



King v. Burwell Decision and the ACA Marketplace in Illinois: What's Next

Now that the King v. Burwell decision has put the legality of subsidies to rest, Illinois can focus on enrolling the remaining 597,473 uninsured individuals eligible for a path to coverage in the Get Covered Illinois Marketplace. With 351,654 persons insured through March 2015, 37% of the potential Marketplace population in Illinois has been enrolled, with an estimated 283,629 of these are eligible for a tax credit or subsidy. With this share, Illinois ranks 20th out of the 37 states that operate their Marketplaces using the federal healthcare.gov website. The state with the largest share of its potential marketplace population enrolled is Florida (64% share) and the State with the lowest share enrolled is Iowa, at just 20%.

37% of Illinois' potential Marketplace population has been enrolled to date.

The Kaiser Family Foundation (KFF) recently examined State enrollment data provided by the U.S. Department of Health and Human Services and Census data using Public Use Microdata Areas (PUMAs), statistical geographic areas determined by the U.S. Census Bureau.ⁱ Illinois is organized into 87 PUMAs, which, with data provided by KFF, provides the basis for understanding the success of Marketplace enrollment efforts across the State.

Areas with Highest and Lowest Enrollment Shares

The 10 areas with the highest proportion of their potential Marketplace population enrolled collectively enrolled 47,099 individuals or 48% of the total 98,491 Marketplace eligible in these areas. The 10 areas with the lowest proportion of their eligible population reached, collectively enrolled 29,723 persons, just 25% of the 117,962 eligible.

Areas With Highest Enrollment Shares in Illinois		
PUMA	PUMA Name	Enrolled Share
3501	Chicago (North) - Edgewater, Uptown & Rogers Park	52%
104	Jo Daviess, Carroll, Whiteside & Lee Counties	50%
3105	Will County (Northwest Central) – Plainfield & Lockport Townships	49%
2700	Stephenson & Ogle Counties	49%
3525	Chicago (Central) - Near North Side, Loop & Near South Side	48%
3418	Cook County (Northwest) – Schaumburg Township (South & Central	46%
3106	Will County (Northwest) – DuPage & Wheatland Townships	46%
3700	Kendall & Grundy Counties	46%
3522	Chicago (Northwest) – Logan Square, Avondale & Hermosa	45%
3502	Chicago (North) – Lakeview and Lincoln Park	45%

Areas With Lowest Enrollment Shares in Illinois		
PUMA	PUMA Name	Enrolled Share
3526	Chicago (Southwest) – Brighton Park, New City, Bridgeport & McKinley Park	29%
3007	Kane County (East) – St. Charles, Batavia (Central) & Geneva (Central) Townships	29%
1900	Tazewell County	28%
3108	Will County (South)	27%
2000	McLean County	27%
3528	Chicago (South) – Chicago Lawn, Englewood/West Englewood & Greater Grand Crossing	27%
2100	Champaign County – Champaign & Urbana Cities	23%
3530	Chicago (South) – Ashburn, Washington Heights, Morgan Park & Beverly	23%
3005	Kane County (Southeast) – Aurora Township	22%
3527	Chicago (Southwest) – Gage Park, Garfield Ridge & West Lawn	21%

Enrollment in the Greater Chicagoland Area

The greater Chicago Metropolitan Area is organized into 58 PUMAs that comprise 687,078 potential Marketplace enrollees. Of these individuals, 251,050 (37%) have enrolled in the Illinois Health Insurance Marketplace, leaving 436,028 uninsured persons who remain eligible.

Within these areas there are significant proportions of the population who do not speak English as their primary language. In nearly half these metro areas, at least one-third of the population speaks Spanish or another non-English language. In several of these areas, primarily in Chicago and suburban Cook County, more than 50% of residents do not speak English as their first language. Notably, the PUMA with the highest proportion of non-English speakers (72%) is also the area with the lowest share of eligible population enrolled, just 21%.

In the 10 highest performing areas, 51,298 individuals have been enrolled in the Marketplace. In the 10 areas where enrollment shares were lowest, just 27,227 were enrolled.

Areas With Highest Enrollment Shares in Greater Chicago Area		
PUMA	PUMA Name	Enrolled Share
3501	Chicago City (North)--Edgewater, Uptown & Rogers Park	52%
3105	Will County (Northwest Central)--Plainfield & Lockport Townships	49%
3525	Chicago City (Central)--Near North Side, Loop & Near South Side	48%
3418	Cook County (Northwest)--Schaumburg Township (South & Central)	46%
3106	Will County (Northwest)--DuPage & Wheatland Townships	46%
3700	Kendall & Grundy Counties	46%
3522	Chicago City (Northwest)--Logan Square, Avondale & Hermosa	45%
3502	Chicago City (North)--Lake View & Lincoln Park	45%
3415	Cook County (North)--Wheeling Township (North & East)	45%
3410	Cook County (Southwest)--Orland (West & Central), Palos & Lemont Townships	44%

Areas With Lowest Enrollment Shares in Greater Chicago Area		
PUMA	PUMA Name	Enrolled Share
3008	Kane County (Northeast)--Elgin (North & Central) & Dundee Townships	31%
3531	Chicago City (South)--Auburn Gresham, Roseland, Chatham, Avalon Park & Burnside	30%
3521	Chicago City (West)--Austin, Belmont Cragin & Montclare	30%
3526	Chicago City (Southwest)--Brighton Park, New City, Bridgeport & McKinley Park	29%
3007	Kane County (East)--St. Charles, Batavia (Central) & Geneva (Central) Townships	29%
3108	Will County (South)	27%
3528	Chicago City (South)--Chicago Lawn, Englewood/West Englewood & Greater Grand Crossing	27%
3530	Chicago City (South)--Ashburn, Washington Heights, Morgan Park & Beverly	23%
3005	Kane County (Southeast)--Aurora Township	22%
3527	Chicago City (Southwest)--Gage Park, Garfield Ridge & West Lawn	21%

Moving Forward

The Kaiser Family Foundation data gives us a road map for targeting education and outreach for enrolling the remaining uninsured in Illinois. Nearly 73% of the remaining uninsured eligible for the GCI Marketplace – roughly 597,473 individuals -- live and work in Metropolitan Chicagoⁱⁱ. In the Chicago Metro area, we know that over a 100,000 of the remaining uninsured reside in areas where English is not the predominant spoken language. While concise data are not available on how many of remaining uninsured are working, American Community Survey data indicate as many as 62% of the uninsured in Illinois are working at least part-time, and more than likely work for small businesses.

We believe the business community – especially small businesses – need to be at the heart of efforts to enroll the remaining uninsured. We urge Springfield, City Hall and county governments to make enrollment of the remaining uninsured a top priority and engage the business community, community leaders, health insurance brokers and agents in the process. A strong ACA Marketplace is a win-win for the business community and the state.

For more information, please contact Barbara Otto, botto@hdadvocates.org or Erica Salem, esalem@hdadvocates.org. For more information on the ACA and Illinois go to www.illinoishealthmatters.org.

ⁱ PUMAS contain at least 100,000 people, are built on census tracts and counties, and are geographically contiguous

ⁱⁱ Large proportion living in South, Southwest, and West sides of Chicago, Central Cook County, Kane, and Will counties 60 of the 88 PUMAs are in the greater Chicago Metro area, and account for 433,731 or 73% of the uninsured population eligible for the Marketplace, Kaiser Family Foundation, 2015.