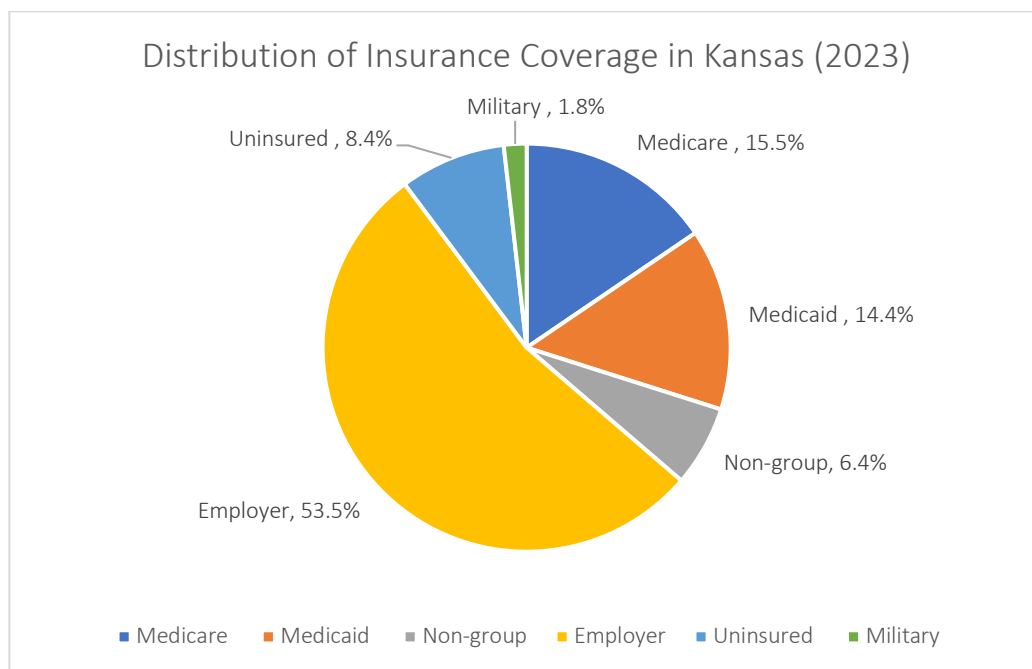


Kansas

Sources of Insurance Coverage



**Source: KFF, Health Insurance Coverage of the Total Population, 2023*

Medicare

In Kansas, [439,600](#) residents are enrolled in Medicare, 15.5% of the population (2022 data). Of those, [35%](#) are enrolled in Medicare Advantage plans, which are regulated by the federal government. For Kansans in the traditional Medicare program, the Kansas Insurance Department regulates Medicare Supplemental or Medigap 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 [408,300](#) people are enrolled in Medicaid, which the state calls KanCare, or CHIP, making up 14.4% of the state population (2023 data). Kansas has not adopted Medicaid expansion under the Affordable Care Act. Approximately [39,000](#) 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, Medicaid benefits are provided both directly by the state (Medicaid Fee-For-Service or FFS) and via private managed care organizations. Almost all ([98%](#)) of Medicaid beneficiaries in the state are enrolled in the managed care program.

The Kansas Medicaid program covers pregnant individuals and children under the age 1 in households up to [171%](#) of FPL, children ages 1-5 in households up to [154%](#) of FPL, children ages 6-18 in households up to [138%](#) of FPL, and adults with children with an income up to [38%](#) FPL. The state's program does not cover any childless adults. Approximately [31%](#) 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 53.5% of Kansas's population (2023 data). Approximately [48.3%](#) of Kansas's private employers offer ESI. However, offer rates vary significantly by size of firm. In Kansas, 96.4% of large firms (50 or more employees) offer ESI, while only 31.7% of small employers offer ESI.

In Kansas, approximately [37.8%](#) 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, 62.6% self-fund at least one health plan.

Individual Market Insurance

Approximately [6.4%](#) of Kansas residents are enrolled in the individual market (2023 data). In 2023, [171,376](#) 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 almost 2%, or [52,400 residents](#) (2023 data).

The Uninsured

Approximately [8.4%](#), or 237,700 Kansas residents are uninsured (2023 data). Kansas has the 18th 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 (21.8%), followed by Black Kansans (13.4%), American Indians (12.9%), Asian-American/Pacific Islander Kansans (9.6%), and Mixed race Kansans (8.4%). White Kansans had the lowest uninsured rate at 7.2%.

Lack of insurance is also highly correlated with income. Of the nonelderly population, approximately [17.8%](#) of people under 100% FPL are uninsured, while only 3.5% 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 permits the state [Farm Bureau](#) to offer its members health coverage that is not reviewed or regulated by KID.

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](#). Annual spending and enrollment reports for the Medicaid program 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 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.

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