



Access to Coverage Has Improved for Rural Populations

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Here at Enroll America, we know that [connecting rural populations to coverage](#) is an important component of outreach and enrollment work — within the overall population, certain groups have historically had disproportionately high rates of being uninsured, including rural residents. And while identifying uninsured individuals in rural areas [poses unique challenges](#) (the vast majority of uninsured, like the vast majority of people, live in metro areas), a recent report from the U.S. Department of Health and Human Services (HHS) shows that outreach to rural communities is likely paying off.

Earlier this month, HHS [released an analysis](#) on how the Affordable Care Act (ACA) has impacted coverage in rural communities across the United States. Between 2012 and early 2015, there has been an 8 percentage point increase in enrollment in rural areas (compared to a 7.9 percentage point increase in non-rural areas).

During the third open enrollment period (OE3) 1.71 million individuals living in rural ZIP codes enrolled through HealthCare.gov; according to HHS, this represents an 11 percent increase from the second open enrollment period (OE2). And 88 percent of these enrollees were deemed eligible for tax credits, which is 3 percentage points higher than the overall HealthCare.gov enrollee population who got financial help during OE3.

On average, according to HHS, premiums for individuals in rural areas only increased by \$5 a month between 2015 and 2016 — so hopefully coverage is not only affordable to get, but affordable to keep. This HHS analysis also shows that the share of individuals without proper access to a physician

dropped 3.4 percentage points, and the share who were unable to afford adequate coverage dropped 5.9 percentage points.

While these findings are encouraging, we know there is more work to be done to reach rural residents. But luckily, we know more about what works as we head into this next open enrollment period. Here are some tactics to consider if you're working with rural communities:

- [Embed the Get Covered Connector](#): The Get Covered Connector is an [online appointment scheduling tool](#) for consumers seeking help applying for health coverage. During the third open enrollment period, 13 percent of recorded enrollments through the Connector were in non-metro areas, and 65 percent of attended appointments successfully led to enrollment (compared to 60 percent in metro areas). [Non-metro appointments also appear to have higher attendance rates](#) (82 percent in non-metro areas compared to 70 percent in metro areas), suggesting that in-person assistance may be a valuable tactic in reaching this population.
- Check out tactics shared by Enroll America's partners: At our State of Enrollment conference in May 2016, [partners presented on promising practices to reach residents in rural areas](#).

To read HHS's full report, [click here](#).