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Affordable Care Act Working in Northwest Michigan

CHARLEVOIX, Mich. – Northwest Michigan counties have seen a drastic decline in the number of uninsured residents after the implementation of the Affordable Care and Patient Protection Act (ACA). Through the ACA health insurance marketplace and Medicaid expansion, a burden has been lifted on previously uninsured residents. The Health Department of Northwest Michigan continues to assist residents in obtaining affordable health care while also offering public health programming aimed at reducing health care costs and improving outcomes.

In Antrim, Charlevoix, Emmet and Otsego counties, over 12,500 residents have health insurance as a result of the ACA. Nearly 6,800 residents are enrolled in the Healthy Michigan Plan, or expanded Medicaid, and another nearly 5,800 are enrolled in a marketplace health plan with a majority receiving tax credits to assist with premium costs.

On the health insurance marketplace in 2017, four health insurance issuers offer dozens of plans in the four county area, at the bronze, silver and gold levels. The average increase in the cost of a benchmark plan between 2016 and 2017 is between 7 and 10 percent, below the national average of 16 percent.

While these increases reflect ordinary market adjustments, and increases are often covered by tax credits, the Health Department of Northwest Michigan continues to work to reduce health care costs by offering chronic disease prevention programming, environmental health services, cancer screenings, immunizations and more. The Health Department of Northwest Michigan is also engaged with local hospitals and providers in creating a more accessible and comprehensive health care delivery system.

“The Affordable Care Act has provided thousands of local residents with lifesaving health insurance they could not access before. This is a public health success and imperative to the residents who can now see a doctor without worrying about bankruptcy,” said Lisa Peacock, Health Officer of the Health Department of Northwest Michigan.

In addition to the health insurance marketplace, the ACA’s Medicaid expansion has also been successful in making health care available to previously uninsured residents. Prior to 2014, Medicaid was only available on a categorical basis – such as when pregnant or disabled – and resulted in a large coverage gap. According to a 2016 University of Michigan study, 78% of primary care providers in the state report accepting new Medicaid patients and a majority report hiring more staff. Further, the study pointed toward health care delivery improvements for Medicaid patients such as detecting serious illnesses earlier, improving medication adherence and avoiding costly emergency rooms when possible.

“Beyond the 12,500 residents who now have health insurance through either the marketplace or expanded Medicaid, all residents with health insurance now have consumer protections known as essential health benefits that makes sure insurance companies are covering the most important services – often times not covered in the past – such as maternity care and substance use treatment,” Peacock continued. “These services are critical to northern Michigan given our infant mortality rates and the local rise of the opioid epidemic.”

Area residents in need of health insurance can call the health department at (800) 432-4121 for assistance. The health department also partners with the Northern Health Plan to offer assistance through the "Family Glitch" Program. If you cannot afford the premiums for yourself and/or your dependents through your employer’s insurance plan, you may qualify for this special financial assistance. The Health Department of Northwest Michigan is mandated by the Michigan Public Health Code to promote wellness, prevent disease, provide quality healthcare, address health problems of vulnerable populations and protect the environment for the residents and visitors of Antrim, Charlevoix, Emmet and Otsego counties.

ACA Facts for Northwest Michigan Counties

	Antrim County	Charlevoix County	Emmet County	Otsego County
<i>Total number of residents enrolled in ACA health insurance¹</i>	2,719	2,774	4,218	2,875
<i>Number of residents enrolled in Healthy Michigan Plan (expanded Medicaid)¹</i>	1,536	1,421	2,029	1,801
<i>Number of residents enrolled in health insurance marketplace¹</i>	1,183	1,353	2,189	1,074
<i>Number of residents enrolled in marketplace with a tax credit¹</i>	994	1,203	1,813	967
<i>Average tax credit for residents enrolled in marketplace¹</i>	\$311	\$304	\$271	\$309
<i>Number of marketplace health plan issuers²</i>	4	4	4	4
<i>Number of marketplace health plans²</i>	41	12	41	41
<i>Change in cost of marketplace benchmark plan 2016 to 2017²</i>	10.6%	10.6%	10.6%	7.3%

¹ Figures from CMS and State of Michigan, 2017. Tax credits depend on premium, age, income and household size.

² Figures from Center for Healthcare Research and Transformation, *Rate Analysis: 2017 Michigan Health Insurance Marketplace*.