

# Laurel

As a result of the Affordable Care Act all individuals in Kentucky will have access to affordable health insurance. Individuals who earn more than 400% of the Federal Poverty Level (FPL) may purchase insurance through the Health Benefits Exchange; those with income between 138% and 400% of FPL will receive premium subsidies for insurance purchased through the exchange; and individuals who earn less than 138% of FPL will be eligible for Medicaid. In Laurel County there are currently 10132 uninsured residents. In January 2014 when the Affordable Care Act is implemented and Medicaid is expanded 4274 of those people will have access to subsidized insurance through the Health Benefits Exchange and 5120 will become eligible for Medicaid.

Since Kentucky is expanding Medicaid, most prisoners in county jails can have their hospitalization costs paid by Medicaid when they are admitted for inpatient treatment. The following table details total medical and dental spending for the Laurel County jail. Your local jailer should have specific information regarding how much of this was for inpatient hospitalizations.

Insurance Coverage in Laurel County		
	Number	Percent
<b>Total Population Under 65</b>	<b>50,816</b>	
Insured	40,684	80.1%
Uninsured	10,132	19.9%
<i>Eligible for Insurance through...</i>		
<i>HBE without subsidies</i>	738	1.5%
<i>HBE with subsidies</i>	4,274	8.4%
<i>Medicaid expansion</i>	5,120	10.1%

Medicaid already plays a vital role in providing healthcare to Laurel County residents. The table below shows the number of adults and children who received Medicaid in 2012 and the amount the Medicaid program spent on their care.

Laurel County jail spending	
YEAR	Medical and Dental Spending
2007	\$262,851
2008	\$500,571
2009	\$575,296
2010	\$412,678
2011	\$537,047
<b>Total</b>	<b>\$2,288,442</b>

Since the Affordable Care Act provides universal access to affordable healthcare, it also significantly reduced the amount allotted for Disproportionate Share Hospital (DSH) payments that traditionally reimburse hospitals for uncompensated care. Hospitals in Laurel County received the following DSH amounts in recent years.

Medicaid Member Facts: Laurel County		
	Enrollment	Cost of their Care
Children	10,160	\$21,462,231
Adults	8,246	\$77,327,990
<b>Total</b>	<b>18,406</b>	<b>\$98,790,222</b>

DSH Payments: Laurel County	
YEAR	DSH Payment
2010	\$2,093,314
2011	\$2,158,445
2012	\$2,366,186
2013 (Estimate)	\$2,813,140
<b>Total</b>	<b>\$9,431,085</b>

The total amount of the DSH reductions in the Affordable Care Act is \$14.1 billion from 2014-2019. The table below presents the reduction in DSH payments that hospitals in Laurel County should be preparing to absorb.

Medicaid is also a significant source of revenue for local Medical providers as shown in the following table.

Medicaid Provider Facts: Laurel County	
Providers Accepting Medicaid	263
Reimbursements Paid to Providers	\$80,671,984

DSH Reductions: Laurel County	
YEAR	DSH Payment
2014	\$69,154
2015	\$82,985
2016	\$82,985
2017	\$248,956
2018	\$691,544
2019	\$774,529
2020	\$553,235
<b>Total</b>	<b>\$2,503,389</b>