

# RUPRI Center for Rural Health Policy Analysis Special Data Release

August 2017

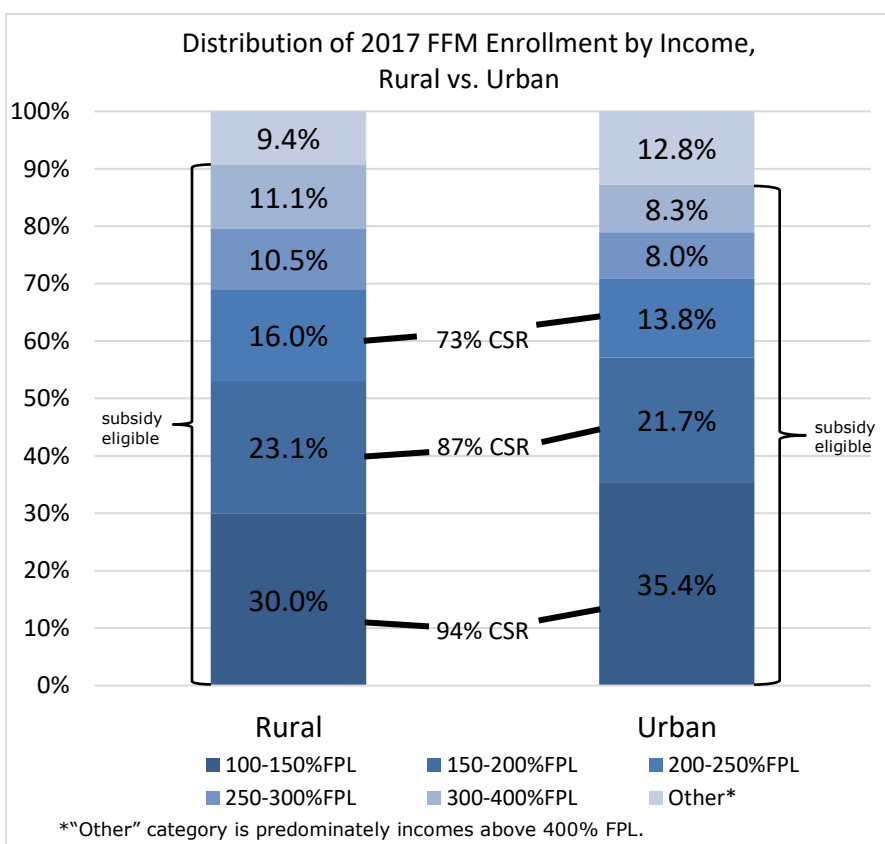
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## Rural/Urban Analysis on Individual Insurance Market Topics

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Some special challenges face the development and sustainability of marketplace plans in rural areas. Previous work by the RUPRI Center for Health Policy Analysis and others has brought attention to some of these issues. Here is some additional detail on some important topics, with particular importance to rural people, places and providers:

- Exit and entry from Marketplaces.** A number of insurers decided to exit from the PPACA marketplaces in 2017, and several insurers announced throughout 2017 that they were planning to exit additional areas in 2018, raising initial concerns about a large number of counties that would be “bare”, that is without a marketplace plan being offered in the rating area. In almost all cases these counties are rural counties. However, as of August 25, 2017, every county in the U.S. now will have at least one insurer offering plans in the PPACA marketplaces, as some insurers decided to enter counties where other insurers had decided to leave (based on [analysis by Kaiser Family Foundation](#), August 2017).
- Cost-sharing reductions (CSRs) and Advanced Premium Tax Credits (APTCs):** Rural and urban consumers are about as likely to receive cost sharing reductions (CSRs): the overall percentage of enrollees residing in a rural county and receiving CSRs is 59.5%, while the overall percentage of enrollees residing in an urban county and receiving CSRs is 60.0%, as shown in the figure at right. However, the Advanced Premium Tax Credit (APTC) averaged across rural counties is \$468 per month, while the average across urban counties is \$405 per month (not shown). This is likely driven by the greater percentage of the urban population ineligible for APTCs.

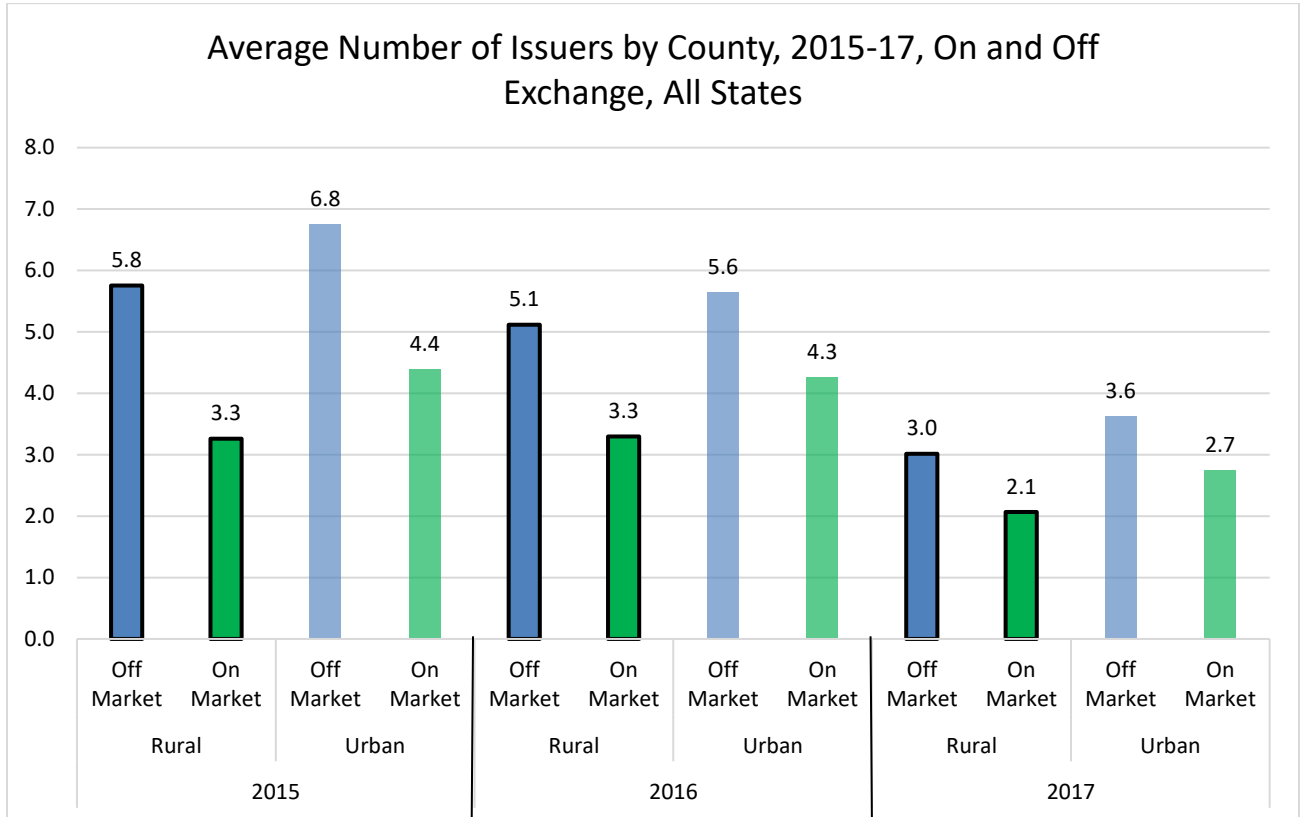


This analysis was supported by the Federal Office of Rural Health Policy (FORHP), Health Resources and Services Administration (HRSA), U.S. Department of Health and Human Services (HHS) under cooperative agreement #UIGRH07633. The information, conclusions and opinions expressed in this document are those of the authors and no endorsement by FORHP, HRSA, HHS, or the University of Iowa is intended or should be inferred.



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- Off Exchange plans.** According to data assembled by the Robert Wood Johnson Foundation, rural/urban trends in off-exchange issuer participation track closely with on-exchange trends. Typically the off-exchange market has about one more issuer in both urban and rural areas (see figure below). As previous RUPRI work on the exchanges has shown, rural areas tend to lag behind urban areas by about one firm in that market. And in both rural and urban areas, the number of insurers offering plans has been dropping over the 2015-17 period in both PPACA marketplaces, as well as “off exchange”, and in rural as well as urban areas.



Source: <http://www.rwjf.org/en/library/research/2017/04/hix-compare-2014-2017-datasets.html>