As we near the 2016 OEP, outreach and retention efforts are ramping up.

Almost 10M people have bought exchange plans. Another 18.6M—including close to 11M uninsured—are eligible to do so. Understanding the different consumer segments is critical for driving uptake.

Exchange-eligible consumers heading into OEP

McKinsey Predictive Agent-based Coverage Tool (MPACT) provides specific county-level demographic details about the exchange-eligible population in 2015. Exchange-eligible is defined as U.S. citizens under 65 years of age with household incomes over 100% FPL or 138% FPL depending on their states’ Medicaid expansion status (except in DC, NY, MN which have higher FPL thresholds). These details are attained by merging county- and state-level data from the U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE), American Community Survey (ACS), Centers for Medicare and Medicaid Services (CMS), and Health and Human Services (HHS). They have been reconciled with publicly reported enrollment information to date, including Supplemental Health Care Exhibits, product rate filings, and exchange enrollment.

McKinsey 2015 OEP Consumer Survey was launched in February 2015 to a national sample of 3,007 QHP-eligible uninsured and individually insured consumers. The results provide insight into the intended actions, shopping, and purchasing behavior of consumers who are eligible to purchase individual coverage on the ACA exchanges or elsewhere.

Methodology

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