

**ANALYSIS OF REFORM OPTIONS FOR
EXTENDING HEALTH CARE COVERAGE IN NEW MEXICO:**

Current Coverage and Cost and Coverage in the Reform Models

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**Health Care Coverage for New Mexicans Committee
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Overview

- **Developing the current case**
 - **Predominant sources of coverage in the current case**
 - **Self-insured coverage among workers**
 - **Part and full-year uninsured**
 - **Current expenditures and sources of payment**

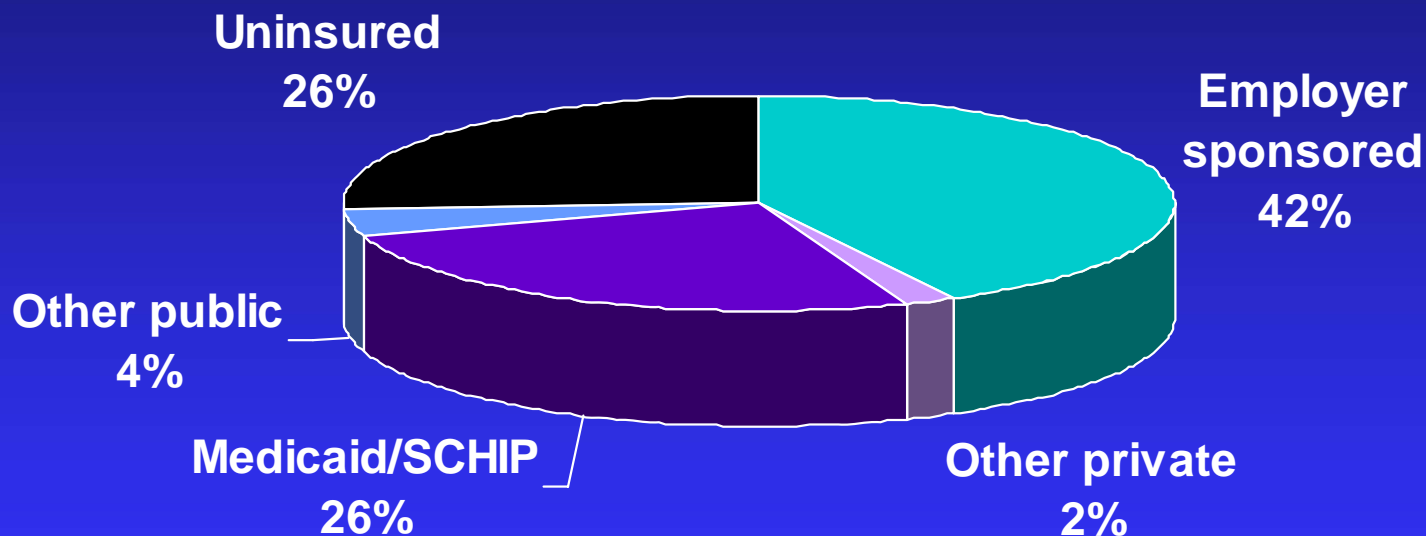
Update Current Case

- Anticipate SCI eligibility for adults < 100% FPL
- Anticipate Medicaid eligibility for parents < 100% FPL
- Projected to state estimates of first-year enrollment

Coverage in New Mexico is Dynamic

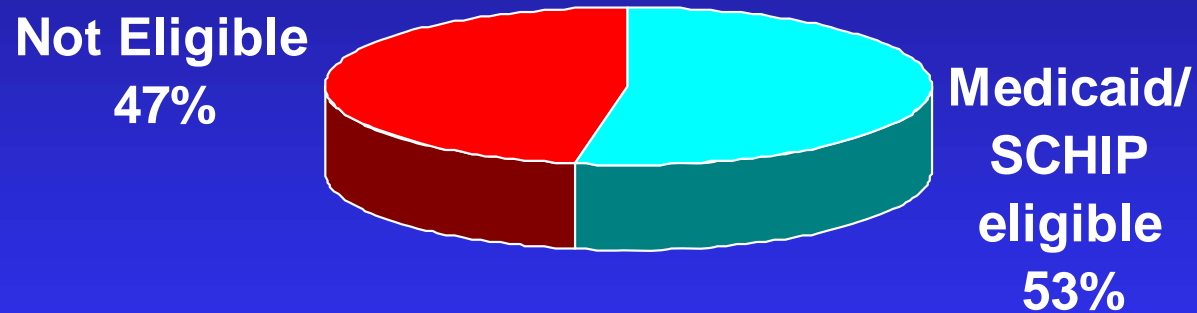
- Coverage patterns derived from national data, weighted to NM population characteristics and program control totals
- Many New Mexicans have part-year coverage
 - Average = 7 months in Medicaid/SCHIP
- Predominant coverage
 - 6 months uninsured
 - Otherwise coverage for most months
- Patterns of part-year coverage suggest high rates of churning—and administrative cost—for some population groups

Approximately 1 in 4 New Mexicans Under Age 65 are Predominantly Uninsured (est.)



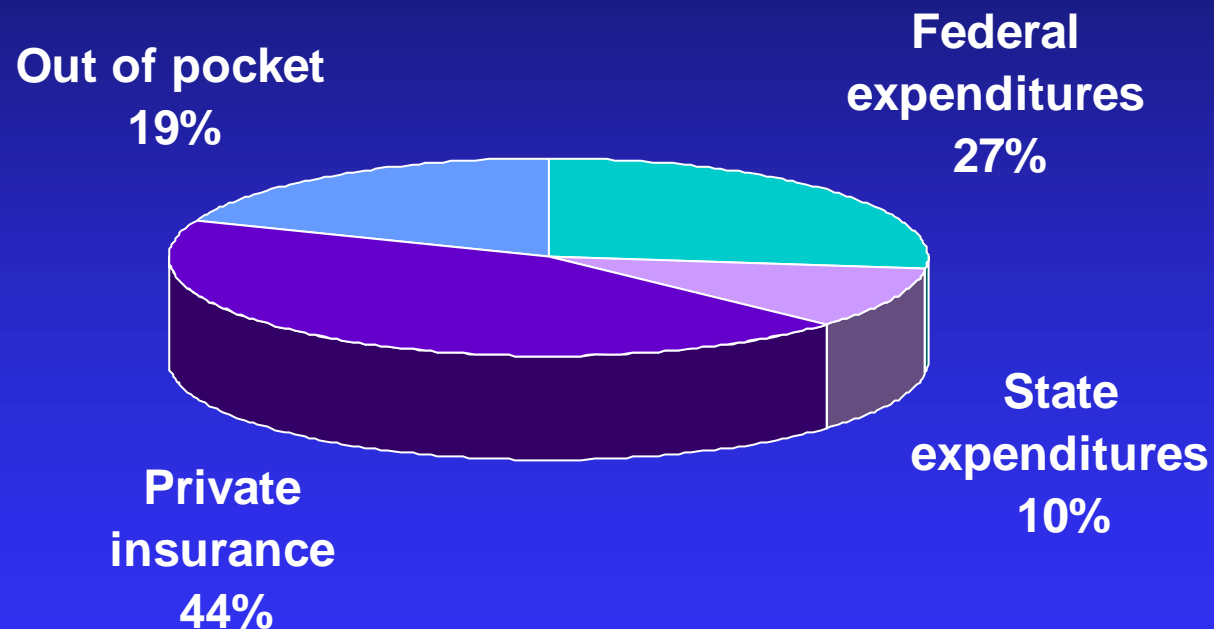
Source: Mathematica Policy Research

Half of Predominantly Uninsured New Mexicans are Medicaid/SCHIP Eligible But Not Enrolled (est.)



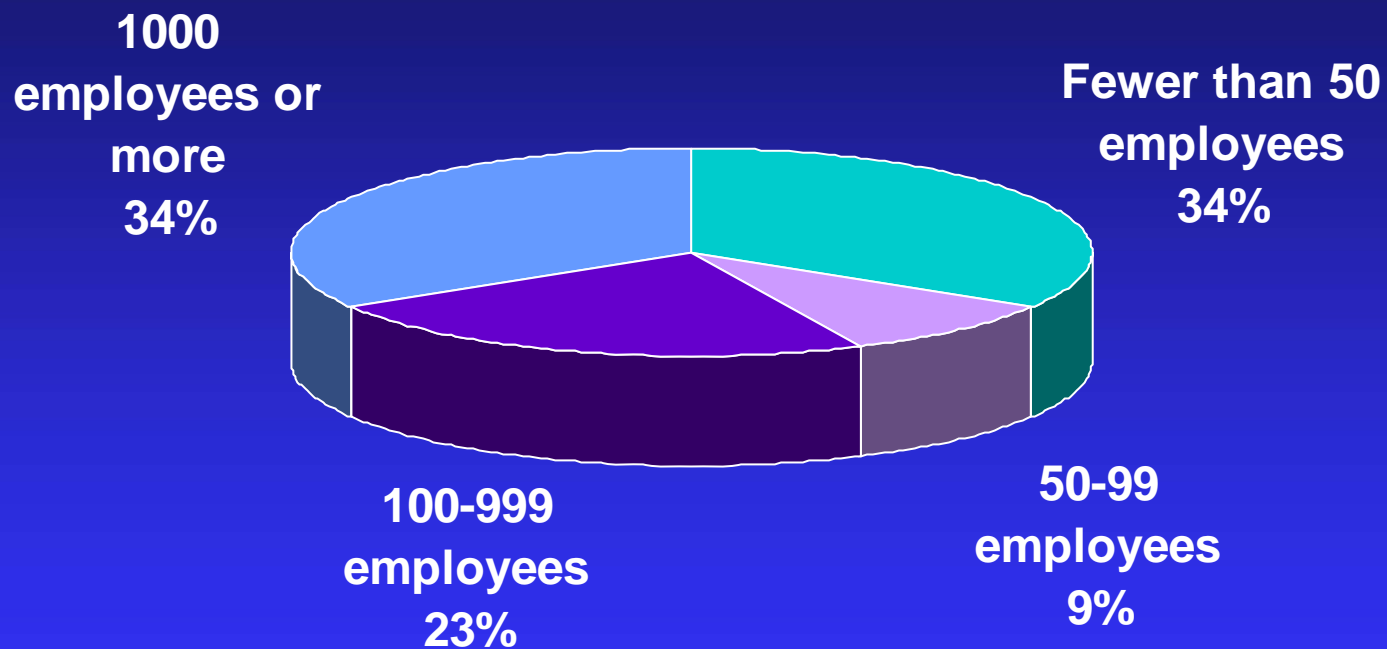
Source: Mathematica Policy Research

New Mexicans Under Age 65 Spend \$6.1 Billion in 2007 for Health Care (projected)



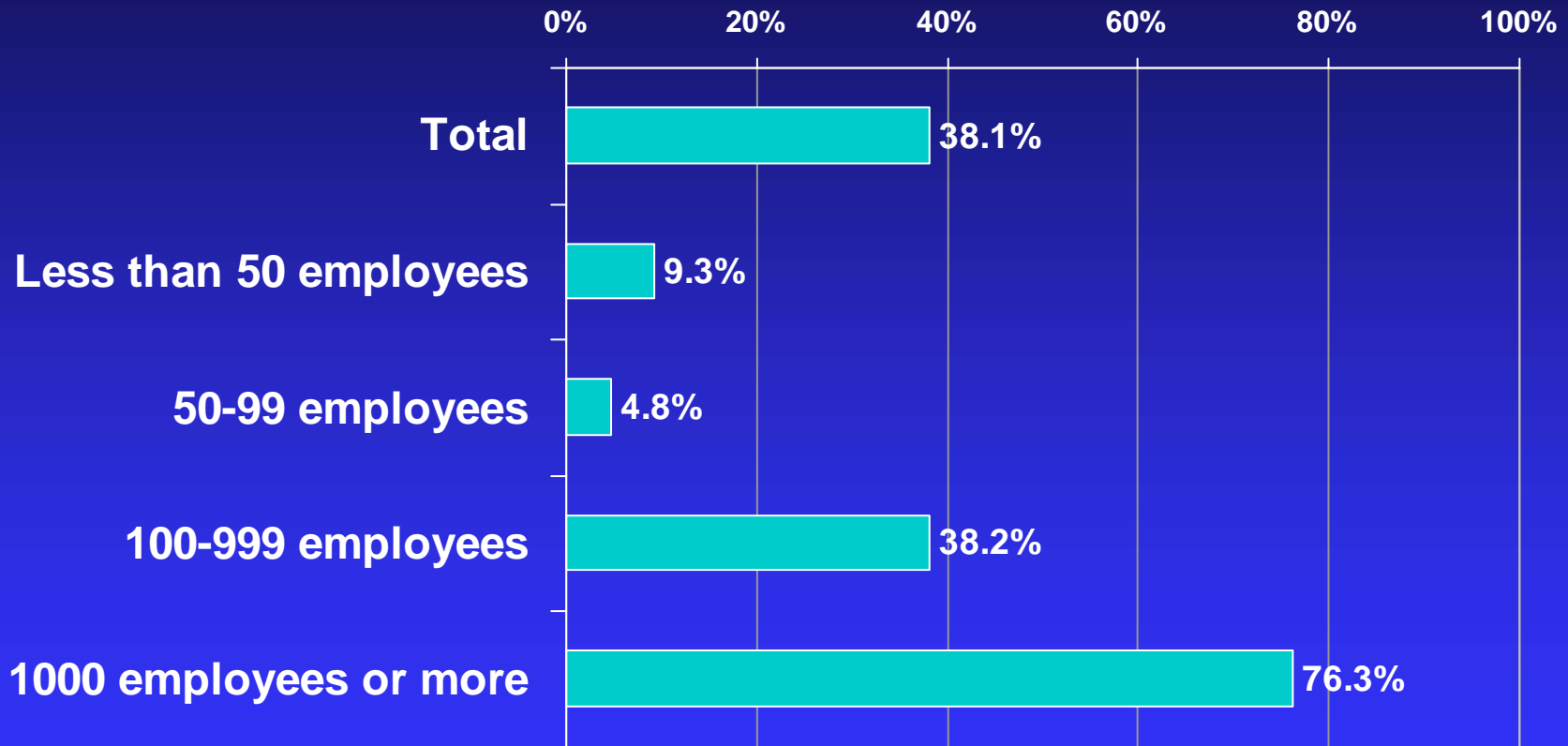
Source: Mathematica Policy Research

Large and Small Firms



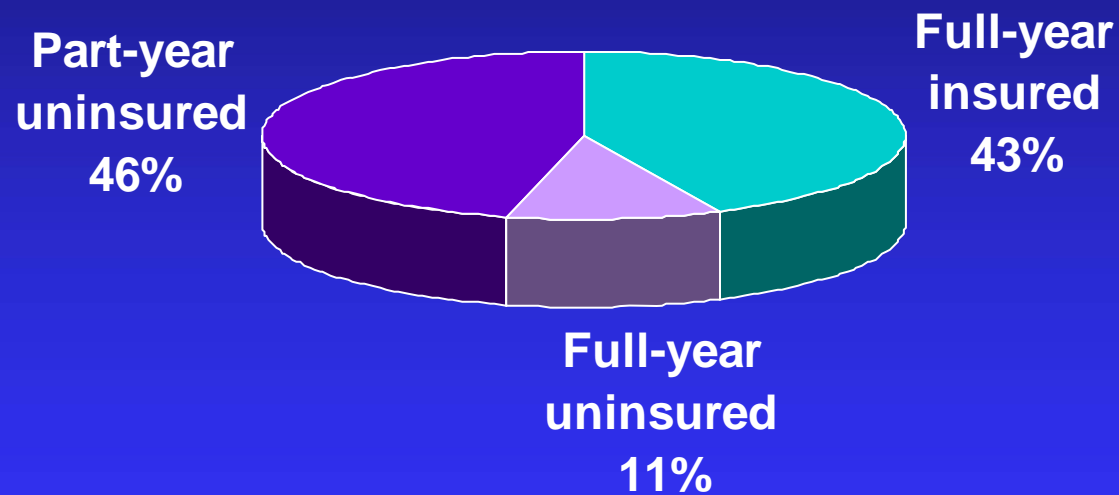
Source: Medical Expenditures Panel Survey (NM), 2004

Nearly 4 in 10 NM Workers Are Enrolled in Self-Insured Employer Plans



Source: Medical Expenditures Panel Survey (NM), 2004

More than Half of New Mexicans Under Age 65 Are Uninsured at Least Part Year (est.)



Source: Mathematica Policy Research

Uninsured New Mexicans

- **Children are**
 - 12% of full-year uninsured
 - 54% of part-year uninsured
- **Full-year uninsured are more likely to report good-poor health status (41%) than insured New Mexicans (30%)**
- **Est. out of pocket spending in NM is nearly as high for the full-year uninsured (\$858) as for full-year insured (\$960)**