

# Health Benefits for Immigrant Seniors and Adults

## Updated Enrollment and Cost Estimates

March 31, 2023



**HFS**

Illinois Department of  
Healthcare and Family Services



## OUR VISION FOR THE FUTURE

# We improve lives.

- ▶ We address social and structural determinants of health.
- ▶ We empower customers to maximize their health and well being.
- ▶ We provide consistent, responsive service to our colleagues and customers.
- ▶ We make equity the foundation of everything we do.

This is possible because:

- ▶ **We value our staff as our greatest asset.**

We do this by:

Fully staffing a diverse workforce whose skills and experiences strengthen HFS.

Ensuring all staff and systems work together.

Maintaining a positive workplace where strong teams contribute, grow and stay.

Providing exceptional training programs that develop and support all employees.

- ▶ **We are always improving.**

We do this by:

Having specific and measurable goals and using analytics to improve outcomes.

Using technology and interagency collaboration to maximize efficiency and impact.

Learning from successes and failures.

- ▶ **We inspire public confidence.**

We do this by:

Using research and analytics to drive policy and shape legislative initiatives.

Clearly communicating the impacts of our work.

Being responsible stewards of public resources.

Staying focused on our goals.

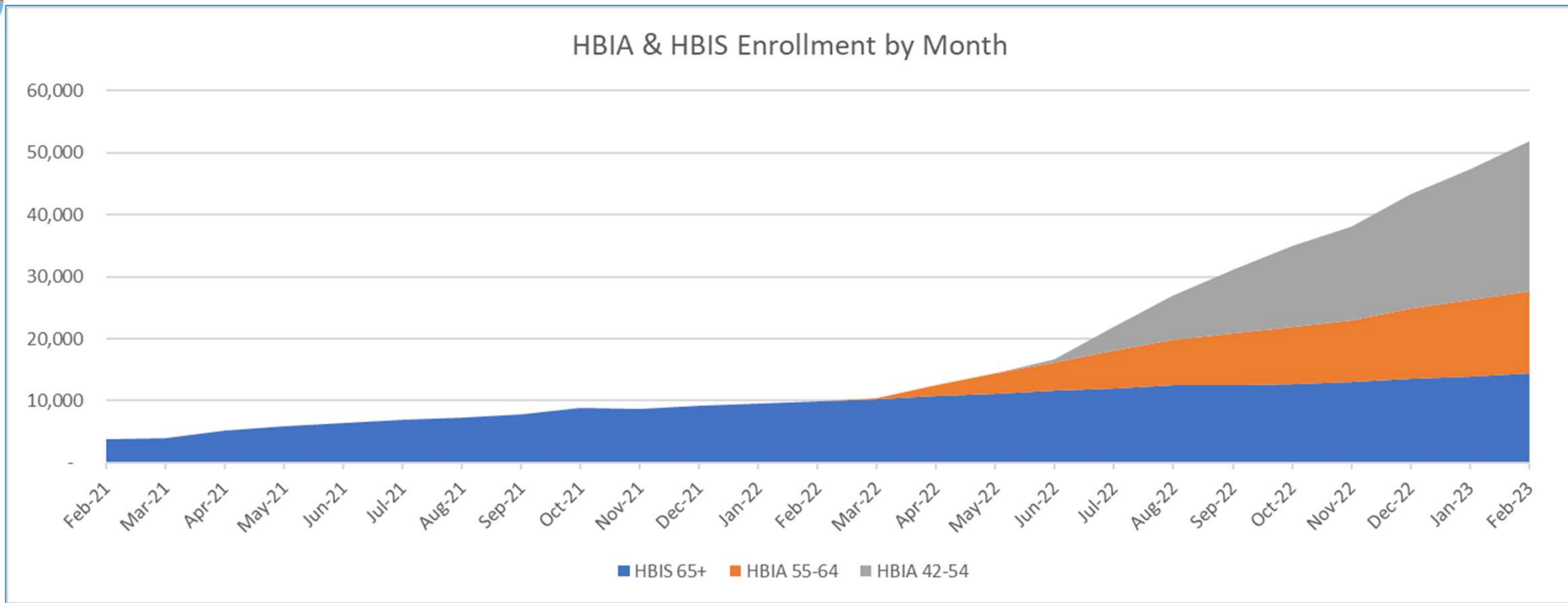


# Initial Enrollment and Cost Estimates

- In 2020, the Health Benefits for Immigrant Seniors (HBIS) program exceeded its appropriation in the first month of implementation.
- HFS brought in its contracted actuarial firm, Milliman, for future program enrollment and cost estimates.
- In 2021 and 2022, Milliman:
  - Used American Community Survey (ACS) census data for eligibility and enrollment estimates.
  - Assumed HBIS and Health Benefits for Immigrant Adults (HBIA) enrollees would not cost more than Medicaid enrollees.



# Actual Program Enrollment Growth



# SFY23 vs. SFY24 Enrollment Estimates

- Both the 65+ age group and the 55-64 age group have more enrollees than Milliman thought would be eligible.
- The 42-54 age group has exceeded Milliman's enrollment projections 8.5 months into the program, and is still seeing more than 10% enrollment growth month over month.

Group	SFY23 Estimates		February 2023 Active Cases	SFY24 Estimates		Difference Updated SFY24 Estimate v. SFY23 Estimate	
	Eligibles	Enrollees	Enrollees	Eligibles	Enrollees	Eligibles	Enrollees
HBIS 65+	10,000	6,700	14,414	41,200	21,000	31,200	14,300
HBIA 55-64	11,000	8,000	13,164	43,200	23,600	32,200	15,600
HBIA 42-54	32,700	18,800	24,336	77,700	53,900	45,000	35,100
	<b>53,700</b>	<b>33,500</b>	<b>51,914</b>	<b>162,100</b>	<b>98,500</b>	<b>108,400</b>	<b>65,000</b>





## SFY23 vs. SFY24 Cost Estimates

- Actual claims experience reflects higher enrollee costs than the traditional Medicaid population due to more untreated chronic conditions and higher hospital costs.
- After two years, per enrollee costs for the 65+ group are stabilizing. Claims reflect higher prescription drug costs as chronic conditions become managed.

Program	SFY23 Milliman Estimate	Claims Paid March 2022 - February 2023	SFY24 Milliman Estimate	SFY24 Estimate Increase over SFY23 Estimate
HBIS 65+ ( <i>in millions</i> )	\$110.0	\$187.50	\$285.0	\$175.0
HBIA 55-64 ( <i>in millions</i> )	\$43.8	\$118.9	\$245.0	\$201.2
HBIA 42-54 ( <i>in millions</i> )	\$68.0	\$104.3	\$460.0	\$392.0
	<b>\$221.8</b>	<b>\$410.7</b>	<b>\$990.0</b>	<b>\$768.2</b>



# SFY24 Enrollment and Cost Estimates

METRIC	19-24	25-34	35-41	42-54	55-64	65+	Total 19-41	Total 42+	Total 19+
Estimated Eligibles	26,400	40,200	46,900	77,700	43,200	41,200	113,500	162,100	275,600
Estimated Enrollees	9,400	17,700	21,000	53,900	23,600	21,000	48,100	98,500	146,600
Required State Funding for medical only, no LTSS (millions)	\$ 35	\$ 90	\$ 155	\$ 460	\$ 245	\$ 285	\$ 280	\$ 990	\$ 1,270
Required State Funding for HCBS (millions)	\$ 10	\$ 19	\$ 23	\$ 59	\$ 19	\$ 82	\$ 53	\$ 160	\$ 213
Required State Funding medical + HCBS (millions)	\$ 45	\$ 109	\$ 178	\$ 519	\$ 264	\$ 367	\$ 333	\$ 1,150	\$ 1,483
Required State Funding for LTC (millions)	\$ 0	\$ 0	\$ 10	\$ 35	\$ 40	\$ 170	\$ 10	\$ 245	\$ 255
Required State Funding medical + HCBS + LTC (millions)	\$ 45	\$ 109	\$ 188	\$ 554	\$ 304	\$ 537	\$ 343	\$ 1,395	\$ 1,738



# Discussion



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