	300%	51%		185%	8.7%
New Jersey	350%	200%		200%	10.0%
New Mexico	235%	69%		185%	20.7%
New York	400%	150%	100%	200%	20.7%
North Carolina	200%	50%		185%	17.6%
North Dakota	150%	62%		133%	11.6%
Ohio	200%	90%		200%	16.5%
Oklahoma	185%	48%		185%	19.3%
Oregon	185%	100%		185%	13.7%
Pennsylvania	300%	36%		185%	15.0%
Rhode Island	250%	181%		250%	19.7%
South Carolina	200%	90%		185%	17.9%
South Dakota	200%	54%		133%	14.3%
Tennessee	250%	134%		250%	19.9%
Texas	200%	27%		185%	15.5%
Utah	200%	68%		133%	11.3%
Vermont	300%	191%	150%	200%	21.7%
Virginia	200%	30%		185%	13.6%
Washington	300%	77%		185%	16.8%
West Virginia	250%	34%		150%	22.0%
Wisconsin	300%	200%		300%	14.9%
Wyoming	200%	54%		133%	13.2%

*Note: This column includes states that provide coverage comparable to the state's full Medicaid coverage for parents. Additional states provide more limited coverage to childless adults.

**Note: Public coverage includes Medicaid, CHIP, dual eligibles, and individuals covered through the military or Veterans Administration in federally-funded programs such as TRICARE (formerly CHAMPUS) as well as some non-elderly Medicare enrollees.

Sources:

Children, Working Parent, and Pregnant Women Eligibility: Challenges of Providing Health Coverage for Children and Parents in a Recession: A 50 State Update on Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and SCHIP in 2009. Data based on a national survey conducted by the Center on Budget and Policy Priorities for the Kaiser Commission on Medicaid and the Uninsured, January 2009. Available at <http://www.kff.org/medicaid/7855.cfm>.

Childless Adult Eligibility: Expanding Health Coverage for Low-Income Adults: Filling the Gaps in Medicaid Eligibility. KCMU analysis of state policies through program websites and contacts with state officials, April 2009. Available at <http://www.kff.org/medicaid/7900.cfm>.

Public Coverage: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on the Census Bureau's March 2007 and 2008 Current Population Survey (CPS: Annual Social and Economic Supplements). Data are for states (2006-2007) and U.S. (2007).

Table 6. Enrollment in Medicaid and CHIP

	Total Number Enrolled in Medicaid, FY2006	Distribution of Medicaid Enrollment, FY2006				Number Enrolled in CHIP, FY2006
		Children (%)	Adults (%)	Elderly (%)	Disabled (%)	
United States	58,714,800	49.7%	25.3%	10.4%	14.5%	6,745,194
Alabama	973,900	46.0%	21.6%	12.9%	19.5%	84,257
Alaska	123,300	60.8%	21.0%	6.7%	11.4%	20,432
Arizona	1,432,700	47.1%	38.8%	4.9%	9.2%	96,669
Arkansas	754,700	56.1%	20.4%	8.6%	14.9%	89,238
California	10,547,200	41.3%	40.7%	8.9%	9.1%	1,391,405
Colorado	549,800	58.8%	17.9%	9.5%	13.8%	69,997
Connecticut	525,600	53.5%	21.7%	12.2%	12.6%	23,301
Delaware	183,800	42.8%	37.8%	7.6%	11.8%	10,751
District of Columbia	163,200	47.2%	24.4%	8.9%	19.5%	6,332
Florida	3,030,100	51.9%	18.6%	13.3%	16.1%	303,595
Georgia	1,811,500	59.4%	16.7%	9.2%	14.6%	343,690
Hawaii	217,300	43.7%	34.2%	10.6%	11.5%	22,031
Idaho	217,500	61.1%	15.3%	7.4%	16.1%	24,727
Illinois	2,422,300	52.5%	19.7%	15.8%	12.0%	316,781
Indiana	1,016,100	58.2%	18.8%	8.1%	14.9%	133,696
Iowa	454,400	48.7%	26.5%	9.3%	15.4%	49,575
Kansas	360,000	56.9%	16.5%	9.7%	16.9%	48,934
Kentucky	837,500	47.3%	15.8%	11.4%	25.5%	65,290
Louisiana	1,090,800	57.7%	13.5%	10.3%	18.4%	142,389
Maine	302,200	40.3%	32.4%	11.4%	15.9%	31,114
Maryland	771,000	49.8%	23.2%	10.5%	16.6%	136,034
Massachusetts	1,224,300	36.9%	30.5%	12.3%	20.3%	201,037
Michigan	1,813,300	56.1%	19.9%	7.5%	16.6%	118,501
Minnesota	774,200	50.8%	22.5%	12.1%	14.5%	5,343
Mississippi	787,700	50.6%	17.2%	12.0%	20.2%	83,359
Missouri	1,070,300	52.8%	20.5%	9.2%	17.4%	106,577
Montana	113,900	54.3%	18.6%	9.7%	17.4%	17,304
Nebraska	241,700	59.1%	17.0%	10.0%	13.9%	44,981
Nevada	257,800	58.5%	17.9%	9.3%	14.4%	39,317
New Hampshire	141,600	60.7%	13.4%	10.2%	15.6%	12,393
New Jersey	935,500	53.5%	13.8%	15.6%	17.1%	142,805
New Mexico	513,900	58.2%	24.1%	6.8%	10.9%	25,155
New York	5,116,800	40.1%	36.4%	10.8%	12.7%	688,362
North Carolina	1,640,300	52.3%	18.8%	11.3%	17.7%	248,366
North Dakota	73,100	50.2%	22.0%	13.3%	14.5%	6,318
Ohio	2,063,000	50.9%	23.7%	8.6%	16.9%	221,643
Oklahoma	701,300	59.8%	16.5%	9.5%	14.3%	116,012
Oregon	529,800	52.0%	23.4%	9.6%	15.1%	59,039
Pennsylvania	2,085,500	46.9%	18.3%	11.2%	23.6%	188,765
Rhode Island	197,800	46.3%	20.6%	12.7%	20.4%	25,492
South Carolina	960,800	48.0%	23.5%	13.8%	14.8%	68,870
South Dakota	118,500	59.2%	17.0%	10.5%	13.4%	14,584
Tennessee	1,482,300	47.9%	20.6%	10.8%	20.6%	n/a
Texas	4,102,500	64.9%	12.4%	10.3%	12.4%	585,461
Utah	304,000	56.1%	27.4%	5.1%	11.4%	51,967
Vermont	159,700	42.2%	32.0%	12.8%	13.0%	6,519
Virginia	862,400	54.6%	15.8%	11.9%	17.7%	137,182
Washington	1,195,800	53.8%	24.7%	7.3%	14.2%	15,000
West Virginia	392,600	47.9%	14.7%	10.1%	27.3%	39,855
Wisconsin	987,900	42.7%	26.8%	16.3%	14.1%	57,034
Wyoming	81,600	65.9%	15.4%	6.9%	11.8%	7,715

Sources:

Total and Distribution of Medicaid Enrollment: The Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Medicaid Statistical Information System (MSIS) reports from the Centers for Medicare and Medicaid Services (CMS), 2009.

CHIP Enrollment: CHIP Statistical Enrollment Data System (SEDS) forms CMS21E, CMS64.21E, and CMS21waiver [2/07/08]. Available at <http://www.cms.hhs.gov/NationalCHIPPolicy/CHIPER/list.asp#TopOfPage>.

Medicaid Spending and Financing

Medicaid is financed through a partnership between the federal government and the states, with the federal government matching state spending at a rate known as the Federal Medical Assistance Percentage, or FMAP. In 2007, federal and state spending on Medicaid totaled \$319 billion, with the federal government spending 57 percent and state governments contributing 43 percent (Tables 7 & 8).

- Densely populated states spend significantly more money on Medicaid than smaller states, ranging from \$433 million in **Wyoming** to \$44 billion in **New York**. While differences in population account for some of this variation, payments per enrollee also vary widely by state.
- The FMAP rate varies by state based on the state's per capita income relative to the national average. The minimum FMAP rate is 50% in wealthier states, and in relatively poorer states, primarily in the South, the FMAP is higher, reaching 76% in **Mississippi**.
- The American Recovery and Reinvestment Act (ARRA) provided a temporary FMAP increase through calendar year 2010 to help support state Medicaid programs. Enhanced FMAP rates for FY 2009 average 66.1% and range from 56% in **New Hampshire** to 84% in **Mississippi**.
- In FY 2007, on average, 17 percent of state general fund expenditures were appropriated to the Medicaid program. States in the South appropriated smaller shares of their general fund to Medicaid compared to states in other regions.
- Nationally, Medicaid represents over 20 percent of all state expenditures but there is substantial variation among states.
- Nationally, Medicaid spends over \$4,500 per enrollee, ranging from less than \$3,000 in **Arizona** and **California** to over \$18,000 in **Rhode Island** and **District of Columbia**.

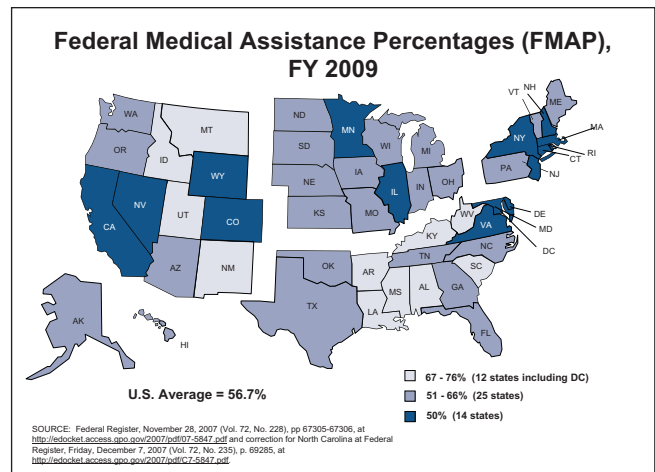
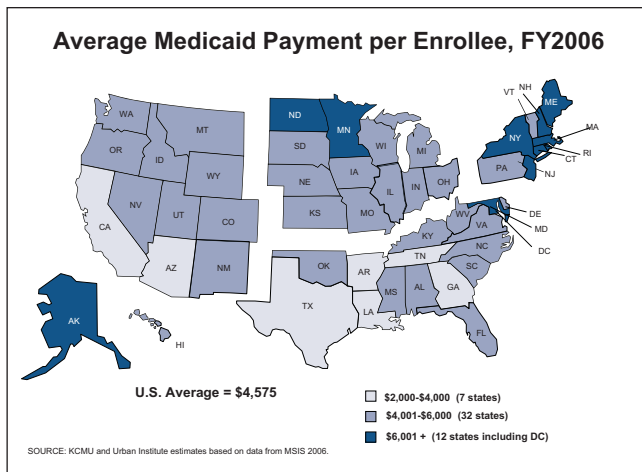


Table 7. Medicaid Spending and Financing

	Total Medicaid Spending, FY2007 (\$ in millions)	Original FY2009 FMAP	ARRA FMAP, FY2009	State Medicaid Spending, FY2007*	
				% of General Fund	% of Total State Spending
United States	\$319,677	56.7%	66.1%	16.9%	21.2%
Alabama	\$4,117	68.0%	76.6%	3.3%	12.3%
Alaska	\$954	50.5%	58.7%	8.6%	9.2%
Arizona	\$6,617	65.8%	75.0%	14.5%	23.7%
Arkansas	\$3,097	72.8%	79.1%	16.2%	19.9%
California	\$35,968	50.0%	61.6%	13.2%	18.3%
Colorado	\$2,928	50.0%	58.8%	18.0%	15.6%
Connecticut	\$4,351	50.0%	60.2%	20.6%	17.2%
Delaware	\$991	50.0%	60.2%	14.3%	12.3%
District of Columbia	\$1,388	70.0%	77.7%	n/a	n/a
Florida	\$13,584	55.4%	67.6%	16.4%	21.7%
Georgia	\$7,009	64.5%	73.4%	13.1%	19.8%
Hawaii	\$1,098	55.1%	66.1%	8.2%	10.0%
Idaho	\$1,097	69.8%	78.4%	12.4%	20.5%
Illinois	\$12,662	50.3%	60.5%	20.3%	27.2%
Indiana	\$5,120	64.3%	73.2%	11.9%	21.9%
Iowa	\$2,538	62.6%	68.8%	12.4%	17.4%
Kansas	\$2,137	60.1%	66.3%	14.9%	18.6%
Kentucky	\$4,593	70.1%	77.8%	11.2%	20.3%
Louisiana	\$5,382	71.3%	80.0%	8.1%	17.6%
Maine	\$1,991	64.4%	72.4%	21.8%	30.2%
Maryland	\$5,436	50.0%	58.8%	18.0%	18.5%
Massachusetts	\$10,295	50.0%	58.8%	27.4%	18.1%
Michigan	\$9,269	60.3%	69.6%	25.3%	21.7%
Minnesota	\$6,192	50.0%	60.2%	18.0%	22.2%
Mississippi	\$3,286	75.8%	83.6%	8.1%	21.7%
Missouri	\$6,593	63.2%	71.2%	14.2%	35.5%
Montana	\$733	68.0%	76.3%	9.5%	15.3%
Nebraska	\$1,537	59.5%	65.7%	19.8%	18.7%
Nevada	\$1,244	50.0%	63.9%	15.1%	15.2%
New Hampshire	\$1,165	50.0%	56.2%	31.6%	25.9%
New Jersey	\$8,917	50.0%	58.8%	14.5%	20.0%
New Mexico	\$2,634	70.9%	77.2%	12.8%	19.0%
New York	\$44,339	50.0%	58.8%	17.5%	28.7%
North Carolina	\$9,830	64.6%	73.6%	14.2%	26.5%
North Dakota	\$508	63.1%	70.0%	16.3%	14.7%
Ohio	\$13,056	62.1%	70.3%	38.9%	24.0%
Oklahoma	\$3,373	65.9%	74.9%	14.6%	17.2%
Oregon	\$2,895	62.5%	71.6%	16.0%	15.9%
Pennsylvania	\$15,930	54.5%	63.1%	24.4%	30.7%
Rhode Island	\$1,728	52.6%	63.9%	24.7%	24.4%
South Carolina	\$4,164	70.1%	78.6%	11.5%	22.4%
South Dakota	\$620	62.6%	68.8%	20.7%	20.9%
Tennessee	\$7,130	64.3%	73.3%	22.2%	28.6%
Texas	\$20,590	59.4%	68.8%	16.9%	25.4%
Utah	\$1,391	70.7%	77.8%	6.8%	14.9%
Vermont	\$904	59.5%	67.7%	16.4%	18.3%
Virginia	\$4,963	50.0%	58.8%	15.6%	14.5%
Washington	\$5,791	50.9%	60.2%	19.7%	19.0%
West Virginia	\$2,174	73.7%	80.5%	11.0%	11.6%
Wisconsin	\$4,937	59.4%	65.6%	13.6%	13.9%
Wyoming	\$433	50.0%	56.2%	6.9%	8.9%

*Note: State Medicaid Spending does not include other state funds that are used to comprise the state share of medicaid matching funds.

Sources:

Total Medicaid Spending: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Centers for Medicare and Medicaid Services-64 reports, March 2009.

ARRA: American Recovery and Reinvestment Act.

Original FMAP and FMAP Under ARRA: FY2009: Federal Register, April 21, 2009 (Vol. 74, No. 75), pp 18236-18237, at <http://edocket.access.gpo.gov/2009/pdf/E9-9095.pdf>.

State Medicaid Spending: National Association of State Budget Officers, 2007 State Expenditure Report.

Table 8. Medicaid Payment per Enrollee by Age

	Total Medicaid Spending, FY2007 (\$ in millions)	Average Medicaid Payment per Enrollee, FY2006	Payment per Enrollee by Population Group, FY2006			
		(\$ in millions)	Children	Adults	Elderly	Disabled
United States	\$319,677	\$4,575	\$1,708	\$2,142	\$10,691	\$12,874
Alabama	\$4,117	\$4,015	\$1,799	\$1,094	\$7,404	\$5,992
Alaska	\$954	\$7,644	\$4,078	\$4,851	\$19,809	\$23,865
Arizona	\$6,617	\$2,206	\$1,983	\$1,533	\$2,512	\$5,575
Arkansas	\$3,097	\$3,676	\$1,747	\$1,108	\$10,643	\$10,031
California	\$35,968	\$2,740	\$1,228	\$847	\$8,369	\$11,890
Colorado	\$2,928	\$4,759	\$1,762	\$2,577	\$12,730	\$13,561
Connecticut	\$4,351	\$7,598	\$2,363	\$2,591	\$23,124	\$23,034
Delaware	\$991	\$5,152	\$2,255	\$3,688	\$12,760	\$15,244
District of Columbia	\$1,388	\$8,484	\$2,908	\$4,261	\$16,919	\$19,439
Florida	\$13,584	\$4,204	\$1,321	\$2,275	\$7,603	\$10,233
Georgia	\$7,009	\$3,296	\$1,435	\$2,806	\$7,295	\$8,408
Hawaii	\$1,098	\$4,484	\$1,859	\$2,832	\$11,002	\$12,956
Idaho	\$1,097	\$4,799	\$1,598	\$3,363	\$12,115	\$14,655
Illinois	\$12,662	\$4,129	\$1,400	\$1,981	\$5,037	\$13,933
Indiana	\$5,120	\$4,907	\$1,868	\$2,895	\$14,628	\$13,669
Iowa	\$2,538	\$5,600	\$1,769	\$2,150	\$13,863	\$17,082
Kansas	\$2,137	\$5,578	\$2,071	\$2,874	\$13,350	\$15,176
Kentucky	\$4,593	\$4,870	\$2,074	\$3,479	\$8,841	\$8,661
Louisiana	\$5,382	\$3,563	\$1,003	\$2,751	\$7,007	\$9,267
Maine	\$1,991	\$7,775	\$4,237	\$4,389	\$12,637	\$19,928
Maryland	\$5,436	\$6,600	\$2,578	\$3,003	\$14,214	\$18,434
Massachusetts	\$10,295	\$6,961	\$3,565	\$2,856	\$14,878	\$14,331
Michigan	\$9,269	\$4,199	\$1,134	\$2,190	\$10,423	\$8,439
Minnesota	\$6,192	\$7,129	\$2,475	\$2,927	\$14,887	\$23,131
Mississippi	\$3,286	\$4,144	\$1,427	\$2,111	\$8,472	\$7,540
Missouri	\$6,593	\$4,387	\$1,992	\$2,057	\$10,931	\$10,775
Montana	\$733	\$5,617	\$2,370	\$3,376	\$15,365	\$12,067
Nebraska	\$1,537	\$5,915	\$2,548	\$2,587	\$14,680	\$16,940
Nevada	\$1,244	\$4,490	\$1,795	\$2,274	\$9,793	\$13,409
New Hampshire	\$1,165	\$6,047	\$2,609	\$2,784	\$16,708	\$15,100
New Jersey	\$8,917	\$7,869	\$2,086	\$2,928	\$16,668	\$21,271
New Mexico	\$2,634	\$4,521	\$2,091	\$2,522	\$11,271	\$15,358
New York	\$44,339	\$7,927	\$2,140	\$3,554	\$20,819	\$26,535
North Carolina	\$9,830	\$4,943	\$1,882	\$3,133	\$9,738	\$12,673
North Dakota	\$508	\$6,925	\$1,931	\$2,582	\$18,652	\$19,535
Ohio	\$13,056	\$5,768	\$1,696	\$2,930	\$18,034	\$15,516
Oklahoma	\$3,373	\$4,063	\$1,879	\$2,370	\$8,872	\$11,793
Oregon	\$2,895	\$4,272	\$1,840	\$3,381	\$10,102	\$10,218
Pennsylvania	\$15,930	\$4,832	\$1,767	\$2,576	\$13,247	\$8,585
Rhode Island	\$1,728	\$8,082	\$3,199	\$3,324	\$16,750	\$18,477
South Carolina	\$4,164	\$4,165	\$1,691	\$1,746	\$4,844	\$9,219
South Dakota	\$620	\$5,072	\$2,145	\$3,209	\$12,066	\$14,296
Tennessee	\$7,130	\$3,975	\$1,681	\$2,914	\$7,214	\$8,453
Texas	\$20,590	\$3,367	\$1,607	\$2,510	\$6,371	\$10,615
Utah	\$1,391	\$5,005	\$1,508	\$1,957	\$9,742	\$13,908
Vermont	\$904	\$5,096	\$2,523	\$2,617	\$9,089	\$14,876
Virginia	\$4,963	\$4,840	\$1,954	\$2,990	\$9,277	\$12,154
Washington	\$5,791	\$4,388	\$1,490	\$2,088	\$11,180	\$10,732
West Virginia	\$2,174	\$5,682	\$2,014	\$2,233	\$11,430	\$8,847
Wisconsin	\$4,937	\$4,440	\$1,234	\$2,066	\$8,804	\$13,345
Wyoming	\$433	\$5,056	\$2,064	\$3,424	\$14,115	\$18,120

Sources:

Total Medicaid Spending: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Centers for Medicare and Medicaid Services-64 reports, March 2009.

Average Medicaid Payment Per Enrollee: The Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Medicaid Statistical Information System (MSIS) reports from the Centers for Medicare and Medicaid Services (CMS), based on FY 2006 data, published 2009.

Medicaid Spending by Service and Population

Medicaid provides coverage for a broad range of acute and long-term care services to meet the diverse needs of program enrollees. Nationally, 60 percent of Medicaid spending goes toward acute care services and over a third of spending goes toward long-term care services in institutions and in the community. About 5 percent of Medicaid spending is attributable to disproportionate hospital payments (DSH) directed toward hospitals that serve a disproportionate share of low-income and uninsured patients. Medicaid also assists dual eligibles, the 9 million elderly and disabled Medicare beneficiaries who qualify for coverage based on their low income, with Medicare premiums and cost-sharing. Medicaid covers important services that Medicare limits or does not cover, especially long-term care (Table 9).

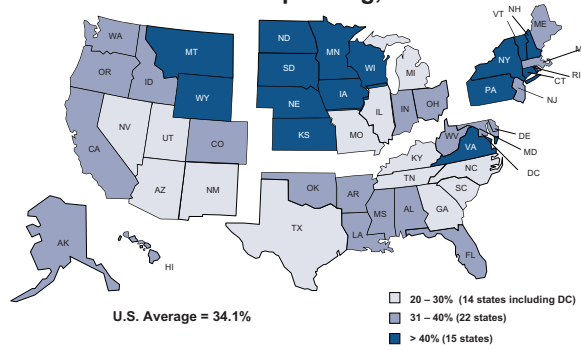
Spending by Service

- The distribution of Medicaid spending varies considerably across states depending on the proportion of program enrollees who are low-income children and their parents, who rely on Medicaid primarily for health insurance coverage, versus elderly and disabled enrollees who need more costly long-term care services. Spending on long-term care as a percent of total Medicaid spending ranges from 22% in **Georgia** to 63% in **North Dakota**.
- States vary widely by the share of Medicaid long-term care spending dedicated to facilities versus home and personal care services and supports. **Mississippi** spends the majority of their Medicaid long-term care funds on facility care (88%) compared to **Vermont** and **New Mexico** which both spend over 70% of their funding on home and personal care services.
- Several states, including **New Hampshire, Louisiana, New Jersey, Missouri, South Carolina**, and **Alabama** spend over 10% of their Medicaid budget on DSH, contrasted with states such as **Hawaii, Wyoming, Rhode Island** and **North and South Dakota**, which all spend less than 1% of their budget on DSH.

Dual Eligibles

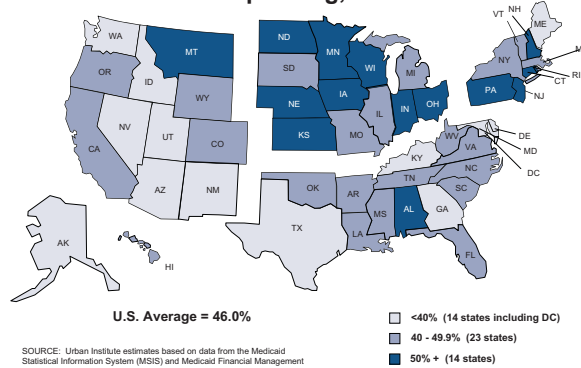
- Dual eligibles account for 18% of Medicaid enrollees but 46% of Medicaid spending.
- Spending on the dual eligible population ranges from one-quarter of Medicaid expenditures in Western states compared to two-thirds of spending in the Northeast and Midwest.
- In the Midwest and Northeast, spending on dual eligibles is higher and they represent a greater proportion of the Medicaid population. This contrasts with the West, where there is a smaller share of dual eligibles and spending on these individuals is lower.

Long-Term Care Spending as a Percent of Total Medicaid Spending, FY 2007



SOURCE: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Centers for Medicare and Medicaid Services-64 reports, March 2009.

Duals Spending as a Percent of Total Medicaid Spending, 2005



SOURCE: Urban Institute estimates based on data from the Medicaid Statistical Information System (MSIS) and Medicaid Financial Management Reports (CMS Form 64) prepared for the Kaiser Commission on Medicaid and the Uninsured.

Table 9. Medicaid Spending by Service and Population

	Distribution of Medicaid Spending by Service, FY2007			Distribution of Medicaid Spending on Long-Term Care, FY 2007		Duals Spending as % of Medicaid Spending, 2005 (%)
	Acute Care	Long-Term Care	Disproportionate Share Hospital Payments	Institutions**	Home Health and Personal Care	
United States	60.9%	34.1%	5.0%	59.9%	40.1%	46.0%
Alabama	57.8%	31.9%	10.3%	72.8%	27.2%	50.5%
Alaska	61.0%	37.4%	1.6%	40.9%	59.1%	30.2%
Arizona	73.6%	24.2%	2.2%	59.9%	40.1%	28.2%
Arkansas	62.4%	36.1%	1.5%	73.6%	26.4%	48.3%
California	63.3%	31.4%	5.3%	51.3%	48.7%	47.0%
Colorado	55.1%	38.9%	6.0%	47.8%	52.2%	43.5%
Connecticut	39.2%	53.6%	7.2%	65.2%	34.8%	62.1%
Delaware	63.9%	35.6%	0.5%	70.6%	29.4%	39.5%
District of Columbia	68.3%	26.3%	5.4%	73.4%	26.6%	29.1%
Florida	67.2%	30.5%	2.4%	64.5%	35.5%	47.2%
Georgia	72.6%	21.5%	5.8%	62.6%	37.4%	39.0%
Hawaii	66.3%	33.7%	0.0%	59.8%	40.2%	41.5%
Idaho	63.1%	35.1%	1.7%	58.1%	41.9%	39.8%
Illinois	73.4%	25.1%	1.6%	66.9%	33.1%	41.9%
Indiana	59.8%	33.8%	6.5%	68.1%	31.9%	50.1%
Iowa	51.5%	46.9%	1.6%	62.9%	37.1%	54.3%
Kansas	56.1%	41.8%	2.1%	47.1%	52.9%	50.8%
Kentucky	66.5%	29.3%	4.2%	70.7%	29.3%	38.4%
Louisiana	51.8%	30.9%	17.3%	69.2%	30.8%	40.2%
Maine	62.7%	35.3%	2.1%	52.4%	47.6%	37.1%
Maryland	62.4%	35.4%	2.2%	62.3%	37.7%	37.1%
Massachusetts	72.6%	31.2%	*	64.4%	35.6%	49.5%
Michigan	69.9%	25.1%	4.9%	66.5%	33.5%	47.0%
Minnesota	53.4%	45.0%	1.5%	38.3%	61.7%	51.4%
Mississippi	59.4%	34.7%	5.8%	87.9%	12.1%	48.6%
Missouri	64.6%	24.5%	10.9%	56.2%	43.8%	47.9%
Montana	56.3%	41.9%	1.8%	57.5%	42.5%	50.9%
Nebraska	54.4%	43.8%	1.8%	64.9%	35.1%	54.1%
Nevada	64.0%	29.5%	6.5%	61.2%	38.8%	35.5%
New Hampshire	38.7%	43.7%	17.5%	59.0%	41.0%	59.0%
New Jersey	45.1%	39.9%	15.0%	72.0%	28.0%	54.6%
New Mexico	71.5%	27.8%	0.7%	28.8%	71.2%	31.6%
New York	51.5%	43.0%	5.5%	53.4%	46.6%	48.1%
North Carolina	65.8%	29.8%	4.4%	56.9%	43.1%	45.2%
North Dakota	36.6%	63.1%	0.3%	75.5%	24.5%	62.2%
Ohio	51.3%	39.6%	9.1%	72.3%	27.7%	50.4%
Oklahoma	63.8%	35.0%	1.2%	60.4%	39.6%	44.8%
Oregon	64.7%	33.4%	1.9%	32.0%	68.0%	40.2%
Pennsylvania	55.5%	40.2%	4.3%	72.3%	27.7%	52.1%
Rhode Island	66.6%	33.3%	0.1%	55.2%	44.8%	47.9%
South Carolina	65.1%	24.3%	10.7%	67.6%	32.4%	42.6%
South Dakota	57.9%	41.9%	0.2%	61.4%	38.6%	45.4%
Tennessee	70.3%	28.5%	1.2%	70.3%	29.7%	40.1%
Texas	69.1%	23.9%	7.0%	58.0%	42.0%	37.3%
Utah	71.4%	27.0%	1.6%	62.8%	37.2%	35.7%
Vermont	48.2%	46.5%	5.3%	25.8%	74.2%	43.9%
Virginia	54.6%	41.8%	3.6%	69.7%	30.3%	47.9%
Washington	62.3%	32.6%	5.1%	39.3%	60.7%	39.9%
West Virginia	57.1%	39.4%	3.4%	60.5%	39.5%	43.7%
Wisconsin	55.9%	42.9%	1.2%	55.2%	44.8%	59.3%
Wyoming	49.1%	50.9%	0.0%	49.9%	50.1%	43.4%

Note: *Funds previously spent on DSH are now being used to subsidize premiums for low-income individuals under MA health reform.

** Institutions include: Intermediate Care Facilities for the Mentally Retarded (ICF-MR), Mental Health Facilities, and Nursing Facilities

Sources:

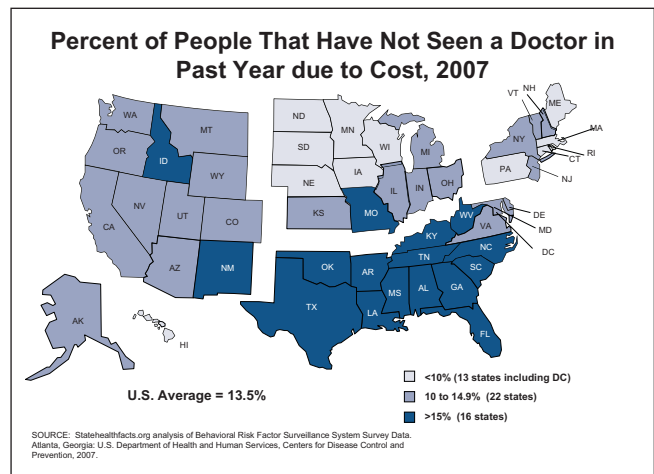
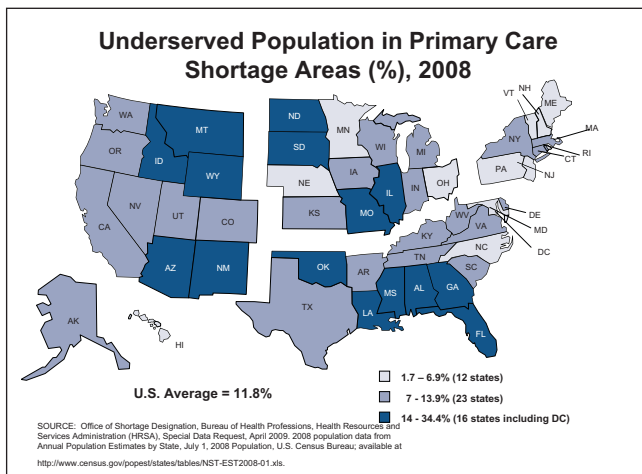
Medicaid Spending by Service and Medicaid Spending on Long-Term Care: Urban Institute and Kaiser Commission on Medicaid and the Uninsured estimates based on data from Centers for Medicare and Medicaid Services-64 reports, March 2009.

Medicaid Duals Spending: Urban Institute estimates based on data from the Medicaid Statistical Information System (MSIS) and Medicaid Financial Management Reports (CMS Form 64) prepared for the Kaiser Commission on Medicaid and the Uninsured.

Access to Health Care

Access to health care services is an important component of health care coverage. Access to services for the low-income population is closely linked to insurance coverage but is also affected by the availability and financing of the safety net, the extent of the provider network, and provider payment rates (Table 10).

- Nationally, just over 10 percent of the population lives in a primary care shortage area. States in the South and West are more likely to have primary care shortages than those in the Northeast.
- Rates of unmet need (defined as not having seen a doctor due to cost) average 13.5% nationally, but range from 6% in **Hawaii** to over 20% in **Texas**. States in the South disproportionately report higher rates of unmet need.



- Medicaid beneficiaries are predominantly enrolled in managed care plans. In 14 states, primarily in the West, over 80 percent of the Medicaid population is in managed care.
- Comparing Medicaid-to-Medicare fee-for-service rates across states shows that Medicaid often pays providers lower rates than Medicare. Medicaid payments range from 37% of what Medicare pays in **New Jersey** to 143% of Medicare fees in **Wyoming**.

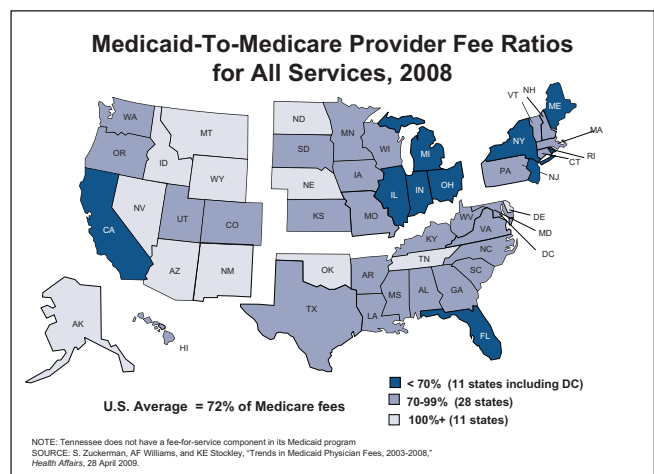
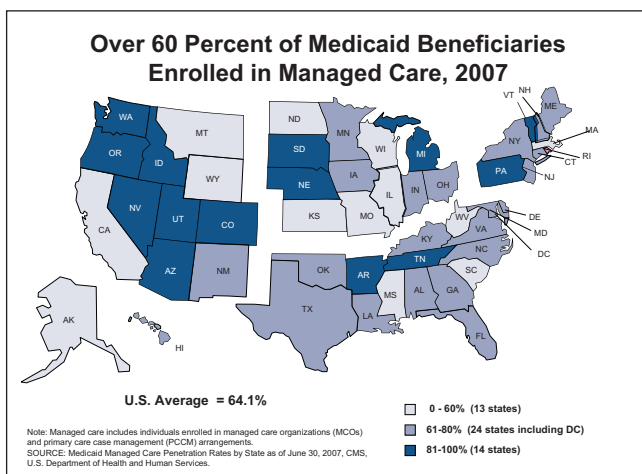


Table 10. Access to Health Care

	Federally Qualified Health Centers (Service Delivery Sites), 2007	Underserved Population in Primary Care Shortage Areas, 2008 (%)	Percent Not Seen a Doctor in Last 12 Months Because of Cost, 2007 (%)	Medicaid Managed Care as a Percent of Medicaid Enrollment, 2007 (%)	Medicaid-to-Medicare Fee-for-Service, Fee Index, 2008 (%)
United States	6672	11.8%	13.5%	64.1%	0.72
Alabama	118	19.0%	15.7%	65.1%	0.89
Alaska	115	12.1%	14.3%	0.0%	1.40
Arizona	101	16.1%	13.6%	89.9%	1.06
Arkansas	60	9.8%	16.9%	81.7%	0.89
California	796	9.0%	13.3%	50.8%	0.56
Colorado	137	9.3%	13.7%	94.1%	0.86
Connecticut	132	8.9%	9.3%	73.7%	0.99
Delaware	10	13.8%	10.6%	66.9%	1.00
District of Columbia	49	25.5%	9.9%	64.7%	0.58
Florida	285	15.3%	15.1%	61.7%	0.63
Georgia	114	15.2%	16.4%	64.2%	0.90
Hawaii	63	2.6%	6.5%	79.9%	0.73
Idaho	63	17.4%	16.6%	84.8%	1.03
Illinois	402	16.9%	12.6%	28.4%	0.63
Indiana	83	7.8%	12.9%	72.6%	0.69
Iowa	74	8.2%	7.8%	77.4%	0.96
Kansas	37	12.3%	10.8%	51.1%	0.93
Kentucky	80	11.3%	17.4%	62.8%	0.86
Louisiana	70	34.4%	17.6%	68.1%	0.92
Maine	96	5.9%	9.9%	67.4%	0.63
Maryland	105	4.7%	11.3%	72.4%	0.87
Massachusetts	306	7.1%	6.9%	59.3%	0.88
Michigan	157	10.7%	11.8%	88.4%	0.63
Minnesota	71	5.3%	9.6%	61.8%	0.76
Mississippi	157	31.9%	18.4%	0.0%	0.87
Missouri	121	18.6%	15.0%	41.9%	0.72
Montana	79	23.1%	11.9%	55.7%	1.03
Nebraska	21	4.7%	9.9%	81.2%	1.01
Nevada	0	13.3%	13.9%	84.8%	1.04
New Hampshire	50	5.0%	10.2%	77.2%	0.73
New Jersey	99	1.7%	12.1%	70.6%	0.37
New Mexico	110	32.0%	15.7%	61.9%	1.07
New York	443	11.0%	12.0%	62.1%	0.43
North Carolina	136	5.4%	17.1%	64.4%	0.95
North Dakota	29	22.0%	6.9%	56.0%	1.02
Ohio	130	6.8%	12.4%	69.5%	0.69
Oklahoma	52	15.4%	17.4%	69.5%	1.00
Oregon	155	7.1%	12.7%	90.8%	0.90
Pennsylvania	189	5.9%	9.6%	81.2%	0.73
Rhode Island	49	6.3%	9.6%	63.1%	0.42
South Carolina	143	13.7%	15.1%	22.9%	0.93
South Dakota	36	26.8%	9.2%	98.6%	0.95
Tennessee	132	10.6%	16.5%	100.0%	0.00
Texas	275	12.0%	20.2%	67.3%	0.74
Utah	29	10.9%	12.1%	82.3%	0.82
Vermont	31	2.7%	10.4%	84.3%	0.95
Virginia	103	8.6%	11.1%	64.2%	0.90
Washington	225	9.5%	12.3%	85.5%	0.93
West Virginia	168	9.3%	17.2%	44.6%	0.85
Wisconsin	62	10.8%	8.5%	48.2%	0.85
Wyoming	15	20.3%	12.3%	0.0%	1.43

Sources:

FQHCs: National Association of Community Health Centers, Incorporated (NACHC) analysis of the 2007 Uniform Data System, Bureau of Primary Health Care, Health Resources and Services Administration, Department of Health and Human Services, Special Data Request, October 2008.

Primary Care Health Professional Shortage Area: Office of Shortage Designation, Bureau of Health Professions, Health Resources and Services Administration (HRSA), Special Data Request, April 2009.

Could Not See Doctor in Last 12 Months: Statehealthfacts.org analysis of Behavioral Risk Factor Surveillance System Survey Data. Atlanta, Georgia: U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, 2007.

Medicaid Managed Care Enrollment: Medicaid Managed Care Penetration Rates by State as of June 30, 2007, Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services, special data request, August, 2008.

Medicaid-to-Medicare Fee Index: Stephen Zuckerman, Aimee Williams, and Karen Stockley, "Medicaid Physician Fees Grew By More Than 15 Percent From 2003 to 2008, Narrowing Gap With Medicare Physician Payment Rates," Health Affairs, April 2009; available at <http://www.kff.org/medicaid/kcmu042809oth.cfm>.

Health Care Costs

In 2007, national health care expenditures were \$7,421 per resident and accounted for 16.2% of the nation's gross domestic product (GDP). Health care costs have outpaced inflation and have risen exponentially over the years due in part to increased usage of technology and prescription drugs, an aging of the population and an increase in chronic diseases as well as administrative costs of administering both public and private insurance programs (Table 11).

- States in the West tend to have lower per capita health care expenditures while states in the Northeast have the highest expenditures per capita.
- Expenditures per capita range from less than \$4,500 in **Utah, Arizona, Idaho, and New Mexico** to over \$6,500 in **New York, Maine, Massachusetts, and District of Columbia**.
- Nationally, Medicare spends over \$8,300 per enrollee, ranging from less than \$6,000 in **Hawaii** to over \$9,500 in **New York and New Jersey**.
- In 2006, the average premium cost (including the employee and employer shares) for employer-based family coverage was \$11,400 and \$4,100 for single coverage.
- Yearly family premium costs range from over \$9,400 in **Hawaii** to nearly \$12,700 in **New Hampshire**.

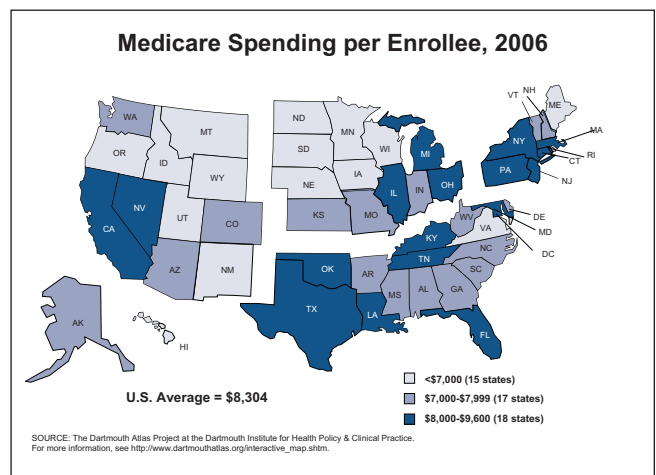
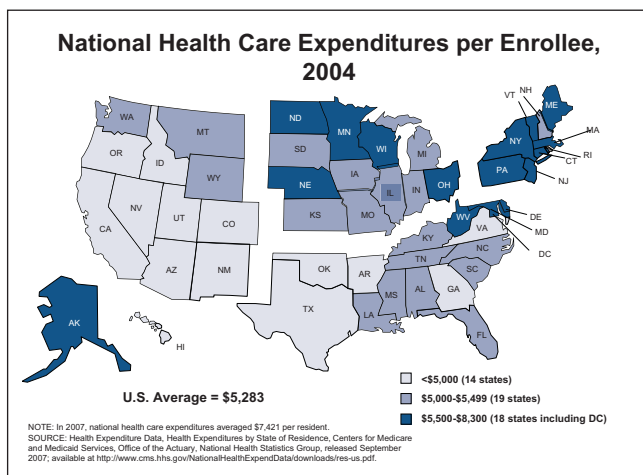


Table 11. Health Care Costs

	Health Care Expenditures per Capita, 2004 (\$)	Medicare Spending per Enrollee, 2006 (\$)	Family Premium Costs for ESI, 2006		Single Premium Costs for ESI, 2006	
			Average Family Premiums (\$)	Average Employee Contribution	Average Single Premium (\$)	Average Employee Contribution
United States	\$5,283	\$8,304	\$11,381	25%	\$4,118	19%
Alabama	\$5,135	\$7,833	\$10,571	28%	\$3,943	23%
Alaska	\$6,450	\$7,700	\$12,198	24%	\$4,539	16%
Arizona	\$4,103	\$7,841	\$11,549	28%	\$4,280	19%
Arkansas	\$4,863	\$7,470	\$9,928	32%	\$3,567	20%
California	\$4,638	\$8,899	\$11,493	27%	\$4,036	16%
Colorado	\$4,717	\$7,496	\$11,195	26%	\$4,024	18%
Connecticut	\$6,344	\$8,972	\$12,416	24%	\$4,402	20%
Delaware	\$6,306	\$7,646	\$12,601	20%	\$4,712	16%
District of Columbia	\$8,295	N/A	\$12,262	21%	\$4,540	15%
Florida	\$5,483	\$9,379	\$11,046	33%	\$3,936	22%
Georgia	\$4,600	\$7,451	\$10,793	27%	\$3,873	22%
Hawaii	\$4,941	\$5,311	\$9,426	26%	\$3,549	10%
Idaho	\$4,444	\$6,411	\$10,775	20%	\$3,573	16%
Illinois	\$5,293	\$8,457	\$11,781	23%	\$4,245	19%
Indiana	\$5,295	\$7,698	\$11,454	23%	\$3,989	21%
Iowa	\$5,380	\$6,572	\$10,550	25%	\$3,916	20%
Kansas	\$5,382	\$7,421	\$11,048	27%	\$3,833	20%
Kentucky	\$5,473	\$8,260	\$9,864	25%	\$3,791	18%
Louisiana	\$5,040	\$9,401	\$10,796	28%	\$3,938	19%
Maine	\$6,540	\$6,952	\$12,363	30%	\$4,663	23%
Maryland	\$5,590	\$8,987	\$11,272	27%	\$3,930	23%
Massachusetts	\$6,683	\$9,379	\$12,290	25%	\$4,448	23%
Michigan	\$5,058	\$8,785	\$11,452	21%	\$4,446	15%
Minnesota	\$5,795	\$6,600	\$11,395	27%	\$3,981	20%
Mississippi	\$5,059	\$7,855	\$9,769	31%	\$3,704	20%
Missouri	\$5,444	\$7,709	\$11,171	23%	\$3,958	18%
Montana	\$5,080	\$6,340	\$11,068	25%	\$4,144	14%
Nebraska	\$5,599	\$6,922	\$10,777	28%	\$3,890	23%
Nevada	\$4,569	\$8,714	\$9,746	22%	\$3,583	15%
New Hampshire	\$5,432	\$7,814	\$12,686	26%	\$4,622	22%
New Jersey	\$5,807	\$9,551	\$12,233	24%	\$4,471	20%
New Mexico	\$4,471	\$6,803	\$11,279	26%	\$4,037	18%
New York	\$6,535	\$9,564	\$12,075	22%	\$4,605	21%
North Carolina	\$5,191	\$7,492	\$10,950	26%	\$4,027	18%
North Dakota	\$5,808	\$6,108	\$10,060	30%	\$3,787	18%
Ohio	\$5,725	\$8,249	\$10,967	23%	\$4,054	19%
Oklahoma	\$4,917	\$8,642	\$10,592	29%	\$3,967	16%
Oregon	\$4,880	\$6,122	\$11,613	28%	\$4,122	13%
Pennsylvania	\$5,933	\$8,215	\$11,794	24%	\$4,277	21%
Rhode Island	\$6,193	\$8,557	\$11,934	20%	\$4,595	19%
South Carolina	\$5,114	\$7,608	\$10,956	27%	\$4,013	20%
South Dakota	\$5,327	\$6,253	\$9,875	26%	\$3,938	18%
Tennessee	\$5,464	\$8,149	\$9,996	28%	\$3,747	20%
Texas	\$4,601	\$9,361	\$11,690	26%	\$4,133	18%
Utah	\$3,972	\$6,859	\$10,975	24%	\$3,849	22%
Vermont	\$6,069	\$7,284	\$11,631	23%	\$4,322	17%
Virginia	\$4,822	\$6,856	\$11,497	31%	\$4,091	24%
Washington	\$5,092	\$7,110	\$11,423	25%	\$4,056	15%
West Virginia	\$5,954	\$7,828	\$11,282	22%	\$4,349	19%
Wisconsin	\$5,670	\$6,978	\$11,658	21%	\$4,241	21%
Wyoming	\$5,265	\$6,591	\$12,087	19%	\$4,605	14%

Note: National health care expenditures includes Disproportionate Share Hospital funds, but spending per enrollee does not.

Sources:

Health Expenditures per Capita: Health Expenditure Data, Health Expenditures by State of Residence, Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group, released September 2007; available at <http://www.cms.hhs.gov/NationalHealthExpendData/downloads/res-us.pdf>.

Medicare Spending per Enrollee: The Dartmouth Atlas Project at the Dartmouth Institute for Health Policy & Clinical Practice. For more information, see http://www.dartmouthatlas.org/interactive_map.shtm.

Average Family and Single Premiums for Employer-Sponsored Insurance: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2006 Medical Expenditure Panel Survey (MEPS) -Insurance Component. Tables II.D.1, II.D.2, II.D.3 available at: http://www.meps.ahrq.gov/mepsweb/data_stats/quick_tables_results.jsp?component=2&subcomponent=2&year=-1&tableSeries=2&tableSubSeries=&searchText=&searchMethod=3&startAt=1, accessed July 9, 2008. Definitions and descriptions of the methods used for this survey are also available.

Table 12. Individual and Small Group Market

	Guaranteed Issue, 08-09		Rating Restrictions, 08-09		High Risk Pool (Enrollment), 2007
	Individual Market	Small Group Market	Individual Market	Small Group Market	
United States	N/A	N/A	N/A	N/A	199,649
Alabama	No	Yes	No	Rate Bands	2,631
Alaska	No	Yes	No	Rate Bands	488
Arizona	No	Yes	No	Rate Bands	n/a
Arkansas	No	Yes	No	Rate Bands	2,976
California	No	Yes	No	Rate Bands	7,801
Colorado	No	Yes	No	Adjusted Community Rating	7,136
Connecticut	No	Yes	No	Adjusted Community Rating	2,599
Delaware	No	Yes	No	Rate Bands	n/a
District of Columbia	No	Yes	No	No Rating Restrictions	n/a
Florida	No	Yes	No	Rate Bands	329
Georgia	No	Yes	No	Rate Bands	n/a
Hawaii	No	Yes	No	No Rating Restrictions	n/a
Idaho	No	Yes	Rate Bands	Rate Bands	n/a
Illinois	No	Yes	No	Rate Bands	16,427
Indiana	No	Yes	No	Rate Bands	6,833
Iowa	No	Yes	Rate Bands	Rate Bands	2,676
Kansas	No	Yes	No	Rate Bands	1,886
Kentucky	No	Yes	Rate Bands	Rate Bands	4,158
Louisiana	No	Yes	Rate Bands	Rate Bands	1,139
Maine	Continuous for all individuals	Yes	Adjusted Community Rating	Adjusted Community Rating	n/a
Maryland	No	Yes	No	Adjusted Community Rating	12,468
Massachusetts	Continuous for all individuals	Yes	Adjusted Community Rating	Adjusted Community Rating	n/a
Michigan	No	Yes	No	Rate Bands	n/a
Minnesota	No	Yes	Rate Bands	Rate Bands	28,859
Mississippi	No	Yes	No	Rate Bands	3,660
Missouri	No	Yes	No	Rate Bands	2,915
Montana	No	Yes	No	Rate Bands	3,053
Nebraska	No	Yes	No	Rate Bands	5,112
Nevada	No	Yes	Rate Bands	Rate Bands	n/a
New Hampshire	No	Yes	Rate Bands	Adjusted Community Rating	1,011
New Jersey	Continuous for all individuals	Yes	Pure Community Rating	Adjusted Community Rating	n/a
New Mexico	No	Yes	Rate Bands	Rate Bands	4,701
New York	Continuous for all individuals	Yes	Pure Community Rating	Pure Community Rating	n/a
North Carolina	No	Yes	No	Rate Bands	n/a
North Dakota	No	Yes	Rate Bands	Rate Bands	1,541
Ohio	No	Yes	No	Rate Bands	n/a
Oklahoma	No	Yes	No	Rate Bands	2,200
Oregon	No	Yes	Adjusted Community Rating	Adjusted Community Rating	18,659
Pennsylvania	No	Yes	No	No Rating Restrictions	n/a
Rhode Island	No	Yes	No	Adjusted Community Rating	n/a
South Carolina	No	Yes	No	Rate Bands	2,376
South Dakota	No	Yes	Rate Bands	Rate Bands	686
Tennessee	No	Yes	No	Rate Bands	2,458
Texas	No	Yes	No	Rate Bands	27,733
Utah	No	Yes	Rate Bands	Rate Bands	3,379
Vermont	Continuous for all individuals	Yes	Adjusted Community Rating	Adjusted Community Rating	n/a
Virginia	No	Yes	No	No Rating Restrictions	n/a
Washington	Continuous for some individuals	Yes	Adjusted Community Rating	Adjusted Community Rating	3,477
West Virginia	No	Yes	No	Rate Bands	497
Wisconsin	No	Yes	No	Rate Bands	17,126
Wyoming	No	Yes	No	Rate Bands	659

Sources:

Guaranteed Issue and Rating Restrictions: Data compiled after review of federal and state law and interviews with government regulators. Data collection and analysis by researchers at the Health Policy Institute, Georgetown University. Data for the small group market as of January 2009. Data for the individual market as of December 2008.

High Risk Pool Enrollment: Data collection and analysis by Eliza Bangit and Karen Pollitz, Health Policy Institute, Georgetown University. Sources include state laws and regulations, interviews with state high-risk pool staff, state high-risk pool websites, and the Comprehensive Health Insurance for High-Risk Individuals: A State-by-State Analysis. National Association of State Comprehensive Health Insurance Plans, 22nd Ed., 2008/2009. Data are as of December 31, 2007.