Alaska

Sources of Insurance Coverage

*Source: KFF, Health Insurance Coverage of the Total Population, 2022

**Medicare**

In Alaska, **79,300** residents are enrolled in Medicare, 11.4% of the state’s population (2022 data). Of those, **2%** are enrolled in a Medicare Advantage plan. For Alaska residents in the traditional Medicare program, the Alaska Division of Insurance regulates Medicare supplemental plans and provides consumer-facing information about plan benefits and enrollee rights. The Alaska Department of Health, Division of Senior and Disabilities Services also provides information and assistance for Medicare beneficiaries. A list of insurers authorized to sell Medicare supplemental policies is published annually in a report [here](#).

**Medicaid and the Children’s Health Insurance Program (CHIP)**

In Alaska, **159,500 people** are enrolled in Medicaid or CHIP, 22.8% of the population (2022 data). Alaska adopted Medicaid expansion under the Affordable Care Act under a program called “Healthy Alaska.” It currently covers almost **72,000** low-income adults. Alaska Medicaid covers children up to 208% of the federal poverty level (FPL). Approximately **38%** of all births in Alaska are covered by Medicaid.

In Alaska, the CHIP program is called “Denali KidCare” and is operated as an expansion of Medicaid. Medicaid covers infants up to **177% FPL** and Denali KidCare fills in for children in households up to **208% FPL**.
Employer-sponsored Insurance
In Alaska, **325,000** people are covered by employer-sponsored insurance (ESI), or 46.5% of the total state population (2022 data). Approximately **36.3%** of Alaska employers offer ESI. However, offer rates vary significantly by size of firm. In Alaska, 96.9% of large firms (50 or more employees) offer ESI, while only 19.3% of small employers offer ESI.

In Alaska, approximately **40.2%** of private sector businesses that offer health insurance self-fund at least one health plan. For large firms (50 or more employees) that offer health insurance, 61.5% self-fund at least one health plan.

Individual Market Insurance
Approximately **4.9%** of Alaska residents are enrolled in the individual market (2022 data). In 2023, **34,000** Alaskans selected a plan through the Affordable Care Act Marketplace, which in Alaska is run by the federal government. It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated in Alaska by the Division of Insurance, which conducts oversight to ensure compliance with both state and federal health insurance laws.

Other Coverage
Some Alaskans are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers 3.7%, or 26,100 residents.

The Uninsured
Approximately **10.7%**, or 74,700 Alaska residents are uninsured (2022 data). Alaska has the **8th highest** uninsured rate in the country. Among the non-elderly, people of color are significantly more likely to be uninsured in Alaska than White people. American Indians have the highest **uninsured rate** (26%), followed by Asian Americans (16.5%), and White (8.8%). Hispanic residents have the lowest uninsured rate (7.9%) among all racial groups. Lack of insurance is also highly correlated with income. Approximately **12.8%** of people under 100% FPL are the uninsured in Alaska, while just 10.2% of people over 400% FPL are uninsured.
State Regulators: Alaska

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Alaska is based in Seattle. Media inquiries may be submitted here.

Department of Commerce, Community, and Economic Development Division of Insurance (DOI)

The Division of Insurance within DCCED regulates the business of insurance in the state of Alaska. For health insurance companies, DOI is responsible for:

- **Licensure**: All insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must file financial information with the DOI. A search portal for health insurers licensed in Alaska can be found here.

- **Form review**: DOI reviews health insurers’ contracts and covered benefits to ensure that they comport with state and federal law, including the Affordable Care Act (ACA), Mental Health Parity and Addiction Equity Act (MHPAEA), Health Insurance Portability & Accountability Act (HIPAA), and No Surprises Act.

- **Rate review**: Health insurers offering plans to individuals and small employers (with fewer than 50 employees) must submit proposed premium rates to DOI, and the agency has the authority to review and require adjustments before rates can be used. DOI evaluates premium rates to confirm that premiums are not excessive, inadequate or unfairly discriminatory. DOI does not have the authority to disapprove an overall rate unless it fits the following criteria.

- **Marketing**: DOI is responsible for oversight of insurers’ marketing tactics and discouraging unfair or deceptive tactics. CSI is also responsible for the licensing and oversight of health insurance agents and brokers.

- **Enforcement**: DOI has authority to enforce state and federal insurance laws. Enforcement tools can range from requesting a corrective action, issuing a cease and desist order, imposing fines, or seeking an injunction. DOI reports the results of company market conduct examinations in an annual report. Consumers or providers can file complaints against insurers here.

- **Appeals**: Under the ACA, insurers must provide enrollees with an internal review of adverse benefit decisions and the right to an external, independent appeal. DOI operates Alaska’s external review system, and provides information to enrollees seeking an appeal here.

The agency also publishes annual reports, including an annual health insurance claim survey, available here.

Alaska Department of Health Division of Public Assistance (DPA)

Alaska’s Department of Health Division of Public Assistance (DPA) runs the state’s Medicaid and CHIP programs. Alaska does not cover beneficiaries through Medicaid managed care, but offers
a voluntary coordinated care initiative. The Alaska Medicaid Coordinated Care Initiative (AMCCI) provides one-on-one case management services. The state is currently working to redesign the existing Medicaid program to ensure that Alaskans are receiving high-quality health care.

A variety of publicly available documents related to the state’s Medicaid Redesign Initiatives including annual reports and coordinate care demo projects can be found here.

Alaska State Attorney General
The Alaska Department of Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. In addition, the Attorney General’s Consumer Protection Unit enforces a variety of consumer protection laws and takes action against unfair and deceptive practices. The Unit allows consumers to file general complaints.

Other Sources of Information
Health Insurance Navigators, Agents and Brokers (collectively, “consumer assisters”) Although Alaska’s health insurance Marketplace is run by the federal government, CMS provides grants to local organizations called “Navigators” that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. Alaska-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the “Find Local Help” search portal on HealthCare.gov.