

Schenectady County – Demographic Characteristics of Enrollees in the Individual Marketplace through April 15, 2014

Schenectady County		Medicaid	CHP	All QHPs	QHP with APTC+CSR	QHP with APTC	QHP Full Pay	All enrollees
TOTAL ENROLLEES		4,086	557	2,227	1,408	338	481	6,870
Uninsured at time of Application		91%	83%	63%	79%	62%	15%	81%
Gender:	Female	50%	48%	52%	54%	51%	49%	51%
	Male	50%	52%	48%	46%	49%	51%	49%
Age:	<18 Years	20%	97%	3%	--	--	12%	21%
	18 - 25 Years	20%	3%	11%	12%	10%	9%	16%
	26 - 34 Years	20%	--	18%	19%	14%	18%	18%
	35 - 44 Years	14%	--	17%	17%	17%	15%	14%
	45 - 54 Years	14%	--	25%	25%	26%	22%	17%
	54 - 64 Years	11%	--	26%	25%	32%	23%	15%
	≥65 Years	<1%	--	<1%	0%	0%	0%	<1%
Race:	White, Non-Hispanic	53%	59%	67%	63%	76%	73%	58%
	Black/African American	19%	14%	8%	10%	3%	7%	15%
	Asian/Pacific Islander	6%	11%	6%	7%	5%	5%	7%
	Other	8%	6%	5%	7%	3%	4%	7%
	Did not report	17%	15%	15%	15%	13%	14%	16%
Hispanic Ethnicity:	Yes	12%	8%	5%	6%	3%	4%	10%
	No	79%	83%	85%	83%	88%	90%	81%
	Did not report	9%	10%	9%	11%	9%	6%	9%

Preferred Language: (Spoken)	Chinese	<1%	<1%	1%	1%	0%	1%	<1%
	English	98%	100%	98%	97%	99%	98%	98%
	French	0%	0%	0%	0%	0%	0%	0%
	French Creole	<1%	0%	0%	0%	0%	0%	<1%
	Italian	0%	0%	<1%	<1%	0%	0%	<1%
	Korean	0%	0%	0%	0%	0%	0%	0%
	Russian	<1%	0%	0%	0%	0%	0%	<1%
	Spanish	2%	0%	1%	2%	1%	1%	2%

Schenectady County: Enrollees Income by Program through April 15, 2014

Schenectady County		Medicaid
Income	≤150%	97%
	>150 - ≤200%	2%
	>200%	1%

Schenectady County		CHP	QHP with APTC+CSR	QHP with APTC
Income:	≤150%	0%	16%	--
	>150 - ≤200%	40%	57%	--
	>200 - ≤250%	29%	26%	--
	>250 - ≤300%	15%	--	55%
	>300 - ≤400%	14%	--	45%
	>400%	3%	--	--

Notes on Demographic Data

Uninsured at time of Application: Data only includes enrollees who applied for financial assistance.

Race: Consumers can select more than one race, resulting in totals of more than 100 percent.

Preferred Language: If a consumer does not select a language other than English, English is automatically selected as the preferred language.

Income: Eligible AI/AN enrollees with incomes >250% FPL qualify for AI/AN Cost Sharing Reductions. This population comprises less than 0.1% of enrollees statewide and is not included here.

Schenectady County: Individual Marketplace QHP Enrollment by Issuer and Metal Level

Schenectady County	Enrollment by Issuer
BlueShield of Northeastern New York	<1%
CDPHP	12%
Empire Blue Cross	2%
Health Republic Insurance of New York	37%
MVP Health Care	49%
TOTAL Enrollees	2,228

Schenectady County	Enrollment by Metal Level
Catastrophic	1%
Bronze	22%
Silver	61%
Gold	8%
Platinum	8%

Schenectady County: SHOP Enrollment by Issuer and Metal Level

Schenectady County	Enrollment by Issuer
CDPHP	67%
Health Republic Insurance of New York	4%
MVP Health Care	29%
TOTAL ENROLLEES	55

Schenectady County	Enrollment by Metal Level
Bronze	4%
Silver	40%
Gold	45%
Platinum	11%

Notes on Enrollment by Issuer

The number of enrollees in the chart on Individual Marketplace Enrollment by Issuer may not match the data in the chart on Demographic Characteristics of Enrollees due to timing differences for report production.

There are a small number of individuals in the Individual Marketplace and the Small Business Marketplace who are enrolled in plans outside of the plans service area. In the Individual Marketplace, this could be due to a family members who are enrolled in the same plan but live in different counties. In the Small Business Marketplace, plans are offered in the county of the employer’s primary address and the employee’s address. If a family selects a health plan in the Small Business Marketplace and has a dependent living in a different county, the dependent could be enrolled in a plan not available in his/her county.