Nearly 70% of Arkansans Eligible for Private Option Signed-Up in First Six Months

A total of 155,567 of the estimated 225,000 Arkansans who qualify for health insurance through the Private Option had applied and been determined eligible as of March 31, surpassing expectations of the level of acceptance in the program’s first year.

An analysis of demographic information of those in the Private Option showed that most – 82 percent – had incomes too low to qualify for insurance through the Health Insurance Marketplace.

“We now know that an overwhelming majority of Arkansans in the program would have likely gone without health insurance had the Legislature not passed the Private Option,” said John Selig, director of the Arkansas Department of Human Services. “Clearly there was a real need in a lot of these families.”

The Private Option, signed into law last April, allows the state to use federal Medicaid funding to pay the private health insurance premiums for those making up to 138 percent of the federal poverty level, or about $16,105 for a household of one. Arkansas was the first state in the country to place people in private plans rather than expand the traditional Medicaid program. Several other states are now exploring similar options.

Statewide, 61 percent of Arkansans in the program are women and 64 percent are ages 19 to 44 years old, a somewhat younger population than those getting coverage through the federal insurance marketplaces, said Arkansas Medicaid Director Andy Allison.

“The average age and sheer number of people in the Private Option will have a significant impact on competitiveness and strength of the state’s insurance market moving forward,” Allison said.

Unlike the Health Insurance Marketplace, which has an open enrollment period that ended March 31, people who are eligible for the Private Option can apply at any time throughout the year.

People in all 75 counties in Arkansas have been approved to get insurance through the program. Pulaski County led the state with 20,281 sign-ups followed by Washington County with 8,093, Benton County with 6,953, Garland County with 6,429, Sebastian County with 5,278, Craighead County with -more-
5,252, Faulkner County with 5,235, Jefferson County with 5,105, Crittenden County with 4,130, White County with 3,770 and Saline County with 3,521.

For information on gender, age and federal poverty level by county, contact DHS Communications Director Amy Webb at amy.webb@dhs.arkansas.gov.