

SB 162 Fiscal Note Refutation by Sen. Mary Pilcher-Cook

The fiscal note by the Department of Revenue on SB 162 made its calculation based on a 2010 survey by the Kaiser Family Foundation, stating 60.0 percent of employees have health insurance through their employer, 15.0 percent have no health insurance, and the remaining 25.0 percent have private health insurance.

However, according to www.statehealthfacts.org, a website by Kaiser, indicates these numbers are in error. Only 5 percent have private health insurance on both the federal level and for Kansas, a stark difference from 25 percent.

The demographics indicate this number is 150,700 individuals, of which 33,400 are children. A percentage of these individuals are self-employed and already receive a tax deduction.

<http://www.statehealthfacts.org/profileind.jsp?cmprgn=1&cat=3&rgn=18&ind=125&sub=39>

Health Insurance Coverage of the Total Population, states (2010-2011), U.S. (2011)View 50-State Comparison						
	KS #	KS %	KS % of US Total	US #	US %	US % of US Total
Employer	1,433,700	52%	<1%	149,350,600	49%	100%
Individual	150,700	5%	<1%	15,416,100	5%	100%
Medicaid	354,100	13%	<1%	50,670,200	16%	100%
Medicare	396,700	14%	1%	39,996,700	13%	100%
Other Public	64,500	2%	2%	3,846,400	1%	100%
Uninsured	365,100	13%	<1%	48,611,600	16%	100%
Total	2,764,800	100%	<1%	307,891,500	100%	100%

Health Insurance Coverage of Children 0-18, states (2010-2011), U.S. (2011)View 50-State Comparison				
	KS #	KS %	US #	US %
Employer	406,000	54%	39,136,100	50%
Individual	33,400	4%	3,112,700	4%
Medicaid	231,600	31%	27,361,400	35%
Other Public	NSD	NSD	1,135,000	1%
Uninsured	66,900	9%	7,633,900	10%
Total	757,200	100%	78,379,000	100%

Health Insurance Coverage of Adults 19-64, states (2010-2011), U.S. (2011)View 50-State Comparison				
	KS #	KS %	US #	US %
Employer	1,021,400	63%	109,524,600	58%
Individual	116,100	7%	12,057,800	6%
Medicaid	107,100	7%	19,609,300	10%
Other Public	72,700	5%	6,526,400	3%
Uninsured	297,900	18%	40,287,600	21%
Total	1,615,200	100%	188,005,800	100%

SN Assmnt & Tax

3/14/13

Attachm't # 2

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	Pct of	Total	Indiv					non excluded	fiscal	fiscal per
	insured	number	premium	2010	2011	2012	2013	income	effect	insured
Fed- Kaiser	0.05	150,700	2580	388,806,000	419,910,480	453,503,318	489,783,584	122,445,896	4,897,836	\$32.50
Fed ehealth	0.05	150,700	2004	302,002,800	330,937,200	343,596,000	371,083,680	92,770,920	3,710,837	\$24.62
KS- ehealth	0.05	150,700	1656		249,559,200	254,984,400	275,383,152	68,845,788	2,753,832	\$18.27

<http://www.statehealthfacts.org/profileind.jsp?ind=976&cat=5&rgn=18>

Regarding premiums National avg is \$215 per month * 12 = \$2580

Ehealth has this national avg. as \$167 * 12 = \$2004

[http://news.ehealthinsurance.com/ir/68/20125/eHealth Cost and Benefits of Individual and Family Health Insurance 2012.pdf](http://news.ehealthinsurance.com/ir/68/20125/eHealth%20Cost%20and%20Benefits%20of%20Individual%20and%20Family%20Health%20Insurance%202012.pdf)

KS didn't have at least 33.3% so it was not included in the survey, but AHIP has that data at the link below, \$138*12=\$1656

<http://www.statehealthfacts.org/comparemaptable.jsp?ind=976&cat=5&sub=208&yr=138&typ=4&rgnhl=18>