

State Estimates of the Number of Uninsured Adults Eligible for a Special Enrollment Period in 2014

August 18, 2014

Background

In 2014, uninsured individuals who missed the March 31 enrollment deadline and are not eligible for Medicaid or the Children's Health Insurance Program (CHIP) still have an opportunity to enroll in health insurance if they experience one of several qualifying events that triggers a Special Enrollment Period (SEP).ⁱ Because of these additional special enrollment periods, millions of currently uninsured Americans could potentially gain coverage through their state or federal marketplace before the next open enrollment period begins. Examples of qualifying life events include permanently moving to an area where different plans are available on the marketplace, getting married, having or adopting a child, and becoming a citizen, national, or lawfully present individual.ⁱⁱ This memo provides national and state-level estimates of the percent of currently uninsured individuals who are likely to have experienced at least one of these qualifying events during the seven months between open enrollment periods and are therefore eligible for an SEP.

It is important to note that the currently uninsured constitute only part of the total population that could become eligible for an SEP. Individuals who lose coverage between open enrollment periods will also often be eligible to enroll in a marketplace plan through an SEP. However, due to data limitations it is not possible to estimate at the state level how many adults are likely to lose coverage over the course of the year.

Key Findings

- **Nationally, almost 7 million adults are likely to experience a qualifying event that could trigger a special enrollment period.** This includes about 2.7 million uninsured adults as well as 4 million currently insured adults who lose coverage during the course of the year.ⁱⁱⁱ
- **Among the uninsured, approximately 6.5 percent will likely experience one or more qualifying events between open enrollment periods.** This corresponds to 2.7 million uninsured adults, or about one percent of the full U.S. adult population age 18-64, based on estimates from 2010-2012, the most recent time period for which reliable state-level estimates are available.

- **Moving constitutes the most common source of qualifying events among the currently uninsured**, with an estimated 1.8 million uninsured Americans likely to move to a new county between open enrollment periods.

Estimates are derived from Enroll America’s analysis of the U.S. Census Bureau’s 2010 – 2012 American Community Survey. A detailed explanation of each qualifying event and the share of uninsured individuals likely affected is provided in the following sections, with state-level estimates available in Table 1 in the attached appendix. In addition, some adults will become eligible for an SEP due to other qualifying events not listed here. In particular, gaining permanent resident status or being released from incarceration are both qualifying events. While some individuals who experience these events already have access to health insurance coverage from other sources, others will likely enroll through their marketplace. Estimates for the number of individuals who experience these qualifying events, regardless of current insurance status, are included in Table 2 in the appendix.

Qualifying Events for Special Enrollment Period Among Currently Uninsured

Moving

One of the most common ways that an uninsured individual will qualify for an SEP is by permanently moving to an area where new plans are available on the marketplace. Uninsured individuals are more likely to move than the general adult population, with 20 percent of all uninsured adults reporting that they have lived at their current residence for less than one year, compared to just 15 percent of the total population. However, moving alone does not trigger an SEP unless the person gains access to new marketplace insurance options. Moving to a new state satisfies this criteria, but only about 16 percent of all moves are between states. Using currently available data, it is not possible to estimate how many people moving within a state will qualify for an SEP. However, aggregate estimates for the percentage of moves that occur between counties can serve as a proxy for moving to a new marketplace area.^{iv} Nationally, about 38 percent of all moves are between counties. Assuming that the uninsured move counties at similar rates and that moves are distributed evenly throughout the year, this suggests that on average **approximately 4.3 percent of the uninsured will move to a new county between open enrollment periods.**

Marriage

Nationally, approximately 2.2 percent of all uninsured adults reported that they had gotten married in the previous 12 months. While marriages do not occur at a uniform rate throughout the year, this suggests that on average **approximately 1.3 percent of the uninsured will get married between open enrollment periods.**

Having or adopting a child

Nationally, approximately 1.9 percent of all uninsured adults reported giving birth in the previous 12 months (figures on adoption rates among the uninsured are not available but adoption is unlikely to be a major source of SEPs given that only 2 percent of all children residing in a household are related through adoption^v). In cases where the father can also claim the child as a dependent, the father will also be eligible for an SEP. Assuming that births are distributed uniformly throughout the year and that fathers generally will qualify for an SEP as well, **approximately 2.2 percent of all uninsured adults will have a child between open enrollment periods.**

Gaining citizenship

Using the ACS, it is possible to estimate the number of uninsured adults who have gained citizenship in the year that the survey was administered. While this will underestimate the number who have gained citizenship in the previous 12 months since interviews take place throughout each year, the estimates can be benchmarked against administrative data provided by the U.S. Department of Homeland Security. According to the ACS, approximately 411,177 citizens on average reported gaining citizenship each year between 2010 and 2012, while 690,513 adults were actually naturalized on average each year during this period, suggesting that the ACS estimates undercount the number of naturalizations by about 40 percent.^{vi} Since 0.25 percent of all uninsured adults in the ACS survey had gained citizenship that year, and assuming naturalizations occur at a uniform rate throughout the year but are undercounted by 40 percent in the ACS, this means that on average **approximately 0.24 percent of the uninsured will become naturalized citizens between open enrollment periods.**^{vii}

Any qualifying event due to moving, marriage, birth, or naturalization

Some individuals will experience multiple qualifying events—such as getting married and having a child or moving—so the total uninsured population eligible for an SEP is slightly smaller than the total number of qualifying events. Taking this into account, approximately 11 percent of all uninsured adults experienced at least one qualifying event in the previous year, suggesting that **approximately 6.5 percent of the uninsured population will become eligible for an SEP between open enrollment periods.**^{viii}

APPENDIX. STATE-LEVEL ESTIMATES OF SPECIAL ENROLLMENT POPULATION

Table 1. Percent of uninsured adults experiencing qualifying events for special enrollment periods.

Source: Enroll America analysis of U.S. Census Bureau, 2010-2012 American Community Survey

Estimated Number and Percent of Uninsured Adults 18-64 Experiencing Qualifying Event between Open Enrollment Periods*

State	Total Uninsured (2010-2012)	Uninsured Experiencing Any Qualifying Event ^a	Moved to new county ^b	Married	Gave birth ^c	Gained Citizenship ^d
Alabama	636,626	47,435 (7.5%)	29,871 (4.7%)	11,093 (1.7%)	9,936 (1.6%)	173 (0.0%)
Alaska	116,512	6,634 (5.7%)	4,433 (3.8%)	1,407 (1.2%)	1,020 (0.9%)	53 (0.0%)
Arizona	932,091	59,472 (6.4%)	39,864 (4.3%)	11,162 (1.2%)	10,219 (1.1%)	1,105 (0.1%)
Arkansas	464,409	37,388 (8.1%)	24,890 (5.4%)	9,537 (2.1%)	5,730 (1.2%)	227 (0.0%)
California	6,037,394	299,706 (5.0%)	176,946 (2.9%)	65,292 (1.1%)	57,800 (1.0%)	13,382 (0.2%)
Colorado	661,668	63,789 (9.6%)	48,572 (7.3%)	11,306 (1.7%)	7,305 (1.1%)	685 (0.1%)
Connecticut	292,954	15,245 (5.2%)	10,935 (3.7%)	2,988 (1.0%)	1,741 (0.6%)	319 (0.1%)
Delaware	77,260	3,915 (5.1%)	2,624 (3.4%)	781 (1.0%)	656 (0.8%)	58 (0.1%)
District of Columbia	40,031	2,396 (6.0%)	1,986 (5.0%)	239 (0.6%)	216 (0.5%)	22 (0.1%)
Florida	3,504,649	222,719 (6.4%)	146,909 (4.2%)	41,234 (1.2%)	34,574 (1.0%)	11,421 (0.3%)
Georgia	1,704,982	147,870 (8.7%)	108,377 (6.4%)	22,226 (1.3%)	23,972 (1.4%)	1,780 (0.1%)
Hawaii	85,710	4,643 (5.4%)	2,896 (3.4%)	1,236 (1.4%)	603 (0.7%)	81 (0.1%)
Idaho	227,490	20,094 (8.8%)	12,976 (5.7%)	4,705 (2.1%)	3,591 (1.6%)	122 (0.1%)
Illinois	1,588,884	81,349 (5.1%)	54,566 (3.4%)	16,309 (1.0%)	11,958 (0.8%)	1,686 (0.1%)
Indiana	839,359	58,048 (6.9%)	37,566 (4.5%)	13,387 (1.6%)	10,331 (1.2%)	415 (0.0%)
Iowa	242,348	18,496 (7.6%)	12,753 (5.3%)	3,140 (1.3%)	3,541 (1.5%)	220 (0.1%)

		28,155	19,432	5,623	4,892	225
Kansas	329,628	(8.5%)	(5.9%)	(1.7%)	(1.5%)	(0.1%)
Kentucky	589,205	(7.2%)	(4.8%)	(1.5%)	(1.4%)	(0.0%)
		51,656	34,938	9,681	8,964	402
Louisiana	759,792	(6.8%)	(4.6%)	(1.3%)	(1.2%)	(0.1%)
		7,059	5,676	1,114	415	
Maine	129,154	(5.5%)	(4.4%)	(0.9%)	(0.3%)	(0.0%)
		35,828	23,966	6,436	6,367	919
Maryland	564,330	(6.3%)	(4.2%)	(1.1%)	(1.1%)	(0.2%)
		16,209	11,670	3,228	1,574	504
Massachusetts	255,886	(6.3%)	(4.6%)	(1.3%)	(0.6%)	(0.2%)
		62,464	42,939	11,949	9,645	882
Michigan	1,106,821	(5.6%)	(3.9%)	(1.1%)	(0.9%)	(0.1%)
		29,023	20,091	6,120	4,172	347
Minnesota	386,855	(7.5%)	(5.2%)	(1.6%)	(1.1%)	(0.1%)
		31,385	21,111	5,810	6,222	173
Mississippi	482,937	(6.5%)	(4.4%)	(1.2%)	(1.3%)	(0.0%)
		58,634	43,140	9,852	8,755	355
Missouri	733,054	(8.0%)	(5.9%)	(1.3%)	(1.2%)	(0.0%)
		9,847	6,896	1,886	1,712	
Montana	151,080	(6.5%)	(4.6%)	(1.2%)	(1.1%)	(0.0%)
		15,209	10,294	2,351	3,289	223
Nebraska	184,762	(8.2%)	(5.6%)	(1.3%)	(1.8%)	(0.1%)
		33,460	21,333	6,843	6,599	707
Nevada	491,217	(6.8%)	(4.3%)	(1.4%)	(1.3%)	(0.1%)
		8,579	6,417	1,637	1,201	51
New Hampshire	128,395	(6.7%)	(5.0%)	(1.3%)	(0.9%)	(0.0%)
		57,694	36,700	10,946	9,855	3,339
New Jersey	1,034,561	(5.6%)	(3.5%)	(1.1%)	(1.0%)	(0.3%)
		22,453	13,967	4,628	4,708	413
New Mexico	363,616	(6.2%)	(3.8%)	(1.3%)	(1.3%)	(0.1%)
		103,379	62,439	23,687	16,886	5,049
New York	2,038,685	(5.1%)	(3.1%)	(1.2%)	(0.8%)	(0.2%)
		97,905	66,110	17,996	18,744	1,236
North Carolina	1,417,687	(6.9%)	(4.7%)	(1.3%)	(1.3%)	(0.1%)
		5,458	4,393	652	576	
North Dakota	60,040	(9.1%)	(7.3%)	(1.1%)	(1.0%)	(0.0%)
		65,955	45,605	12,830	9,631	731
Ohio	1,243,197	(5.3%)	(3.7%)	(1.0%)	(0.8%)	(0.1%)
		49,308	33,511	9,575	9,169	447
Oklahoma	617,703	(8.0%)	(5.4%)	(1.6%)	(1.5%)	(0.1%)
		41,080	30,081	7,349	5,301	507
Oregon	552,413	(7.4%)	(5.4%)	(1.3%)	(1.0%)	(0.1%)
		61,439	40,316	12,215	10,597	1,304
Pennsylvania	1,163,229	(5.3%)	(3.5%)	(1.1%)	(0.9%)	(0.1%)
		7,015	5,437	1,070	548	122
Rhode Island	111,450	(6.3%)	(4.9%)	(1.0%)	(0.5%)	(0.1%)
		47,850	33,507	8,348	8,601	377
South Carolina	707,861	(6.8%)	(4.7%)	(1.2%)	(1.2%)	(0.1%)
		7,630	5,678	1,336	1,241	28
South Dakota	83,798	(9.1%)	(6.8%)	(1.6%)	(1.5%)	(0.0%)

Tennessee	853,318	57,242 (6.7%)	38,301 (4.5%)	11,887 (1.4%)	10,162 (1.2%)	567 (0.1%)
Texas	5,016,782	365,691 (7.3%)	234,421 (4.7%)	71,233 (1.4%)	77,358 (1.5%)	6,170 (0.1%)
Utah	327,630	27,032 (8.3%)	16,412 (5.0%)	7,463 (2.3%)	5,047 (1.5%)	228 (0.1%)
Vermont	41,536	2,501 (6.0%)	1,951 (4.7%)	433 (1.0%)	148 (0.4%)	40 (0.1%)
Virginia	901,721	71,972 (8.0%)	53,007 (5.9%)	11,464 (1.3%)	10,946 (1.2%)	1,496 (0.2%)
Washington	855,709	58,134 (6.8%)	39,392 (4.6%)	11,242 (1.3%)	9,356 (1.1%)	1,044 (0.1%)
West Virginia	259,874	15,152 (5.8%)	10,071 (3.9%)	3,915 (1.5%)	2,357 (0.9%)	0 (0.0%)
Wisconsin	477,871	28,880 (6.0%)	20,541 (4.3%)	5,287 (1.1%)	3,950 (0.8%)	293 (0.1%)
Wyoming	75,365	6,424 (8.5%)	4,648 (6.2%)	1,571 (2.1%)	763 (1.0%)	100 (0.1%)
United States	41,949,529	2,719,480 (6.5%)	1,808,827 (4.3%)	532,349 (1.3%)	471,059 (1.1%)	60,274 (0.1%)

* Respondents were asked if they had experienced any of the qualifying events in the previous twelve months. Estimates reported here assume that events are distributed evenly throughout the year and therefore multiply the full year estimates by 7/12 to obtain estimates for the seven months between open enrollment periods.

^a “Any qualifying event” estimates the number of uninsured who experienced at least one of the events listed—moving, getting married, having a child, or becoming a citizen—in the previous 12 months and is therefore slightly smaller than the total of each individual event since some people experience multiple qualifying events in a year.

^b Estimates of moves between counties are based on the inter-county migration rate for the full adult population in each state since figures for the uninsured population are not available. For a move to be a qualifying event an individual must gain access to new marketplace plans in the new area, meaning that not all moves between counties within a state will create an SEP. However this provides an approximate upper bound on the number of moves that are likely to create an SEP.

^c Estimates for giving birth are limited to uninsured women and do not include adoptions or uninsured fathers of newborns who might also be eligible for an SEP.

^d Due to differences in question wording, the uninsured naturalization estimates reported here undercount the number of individuals who have gained citizenship by approximately 40 percent compared to administrative reports. While all other figures reported here are for the previous twelve months, naturalized citizens were only asked the year in which they gained citizenship as opposed to whether they had become citizens in the previous twelve months. These estimates also do not account for the individual’s previous immigration status, which could affect their eligibility for an SEP. Given the comparatively low rate of naturalizations among the uninsured, however, these factors are unlikely to substantially affect the overall estimate of the number of uninsured who experience a qualifying event.

Other qualifying events

While most uninsured who enroll in the marketplaces through an SEP are likely to qualify for one of the above reasons, two other major situations that can lead to qualifying events include immigrants who have gained permanent resident status and individuals who have recently been released from prison. While estimates are not available for the number of new immigrants or adults recently released from prison who are also uninsured, immigrants and former inmates are both disproportionately more likely to be uninsured and therefore, depending on their income, more likely to be eligible to enroll in their state marketplace.

In 2012, 1,031,631 individuals obtained legal permanent resident status and 637,411 were released from state or federal prison. New immigrants are generally barred from receiving insurance coverage through Medicaid for five years, and adults recently released from prison often will not be eligible for Medicaid in states that opted not to expand coverage to all adults with incomes up to 138 percent of the federal poverty level. However, uninsured individuals who gain permanent resident status or are released from incarceration will be eligible to enroll in the marketplaces through an SEP. Assuming that these events are distributed uniformly throughout the year, this suggests that on average at any given point in time, **as many as 973,608 additional individuals could be eligible for an SEP due to gaining a new immigration status or release from incarceration.**

Table 2. Number of additional individuals potentially eligible for a special enrollment period if currently uninsured.^a

Sources: U.S. Bureau of Justice Statistics and U.S. Department of Homeland Security^{ix}

State	Other Qualifying Events	
	Released from Prison ^b	New Permanent Residents ^c
Alabama	31,437	3,873
Alaska	2,974	1,612
Arizona	38,402	18,434
Arkansas	14,615	2,795
California	134,211	196,622
Colorado	20,462	13,327
Connecticut	11,961	12,237
Delaware	4,129	2,208
District of Columbia	0 ^d	2,811
Florida	101,930	103,047
Georgia	53,990	26,134
Hawaii	3,819	6,764

Idaho	7,985	2,428
Illinois	49,348	38,373
Indiana	28,822	8,359
Iowa	8,686	4,679
Kansas	9,398	4,980
Kentucky	21,466	5,243
Louisiana	40,170	4,454
Maine	1,932	1,497
Maryland	21,281	24,971
Massachusetts	9,999	31,392
Michigan	43,594	17,494
Minnesota	9,938	12,999
Mississippi	21,426	1,583
Missouri	31,244	6,635
Montana	3,609	503
Nebraska	4,594	4,384
Nevada	12,744	10,343
New Hampshire	2,790	2,466
New Jersey	23,225	50,790
New Mexico	6,574	3,714
New York	54,073	149,505
North Carolina	34,983	17,487
North Dakota	1,512	1,144
Ohio	50,876	13,948
Oklahoma	24,830	4,646
Oregon	14,801	7,791
Pennsylvania	50,918	25,032
Rhode Island	1,999	3,798
South Carolina	21,725	3,924
South Dakota	3,644	1,521
Tennessee	28,411	8,573
Texas	157,900	95,557
Utah	6,960	5,932
Vermont	1,516	877
Virginia	37,044	28,227
Washington	17,254	23,060
West Virginia	7,027	779
Wisconsin	20,474	6,049
Wyoming	2,204	427
United States	637,411	1,031,631

^a While not everyone who experiences these events will be uninsured, individuals recently released from prison and new permanent residents are disproportionately more likely to be uninsured, suggesting that a substantial share of this population will have an opportunity to enroll through a special enrollment period.



^b Counts based on prisoners with a sentence of more than 1 year. Counts exclude transfers, escapes, and those absent without leave (AWOL). Totals include deaths, releases to appeal or bond, and other releases. State counts do not include inmates released from federal prison (approximately 9 percent of all releases), but these releases are included in the national total.

^c Counts of new permanent residents include all individuals, including children. The United States total also includes new permanent residents residing in U.S. territories or other areas.

^d As of December 31, 2001, sentenced felons from the District of Columbia are the responsibility of the Federal Bureau of Prisons and are therefore not included in the count for the District of Columbia.

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Endnotes

ⁱ Special enrollment periods, 45 C.F.R. §155.420. Available at <http://www.ecfr.gov/cgi-bin/retrieveECFR?gp=&SID=9045f9b1c870e10cb2133b1ee0e9315d&r=PART&n=45y1.0.1.2.70#45:1.0.1.2.70.5.27.5>. Accessed August 14, 2014.

ⁱⁱ This list is not comprehensive, and some individuals in limited circumstances will also have the opportunity to enroll through an SEP if they were mistakenly directed to Medicaid during the initial open enrollment period or if they were denied coverage for Medicaid in a state that did not expand coverage to adults with incomes below 100 percent of the Federal Poverty Level but subsequently experience an increase in income that makes them eligible for tax credits through the marketplace. See <http://marketplace.cms.gov/technical-assistance-resources/seps-for-limited-circumstances.pdf>. Accessed August 14, 2014.

- ⁱⁱⁱ John Graves and Jonathan Gruber, “Obamacare Enrollment is Far from Over,” *Talking Points Memo*, April 1, 2014. Available at <http://talkingpointsmemo.com/cafe/obamacare-enrollment-is-far-from-over>. Accessed August 14, 2014.
- ^{iv} Moving to a new county is neither necessary nor sufficient for triggering an SEP, but counties typically offer different plans in large states. However in some states—including Alaska, Delaware, Montana, New Hampshire, South Dakota, West Virginia, and Wyoming—the same plans are available in all areas, so only moving to a new state would trigger an SEP. For this reason the estimates provided for smaller states likely overstate the share of the uninsured adults who qualify for an SEP due to moving. Plan availability by county for federally facilitated marketplaces and state-partnership marketplaces is provided by U.S. Department of Health and Human Services, Health Insurance Marketplace, “Health Plan Information for Individuals and Families.” Available at <https://www.healthcare.gov/health-plan-information/>. Accessed August 14, 2014.
- ^v Rose M. Kreider and Daphne A. Lofquist, “Adopted Children and Stepchildren: 2010, Population Characteristics,” U.S. Census Bureau, April 2014.
- ^{vi} James Lee, Department of Homeland Security Office of Immigration Statistics, U.S. Naturalizations: 2011. Available at http://www.dhs.gov/xlibrary/assets/statistics/publications/natz_fr_2011.pdf. Accessed August 14, 2014.
- ^{vii} It is important to note that the ACS does not ask about previous immigration status, but the preamble to a final regulation issued by the Centers for Medicare and Medicaid Services clarified that the special enrollment period for gaining an immigration status “only applies to an individual who was not previously a citizen, national, or lawfully present, as opposed to an individual switching between one of these statuses.” 78 FR 42263 (July 15, 2013). Available at <http://www.gpo.gov/fdsys/pkg/FR-2013-07-15/pdf/2013-16271.pdf>. Accessed August 14, 2014.
- ^{viii} This estimate likely undercounts the total number of individuals who qualify for an SEP since it does not account for fathers who have recently had a child or the undercounting of naturalization in the ACS. However, this should not account for more than a 1 percent difference in the total estimate. The estimate also assumes that about 38 percent of all uninsured who have moved but did not report another qualifying event will be eligible for an SEP due to having new marketplace plans available.
- ^{ix} U.S. Department of Homeland Security, *Yearbook of Immigration Statistics: 2012, Legal Permanent Residents*, Table 4. Available at <https://www.dhs.gov/yearbook-immigration-statistics-2012-legal-permanent-residents>. Accessed August 14, 2014. E. Ann Carson and Daniela Golinelli, U.S. Department of Justice, Bureau of Justice Statistics, *Prisoners in 2012: Trends in Admissions and Releases, 1991-2012*, December 2013. Available at <http://www.bjs.gov/content/pub/pdf/p12tar9112.pdf>. Accessed August 14, 2014.