

# State of North Dakota

State Population: 645,000

Number of residents without insurance: 45,000 (7%)

- A. 15,000 (2.3%) qualify for current programs (Medicare, SCHIPS, CHAND, etc.) but have not applied
- B. 15,000 (2.3%) select not to be covered by employer or individual market due to cost but have capacity to afford coverage
- C. 15,000 (2.3%) uninsured due to pre-existing conditions, lifetime maximum, etc.

Assumptions used in developing cost matrix

1. Cost increases limited to federal healthcare bill only – no inflators applied for increases in health care costs, utilization, salaries, technology, or other factors (2010-2019).
2. Cost increases based on actuarial analyses – estimates should be used with caution, as amounts will change when additional guidance and policy decisions are made at the federal level.
3. Numbers used for Blue Cross/Blue Shield (80 + % of market) assume all covered individuals remain in “Grandfathered” plans throughout 2010-2019. Premiums would increase as “Grandfathered” status is removed.
4. Numbers used for NDPERS and Political Subdivisions assume all covered employees remain in “Grandfathered” plans throughout 2010-2019. Premiums would increase as “Grandfathered” status is removed.
5. Grants & subsidies may offset some projected cost increases.

	Insurance Dept.	Human Services – Medicaid Expansion	Health Dept.	NDPERS	Blue Cross /Blue Shield		Political Subdivisions	Total
					Grandfathered	Non-Grandfathered		
2010		725,942		Current Contract	20,200,000	51,500,000	Current Contract	20,925,942
2011		998,634	1,000,000*	470,700	30,300,000	61,900,000	151,800	32,921,134
2012	676,018*	7,223,354		990,000	30,300,000	61,900,000	303,600	39,492,972
2013	1,429,287	9,156,319		1,029,000	30,300,000	61,900,000	314,100	42,228,706
2014	1,763,543	6,595,088		1,068,000	85,500,000	180,100,000	324,600	95,251,231
2015	1,704,116	8,408,645		1,068,000	124,900,000	223,500,000	324,600	136,405,361
2016	1,704,116	8,922,201		1,068,000	165,400,000	268,000,000	324,600	177,418,917
2017	1,704,116	18,335,757		1,068,000	165,400,000	268,000,000	324,600	186,832,473
2018	1,704,116	21,149,314		1,068,000	165,400,000	268,000,000	324,600	189,646,030
2019	1,704,116	24,462,870		1,068,000	165,400,000	268,000,000	324,600	192,959,586,
Total	12,389,428	105,978,124	1,000,000	8,897,700	983,100,000	1,712,800,000	2,717,100	Grand Total
	*Does not include IT costs to be determined	DHS May have other costs related to Child Support Enforcement, Behavioral Health Services and/or delivery of services at the Human Service Centers	*(Criminal History Check)	*Assumes "Grandfathered status 2010-2019	Assumes all policies grandfathered 2010-2019	Assumes all plans not grandfathered 2010-2019		1,114,082,352

Frontier Provision	Bank of North Dakota
65,000,000	Family Ed. Loan Program
65,000,000	Loss of 80% of Student Loan Program
65,000,000	
65,000,000	
65,000,000	
65,000,000	
65,000,000	
65,000,000	
65,000,000	
65,000,000	
65,000,000	
650,000,000	
6 Hospitals/ Physicians - Minus Offset	
Five * States	