Kansas

Sources of Insurance Coverage

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

**Medicare**
In Kansas, 427,000 residents are enrolled in Medicare, 15% of the population (2022 data). Of those, 32% are enrolled in Medicare Advantage. For Kansans in the traditional Medicare program, the Kansas Insurance Department regulates Medicare Supplemental insurance policies and provides consumer-facing information about plan options. A list of insurers authorized to sell Medicare supplemental policies is available here.

**Medicaid and the Children’s Health Insurance Program (CHIP)**
In Kansas, approximately 427,000 people are enrolled in Medicaid, which the state calls KanCare, or CHIP, 14% of the state population (2022 data). Kansas has not adopted Medicaid expansion under the Affordable Care Act. Approximately 44,000 adults are in the “coverage gap,” meaning their income is too high for Medicaid eligibility but too low to qualify for Marketplace premium tax credits.

In Kansas, pregnant individuals and children under the age 1 in households up to 171% FPL, children ages 1-5 in households up to 149% of the FPL, children ages 6-18 in households up to
133% FPL, and adults with children with an income up to 38% FPL are eligible to enroll in Medicaid. The state’s program does not cover any childless adults. Approximately 30% of all births in Kansas are covered by Medicaid. The Division of Health Care Finance (DHCF), within the Kansas Department of Health and Environment oversees the Medicaid Program, and contracts with managed care organizations (MCOs) to provide coverage for most Kansas Medicaid recipients. The DHCF also provides oversight of MCOs claims processing and disease and medical management.

**Employer-sponsored Insurance (ESI)**
In Kansas, approximately 1.52 million people are covered by employer-sponsored insurance (ESI), or 53% of Kansas’s population (2022 data). Approximately 52.9% of Kansas’s private employers offer ESI. However, offer rates vary significantly by size of firm. In Kansas, 99.1% of large firms (50 or more employees) offer ESI, while only 36.2% of small employers offer ESI.

In Kansas, approximately 35.7% of private sector businesses that offer health insurance self-fund at least one health plan. For large private firms (50 or more employees) that offer health insurance, 55.6% self-fund at least one health plan.

**Individual Market Insurance**
Approximately 7% of Kansas residents are enrolled in the individual market (2022 data). In 2023, 124,473 Kansans selected a plan through the Affordable Care Act Marketplace, which in Kansas 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 Kansas by the Kansas Insurance Department, which conducts oversight to ensure compliance with both state and federal health insurance laws.

**Military Coverage**
Some Kansas residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers 2%, or 57,000 residents (2022 data).

**The Uninsured**
Approximately 9%, or 246,300 Kansas residents are uninsured (2022 data). Kansas has the 17th highest uninsured rate in the country. Among non-elderly populations, people of color in Kansas generally are more likely to be uninsured than White Kansans. Hispanic Kansans had the highest uninsured rates (21.3%), followed by American Indians (19.7%), Black Kansans (15.4%), Asian-American/Pacific Islander Kansans (11.6%), and Mixed race Kansans (8.2%). White Kansans had the lowest uninsured rate at 7.8%.
Lack of insurance is also highly correlated with income. Of the nonelderly population, approximately 20.8% of people under 100% FPL are uninsured, while only 4.6% of people at or above 400% is uninsured.

State Regulators: Kansas
CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Kansas is based in Kansas City. Media inquiries may be submitted here.

Kansas Insurance Department
The Kansas Insurance Department regulates the business of insurance in the state of Kansas. The KID is responsible for:

- **Licensure**: Insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial certification, companies must file financial information with the Kansas Insurance Department biennially. Annual reports summarizing insurers’ financial statements are available here.

- **Form review**: The Insurance Department 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), No Surprises Act, as well as state benefit mandates and network adequacy standards.

- **Rate review**: Health insurers offering plans to individuals and small employers (with fewer than 50 employees) must submit proposed premium rates to the Department, and the agency has the authority to review and require adjustments before rates can be used. Information about insurers’ proposed rates is available here.

- **Marketing**: The Kansas Insurance Department is responsible for oversight of insurers’ marketing tactics and discouraging unfair or deceptive tactics. The agency also licenses and provides oversight of insurance agents and brokers.

- **Enforcement**: The Kansas Insurance Department 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. The insurance department reports the results of company market conduct examinations here. Consumers can file complaints against insurers here.

- **Appeals**: Under the Affordable Care Act, health insurers must provide enrollees with an internal review of adverse benefit determination, and enrollees have the right to an external and independent appeal. The Kansas Insurance Department operates the states external review system and provides information to consumers seeking external review here.
Kansas law allows the state Farm Bureau to offer health benefit plans to its members. Such plans are not defined under state law as health insurance, and are not required to comply with federal or state health insurance standards and regulations.

Kansas Department of Health and Environment (KDHE) and the Kansas Department for Aging and Disability Services (KDADS)
Kansas’s Department of Health and Environment (KDHE) and the Kansas Department for Aging and Disability Services (KDADS) run the state’s KanCare and CHIP programs and manage the contracts with the managed care organizations (MCOs) that deliver KanCare and CHIP benefits. A list of participating MCOs is available here. Enrollment reports by county are available here.

The KDHE also monitors trends of medical assistance expenditures and population groups within Kansas and conducts quality and market reviews of the services they provide.

Kansas Attorney General’s Office
The Kansas Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The Attorney General’s office accepts complaints from consumers about deceptive or unlawful business practices. Complaints can be submitted here.

Other Sources of Information
Health Insurance Navigators, Agents and Brokers (collectively, “consumer assisters”) Although Kansas’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. Kansas-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assistants 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.