

**Montana Department of Public Health and Human Services  
Section 1115 Demonstration Amendment and Extension Application**



Appendices

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Appendix A: Methodological Approach for Focus Groups

## Montana Department of Public Health and Human Services Section 1115 Demonstration Amendment and Extension Application

As part of our qualitative data collection under the Montana Medicaid expansion evaluation, we conducted focus groups with current beneficiaries enrolled in coverage through HELP. These focus groups captured HELP enrollees' reflections on their experiences in the program and obtained their perspectives and opinions on the program's strengths and weaknesses. Focus groups provide valuable and nuanced insights into individuals' experiences with a product, process, or program, but by their nature, they obtain information from relatively few people and thus cannot be presumed to represent the entire population of interest. Over three consecutive days in September 2018, Urban Institute researchers conducted four focus groups in Billings, Livingston, and Forsyth, Montana. All four focus groups included both exempt and premium-paying enrollees.

To help recruit HELP enrollees for focus groups, the Montana Medicaid agency gave evaluators recruitment lists containing names, contact information, and demographic information (e.g., income, ethnicity, Native American status) of both exempt and premium-paying HELP enrollees living in Billings, Livingston, and Forsyth. In each locality, we drew proportional subsamples from the larger full samples to approximately represent the distributions of enrollees by income (less than 51 percent, 51 to 100 percent, and more than 100 percent of FPL), eligibility status (exempt or paying premiums), and self-reported Native American status. A focus group ideally has between 8 and 10 people; to allow for attrition, we recruited 16 people for each group. Thus, for each of the four focus groups, recruitment efforts proceeded until recruiters secured commitments from 16 participants.

Like last year, we recruited HELP enrollees for focus group participation via "cold" telephone calls. Using the telephone numbers listed in the state-provided recruitment lists, recruiters tried to reach HELP enrollees by phone to describe the purpose of the focus groups and solicit their participation. Enrollees who expressed interest in participating in the focus group were asked to state their preferred method for receiving confirmation. Most requested that confirmation be delivered by e-mail or text message, but some requested confirmation by phone. Recruiters followed up multiple times between initial recruitment and the day of the focus groups to confirm event logistics (e.g., start time, location). In addition, we placed "reminder" emails, texts, or calls to each person who agreed to participate on the day before each focus group.

As detailed in **Appendix Table A1**, 33 HELP enrollees participated in the four focus groups (though 16 recruits had repeatedly confirmed their intent to attend each focus group). Researchers purposefully recruited about twice as many premium-paying enrollees as exempt enrollees to get perspectives from those affected by the elimination of the TPA and the premium credit. Nineteen of the 33 participants were female, and all participants were white. Though researchers attempted to recruit participants of other races, as well as of Native American status, all declined to participate.

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**Appendix Table A1. Focus Group Composition and Participation**

	Premium-Paying Participants	Exempt Participants	Total
Focus Group 1	7	3	10
Focus Group 2	5	2	7
Focus Group 3	7	2	9
Focus Group 4	4	3	7
<b>Total</b>	23	10	33

Each focus group lasted between 90 and 120 minutes, and each participant received a \$60 gift card in appreciation of their participation. We also provided a light meal to participants. During the focus group design phase, the evaluation team developed a moderator’s guide with a core set of questions exploring enrollees’ experiences with HELP across the following dimensions:

- marketing and outreach
- enrollment process
- first impressions of the program
- renewal process
- cost sharing and affordability
- access to care, benefits, and health care use
- satisfaction with care quality
- impacts of having health coverage on daily life
- suggestions for improving the program
- HELP-Link program
- future issues, including the I-185 ballot initiative

We explored all dimensions, except the HELP-Link program and future issues, in the first wave of focus groups conducted in 2017.

At the start of each focus group, we gave all participants two copies of an informed consent form in accordance with Urban Institute Institutional Review Board rules, regulations, and prior approval. The form emphasized that enrollees’ participation was voluntary and their privacy would be protected. After summarizing the content of the informed consent form, participants were asked to sign one copy for the evaluators and to keep a copy for their own records. We digitally recorded and transcribed all focus group proceedings; we destroyed recordings when we finished transcription and cleaning notes.

To analyze the results of the focus groups, the evaluation team used the same commonly accepted qualitative research methods as last year. Unabridged transcripts and field notes served as the basis for the analysis. Evaluators carefully reviewed focus group notes and transcripts and categorized participant responses using a structure that mirrored the content of the focus group moderator’s guides. Dominant themes, divergent opinions, and experiences were noted and summarized. Finally, relevant quotations were selected based on frequency and richness to illustrate key points.

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Appendix B: Methodological Approach for the HELP Beneficiary Surveys

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### Survey Sample and Response Rates

The sample frames (i.e., the lists of individuals meeting the inclusion criteria, and thus eligible to be sampled) for the enrollee and the disenrollee survey were derived from the State of Montana HELP administrative database. At the time of sample frame creation, this database contained HELP program participation records for each month during January 2016 – May 2017. Any individual who participated in the HELP program at any time during that period was included in the database.

Once included in the database, HELP enrollees had at least one record for each calendar month indicating current status (enrolled/disenrolled), reason for enrollment/disenrollment, income category relative to the federal poverty level, and demographic/residential information including zip codes which were then used to classify individuals as living in urban/rural areas<sup>1</sup>. In the event of a change in any component of an individual's status or demographics in a given month, the individual would have an additional record.

We devised processing rules for the administrative data to best approximate our inclusion/exclusion criteria for the sample frame for the survey using the information available. The enrollee survey sample frame consisted of all individuals aged 19-64 who resided in Montana and were enrolled in the HELP program in May 2017 and had indication of enrollment in each of the prior five months. "Unequivocal enrollment" was defined as having a record for May 2017 in which the "Eligibility\_Indicator" field had an entry of "1" with no indication of failure to pay premium, and no separate record for that month indicating ineligibility. This definition was intended to capture individuals who were currently enrolled, and had been enrolled for sufficient time (at least 6 months) to have experience with the aspects of the program examined in this survey.

The disenrollee sample frame consisted of all individuals aged 19-64 who had been enrolled in Montana HELP at some point during the previous 6 months, but were unequivocally listed as disenrolled from the HELP program as of May 2017. "Unequivocal disenrollment" was defined as having a record for May, 2017 in which the "Eligibility\_Indicator" field had an entry of "0", and no separate record for that month indicating eligibility. We excluded anyone whose first enrollment in the program occurred more than 12 months prior to the time of sample frame determination (May, 2017).

We randomly sampled 2,180 enrollees and 2,187 disenrollees from the sample frames of 19,994 records and 2,378 records, respectively. These sample sizes aimed to yield 700 completed enrollee and 700 completed disenrollee surveys. We calculated response rates based on complete survey submissions received through December 22, 2017, where as long as the respondents answered at least one question in addition to the screening questions, we considered it a response, and included all answered questions in the analysis. Particularly in light of the low response rate, we saw no reason to discard any information that was provided. Response rates for the primary questions (those not subject to being skipped based on other answers) was generally 90%-95%. A total of 655 individuals (31.1%) of the enrollee cohort submitted an enrollee survey form. This response rate is comparable to that seen in

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<sup>1</sup> Urban/rural was defined by mapping respondent zip codes to their corresponding county FIPS, and then using the county FIPS codes to classify them into core-based statistical areas (CBSAs). If a county fell in a CBSA it was considered urban. Counties that did not meet the definition of a CBSA were assigned as rural.

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other surveys of Medicaid enrollees (Barnett & Sommers, 2017). For the disenrollee survey, only 178 individuals (9.3%) in the sample returned a disenrollee survey. This low response rate is comparable to that seen in other surveys targeting subjects with low socioeconomic status.

We anticipated that between the date of survey subject selection and the date of subject response, some individuals in the samples would change status from enrollee to disenrollee, or vice versa. For those selected for the disenrollee survey, 197 (9.0%) of the disenrollee sample reported that they were currently enrolled or unsure if currently enrolled in HELP, 74 (3.4%) had never been enrolled or were unsure if ever enrolled in HELP, and 5 (0.2%) said they had not been enrolled in the last 12 months. Seventy-four (3.4%) of the enrollee sample reported that they were not currently enrolled or unsure if they were currently enrolled in HELP.

### Sample Non-Response Analysis

We conducted a non-response analysis to examine whether survey respondents and non-respondents differed on demographic factors by which program experiences or opinions might conceivably differ. In particular, we compared respondents and non-respondents on available demographic factors of sex, race, age group, urban/rural residence, and FPL category. Table B1 below shows percentage distributions of sex, race, urban/rural, FPL, and age group for the two sample populations, separately for those who responded and those who did not. Note that the information source for this table is the Montana administrative file, so that non-respondent information can be included and fairly compared to respondent information. For all other tables with demographic variables, the information comes from survey responses. Hence, the demographics in Table B1 may vary slightly from what is shown in other tables.

Among disenrollees there were no significant differences between the respondents and non-respondents on the demographic factors examined. For the enrollee population, the only statistically significant difference we found on the five observable characteristics between respondents and non-respondents was for age group, with only 49% of respondents being in the 19-39 age group, compared to 68% among non-respondents. The sample survey data are weighted in order to compensate for bias introduced by these differences between the respondents and non-respondents.

### Sample Weights

For each survey, sample weights were developed in three steps to account for the probabilities of selection and to adjust for known ineligibility and nonresponse to reduce potential bias. The initial weight for each person in the sampling frame was calculated as the reciprocal of a given record's probability of selection from the sampling frame. To create the base weight, the initial weight was further adjusted by multiplying it by the number of records each person had in the sampling frame to compensate for unequal probabilities of selection.

The adjustment for ineligibility and nonresponse involved the creation of strata defined by demographic characteristics related to response. For the enrollees, the variables used for the adjustment strata were age (19-29 years, 30-39 years, 40-59 years, and 60+ years), race (nonwhite and white), gender, and residential location (urban and rural). Age (19-34 years, 35-49 years, and 50+ years) and residential

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location (urban and rural) were used for the adjustment strata for the disenrollees. Within these strata, adjustment factors for ineligibility and nonresponse were computed and applied to the base weights of the samples.

The eligibility weight is calculated using the ratio of the sum of the weights for the survey respondents, nonrespondents and known ineligible participants to the sum of the weights for the respondents and nonrespondents. The base weight is multiplied by the ineligibility adjusted ratio for respondents and nonrespondents to yield the eligibility weight.

The final weight accounts for differential non-response by demographic groups. The nonresponse adjustment factor is calculated as the ratio of the sum of eligible respondents plus eligible nonrespondents over eligible respondents. The nonresponse adjusted weight is calculated as the product of the eligibility weight and the nonresponse adjustment factor for survey respondents to derive the final sampling weight.

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**Appendix Table B1: Demographic Features of Respondents, Non-respondents and Sample Pools**

**Enrollee Sample**

	<b>Respondents (N=655)</b>	<b>Non-Respondents (N=1,449)</b>
<b>Sex</b>		
Female	59%	55%
Male	41%	45%
<b>Race</b>		
White	85%	81%
Other/Unspecified	15%	19%
<b>Age Group*</b>		
19-39	49%	68%
40-59	37%	26%
60+	14%	6%
<b>FPL</b>		
0 - <= 50%	1%	1%
>50% - <=100%	51%	56%
>100% - 133%	48%	44%
<b>Residence</b>		
Urban	35%	38%
Rural	65%	62%

\* P<0.05 for comparison of Respondents to Non-Respondents by Pearson chi-square test.

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**Appendix Table B2: Demographic Features of Respondents, Non-respondents and Sample Pools**

**Disenrollee Sample**

	<b>Respondents (N=178)</b>	<b>Non-Respondents (N=1,728)</b>
<b>Sex</b>		
Female	61%	57%
Male	39%	43%
<b>Race</b>		
White	86%	80%
Other/Unspecified	14%	20%
<b>Age Group*</b>		
19-34	61%	59%
35-49	19%	27%
50+	20%	14%
<b>FPL</b>		
0 - <= 50%	88%	85%
>50% - <=100%	4%	7%
>100% - 133%	8%	8%
<b>Residence*</b>		
Urban	31%	39%
Rural	69%	61%

\* P<0.05 for comparison of Respondents to Non-Respondents by Pearson chi-square test.

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Appendix C: HELP Beneficiary Survey Questionnaires

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Appendix C1: HELP Beneficiary Survey: Enrollee Survey

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OMB Control Number: 0938-1332

Expiration Date: 06/30/2020

**Montana Health and Economic Livelihood Partnership Plan  
Beneficiary Survey: Enrollees**

**PRA Disclosure Statement**

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1332. The time required to complete this information collection is estimated to average **15 minutes** per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

**Introduction and Directions for Completing the Survey**

The Centers for Medicare & Medicaid Services is conducting this survey to ask about your recent experiences receiving health care and should take about **15 minutes** to complete.

Your participation is voluntary, and there is no loss of benefits or penalty of any kind for deciding not to participate. You may skip any questions that you do not feel comfortable answering. Your participation in this research is private, and we will not share your name or any other identifying information with any outside organization. You may notice a number on the cover of the survey. This number is **ONLY** used to let us know if you returned the survey. Please contact the survey help desk toll-free at 1-855-443-2692 with questions about this research.

- Use pen with blue or black ink.
- Mark all your answers with an 'X'.
- If you make an error, cross it out with a single line and mark the correct answer.
- If you are told to skip a question, follow the arrow for instructions about what question to answer next.

Study ID

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**About Your HELP Enrollment**

The State of Montana currently runs an insurance program called the Montana Health and Economic Livelihood Partnership (HELP) Plan for adults ages 19 to 64.

**1. Are you currently enrolled in the “Montana Health and Economic Livelihood Partnership Plan” (also called “HELP”)?**

- Yes
  - No
  - Not sure/Don't know
- } **GO TO END**

**2. How long have you been enrolled in HELP?**

- 1 to 3 months
- 4 to 6 months
- 7 to 12 months
- More than 12 months

**3. Since you enrolled in HELP, was there ever a time you lost your coverage or were disenrolled from HELP?**

- Yes
  - No
  - Not sure/Don't know
- } **GO TO QUESTION 5**

**4. About how long were you disenrolled from HELP?**

- Less than 1 month
- 1 to 3 months
- More than 3 months
- Not sure/Don't know

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**Before You Enrolled in Your HELP Plan**

For the next few questions, please think back to the 12 months **before you enrolled** in HELP.

5. **In the 12 months before you enrolled in HELP, did you have any health insurance?**

- Yes
  - No
  - Not sure/Don't know
- } **GO TO QUESTION 9**

6. **How long did you have that health insurance?**

- All 12 months
- 6 to 11 months
- Less than 6 months

7. **What type of health insurance did you have? *Mark one or more.***

- Medicaid
- Private (insurance from an employer or union or purchased directly from insurance company)
- TRICARE or other military health care, including Veterans Health (VA enrollment)
- Indian Health Service
- Other
- Not sure/Don't know

8. **In the 12 months before you enrolled in HELP, did you get any preventive care (such as a routine checkup, blood pressure check, flu shot, family planning services, prenatal services, cholesterol or cancer screening)?**

- Yes
- No
- Not sure/Don't know

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**About Your HELP Plan**

For the following questions please think about your current experience in your HELP plan.

9. **How well do you think you understand how your HELP plan works?**
- Very well
  - Somewhat
  - Not at all
10. **When you enrolled in HELP, did you look for any information in written materials or on the Internet about the HELP plan?**
- Yes
  - No → GO TO QUESTION 12
11. **How helpful was the information about the HELP plan?**
- Very helpful
  - Somewhat helpful
  - Not at all helpful
12. **When you enrolled in HELP, did you get information or help from a customer service representative?**
- Yes
  - No → GO TO QUESTION 14
13. **How helpful was the information you got?**
- Very helpful
  - Somewhat helpful
  - Not at all helpful
14. **From the time you submitted your application until your HELP coverage started, how much time did it take?**
- Less than a month
  - 1 to 3 months
  - More than 3 months
  - Not sure/Don't know

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**Premiums and Copays**

The following questions are about your understanding and experience with HELP premiums and copays.

**15. How much is your monthly HELP premium?**

- \$0 to \$9
- \$10 to \$19
- \$20 to \$29
- \$30 to \$39
- \$40 to \$49
- \$50 and above
- Not sure/Don't know

**16. How is that monthly premium paid, if at all?**

- I pay it → GO TO QUESTION 18
  - Someone pays the full amount for me
  - I pay part and someone else pays part
  - The premium has not been paid
  - Not sure/Don't know
- } GO TO QUESTION 18

**17. Which of the following groups help pay for your monthly premium? *Mark one or more.***

- Family or friends
- Community or non-profit organization (such as church, multi-cultural organization)
- Health services organizations
- Health care provider
- Employer
- Other

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18. **Would you say the amount of your monthly premium is:**

- More than I can afford
- An amount that I can afford
- Less than I can afford
- Not sure/Don't know

19. **In the last 6 months, how worried were you about not having enough money to pay your monthly premium?**

- Not at all worried
- A little worried
- Somewhat worried
- Very worried
- Extremely worried

20. **What do you think will happen, if anything, if your monthly premium is not paid within 90 days?**

- Nothing will happen → GO TO QUESTION 22
- My HELP coverage could end
- Not sure/Don't know → GO TO QUESTION 22

21. **For each of the following statements, please tell us whether you think it is part of your HELP plan.**

*Please mark one answer in each row.*

	Part of your HELP plan	Not part of your HELP plan	Not sure
a. Payment of any unpaid premiums <b>within 90 days</b> will allow me to keep my HELP coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Payment of any unpaid premiums <b>after 90 days</b> will allow me to re-enroll in HELP within 12 months of my HELP plan start date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Any unpaid premium balance may be collected from my future state income tax refunds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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22. **In the last 6 months, have you paid any copays? Copays are payments owed by you to your health care provider for health care services that you receive. You are responsible for paying the provider after the claim has been processed.**

Yes

No

Not sure/Don't know

} GO TO QUESTION 26

23. **In the last 6 months, would you say the amount you were required to pay for copays was:**

More than I could afford

An amount that I could afford

Less than I could afford

Not sure/Don't know

24. **The last time you received a bill for a copay, how was that copay paid, if at all?**

I paid it

Someone paid it for me

The copay has not been paid

Not sure/Don't know

25. **How easy or hard was it to understand how HELP copays work?**

Very easy

Somewhat easy

Neither easy nor hard

Somewhat hard

Very hard

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26. For each of the following statements about HELP premiums, premium credits, and copays, please tell us whether you think it is part of your HELP plan. Please mark one answer in each row.

	Part of your HELP plan	Not part of your HELP plan	Not sure
a. Monthly premiums depend on my income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Copays depend on which health care service(s) I use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Premium credits go toward copays owed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Copays must be paid out of my own pocket once my premium credit is used up	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Copays will not be collected at the time of my health care service(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Unpaid premiums may be collected against my future state income tax refunds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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**Access to Care**

For the following questions please think about your health care experiences in the **last 6 months**.

27. In the last 6 months, did you go to a doctor, nurse, or any other health professional or get prescription drugs?

- Yes
  - No
  - Not sure/Don't know
- } GO TO QUESTION 29

28. In the last 6 months, were any of your health care visits for a routine checkup? A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.

- Yes
- No
- Not sure/Don't know

29. In the last 6 months, was there any time you needed health care but did not get it because of cost?

- Yes
- No → GO TO QUESTION 31

30. In the last 6 months, what types of health care were you unable to get because of cost? Please mark one answer in each row.

	Yes	No	N/A
a. A visit to the doctor when I was sick	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Preventive care (such as blood pressure check, flu shot, family planning services, prenatal services, cholesterol or cancer screenings)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. A follow up visit to get tests or care recommended by my doctor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Dental care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Vision (eye) care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Prescription drugs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Emergency room care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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The next set of questions is about emergency room (ER) care and treatment.

Some people use emergency rooms for both **emergency** and **non-emergency care**. An emergency is defined as any condition that could endanger your life or cause permanent disability if not treated immediately.

31. **As part of your HELP plan, is there an \$8 copay for going to the emergency room for a non-emergency condition?**
- Yes
  - No
  - Not sure/Don't know
32. **In the last 6 months, was there a time you thought about going to the emergency room when you needed care?**
- Yes
  - No → GO TO QUESTION 35
33. **In the last 6 months, when you needed care did you go to the emergency room?**
- Yes → GO TO QUESTION 35
  - No
34. **What was the main reason you did not go to the emergency room for care?**
- Did not have a way to get there or could not afford to get there
  - Went to my doctor's office or clinic instead
  - Did not want to pay a copay
  - Waited to see if I would get better on my own
  - Some other reason

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**Satisfaction with HELP**

35. Thinking about your overall experience with HELP, would you say you are:

- Very Satisfied
- Somewhat Satisfied
- Neither Satisfied nor Dissatisfied → GO TO QUESTION 37
- Somewhat Dissatisfied
- Very Dissatisfied
- Not sure/Don't know → GO TO QUESTION 37

36. Please tell us how satisfied or dissatisfied you are with each HELP item below.

*Please mark one answer in each row.*

	Very Satisfied	Somewhat Satisfied	Neutral	Somewhat Dissatisfied	Very Dissatisfied
a. Enrollment process	<input type="checkbox"/>				
b. Length of time for coverage to begin	<input type="checkbox"/>				
c. Ability to see my doctor	<input type="checkbox"/>				
d. Choice of doctors	<input type="checkbox"/>				
e. Coverage of health care services that I need	<input type="checkbox"/>				
f. How copays work	<input type="checkbox"/>				
g. Cost of premiums	<input type="checkbox"/>				
h. Paying the same amount each month for premiums	<input type="checkbox"/>				

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Now think about your current HELP plan compared to the health insurance plan you had in the 12 months before you enrolled in HELP.

**If you did not have a health insurance plan in the 12 months before you enrolled in HELP**  **GO TO QUESTION 38**

37. **For each of the following items, how does your current HELP plan compare to your previous health insurance plan? Please mark one answer in each row.**

	Better	The same	Worse	Not sure
a. Ability to afford my plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Coverage of health care services that I need	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Ability to see my doctor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Ability to get health care services that I need	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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About You

38. Would you say that in general your health is:

- Excellent
- Very good
- Good
- Fair
- Poor

39. What is the highest grade or level of school that you have completed?

- 8th grade or less
- Some high school, but did not graduate
- High school graduate or GED
- Some college or 2-year degree
- 4-year college graduate
- More than 4-year college degree

40. What best describes your employment status?

- Employed full-time
- Employed part-time
- Self-employed
- A homemaker
- A full-time student
- Unable to work for health reasons
- Unemployed

41. What is your age?

- 18 to 24
- 25 to 34
- 35 to 44
- 45 to 54
- 55 to 64
- 65 to 74
- 75 or older

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**42. Are you male or female?**

- Male
- Female

**43. Are you of Hispanic, Latino/a, or Spanish origin? *Mark one or more.***

- No, not of Hispanic, Latino/a, or Spanish origin
- Yes, Mexican, Mexican American, Chicano/a
- Yes, Puerto Rican
- Yes, Cuban
- Yes, another Hispanic, Latino/a, or Spanish origin

**44. What is your race? *Mark one or more.***

- White
- Black or African-American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or Other Pacific Islander

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45. Please circle the number of people in your family (including yourself) that live in your household. Mark only one answer that best describes your family's total income over the last year before taxes and other deductions. Your best estimate is fine.

Family size (including yourself)	Family Income Per Year			
	One person	<input type="checkbox"/> At or below \$6,000	<input type="checkbox"/> Above \$6,000 and up to \$12,000	<input type="checkbox"/> Above \$12,000 and less than \$17,000
Two people	<input type="checkbox"/> At or below \$8,000	<input type="checkbox"/> Above \$8,000 and up to \$16,000	<input type="checkbox"/> Above \$16,000 and less than \$22,000	<input type="checkbox"/> At or above \$22,000
Three people	<input type="checkbox"/> At or below \$10,000	<input type="checkbox"/> Above \$10,000 and up to \$20,000	<input type="checkbox"/> Above \$20,000 and less than \$28,000	<input type="checkbox"/> At or above \$28,000
Four people	<input type="checkbox"/> At or below \$12,000	<input type="checkbox"/> Above \$12,000 and up to \$25,000	<input type="checkbox"/> Above \$25,000 and less than \$34,000	<input type="checkbox"/> At or above \$34,000
Five people	<input type="checkbox"/> At or below \$14,000	<input type="checkbox"/> Above \$14,000 and up to \$29,000	<input type="checkbox"/> Above \$29,000 and less than \$40,000	<input type="checkbox"/> At or above \$40,000
Six people	<input type="checkbox"/> At or below \$16,000	<input type="checkbox"/> Above \$16,000 and up to \$33,000	<input type="checkbox"/> Above \$33,000 and less than \$45,000	<input type="checkbox"/> At or above \$45,000
Seven people	<input type="checkbox"/> At or below \$19,000	<input type="checkbox"/> Above \$19,000 and up to \$37,000	<input type="checkbox"/> Above \$37,000 and less than \$51,000	<input type="checkbox"/> At or above \$51,000
Eight people	<input type="checkbox"/> At or below \$21,000	<input type="checkbox"/> Above \$21,000 and up to \$41,000	<input type="checkbox"/> Above \$41,000 and less than \$57,000	<input type="checkbox"/> At or above \$57,000
Nine people	<input type="checkbox"/> At or below \$23,000	<input type="checkbox"/> Above \$23,000 and up to \$45,500	<input type="checkbox"/> Above \$45,500 and less than \$63,000	<input type="checkbox"/> At or above \$63,000
Ten or more people	<input type="checkbox"/> At or below \$25,000	<input type="checkbox"/> Above \$25,000 and up to \$50,000	<input type="checkbox"/> Above \$50,000 and less than \$69,000	<input type="checkbox"/> At or above \$69,000

46. Did someone help you complete this survey?

Yes

No → **THANK YOU. Please return the completed survey in the postage-paid envelope.**

47. How did that person help you? Mark one or more.

Read the questions to me

Wrote down the answers I gave

Answered the questions for me

Translated the questions into my language

**THANK YOU**

*Please return the completed survey in the postage-paid envelope.*

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Appendix C2: HELP Beneficiary Survey: Disenrollee Survey

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OMB Control Number: 0938-1332

Expiration Date: 06/30/2020

Montana Health and Economic Livelihood Partnership Plan  
Beneficiary Survey: Disenrollees

**PRA Disclosure Statement**

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1332. The time required to complete this information collection is estimated to average **15 minutes** per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

**Introduction and Directions for Completing the Survey**

The Centers for Medicare & Medicaid Services is conducting this survey to ask about your recent experiences receiving health care and should take about **15 minutes** to complete.

Your participation is voluntary, and there is no loss of benefits or penalty of any kind for deciding not to participate. You may skip any questions that you do not feel comfortable answering. Your participation in this research is private, and we will not share your name or any other identifying information with any outside organization. You may notice a number on the cover of the survey. This number is **ONLY** used to let us know if you returned the survey. Please contact the survey help desk toll-free at 1-855-443-2692 with questions about this research.

- Use pen with blue or black ink.
- Mark all your answers with an 'X'.
- If you make an error, cross it out with a single line and mark the correct answer.
- If you are told to skip a question, follow the arrow for instructions about what question to answer next.

**About Your HELP Enrollment**

The State of Montana currently runs an insurance program called the Montana Health and Economic Livelihood Partnership (HELP) Plan for adults ages 19 to 64.

**1. Are you currently enrolled in the "Montana Health and Economic Livelihood Partnership Plan" (also called "HELP")?**

- Yes → GO TO END
- No
- Not sure/Don't know → GO TO END

**2. Have you ever been enrolled in HELP?**

- Yes
  - No
  - Not sure/Don't know
- } GO TO END

Study ID

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3. **Were you enrolled in HELP within the last 12 months?**

- Yes
- No → GO TO END

4. **How long ago did your HELP enrollment end?**

- Less than 3 months
- 3 to 6 months
- More than 6 months
- Not sure/Don't know

5. **Why did your HELP enrollment end? Please mark one answer in each row.**

<b>My HELP enrollment ended because...</b>	Yes	No	Not Sure
a. I got an increase in my income and was no longer eligible for HELP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. I had other health insurance available to me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I could not afford my monthly HELP premiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I no longer wanted HELP coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. I did not pay my premium within 90 days	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6. **Would you try to re-enroll in HELP if you could?**

- Yes
- No
- Not sure/Don't know

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**Experiences After Leaving HELP**

The following questions are about your understanding and experiences since you left HELP.

7. **After you were no longer enrolled in HELP, was there any time you needed health care but did not get it because of cost?**

- Yes
  - No
  - Not sure/Don't know
- } **GO TO QUESTION 9**

8. **After you were no longer enrolled in HELP, what types of health care were you unable to get because of cost?**  
*Please mark one answer in each row.*

	Yes	No	N/A
a. A visit to the doctor when I was sick	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Preventive care (such as blood pressure check, flu shot, family planning services, prenatal services, cholesterol or cancer screenings)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. A follow up visit to get tests or care recommended by my doctor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Dental care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Vision (eye) care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Prescription drugs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Emergency room care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. **After you were no longer enrolled in HELP, did you go to a doctor, nurse, or any other health professional or get prescription drugs?**

- Yes
  - No
  - Not sure/Don't know
- } **GO TO QUESTION 11**

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**10. After you were no longer enrolled in HELP, were any of your health care visits for a routine checkup? A routine checkup is a general physical exam, not an exam for a specific injury, illness, or condition.**

- Yes
- No
- Not sure/Don't know

**11. Do you have any health insurance coverage right now?**

- Yes
  - No
  - Not sure/Don't know
- } GO TO QUESTION 15

**12. What type of health insurance do you have? *Mark one or more.***

- Private (insurance from an employer or union or purchased directly from insurance company)
- TRICARE or other military health care, including Veterans Health (VA enrollment)
- Medicaid
- Medicare
- Indian Health Service
- Other
- Not sure/Don't know

**13. How long have you had your current health insurance?**

- Less than one month
- Between 1 and 6 months
- More than 6 months

**14. After you were no longer enrolled in HELP, how long did it take you to get your current health insurance?**

- Less than one month
- Between 1 and 6 months
- More than 6 months

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**Premiums and Copays**

The following questions are about your understanding and experiences with HELP monthly premiums and copays while you were in HELP.

**15. While you were in HELP, how much was your monthly HELP premium?**

- \$0 to \$9
- \$10 to \$19
- \$20 to \$29
- \$30 to \$39
- \$40 to \$49
- \$50 and above
- Not sure/Don't know

**16. How was that monthly premium paid, if at all?**

- I paid it → **GO TO QUESTION 18**
  - Someone paid the full amount for me
  - I paid part and someone else paid part
  - The premium has not been paid
  - Not sure/Don't know
- } **GO TO QUESTION 18**

**17. Which of the following groups helped pay for your monthly premium? *Mark one or more.***

- Family or friends
- Community or non-profit organization (such as church, multi-cultural organization)
- Health services organizations
- Health care provider
- Employer
- Other

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18. While you were in HELP, would you say the amount of your monthly premium was:

- More than I could afford
- An amount that I could afford
- Less than I could afford
- Not sure/Don't know

19. While you were in HELP, how worried were you about not having enough money to pay your monthly premium?

- Not at all worried
- A little worried
- Somewhat worried
- Very worried
- Extremely worried

20. While you were in HELP, what did you think would happen, if anything, if your monthly premium was **not paid** within 90 days?

- Nothing would change → GO TO QUESTION 22
- My HELP coverage would end
- Not sure/Don't know → GO TO QUESTION 22

21. For each of the following statements, please tell us whether you thought it was part of your HELP plan. Please mark one answer in each row.

	Part of your HELP plan	Not part of your HELP plan	Not sure
a. Payment of any unpaid premiums <b>within 90 days</b> would have allowed me to keep my HELP coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Payment of any unpaid premiums <b>after 90 days</b> would have allowed me to re-enroll in HELP within 12 months of my HELP plan start date	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Any unpaid premium balance may be collected from my future state income tax refunds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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22. **While you were in HELP, did you pay any copays? Copays are payments owed by you to your health care provider for health care services that you receive. You are responsible for paying the provider after the claim has been processed.**

- Yes
- No
- Not sure/Don't know
- } GO TO QUESTION 25

23. **While you were in HELP, would you say the amount you were required to pay for copays was:**

- More than I could afford
- An amount that I could afford
- Less than I could afford
- Not sure/Don't know

24. **How easy or hard was it to understand how HELP copays work?**

- Very easy
- Somewhat easy
- Neither easy nor hard
- Somewhat hard
- Very hard

25. **For each of the following statements about HELP premiums, premium credits, and copays, please tell us whether you thought they were part of your HELP plan. Please mark one answer in each row.**

	Part of your HELP plan	Not part of your HELP plan	Not sure
a. Monthly premiums depend on my income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Copays depend on which health care service(s) I use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Premium credits go toward copays owed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Copays must be paid out of my own pocket once my premium credit is used up	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Copays will not be collected at the time of my health care service(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Unpaid premiums may be collected against my future state income tax refunds	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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**Access to Care**

Some people use emergency rooms for both **emergency** and **non-emergency care**. An emergency is defined as any condition that could endanger your life or cause permanent disability if not treated immediately.

For the following questions, please think about your experience **while you were in HELP**.

26. **As part of your HELP plan, was there an \$8 copay for going to the emergency room for a non-emergency condition?**
- Yes
  - No
  - Not sure/Don't know
27. **While you were in HELP, was there a time you thought about going to the emergency room when you needed care?**
- Yes
  - No → GO TO QUESTION 30
28. **While you were in HELP, when you needed care, did you go to the emergency room?**
- Yes → GO TO QUESTION 30
  - No
29. **What was the main reason you did not go to the emergency room for care?**
- Did not have a way to get there or could not afford to get there
  - Went to my doctor's office or clinic instead
  - Did not want to pay a copay
  - Waited to see if I would get better on my own
  - Some other reason

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**Satisfaction with HELP**

**30. Thinking about your overall experience with HELP, would you say you are:**

- Very Satisfied
- Somewhat Satisfied
- Neither Satisfied nor Dissatisfied → **GO TO QUESTION 32**
- Somewhat Dissatisfied
- Very Dissatisfied
- Not sure/Don't know → **GO TO QUESTION 32**

**31. Please tell us how satisfied or dissatisfied you are with each HELP item below.**

*Please mark one answer in each row.*

	Very Satisfied	Somewhat Satisfied	Neutral	Somewhat Dissatisfied	Very Dissatisfied
a. Enrollment process	<input type="checkbox"/>				
b. Length of time for coverage to begin	<input type="checkbox"/>				
c. Ability to see my doctor	<input type="checkbox"/>				
d. Choice of doctors	<input type="checkbox"/>				
e. Coverage of health care services that I need	<input type="checkbox"/>				
f. How copays work	<input type="checkbox"/>				
g. Cost of premiums	<input type="checkbox"/>				
h. Paying the same amount each month for premiums	<input type="checkbox"/>				

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**About You**

**32. Would you say that in general your health is:**

- Excellent
- Very good
- Good
- Fair
- Poor

**33. What is the highest grade or level of school that you have completed?**

- 8th grade or less
- Some high school, but did not graduate
- High school graduate or GED
- Some college or 2-year degree
- 4-year college graduate
- More than 4-year college degree

**34. What best describes your employment status?**

- Employed full-time
- Employed part-time
- Self-employed
- A homemaker
- A full-time student
- Unable to work for health reasons
- Unemployed

**35. What is your age?**

- 18 to 24
- 25 to 34
- 35 to 44
- 45 to 54
- 55 to 64
- 65 to 74
- 75 or older

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**36. Are you male or female?**

- Male
- Female

**37. Are you of Hispanic, Latino/a, or Spanish origin? *Mark one or more.***

- No, not of Hispanic, Latino/a, or Spanish origin
- Yes, Mexican, Mexican American, Chicano/a
- Yes, Puerto Rican
- Yes, Cuban
- Yes, another Hispanic, Latino/a, or Spanish origin

**38. What is your race? *Mark one or more.***

- White
- Black or African-American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or Other Pacific Islander

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39. Please circle the number of people in your family (including yourself) that live in your household. Mark only one answer that best describes your family's total income over the last year before taxes and other deductions. Your best estimate is fine.

Family size (including yourself)	Family Income Per Year			
One person	<input type="checkbox"/> At or below \$6,000	<input type="checkbox"/> Above \$6,000 and up to \$12,000	<input type="checkbox"/> Above \$12,000 and less than \$17,000	<input type="checkbox"/> At or above \$17,000
Two people	<input type="checkbox"/> At or below \$8,000	<input type="checkbox"/> Above \$8,000 and up to \$16,000	<input type="checkbox"/> Above \$16,000 and less than \$22,000	<input type="checkbox"/> At or above \$22,000
Three people	<input type="checkbox"/> At or below \$10,000	<input type="checkbox"/> Above \$10,000 and up to \$20,000	<input type="checkbox"/> Above \$20,000 and less than \$28,000	<input type="checkbox"/> At or above \$28,000
Four people	<input type="checkbox"/> At or below \$12,000	<input type="checkbox"/> Above \$12,000 and up to \$25,000	<input type="checkbox"/> Above \$25,000 and less than \$34,000	<input type="checkbox"/> At or above \$34,000
Five people	<input type="checkbox"/> At or below \$14,000	<input type="checkbox"/> Above \$14,000 and up to \$29,000	<input type="checkbox"/> Above \$29,000 and less than \$40,000	<input type="checkbox"/> At or above \$40,000
Six people	<input type="checkbox"/> At or below \$16,000	<input type="checkbox"/> Above \$16,000 and up to \$33,000	<input type="checkbox"/> Above \$33,000 and less than \$45,000	<input type="checkbox"/> At or above \$45,000
Seven people	<input type="checkbox"/> At or below \$19,000	<input type="checkbox"/> Above \$19,000 and up to \$37,000	<input type="checkbox"/> Above \$37,000 and less than \$51,000	<input type="checkbox"/> At or above \$51,000
Eight people	<input type="checkbox"/> At or below \$21,000	<input type="checkbox"/> Above \$21,000 and up to \$41,000	<input type="checkbox"/> Above \$41,000 and less than \$57,000	<input type="checkbox"/> At or above \$57,000
Nine people	<input type="checkbox"/> At or below \$23,000	<input type="checkbox"/> Above \$23,000 and up to \$45,500	<input type="checkbox"/> Above \$45,500 and less than \$63,000	<input type="checkbox"/> At or above \$63,000
Ten or more people	<input type="checkbox"/> At or below \$25,000	<input type="checkbox"/> Above \$25,000 and up to \$50,000	<input type="checkbox"/> Above \$50,000 and less than \$69,000	<input type="checkbox"/> At or above \$69,000

40. Did someone help you complete this survey?

- Yes
- No → **THANK YOU. Please return the completed survey in the postage-paid envelope.**

41. How did that person help you? *Mark one or more.*

- Read the questions to me
- Wrote down the answers I gave
- Answered the questions for me
- Translated the questions into my language

**THANK YOU**

*Please return the completed survey in the postage-paid envelope.*

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Appendix D: Results from the HELP Beneficiary Surveys

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**RESULTS FROM THE ENROLLEE SURVEYS**

**Understanding of and Information-Seeking About HELP**

<b>How well do you think you understand how your HELP plan works?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Very well	20%	1.62
Somewhat	70%	1.96
Not at all	9%	1.28

<b>When you enrolled in HELP, did you look for any information in written materials or on the Internet about the HELP plan?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	41%	2.10
No	57%	2.13
<b>{If Yes} How helpful was the information about the HELP plan?</b>		
Very helpful	35%	3.13
Somewhat helpful	59%	3.23
Not at all helpful	5%	1.26

<b>When you enrolled in HELP, did you get information or help from a customer service representative?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	47%	2.14
No	51%	2.15
<b>{If Yes} How helpful was the information you got?</b>		
Very helpful	61%	3.10
Somewhat helpful	33%	2.90
Not at all helpful	4%	1.94

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<b>What do you think will happen, if anything, if your monthly premium is not paid within 90 days?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Nothing will happen	2%	0.61
My HELP coverage could end	71%	1.93
Not sure/Don't know	25%	1.83
<b>{If response=My HELP coverage could end} Please tell us whether each of the following are a part of your HELP Plan</b>		
<b>Payment of any unpaid premiums within 90 days will allow me to keep my HELP coverage</b>		
Part of your HELP plan	43%	2.52
Not part of your HELP plan	8%	1.30
Not sure	48%	2.56
<b>Payment of any unpaid premiums after 90 days will allow me to re-enroll in HELP within 12 months of my HELP plan start date</b>		
Part of your HELP plan	26%	2.23
Not part of your HELP plan	7%	1.25
Not sure	67%	2.40
<b>Any unpaid premium balance may be collected from my future state income tax refunds</b>		
Part of your HELP plan	30%	2.28
Not part of your HELP plan	5%	0.94
Not sure	65%	2.38

<b>How easy or hard was it to understand how HELP copays work?*</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Very easy	24%	3.58
Somewhat easy	36%	4.00
Neither easy nor hard	21%	3.64
Somewhat hard	9%	2.22
Very hard	7%	2.39

\*Only answered by respondents who said they had paid copays in the last 6 months

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Please tell us whether each of the following are a part of your HELP Plan	Weighted Percent	Standard Error of Weighted Percent
<b>Monthly premiums depend on my income</b>		
Part of your HELP plan	75%	1.90
Not part of your HELP plan	3%	0.72
Not sure	20%	1.76
<b>Copays depend on which health care services(s) I use</b>		
Part of your HELP plan	44%	2.15
Not part of your HELP plan	6%	1.00
Not sure	48%	2.15
<b>Premium credits go toward copays owed</b>		
Part of your HELP plan	11%	1.28
Not part of your HELP plan	13%	1.34
Not sure	75%	1.81
<b>Copays must be paid out of my own pocket once my premium credit is used up</b>		
Part of your HELP plan	26%	1.84
Not part of your HELP plan	7%	1.16
Not sure	65%	2.04
<b>Copays will not be collected at the time of my health care service(s)</b>		
Part of your HELP plan	23%	1.79
Not part of your HELP plan	19%	1.74
Not sure	57%	2.14
<b>Unpaid premiums may be collected against my future state income tax refunds</b>		
Part of your HELP plan	28%	1.91
Not part of your HELP plan	4%	0.71
Not sure	67%	2.01

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<b>As part of your HELP plan, is there an \$8 copay for going to the emergency room for a non-emergency condition?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	5%	0.98
No	10%	1.49
Not sure/Don't know	82%	1.78

**Cost as a Barrier to Access to Care**

<b>In the last 6 months, did you go to a doctor, nurse, or any other health professional or get prescription drugs?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	71%	2.01
No	26%	1.94
Not sure/Don't know	1%	0.54
<b>{if Yes} In the last 6 months, were any of your health care visits for a routine checkup?</b>		
Yes	47%	2.50
No	50%	2.51
Not sure/Don't know	2%	0.57
<b>In the last 6 months, was there any time you needed health care but did not get it because of cost?</b>		
Yes	14%	1.49
No	85%	1.58
<b>{if Yes} What types of health care were you unable to get because of cost?</b>		
<b>A visit to the doctor when I was sick</b>		
Yes	25%	5.22
No	55%	5.95
N/A	17%	4.79
<b>Preventive care</b>		
Yes	33%	5.79
No	51%	5.96
N/A	13%	4.41

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	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
<b>A follow up visit to get tests or care recommended by my doctor</b>		
Yes	34%	5.61
No	49%	5.96
N/A	14%	3.61
<b>Dental care</b>		
Yes	59%	5.93
No	30%	5.43
N/A	8%	4.04
<b>Vision (eye) care</b>		
Yes	45%	5.85
No	42%	5.90
N/A	10%	4.20
<b>Prescription drugs</b>		
Yes	31%	5.55
No	56%	5.86
N/A	10%	3.05
<b>Emergency room care</b>		
Yes	14%	3.84
No	66%	5.36
N/A	17%	4.04

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<b>In the last 6 months, was there a time you thought about going to the emergency room when you needed care?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	23%	1.85
No	75%	1.90
<b>{If Yes} In the last 6 months, when you needed care did you go to the emergency room?</b>		
Yes	62%	4.64
No	38%	4.64
<b>{If No} What was the main reason you did not go to the emergency room for care?</b>		
Did not have a way to get there or could not afford to get there	13%	9.06
Went to my doctor's office or clinic instead	29%	6.93
Did not want to pay a copay	3%	2.30
Waited to see if I would get better on my own	42%	7.84
Some other reason	11%	4.24

**Affordability of HELP**

<b>How much is your monthly HELP premium?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
\$0 to \$9	2%	0.96
\$10 to \$19	26%	1.87
\$20 to \$29	36%	2.01
\$30 to \$39	15%	1.48
\$40 to \$49	6%	0.94
\$50 and above	7%	1.29
Not sure/Don't know	6%	1.11
<b>How is that monthly premium paid, if at all?</b>		
I pay it	83%	1.83
Someone pays the full amount for me	3%	0.80
I pay part and someone else pays part	0%	0.23

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	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
The premium has not been paid	8%	1.38
Not sure/Don't know	4%	0.93
<b>{If response= "Someone pays the full amount for me" or "I pay part and someone else pays part"}</b>		
<b>Which of the following groups help pay for monthly premium?*</b>		
Family or friends	78%	10.08
Other (includes community or non-profit organization, health services organizations, health care provider, employer, and other)	22%	10.08

\*respondents could pick more than one category of the above

<b>Would you say the amount of your monthly premium is:</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
More than I can afford	15%	1.65
An amount that I can afford	76%	1.91
Less than I can afford	3%	0.64
Not sure/Don't know	4%	0.89
<b>In the last 6 months, how worried were you about not having enough money to pay your monthly premium?</b>		
Not at all worried	50%	2.15
A little worried	21%	1.66
Somewhat worried	13%	1.39
Very worried	7%	1.12
Extremely worried	7%	1.36

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<b>In the last 6 months, have you paid any copays?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	24%	1.79
No	65%	2.04
Not sure/Don't know	9%	1.25
<b>{If Yes}</b>		
<b>In the last 6 months, would you say the amount you were required to pay for copays was:</b>		
More than I could afford	25%	3.70
An amount that I could afford	69%	4.07
Less than I could afford	3%	2.21
Not sure/Don't know	1%	1.03
<b>The last time you received a bill for a copay, how was that copay paid, if at all?</b>		
I paid it	77%	3.79
Someone paid it for me	5%	2.44
The copay has not been paid	10%	2.71
Not sure/Don't know	5%	1.71

**Satisfaction with HELP**

<b>Thinking about your overall experience with HELP, would you say you are:</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Very Satisfied	48%	2.14
Somewhat Satisfied	25%	1.83
Neither Satisfied nor Dissatisfied	15%	1.72
Somewhat Dissatisfied	5%	1.03
Very Dissatisfied	1%	0.45
Not sure/Don't know	5%	0.94

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<b>{If response= "Very/Somewhat Satisfied" or "Very/Somewhat Dissatisfied}</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
<b>How satisfied or dissatisfied are you with:</b>		
<b>Enrollment Process</b>		
Very Satisfied	57%	2.33
Somewhat Satisfied	25%	2.07
Neutral	12%	1.58
Somewhat Dissatisfied	4%	0.84
Very Dissatisfied	2%	0.61
<b>Length of time for coverage to begin</b>		
Very Satisfied	63%	2.26
Somewhat Satisfied	23%	1.97
Neutral	10%	1.42
Somewhat Dissatisfied	3%	0.80
Very Dissatisfied	1%	0.38
<b>Ability to see my doctor</b>		
Very Satisfied	69%	2.17
Somewhat Satisfied	16%	1.74
Neutral	10%	1.41
Somewhat Dissatisfied	2%	0.77
Very Dissatisfied	2%	0.58
<b>Choice of doctors</b>		
Very Satisfied	60%	2.27
Somewhat Satisfied	17%	1.69
Neutral	15%	1.63
Somewhat Dissatisfied	5%	1.10
Very Dissatisfied	2%	0.59
<b>Coverage of health care services that I need</b>		
Very Satisfied	58%	2.32
Somewhat Satisfied	26%	2.06

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	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Neutral	10%	1.42
Somewhat Dissatisfied	4%	0.92
Very Dissatisfied	2%	0.61
<b>How copays work</b>		
Very Satisfied	41%	2.29
Somewhat Satisfied	19%	1.89
Neutral	33%	2.20
Somewhat Dissatisfied	3%	0.78
Very Dissatisfied	2%	0.69
<b>Cost of premiums</b>		
Very Satisfied	61%	2.29
Somewhat Satisfied	14%	1.56
Neutral	18%	1.86
Somewhat Dissatisfied	4%	0.91
Very Dissatisfied	3%	0.79
<b>Paying the same amount each month for premiums</b>		
Very Satisfied	75%	2.06
Somewhat Satisfied	14%	1.65
Neutral	7%	1.24
Somewhat Dissatisfied	2%	0.78
Very Dissatisfied	1%	0.45

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<b>In the 12 months before you enrolled in HELP, did you have any health insurance?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	53%	2.15
No	44%	2.14
Not sure/Don't know	2%	0.68
<b>{If Yes}</b>		
<b>How long did you have that health insurance?</b>		
All 12 months	77%	2.50
6 to 11 months	14%	2.00
Less than 6 months	7%	1.70
<b>What type of health insurance did you have?*</b>		
Medicaid	20%	2.32
Private	54%	2.87
Other (including TRICARE, Indian Health Service, and other)	22%	2.40
Not Sure/Don't Know	3%	0.93
<b>For each of the following items, how does your current HELP plan compare to your previous health insurance plan?</b>		
<b>Ability to afford my plan</b>		
Better	63%	2.81
The same	14%	2.05
Worse	13%	1.96
Not sure	5%	1.31
<b>Coverage of health care services that I need</b>		
Better	35%	2.75
The same	38%	2.82
Worse	10%	1.66
Not sure	12%	1.86
<b>Ability to see my doctor</b>		
Better	25%	2.52
The same	54%	2.88
Worse	7%	1.48

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	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Not sure	9%	1.64
<b>Ability to get health care services that I need</b>		
Better	31%	2.71
The same	46%	2.87
Worse	10%	1.74
Not sure	8%	1.50

\*respondents could pick more than one category of the above

**Before Enrolled in HELP and HELP Coverage**

<b>In the 12 months before you enrolled in HELP, did you get any preventive care (such as a routine checkup, blood pressure check, flu shot, family planning services, prenatal services, cholesterol or cancer screening)?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	61%	2.84
No	30%	2.65
Not sure/Don't know	8%	1.62

\*Only answered by respondents who said they had health insurance before they enrolled in HELP

<b>From the time you submitted your application until your HELP coverage started, how much time did it take?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Less than a month	40%	2.08
1 to 3 months	33%	2.04
More than 3 months	4%	0.79
Not sure/Don't know	21%	1.81

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<b>How long have you been enrolled in HELP?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
1 to 3 months	3%	0.78
4 to 6 months	16%	1.75
7 to 12 months	31%	1.94
More than 12 months	49%	2.15
<b>Since you enrolled in HELP, was there ever a time you lost your coverage or were disenrolled from HELP?</b>		
Yes	10%	1.50
No	83%	1.84
Not sure/Don't know	7%	1.16
<b>{If Yes} About how long were you disenrolled from HELP?</b>		
Less than 1 month	30%	8.49
1 to 3 months	44%	7.97
More than 3 months	12%	5.30
Not sure/Don't know	14%	5.70

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RESULTS FROM THE DISENROLLEE SURVEYS

Understanding of HELP

<b>While you were in HELP, what did you think would happen, if anything, if your monthly premium was not paid within 90 days?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Nothing would change	6%	1.87
My HELP coverage would end	66%	3.66
Not sure/Don't know	26%	3.37
<b>{if response=My HELP coverage would end} Please indicate whether you thought the following features were part of your HELP Plan</b>		
<b>Payment of any unpaid premiums within 90 days would have allowed me to keep my HELP coverage</b>		
Part of your HELP plan	31%	4.34
Not part of your HELP plan	13%	3.17
Not sure	54%	4.71
<b>Payment of any unpaid premiums after 90 days would have allowed me to re-enroll in HELP within 12 months of my HELP plan start date</b>		
Part of your HELP plan	18%	3.54
Not part of your HELP plan	11%	2.98
Not sure	69%	4.33
<b>Any unpaid premium balance may be collected from my future state income tax refunds</b>		
Part of your HELP plan	37%	4.56
Not part of your HELP plan	4%	1.89
Not sure	57%	4.69

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<b>Please indicate whether you thought the following features were part of your HELP Plan</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
<b>Monthly premiums depend on my income</b>		
Part of your HELP plan	67%	3.62
Not part of your HELP plan	4%	1.42
Not sure	28%	3.47
<b>Copays depend on which health care service(s) I use</b>		
Part of your HELP plan	43%	3.83
Not part of your HELP plan	7%	2.14
Not sure	48%	3.86
<b>Premium credits go toward copays owed</b>		
Part of your HELP plan	11%	2.35
Not part of your HELP plan	12%	2.52
Not sure	76%	3.27
<b>Copays must be paid out of my own pocket once my premium credit is used up</b>		
Part of your HELP plan	29%	3.51
Not part of your HELP plan	5%	1.71
Not sure	65%	3.69
<b>Copays will not be collected at the time of my health care service(s)</b>		
Part of your HELP plan	17%	2.93
Not part of your HELP plan	25%	3.37
Not sure	57%	3.84
<b>Unpaid premiums may be collected against my future state income tax refunds</b>		
Part of your HELP plan	33%	3.64
Not part of your HELP plan	5%	1.69
Not sure	61%	3.77

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<b>As part of your HELP plan, was there an \$8 copay for going to the emergency room for a non-emergency condition?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	4%	1.48
No	18%	2.98
Not sure/Don't know	76%	3.29

<b>How easy or hard was it to understand how HELP copays work?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Very easy	33%	6.73
Somewhat easy	21%	5.77
Neither easy nor hard	27%	6.06
Somewhat hard	15%	5.15
Very hard	3%	2.41

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**Access to Care**

<b>After you were no longer enrolled in HELP, was there any time you needed health care but did not get it because of cost?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	21%	3.19
No	75%	3.37
Not sure/Don't know	3%	1.30
<b>{If Yes} What types of health care were you unable to get because of cost?</b>		
<b>A visit to the doctor when I was sick</b>		
Yes	57%	8.59
No	37%	8.33
N/A	6%	4.07
<b>Preventive Care</b>		
Yes	49%	8.77
No	45%	8.68
N/A	6%	4.07
<b>A follow up visit to get tests or care recommended by my doctor</b>		
Yes	60%	8.48
No	34%	8.08
N/A	6%	4.44
<b>Dental care</b>		
Yes	66%	8.32
No	25%	7.57
N/A	9%	5.14
<b>Vision (eye) care</b>		
Yes	46%	8.75
No	47%	8.74
N/A	6%	4.44
<b>Prescription drugs</b>		
Yes	52%	8.77
No	41%	8.65
N/A	7%	4.85

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	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
<b>Emergency room care</b>		
Yes	33%	8.25
No	56%	8.71
N/A	11%	5.62
<b>While you were in HELP, was there a time you thought about going to the emergency room when you needed care?</b>		
Yes	23%	3.32
No	75%	3.36
<b>{If Yes} While you were in HELP, when you needed care, did you go to the emergency room?</b>		
Yes	63%	8.06
No	34%	7.99
<b>{If No} What was the main reason you did not go to the emergency room for care?</b>		
Did not have a way to get there or could not afford to get there	16%	10.97
Went to my doctor's office or clinic instead	15%	10.64
Did not want to pay a copay	16%	10.97
Waited to see if I would get better on my own	23%	12.35
Some other reason	20%	13.01

<b>After you were no longer enrolled in HELP, did you go to a doctor, nurse, or any other health professional or get prescription drugs?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	64%	3.70
No	35%	3.67
Not sure/Don't know	1%	0.53
<b>{If Yes} After you were no longer enrolled in HELP, were any of your health care visits for a routine checkup?</b>		
Yes	45%	4.86
No	46%	4.86
Not sure/Don't know	7%	2.31

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**Affordability of HELP**

<b>How much was your monthly HELP premium?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
\$0 to \$9	13%	2.62
\$10 to \$19	15%	2.71
\$20 to \$29	23%	3.29
\$30 to \$39	12%	2.51
\$40 to \$49	6%	1.77
\$50 and above	10%	2.34
Not sure/Don't know	21%	3.11
<b>How was that monthly premium paid, if at all?</b>		
I paid it	44%	3.83
Someone paid the full amount for me	4%	1.65
I paid part and someone else paid part	1%	0.53
The premium has not been paid	26%	3.41
Not sure/Don't know	24%	3.30
<b>{If response= "Someone paid the full amount for me" or "I paid part and someone else paid part"}</b>		
<b>Which of the following groups helped pay for monthly premium?*</b>		
Family or friends	50%	19.11
Other (includes community or non-profit organization, health services organizations, health care provider, employer, and other)	39%	18.75

\*respondents could pick more than one category of the above

<b>While you were in HELP, would you say the amount of your monthly premium was:</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
More than I could afford	29%	3.53
An amount that I could afford	51%	3.86
Less than I could afford	4%	1.43
Not sure/Don't know	14%	2.64

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<b>While you were in HELP, how worried were you about not having enough money to pay your monthly premium?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Not at all worried	48%	3.86
A little worried	15%	2.79
Somewhat worried	16%	2.82
Very worried	9%	2.20
Extremely worried	9%	2.26

<b>While you were in HELP, did you pay any copays? Copays are payments owed by you to your health care provider for health care services that you receive. You are responsible for paying the provider after the claim has been processed.</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Yes	31%	3.57
No	57%	3.82
Not sure/Don't know	12%	2.37

<b>While you were in HELP, would you say the amount you were required to pay for copays was:</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
More than I could afford	26%	6.22
An amount that I could afford	71%	6.45
Less than I could afford	2%	2.21
Not sure/Don't Know	1%	1.28

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**Satisfaction with HELP**

<b>Thinking about your overall experience with HELP, would you say you are:</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Very Satisfied	26%	3.38
Somewhat Satisfied	22%	3.14
Neither Satisfied nor Dissatisfied	26%	3.46
Somewhat Dissatisfied	9%	2.28
Very Dissatisfied	9%	2.22
Not sure/Don't know	7%	1.81

<b>Please tell us how satisfied or dissatisfied you are with each HELP item below.</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
<b>Enrollment process</b>		
Very Satisfied	37%	4.58
Somewhat Satisfied	21%	3.87
Neutral	25%	4.18
Somewhat Dissatisfied	8%	2.72
Very Dissatisfied	8%	2.64
<b>Length of time for coverage to begin</b>		
Very Satisfied	43%	4.71
Somewhat Satisfied	21%	3.85
Neutral	28%	4.28
Somewhat Dissatisfied	3%	1.67
Very Dissatisfied	5%	2.09
<b>Ability to see my doctor</b>		
Very Satisfied	48%	4.77
Somewhat Satisfied	20%	3.71
Neutral	21%	3.92
Somewhat Dissatisfied	5%	2.15

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	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Very Dissatisfied	5%	2.25
<b>Choice of doctors</b>		
Very Satisfied	41%	4.68
Somewhat Satisfied	19%	3.60
Neutral	30%	4.47
Somewhat Dissatisfied	7%	2.44
Very Dissatisfied	2%	1.13
<b>Coverage of health care services that I need</b>		
Very Satisfied	41%	4.66
Somewhat Satisfied	21%	3.83
Neutral	19%	3.81
Somewhat Dissatisfied	10%	2.89
Very Dissatisfied	8%	2.66
<b>How copays work</b>		
Very Satisfied	30%	4.35
Somewhat Satisfied	18%	3.61
Neutral	39%	4.67
Somewhat Dissatisfied	7%	2.48
Very Dissatisfied	6%	2.24
<b>Cost of premiums</b>		
Very Satisfied	45%	4.73
Somewhat Satisfied	12%	3.19
Neutral	21%	3.93
Somewhat Dissatisfied	9%	2.83
Very Dissatisfied	10%	2.84
<b>Paying the same amount each month for premiums</b>		
Very Satisfied	51%	4.77
Somewhat Satisfied	13%	3.21

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	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Neutral	24%	4.09
Somewhat Dissatisfied	4%	1.99
Very Dissatisfied	7%	2.44

**End of HELP Enrollment**

<b>How long ago did your HELP enrollment end?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
Less than 3 months	16%	2.83
3 to 6 months	27%	3.35
More than 6 months	50%	3.86
Not sure/Don't know	8%	2.05

<b>Why did your HELP enrollment end?</b>	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
<b>I got an increase in my income and was no longer eligible for HELP</b>		
Yes	22%	3.23
No	55%	3.84
Not Sure	19%	3.03
<b>I had other health insurance available to me</b>		
Yes	53%	3.85
No	30%	3.56
Not Sure	14%	2.63
<b>I could not afford my monthly HELP premiums</b>		
Yes	25%	3.34
No	52%	3.86
Not Sure	21%	3.08

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	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
<b>I no longer wanted HELP coverage</b>		
Yes	17%	2.85
No	57%	3.81
Not Sure	23%	3.25
<b>I did not pay my premium within 90 days</b>		
Yes	16%	2.85
No	57%	3.82
Not Sure	24%	3.30

	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
<b>Would you try to re-enroll in HELP if you could?</b>		
Yes	50%	3.86
No	30%	3.53
Not sure/Don't know	20%	3.03

**Health Insurance Coverage after HELP**

	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
<b>Do you have any health insurance coverage right now?</b>		
Yes	83%	2.88
No	15%	2.78
Not sure/Don't know	1%	0.65
<b>{If Yes} What type of health insurance do you have?*</b>		
Private	41%	4.18
Medicaid	47%	4.23
Other (includes TRICARE or other military health care, Medicare, Indian Health Service, and other)	18%	3.10
Not Sure/Don't Know	100%	0.00
<b>How long have you had your current health insurance?</b>		
Less than one month	4%	1.67
Between 1 and 6 months	40%	4.14

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	<b>Weighted Percent</b>	<b>Standard Error of Weighted Percent</b>
More than 6 months	56%	4.20
<b>How long did it take you to get your current health insurance?</b>		
Less than one month	75%	3.66
Between 1 and 6 months	18%	3.29
More than 6 months	6%	1.97

\*respondents could pick more than one category of the above

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Appendix E: Data Preparation for the Impact Analysis

## Montana Department of Public Health and Human Services Section 1115 Demonstration Amendment and Extension Application

This appendix addresses our data preparation work for impact analyses using the American Community Survey (ACS) and Behavioral Risk Factor Surveillance System (BRFSS). All tables for Appendix E are included at the end of the appendix.

### 1. American Community Survey (ACS)

The ACS is used to analyze the impacts of HELP on having health insurance coverage at the time of the survey and on type of health insurance coverage. The ACS required minimal data preparation work. We downloaded the 2011-2017 raw ACS data files from the Integrated Public Use Microdata Series (IPUMS) USA website (<https://usa.ipums.org/usa/>), which provides Census data with harmonized variables over time and enhanced documentation. We identified our analytic sample as all civilian, noninstitutionalized adults 19 to 64 who were living in Montana or one of Montana's comparison states. We constructed the analytic variables needed for the analysis. Those variables included outcome measures and control variables used in the regression analyses. The outcome variables in the ACS were health insurance coverage at the time of the survey and type of health insurance coverage: (1) Medicaid or other public coverage, (2) employer-sponsored insurance, or (3) direct purchase or other coverage. The control variables for the ACS analyses included gender, age, race/ethnicity, educational attainment, marital status, employment status, family size, family income, whether the family has investment income, multiple family household status, household size, household income, homeownership and state of residence. For the family measures, we defined the family based on the "health insurance unit" (HIU) typically used for insurance coverage, comprising the adult, his or her spouse (if present in the household), and any related children under age 19 present in the household. For the family income measure, we calculated family income relative to the federal poverty level (FPL) based on the modified adjusted gross income (MAGI) definition that is used to determine Medicaid eligibility under the Affordable Care Act (ACA).<sup>1, 2</sup>

### 2. Behavioral Risk Factor Surveillance System (BRFSS)

The BRFSS is used to analyze the impacts of HELP on health care access and affordability, health behaviors, and health status. The data preparation work for the BRFSS was more involved than that required for the ACS. We downloaded the 2011-17 raw BRFSS Data files from the Centers for Disease Control and Prevention (CDC) website ([https://www.cdc.gov/brfss/annual\\_data/annual\\_data.htm](https://www.cdc.gov/brfss/annual_data/annual_data.htm)). We identified our analytic sample as all civilian, noninstitutionalized adults 19 to 64 who were living in Montana or one of Montana's comparison states. However, before we could construct the analytic variables for the analysis, we needed to impute values for missing data in the BRFSS.<sup>3</sup> Once we had addressed missing data, we constructed the analytic variables needed for the analysis. Those variables

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<sup>1</sup> A person's MAGI income is the sum of their wage, business, investment, retirement, and Social Security incomes. The family's MAGI income is the sum of individual MAGI incomes for all filers in the family, including all individuals age 18 and older and individuals below age 18 with wage, business, investment, and retirement income above the dependent filing threshold.

<sup>2</sup> In constructing family income relative to FPL, we use the guidelines outlined in State Health Access Data Assistance Center, "Defining 'Family' for Studies of Health Insurance Coverage," issue brief 27 (Minneapolis: University of Minnesota, 2012); [http://shadac.org/sites/default/files/publications/SHADAC\\_Brief27.pdf](http://shadac.org/sites/default/files/publications/SHADAC_Brief27.pdf).

<sup>3</sup> Unlike BRFSS public use files, the ACS public use files include imputations for item nonresponse.

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included outcome measures and control variables used in the regression analyses. The outcome variables in the BRFSS included:

- Health care access and affordability
  - Had a personal doctor at the time of the survey
  - Had a routine check-up in the past 12 months
  - Had a flu vaccine in the past 12 months
  - Had no unmet need for doctor care due to costs in the past 12 months<sup>4</sup>
- Health behaviors and health status
  - Smoker at the time of the survey
  - Smoker who did not try to quit in the past 12 months
  - Health status was fair or poor at the time of the survey
  - Physical health was not good in the past 30 days (defined as not good for at least one day)
  - Mental health was not good in the past 30 days (defined as not good for at least one day)
  - Had an activity limitation due to health issues at the time of the survey

Larger values for the health care access and affordability measures indicate better access and affordability, while larger values for the health behaviors and health status indicate poorer health behaviors and health status.

The control variables for the BRFSS analyses included gender, age, race/ethnicity, educational attainment, marital status, employment status, multiple family household status, household size, household income, homeownership and state of residence.

Another data preparation task for the BRFSS was the need to construct consistent weights for the BRFSS samples to support comparisons across states (e.g., between Montana and its comparison states) and over time (e.g., between 2011-13 and 2016-17). Unlike the ACS, which provides a weight that is constructed consistently across all the states and over time, each state in the BRFSS constructs its own weight in each year of the survey. We discuss our approach to imputing for missing data and developing consistent weights for the BRFSS across states and over time below.

### a) Imputing for Missing Data.

Because the BRFSS does not provide imputed values for item nonresponse in the public use files, we imputed values for item nonresponse for key demographic and socioeconomic variables in the BRFSS. We also assign values for missing data for one important variable that the BRFSS does not ask about at all, but which is needed for the analysis: family income relative to FPL. Similarly, we assign values for missing data for one variable that the BRFSS asks about in the landline samples but did not ask about in the cell-phone samples in 2011-13: the number of adults in the household. That is, we address a problem with missing data that arises because of missing questions in the survey. This type of imputation, which relies on an external data source to predict values for a missing variable, is most

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<sup>4</sup> We frame this as a “positive” outcome so that higher values indicated better access and affordability across all the measures examined.

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common in microsimulation models, which often need to supplement existing data sources with additional measures to support policy analyses.<sup>5</sup> For example, the Congressional Budget Office uses a similar regression-based imputation strategy that relies on the Survey of Income and Program Participation, the Health and Retirement Study, and the Current Population Survey to impute missing variables in the primary database used in its microsimulation model.<sup>6</sup> Because these two variables, which are predicted with error, are critical to identifying adults who are predicted to be low-income families in the BRFSS, we have more confidence in the estimates based on the overall population in the BRFSS than those based on the predicted income groups.

**Imputing for item nonresponse and missing data on number of adults.** The variables we imputed values for included gender, age categories, race/ethnicity, educational attainment, marital status, number of adults in the household, number of children in the household, employment status, household income categories, and household home ownership. All of the variables to be imputed were either binary variables or categorical variables. Item nonresponse was low for most variables (1.5 percent or less) but was more of an issue for household income (between 10.1 and 15.7 percent). Missing data for the number of adults in the household was less than 0.1 percent for the landline sample and at 3.5 percent for the cell-phone sample in 2016 but was missing for every cell phone survey for 2011-13 because those respondents were not asked about the other adults in their household in those years.

The categories used in imputing values for the variables were as follows:

- age: 19-20, 21-25, 26-44, 45-64, and 65 and older;
- race/ethnicity: non-Hispanic white and another race/ethnicity;
- educational attainment: less than high school graduate, high school degree, some college, and four-year college degree or more;
- marital status: married, widowed/separated/divorced, and never married;
- number of adults in the household: 1, 2, and 3 or more;
- number of children in the household: 0, 1, 2, and 3 or more;
- employed: employed and not employed;
- household income: less than \$10,000, \$10,000-\$14,999, \$15,000-\$19,999, \$20,000-\$24,999, \$25,000-\$34,999, \$35,000-\$49,999, \$50,000-\$74,999, and \$75,000 or more; and
- homeownership: someone in household owns or is buying the residence and no one in household owns or is buying the residence.

We imputed for missing values in the BRFSS in three stages using Stata's "mi chained" command, which executes multiple imputation using a sequential process in which missing data for multiple variables are imputed in a specified order (from variables with lower levels of missing to variables with higher levels of missing within the chain of variables), with imputed values included in each successive stage of the

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<sup>5</sup> For simplicity, we refer to all of our efforts to address missing data as imputation, although the assignment of family income in the BRFSS based on the data in the ACS can also be considered an out-of-sample prediction model.

<sup>6</sup> AJ Schwabish and JH Topoleski, "Modeling Individual Earnings in CBO's Long-Term Microsimulation Model," Working paper 2013-04 (Washington, DC: Congressional Budget Office, 2013).

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imputation process as the imputation moves through the chain of variables. We first imputed for demographic characteristics across the full sample for each individual year (Stage 1), followed by imputation for the number of adults in the household for the cell-phone samples in the combined years of 2011-13 (Stage 2), and then imputation for employment, homeownership, and household income categories for the full sample for each individual year (Stage 3).

- **Stage 1.** The first stage of the imputation process imputed for missing values for the following chain: gender, age, marital status, educational attainment, race/ethnicity, and number of children in the household. The model was estimated separately for each year and included indicators for state of residence and being in the cellphone sample of the survey.<sup>7</sup> Age, educational attainment, and number of children in the household were imputed using ordered logit regressions given that they are ordered categorical variables. Marital status, which is an unordered categorical variable, was imputed using multinomial logit regression. Gender and race/ethnicity, which are binary variables, were imputed using logit regression.
- **Stage 2.** The second stage of the imputation process imputed for missing values for the number of adults in the household that arises because the question was not asked of the cellphone sample in 2011-13.<sup>8</sup> Since the question was asked in other years of the BRFSS, we used data from the cell phone sample for those years to impute for the missing data in 2011-13.<sup>9</sup> For this imputation, we appended BRFSS data from the years 2011 through 2016 into a single file and imputed the number of adults in the household, an ordered categorical variable, using ordered logit regression.<sup>10</sup> The model included gender, age, race/ethnicity, educational attainment, marital status, number of children in the household, and state of residence.
- **Stage 3.** The third stage of the imputation process imputed for missing values for employment status, homeownership and household income. For this imputation, we created separate files for each year and imputed employment status and homeownership, which are both binary variables, using logit regression and household income, which is an ordered categorical variable, using ordered logit regression.<sup>11</sup> The model included gender, age, race/ethnicity, educational attainment, marital status, number of children in the household, number of adults in the

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<sup>7</sup> As noted above, the BRFSS conducts interviews with individuals drawn from landline and cell phone samples. Because there are differences across the two samples in how the respondent is selected (the landline sample selects a random adult from among all adults in the household while the cell phone sample respondent is the individual who answers the cell phone) and in some of the questions asked of the respondents, we controlled for the survey sample in the analysis.

<sup>8</sup> The landline sample also has a few observations where the number of adults in the household is missing. Given how few observations are missing, we dropped these observations rather than impute for them.

<sup>9</sup> We rely on later years of the BRFSS rather than the ACS for imputing number of adults in the household in order to impute within a cellphone sample that is similar to cellphone sample of the 2011-13 BRFSS. We cannot identify a similar sample in the ACS.

<sup>10</sup> Estimating the model using multinomial logit regression instead of ordered logit regression for these variables yielded comparable findings.

<sup>11</sup> Estimating the model using multinomial logit regression instead of ordered logit regression yielded comparable findings.

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household, multiple family household status,<sup>12</sup> state of residence, and being in the cell phone sample for the survey.

Table E.1 provides a summary of demographic and socioeconomic characteristics of adults in Montana during the 2011-13 baseline period before and after imputation for item nonresponse and for missing data on number of adults in the household for cell phone respondents in 2011-13.

**Imputing for missing family income.** Because the population targeted by the Medicaid expansion under the HELP demonstration is defined based on family income relative to FPL, we needed to be able to identify that population in the BRFSS. Unfortunately, the BRFSS only provides broad categories of household income and has no information on family size or family income. To address this gap, we imputed family income relative to FPL in the BRFSS using the relationship between family income and household income in the ACS. Specifically, we estimated a regression model for family income as a function of the BRFSS household income categories and other variables and used the coefficient estimates from that model to predict family income in the BRFSS. The remainder of this section discusses that process.

We constructed four measures of family income relative to FPL in the ACS: at or below 50 percent of FPL, at or below 100 percent of FPL, at or below 138 percent of FPL, and at or above 500 percent of FPL. Table E.2 shows the crosswalk between the BRFSS “household income” measures and the “family income relative to FPL” measures that we calculated in the ACS. As shown, the BRFSS household income measure does not provide a strong approximation of family income relative to FPL, highlighting the need to impute for family income relative to FPL to better approximate the target population for Montana’s Medicaid expansion.

The imputation model for family income relative to FPL relied on demographic and socioeconomic variables that were defined consistently in the BRFSS and ACS, including gender, age, race/ethnicity, educational attainment, marital status, number of adults in the household, number of children in the household, employment status, household income categories,<sup>13</sup> and state of residence. Because BRFSS collects little information on other household members, we were not able to control for other variables that are likely to be strong predictors of family income relative to FPL (e.g., a spouse’s age, education, work status, and family size).

To allow for differences in the relationship between family income and household income for different types of households, we conducted the imputation separately for adults in three different living situations: living alone, living in single-family households, and living in multiple family households. Adults living alone were adults living in a household with one adult and no children. Adults living in

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<sup>12</sup> A multiple family household is defined in the BRFSS as a household with more than two adults or a household with two adults in which the individual surveyed is not married. Because the ACS collects information on every individual in a household rather than the single household member surveyed in the BRFSS, multiple family households in the ACS are defined as households with more than two adults or households with two adults in which at least one member of the household is not married.

<sup>13</sup> Although many of the variables are based on very similar questions in the two surveys, that is not true for the household income measure. The ACS household income measure is constructed by aggregating across reported income from several income sources for each member of the household; the BRFSS measure is based on the respondent’s reported total household income.

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single-family households were adults living in a household with either two married adults (with or without children) or one adult with one or more children. Adults living in multiple family households were adults in households with more than two adults or with two adults, at least one of whom was not married. If one adult was married and the other was not, both adults were considered to be in a multiple family household.

The first step in the imputation process was based on the assignment of family income relative to FPL for adults in BRFSS household income categories that mapped strongly to one “family income relative to FPL” cell. A “strong” map is defined as one for which 95 percent of the adults in the household income category were in the same “family income relative to FPL” category in each year of the base period (2011-13); hereafter, we refer to this as the 95 percent rule. For example, at least 95 percent of adults living alone with household income less than \$10,000 had family income at or below 100 percent of FPL for each year in the base period. Thus, all adults living alone with income less than \$10,000 in the BRFSS are assigned as having family income at or below 100 percent of FPL.<sup>14</sup> Table E.3 summarizes the circumstances where family income relative to FPL was assigned based on the 95 percent rule for household income. Family income based on the 95 percent rule was used to assign family income relative to FPL to about 60 percent of the Montana adults ages 19 to 64 in the 2011-13 BRFSS sample and 52 percent in the 2016 sample. The comparable figures were about 60 percent for the 2011-13 BRFSS sample and 56 percent for the 2016 sample for Montana’s comparison states. The selection of comparison states is discussed in Appendix F, with the list of comparison states provided in Table F.1 (column 5).

For the remaining adults who could not be assigned a “family income relative to FPL” category using the 95 percent rule, we used Stata’s multiple imputation command “mi” to impute income based on regression models. We estimated logit regression models for each of the income categories (i.e., family income at or below 50, 100, and 138 percent of FPL and family income above 500 percent of FPL, respectively). Separate models were run for each “family income relative to FPL” category and for each household type. Table E.4 provides a crosswalk of predicted and reported family income relative to FPL for adults ages 19 to 64 in Montana based on the ACS.<sup>15</sup> As shown, roughly 80 percent of the adults who were predicted to have family income at or below 138 percent of FPL reported their income in that category. However, that of course means that roughly 20 percent of the adults who were predicted to have family income at or below 138 percent of FPL reported income above that level. There is also error in the prediction of income above 138 percent of FPL, with almost 10 percent of the adults predicted to have income above that level reporting income at or below 138 percent of FPL. The patterns of prediction error in the imputation process were similar in Montana’s comparison states, as shown in Table E.5. Thus, the impact estimates for low-income adults should be viewed as rough approximations of the actual impacts of HELP.

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<sup>14</sup> In a few instances in the ACS data for AK and HI, everyone or nearly everyone in the sample of adults living alone was in the same “family income relative to FPL” cell. For similar respondents in AK and HI in the BRFSS, we assigned that same family income relative to FPL from the ACS data.

<sup>15</sup> The imputation process was based on 80 percent of the ACS sample. These estimates are based on the 20 percent of the ACS sample reserved for testing the imputation process.

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The parameter estimates from the regression models using the ACS were used to predict family income relative to FPL for the adults in the BRFSS in each year of the pre-period (2011-13) and for the post-period. Table E.6 summarizes the predicted family income for adults ages 19 to 64 in Montana in the BRFSS sample in 2011-13 and 2016 by reported household income. Table E.7 provides comparable information for adults 19 to 64 in Montana's comparison states.

### b) Revising the BRFSS Weights.

Because the BRFSS is conducted by each state, the survey fielding, data preparation, and sample weighting vary across states and over time. To address these differences, we reweighted each year of the BRFSS to a common set of population characteristics across states and over time based on the ACS. Those variables include: gender, age, race/ethnicity, educational attainment, marital status, number of children in the household, number of adults in the household, employment status, and household income. We limited the BRFSS sample for reweighting to adults ages 19 to 64, the age group targeted by the HELP demonstration, and reweighted to ACS population characteristics for adults ages 19 to 64.

For the reweighting, we used the user-written "ipfweight" command in Stata<sup>16</sup> to implement a raking process to adjust the existing BRFSS weights. Raking is an iterative adjustment of survey sampling weights to make the composition of the sample match the known composition of the population for a predetermined set of characteristics. It differs from poststratification in that weights are adjusted to make the sample total for a given characteristic (e.g., marital status) equal to the population total. The adjustment proceeds one characteristic at a time, iterating until the sample composition matches that of the population for the whole set of characteristics.

Given the challenge of obtaining convergence across multiple measures in the raking process, the targets for the population characteristics were constrained to just two or three categories within each variable. They were also constrained so that the categories can be consistently defined between the ACS and BRFSS. The final categories used for each of the variables included in the reweighting process were as follow:

- gender: male and female;
- age: 21-25, 26-44, and 45-64;
- race/ethnicity: non-Hispanic white and another race/ethnicity;
- educational attainment: four-year college degree or more and less than four-year college degree;
- marital status: married, widowed/separated/divorced, and never married;
- number of adults in the household: 1, 2, and 3 or more;
- number of children in the household: 0, 1, and 2 or more;
- employed: employed and not employed;

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<sup>16</sup> M Bergmann, "IPFWEIGHT: Stata Module to Create Adjustment Weights for Surveys," statistical software components S457353 (Boston: Boston College Department of Economics, 2011).

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- household income: less than \$35,000, \$35,000-\$74,999, and \$75,000 or more; and
- homeownership: someone in household owns or is buying the residence and no one in household owns or is buying the residence.

Tables E.8 and E.9 show the distribution of the samples for Montana and Montana’s comparison states, respectively, for the original BRFSS weights and for the revised BRFSS weights for selected measures.<sup>17</sup>

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<sup>17</sup> The reweighting program converged relatively quickly for all states except Wisconsin, where the reweighting program failed to converge for some years because there was not a set of weights that satisfied all the reweighting targets. We determined that this was caused by a highly irregular distribution of the number of adults in a household in the BRFSS relative to the ACS for Wisconsin. A conversation with the BRFSS coordinator for Wisconsin confirmed that there was a mistake in the coding of the number of adults for some years. Because Wisconsin is not included as a comparison state for Montana (described later in this section), this data problem does not affect the analyses for Montana.

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**Appendix Table E.1: Selected Characteristics of Adults Ages 19 and Older in Montana Before and After Imputation for Item Nonresponse in the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	2011-13		2016-17	
	Before Imputation	After Imputation	Before Imputation	After Imputation
<b>Gender (%)</b>				
Female	49.7	49.7	49.9	49.9
Male	50.3	50.3	50.1	50.1
Missing	0.0		0.1	
<b>Age (%)</b>				
19-25	11.8	11.8	11.9	11.9
26-44	29.6	29.7	30.1	30.1
45-64	37.3	37.5	34.4	34.4
65+	20.9	21.0	23.7	23.7
Missing	0.4		0.0	
<b>Race/ethnicity (%)</b>				
Non-Hispanic white	10.5	10.5	11.2	11.4
Other race/ethnicity	88.7	89.5	87.5	88.6
Missing	0.8		1.4	
<b>Educational attainment (%)</b>				
Less than high school graduate/GED	8.9	8.9	7.9	7.9
High school graduate/GED	30.7	30.8	29.8	30.0
Some college	34.1	34.2	35.0	35.2
College graduate or more	26.1	26.1	26.9	27.0
Missing	0.2		0.4	
<b>Marital status (%)</b>				
Married	57.6	57.8	54.8	55.0
Widowed/separated/divorced	20.4	20.5	21.9	22.0
Never married	21.6	21.7	22.9	23.0
Missing	0.4		0.5	

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	2011-13		2016-17	
	Before Imputation	After Imputation	Before Imputation	After Imputation
<b>Number of adults in household (%)</b>				
1	13.3	23.3	25.7	26.0
2	39.5	57.7	55.3	55.6
3 or more	11.0	19.0	18.3	18.4
Missing	36.2		0.7	
<b>Number of children in household (%)</b>				
No children	66.7	66.8	67.9	68.3
1	12.5	12.5	12.2	12.3
2	12.4	12.5	10.9	11.1
3 or more	8.2	8.3	8.2	8.3
Missing	0.2		0.7	
<b>Employment status (%)</b>				
Not employed	41.8	41.9	40.6	40.8
Employed	57.9	58.1	58.8	59.2
Missing	0.3		0.6	
<b>Household Income (%)</b>				
Less than \$25,000	30.0	34.5	23.6	29.5
\$25,000-\$49,999	27.2	30.0	23.6	28.3
\$50,000-\$74,999	14.1	15.5	15.3	17.4
\$75,000 or more	18.6	20.0	21.8	24.7
Missing	10.1		15.7	
<b>Household owns home (%)</b>				
Does not own home	28.4	28.5	29.0	29.2
Owens home	71.1	71.5	70.4	70.8
Missing	0.6		0.6	
<b>Sample size</b>	28,301	28,301	11,772	11,772

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS). Note: Estimates are weighted by the original BRFSS weights.

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**Appendix Table E.2: Crosswalk of Household Income Categories from Behavioral Risk Factor Surveillance System and Reported Family Income Relative to FPL for Adults Ages 19 to 64 in the American Community Survey, 2011-13 (pre-period) and 2016-17 (post-period)**

	Behavioral Risk Factor Surveillance System Household Income Categories							
	Less than \$10,000	\$10,000 to 14,999	\$15,000 to \$19,999	\$20,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	At or above \$75,000
<b>Years 2011-13</b>								
<b>Reported family income (%)</b>								
At or below 50% FPL	84.5	37.1	26.1	20.7	15.5	11.7	7.9	6.0
At or below 100% FPL	99.9	78.7	55.5	40.9	26.4	17.8	11.7	9.0
At or below 138% FPL	99.9	99.9	79.9	62.9	42.7	25.0	15.1	11.2
Above 138% FPL	0.1	0.1	20.1	37.1	57.3	75.0	84.9	88.8
Above 500% FPL	0.0	0.0	0.0	0.0	0.0	0.0	6.0	52.8
<b>Sample size</b>	311,582	179,852	189,197	214,372	439,991	666,225	1,014,778	2,267,039
<b>Year 2016-17</b>								
<b>Reported family income (%)</b>								
At or below 50% FPL	87.7	40.8	28.8	20.7	15.9	11.6	8.0	5.9
At or below 100% FPL	100.0	82.7	59.7	45.0	28.9	18.3	12.1	8.9
At or below 138% FPL	100.0	100.0	83.3	64.5	47.9	27.2	16.2	11.2
Above 138% FPL	0.0	0.0	16.7	35.5	52.1	72.8	83.8	88.8
Above 500% FPL	0.0	0.0	0.0	0.0	0.0	0.0	4.6	48.8
<b>Sample size</b>	158,329	90,792	96,050	114,504	242,438	385,836	632,492	1,815,413

Source: 2011-13 and 2016-17 American Community Survey (ACS);

Notes: FPL = Federal poverty level. Cells show column percentages. Since the rows are not mutually exclusive the columns will sum to more than 100%.

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**Appendix Table E.3: Strategy for Assigning Family Income Relative to FPL Based on the 95-Percent Rule for Adults in the Behavioral Risk Factor Surveillance System**

	Behavioral Risk Factor Surveillance System Household Income Categories							
	Less than \$10,000	\$10,000-\$14,999	\$15,000-\$19,999	\$20,000-\$24,999	\$25,000-\$34,999	\$35,000-\$49,999	\$50,000-\$74,999	\$75,000 or more
<b>Adults who live alone</b>								
At or below 50% FPL			B	B	B	B	B	B
At or below 100% FPL	A			B	B	B	B	B
At or below 138% FPL	A	A		B	B	B	B	B
Above 138% FPL	B	B		A	A	A	A	A
Above 500% FPL	B	B	B	B	B	B		
<b>Adults who live in a single-family household</b>								
At or below 50% FPL				B	B	B	B	B
At or below 100% FPL	A	A				B	B	B
At or below 138% FPL	A	A	A				B	B
Above 138% FPL	B	B	B				A	A
Above 500% FPL	B	B	B	B	B	B	B	
<b>Adults who live in a multiple-family household</b>								
At or below 50% FPL								
At or below 100% FPL	A							
At or below 138% FPL	A	A						
Above 138% FPL	B	B						
Above 500% FPL	B	B	B	B	B	B	B	

Notes: FPL = Federal poverty level. The 95-percent rule is explained in the text. A = assigned to have family income in category; B = assigned to not have family income in category; Blank = not affected by 95-percent rule.

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**Appendix Table E.4: Crosswalk of Reported and Imputed Family Income Relative to FPL for Adults Ages 19 to 64 in Montana in the American Community Survey, 2011-13 (pre-period) and 2016-17 (post-period)**

	Imputed Family Income Relative to FPL				
	At or below 50%	At or below 100%	At or below 138%	Above 138%	Above 500%
<b>Years 2011-13</b>					
<b>Reported family income (%)</b>					
At or below 50% FPL	63.2	49.7	39.1	2.6	0.3
At or below 100% FPL	80.9	75.1	61.9	4.6	0.5
At or below 138% FPL	87.6	86.4	80.9	8.7	1.0
Above 138% FPL	12.4	13.6	19.1	91.3	99.0
Above 500% FPL	0.7	1.0	0.9	27.2	75.3
<b>Sample size</b>	425	678	922	2,451	732
<b>Year 2016-17</b>					
<b>Reported family income (%)</b>					
At or below 50% FPL	58.4	47.3	37.6	1.9	0.4
At or below 100% FPL	78.5	74.3	61.8	4.4	0.9
At or below 138% FPL	82.6	83.2	75.4	8.1	1.2
Above 138% FPL	17.4	16.8	24.6	91.9	98.8
Above 500% FPL	1.3	0.8	1.3	32.4	74.4
<b>Sample size</b>	250	410	550	1,650	549

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Cells show column percentages. Since the rows are not mutually exclusive the columns will sum to more than 100%. The imputation of family income relative to FPL is described in Appendix E. The imputation process was based on a random sample of 80% of the ACS sample. The estimates reported here are based on the 20% of the ACS sample reserved for testing the imputation process.

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**Appendix Table E.5: Crosswalk of Reported and Imputed Family Income Relative to FPL for Adults Ages 19 to 64 in Montana's Comparison States in the American Community Survey, 2011-13 (pre-period) and 2016-17 (post-period)**

	Imputed Family Income Relative to FPL				
	At or below 50%	At or below 100%	At or below 138%	Above 138%	Above 500%
<b>Years 2011-13</b>					
<b>Reported family income (%)</b>					
At or below 50% FPL	67.5	54.4	45.9	3.1	0.8
At or below 100% FPL	82.3	75.7	66.6	5.9	1.3
At or below 138% FPL	87.7	84.4	80.0	9.6	1.8
Above 138% FPL	12.3	15.6	20.0	90.4	98.2
Above 500% FPL	1.4	1.6	1.7	35.1	76.1
<b>Sample size</b>	158,866	242,388	309,420	744,695	278,339
<b>Year 2016-17</b>					
<b>Reported family income (%)</b>					
At or below 50% FPL	66.2	52.4	44.0	3.2	0.8
At or below 100% FPL	80.4	73.0	64.2	6.1	1.4
At or below 138% FPL	85.9	81.8	76.9	9.7	2.0
Above 138% FPL	14.1	18.2	23.1	90.3	98.0
Above 500% FPL	1.6	1.9	2.1	36.3	71.8
<b>Sample size</b>	92,687	143,702	184,393	521,078	206,418

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Cells show column percentages. Since the rows are not mutually exclusive the columns will sum to more than 100%. The selection of comparison states is described in Appendix F. These tabulations include all comparison states in Table F.1, column 5. The imputation of family income relative to FPL is described in Appendix E. The imputation process was based on a random sample of 80% of the ACS sample. The estimates reported here are based on the 20% of the ACS sample reserved for testing the imputation process.

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**Appendix Table E.6: Crosswalk of Reported Household Income and Imputed Family Income Relative to FPL for Adults Ages 19 to 64 in Montana in the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	Imputed Family Income Relative to FPL				
	At or below 50%	At or below 100%	At or below 138%	Above 138%	Above 500%
<b>Years 2011-13</b>					
<b>Reported household income (%)</b>					
Less than \$15,000	47.5	40.2	32.9	0.0	0.0
\$15,000-\$19,999	14.1	17.8	18.0	1.5	0.0
\$20,000-\$24,999	11.0	14.0	16.0	3.6	0.0
\$25,000-\$34,999	7.0	8.1	10.6	6.7	0.0
\$35,000-\$49,999	8.0	8.6	11.3	21.4	0.0
\$50,000-\$74,999	5.2	5.0	5.4	21.9	4.4
\$75,000 or more	7.2	6.2	5.7	44.9	95.6
<b>Sample size</b>	2,226	4,017	5,872	13,342	3,497
<b>Year 2016-17</b>					
<b>Reported household income (%)</b>					
Less than \$15,000	34.5	30.0	24.0	0.0	0.0
\$15,000-\$19,999	15.5	18.4	18.2	0.9	0.0
\$20,000-\$24,999	10.1	13.0	14.0	2.4	0.0
\$25,000-\$34,999	9.9	10.1	12.9	4.8	0.0
\$35,000-\$49,999	10.9	11.5	14.1	16.0	0.0
\$50,000-\$74,999	9.1	7.9	8.0	20.8	2.3
\$75,000 or more	10.1	9.2	8.8	55.2	97.7
<b>Sample size</b>	966	1,691	2,336	4,996	1,405

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS). Notes: FPL = Federal poverty level. Cells show column percentages. Estimates are weighted by the revised BRFSS weights (see Table E.8).

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**Appendix Table E.7: Crosswalk of Reported Household Income and Imputed Family Income Relative to FPL for Adults Ages 19 to 64 in Montana's Comparison States in the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	Imputed Family Income Relative to FPL				
	At or below 50%	At or below 100%	At or below 138%	Above 138%	Above 500%
<b>Years 2011-13</b>					
<b>Reported household income (%)</b>					
Less than \$15,000	39.9	33.7	28.4	0.0	0.0
\$15,000-\$19,999	12.8	15.5	15.4	0.9	0.0
\$20,000-\$24,999	10.0	12.7	13.9	2.4	0.0
\$25,000-\$34,999	7.3	8.7	10.8	4.6	0.0
\$35,000-\$49,999	10.8	11.6	13.7	16.8	0.0
\$50,000-\$74,999	7.1	7.1	7.4	20.3	4.1
\$75,000 or more	12.0	10.8	10.4	55.0	95.9
<b>Sample size</b>	124,745	209,399	280,802	667,612	237,331
<b>Years 2016-17</b>					
<b>Reported household income (%)</b>					
Less than \$15,000	31.7	26.3	21.9	0.0	0.0
\$15,000-\$19,999	12.4	14.6	14.4	0.6	0.0
\$20,000-\$24,999	9.8	12.8	13.6	1.7	0.0
\$25,000-\$34,999	7.5	8.8	10.7	3.3	0.0
\$35,000-\$49,999	12.8	13.5	15.8	13.7	0.0
\$50,000-\$74,999	8.5	8.6	8.9	17.9	2.7
\$75,000 or more	17.2	15.4	14.7	62.7	97.3
<b>Sample size</b>	79,666	134,663	177,563	403,385	150,661

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS). Notes: FPL = Federal poverty level. Cells show column percentages. Estimates are weighted by the revised BRFSS weights (see Table E.9). The selection of comparison states is described in Appendix F. These tabulations include all comparison states Table F.1, column 5.

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**Appendix Table E.8: Selected Characteristics of Adults Ages 19 to 64 in Montana Before and After Reweighting to Create More Consistent Weights Across States and Over Time in the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	Original BRFSS Weights	Revised BRFSS Weights
<b>Female (%)</b>	49.8	50.0
<b>Age (%)</b>		
21-25	11.6	15.1
26-44	29.3	37.6
45-64	35.6	47.3
<b>Race/ethnicity (%)</b>		
Non-Hispanic white	88.9	88.0
Other race/ethnicity	11.1	12.0
<b>Educational attainment (%)</b>		
High school graduate/GED or less	30.9	28.9
Some college	34.2	36.7
College graduate or more	26.0	28.3
<b>Marital status (%)</b>		
Married	55.7	55.2
Widowed/separated/divorced	20.7	17.3
Never married	23.6	27.6
<b>Household size (%)</b>		
1	19.5	12.3
2	38.6	38.3
3 or more	41.9	49.3
<b>Multiple family household (%)</b>	66.2	57.4
<b>Employed (%)</b>	41.7	25.9
<b>Household Income (%)</b>		
Less than \$25,000	32.5	21.9
\$25,000-\$49,999	29.3	25.2
\$50,000-\$74,999	16.3	17.1
\$75,000 or more	22.0	35.8
<b>Household owns home (%)</b>	29.3	30.2
<b>Sample size</b>	40,346	40,346

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

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**Appendix Table E.9: Selected Characteristics of Adults Ages 19 to 64 in Montana's Comparison States Before and After Reweighting to Create More Consistent Weights Across States and Over Time in the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	Original BRFSS Weights	Revised BRFSS Weights
<b>Female (%)</b>	48.7	49.2
<b>Age (%)</b>		
21-25	12.1	15.1
26-44	32.5	40.9
45-64	34.1	44.1
<b>Race/ethnicity (%)</b>		
Non-Hispanic white	64.9	69.5
Other race/ethnicity	35.1	26.4
<b>Educational attainment (%)</b>		
High school graduate/GED or less	28.5	26.4
Some college	30.6	35.2
College graduate or more	26.4	29.9
<b>Marital status (%)</b>		
Married	50.9	52.6
Widowed/separated/divorced	20.2	16.0
Never married	29.0	31.5
<b>Household size (%)</b>		
1	16.4	10.6
2	32.9	31.8
3 or more	50.8	57.6
<b>Multiple family household (%)</b>	55.0	49.4
<b>Employed (%)</b>	43.5	26.3
<b>Household Income (%)</b>		
Less than \$25,000	31.1	17.8
\$25,000-\$49,999	25.1	21.3
\$50,000-\$74,999	14.8	16.1
\$75,000 or more	29.1	44.8
<b>Household owns home (%)</b>	32.6	30.8
<b>Sample size</b>	2,326,051	2,326,051

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: The selection of comparison states is described in Appendix F. These tabulations include all comparison states in Table F.1, column 5.

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Appendix F: Constructing the Comparison Groups for the Impact Analysis

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The impact analysis estimates the effects of Montana’s HELP demonstration using difference-in-differences (DD) methods based on data for 2011-2017 from two national surveys: the American Community Survey (ACS) and the Behavioral Risk Factor Surveillance System (BRFSS). DD models compare changes over time in a treatment group (in this case, Montana) to changes over time in a comparison group that provides the counterfactual for what would have happened in the treatment group in the absence of the intervention (in this case, the HELP demonstration). This technical appendix describes the process for selecting the comparison groups to be used in the DD models to estimate the effects of the HELP demonstration. All tables for Appendix F are provided at the end of the appendix.

Constructing the comparison groups for Montana’s demonstration involved two steps: (1) identifying the groups of states that would serve as the counterfactuals for Montana’s demonstration, and (2) identifying the people in those groups of comparison states who were most similar to people in Montana on a range of individual and family characteristics using propensity scores. By using propensity scores to reweight the residents of the comparison states, we obtained a comparison group that more closely matches the characteristics of the Montana sample, reducing the potential for omitted variable bias in the impact estimates caused by unmeasured differences between residents of Montana and the comparison states.

### 1. Identifying the Potential Comparison States.

To identify the comparison states for each counterfactual for each research question, we began by sorting all states by their expansion status—that is, by whether they had not expanded Medicaid, expanded Medicaid without a demonstration, expanded Medicaid with a demonstration, as summarized in Table F.1 (column 3). We then excluded states that had made changes in Medicaid eligibility over the baseline period (2011-13) or were not good matches for other reasons (outlined later in this section). This created the set of potential comparison states for Montana (column 4).

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From the potential comparison states, we then sought to identify the subset of states that provided the best comparison based on similar Medicaid and section 1115 demonstration eligibility standards in 2011 (within 10 percentage points for all categories) and relative stability in eligibility standards over the baseline period of 2011 to 2013 (changes of less than 10 percentage points for all categories). To determine income eligibility for Medicaid and section 1115 demonstration coverage expansions, we relied heavily upon annual reports from the Kaiser Family Foundation that detail income eligibility standards for Medicaid and section 1115 demonstration coverage by state for January of a given year.<sup>1</sup><sup>2, 3, 4</sup> When section 1115 demonstration coverage provided coverage equivalent to Medicaid, we listed whichever income standard was higher as the threshold for full Medicaid benefits. When reports are unclear about the extent of the section 1115 demonstration coverage, we attempted to verify the extent of coverage using additional tables by the Kaiser Family Foundation that list the income eligibility limits for coverage providing full Medicaid benefits.<sup>5, 6</sup> When still in doubt about the scope of benefits,

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<sup>1</sup> M Heberlein, T Brooks, J Alker, S Artiga, and J Stephens, "Getting into Gear for 2014: Findings from a 50-State Survey of Eligibility, Enrollment, Renewal, and Cost-Sharing Policies in Medicaid and CHIP, 2012-2013" (Menlo Park, CA: Kaiser Family Foundation, 2013); <https://kaiserfamilyfoundation.files.wordpress.com/2013/05/8401.pdf>.

<sup>2</sup> M Heberlein, T Brooks, J Guyer, S Artiga, and J Stephens, "Holding Steady, Looking Ahead: Annual Findings of a 50-State Survey of Eligibility Rules, Enrollment and Renewal Procedures, and Cost Sharing Practices in Medicaid and Chip, 2010-2011" (Menlo Park, CA: Kaiser Family Foundation, 2011); <https://kaiserfamilyfoundation.files.wordpress.com/2013/01/8130.pdf>.

<sup>3</sup> M Heberlein, T Brooks, J Guyer, S Artiga, and J Stephens, "Performing under Pressure: Annual Findings of A 50-State Survey of Eligibility, Enrollment, Renewal, and Cost-Sharing Policies in Medicaid and Chip, 2011-2012" (Menlo Park, CA: Kaiser Family Foundation, 2012). <https://kaiserfamilyfoundation.files.wordpress.com/2013/01/8272.pdf>.

<sup>4</sup> Programs that were closed were given an eligibility standard of zero because they were not accepting new enrollees. Oklahoma's section 1115 demonstration coverage was limited to a subset of adults who had incomes below the eligibility threshold and worked for a small employer, were self-employed, were unemployed and seeking work, were working while disabled, were a full-time college student, or were the spouse of a qualified worker. Although those requirements were consistent across the period examined, in 2011 and 2012 the Kaiser Family Foundation considered this coverage as available to both working and nonworking adults, though in 2013 the organization interpreted this coverage as only available to working adults. Although the emphasis is on work, coverage is not strictly limited to working adults, so we consider this coverage as available to both working and nonworking adults for all years. As noted in the Kaiser Family Foundation reports, Louisiana and Missouri had section 1115 demonstration coverage for the greater New Orleans and greater Saint Louis areas, respectively. Because these areas constituted a significant share of the overall state population in their respective states, we included the income eligibility for these programs as the section 1115 demonstration coverage threshold for the state.

<sup>5</sup> "Medicaid Income Eligibility Limits for Other Non-Disabled Adults, 2011-2016," Kaiser Family Foundation, no date (accessed October 19, 2016), <http://kff.org/medicaid/state-indicator/medicaid-income-eligibility-limits-for-other-non-disabled-adults/>.

<sup>6</sup> "Medicaid Income Eligibility Limits for Parents, 2002-2016," Kaiser Family Foundation, no date (accessed October 19, 2016), <http://kff.org/medicaid/state-indicator/medicaid-income-eligibility-limits-for-parents/>.

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we turned to outside sources for Delaware,<sup>7</sup> Louisiana,<sup>8</sup> Missouri,<sup>9</sup> and Vermont.<sup>10, 11</sup> Information on the states included in the group of potential comparison states (Table F.1, column 4) is discussed below. Information on the states that were excluded from the group of potential comparison states is provided in Table F.2.

In addition to selecting comparison states based on Medicaid and section 1115 demonstration eligibility standards, we also selected states that were similar to Montana based on measures of uninsurance, health status, and health care outcomes over the baseline period. These measures, which were based on the BRFSS, included the share of nonelderly adults who reported affirmatively to the following: being uninsured, being of fair or poor health, having ever been diagnosed with a chronic condition, having a health limitation, having a personal doctor or health care provider, and having had a routine check-up in the past year.<sup>12</sup>

The subset of states that provided the best comparison for adults based on similar Medicaid and section 1115 demonstration eligibility standards in 2011 (within 10 percentage points of Montana for all categories), relative stability in eligibility standards over the baseline period of 2011-13 (changes of less than 10 percentage points for all categories), and similar baseline health and health outcomes (within 10 percentage points of Montana across almost all measures) are listed in Table F.1 (column 5). To select the single-best comparison states for adults in Montana, we identified the state most similar to Montana across both the Medicaid and section 1115 demonstration eligibility standards, uninsurance rate, and health and health outcomes. We relied on two sets of comparison states for the DD analyses:

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<sup>7</sup> "Delaware Diamond State Health Plan Special Terms and Conditions," Centers for Medicare and Medicaid Services, amended as of April 1, 2012, <https://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/1115/downloads/de/Diamond-State-Health-Plan/de-dshp-stc-01312011-12312013-amended-042012.pdf>.

<sup>8</sup> Centers for Medicare & Medicaid Services, "National Summary of State Medicaid Managed Care Programs as of July 1, 2011" (Baltimore, MD: Centers for Medicare & Medicaid Services, 2011). <https://www.medicaid.gov/medicaid-chip-program-information/by-topics/data-and-systems/downloads/2011-national-summary-mc-report.pdf>.

<sup>9</sup> Missouri Department of Social Services, *Gateway to Better Health Demonstration Amendment Request* (Jefferson City, MO: Missouri Department of Social Services, 2015). <https://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/1115/downloads/mo/Gateway-to-Better-Health/mo-gateway-to-better-health-amend-cvrg-brand-drug-02192015.pdf>.

<sup>10</sup> Pacific Health Policy Group on behalf of the State of Vermont Agency of Human Services, *Global Commitment to Health 2013 Interim Program Evaluation* (Highland Park, IL: Pacific Health Policy Group, 2013). <https://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/1115/downloads/vt/Global-Commitment-to-Health/vt-global-commitment-to-health-interim-program-eval-042013.pdf>.

<sup>11</sup> State of Vermont Agency of Human Services, "Global Commitment to Health Extension Request" (Montpelier, VT: State of Vermont Agency of Human Services, 2015). <https://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Waivers/1115/downloads/vt/vt-global-commitment-to-health-pa.pdf>.

<sup>12</sup> The measures of the uninsurance rate and health and health care outcomes for the states' populations were regression-adjusted for differences in the age and sex distribution across the states. We did this by regressing each outcome measure on indicators for age, sex, and state and deriving the mean of the predicted value of the outcome measure for each state using the national sample, assuming the entire sample lives within that state. This allowed us to separate state-specific effects from the effects of differences in age and sex distribution of the state population.

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the group of best comparison states (column 5) and the single-best comparison state from among the group of best comparison states (column 6).

States differ in many ways beyond the Medicaid expansion strategies being examined here, including the demographic, social, economic, health and political context, and it is not possible to identify states that match Montana across all those dimensions. Thus, any differences identified in the comparisons between Montana and the various comparison groups will reflect those factors, as well as differences in Medicaid expansion strategies. The group of best comparison states and the single-best comparison state that did not expand Medicaid, expanded Medicaid without a demonstration, and expanded Medicaid with a different demonstration are described below. Given that we are not able to control for all of the potential differences between Montana and the comparison states, we have more confidence in findings that are robust across the different comparison states in the group of best comparison states.

### 2. The Comparison States that did not Expand Medicaid.

The states that had not expanded Medicaid as of January 1, 2018, are listed in row 1 of Table F.1 (column 3). In selecting the set of potential comparison states (column 4), we excluded Missouri, Maine, Utah, and Wisconsin. Although Missouri has not implemented the Medicaid expansion, the Gateway to Better Health section 1115 demonstration was implemented in St. Louis, which represents a substantial share of the state's population, making Missouri an inappropriate nonexpansion comparison state. Utah also had not expanded Medicaid eligibility, but in 2012 the state increased eligibility for their employer-sponsored insurance (ESI) premium assistance program. Maine and Wisconsin are excluded because both states were already covering parents under their Medicaid programs in 2011 at roughly the level the ACA expanded coverage to.

From the set of potential comparison states, we sought to identify the subset of states that provided the best comparisons to Montana based on similar Medicaid and section 1115 eligibility standards in 2011 (within 10 percentage points of Montana for all categories) and relative stability in eligibility standards over the baseline period of 2011 to 2013 (changes of less than 10 percentage points for all categories) as summarized in Table F.3. Based on those comparisons, we find that Georgia, North Carolina, and Wyoming are similar to Montana on baseline Medicaid and section 1115 eligibility standards. The three states were generally similar to Montana on baseline health and health outcomes (Table F.4), although nonelderly adults in Georgia and North Carolina were more likely to have a routine check-up in the past year in 2011 (about 18 percentage points higher than the level for Montana). Wyoming provides the single best comparison state because it is most similar to Montana across the baseline Medicaid and section 1115 eligibility criteria, uninsurance, and the health and health outcomes.<sup>13</sup>

### 3. The Comparison States that Expanded Medicaid without a Demonstration.

The states that expanded Medicaid without a demonstration are shown in the second row of Table F.1 (column 3). In selecting the potential set of comparison states for Montana (column 4), we exclude states that expanded Medicaid before 2014 (California, Connecticut, District of Columbia, Minnesota, New Jersey and Washington), states with eligibility levels that met ACA standards before 2011

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<sup>13</sup> We define "most similar" as having the smallest total differences from Montana for the baseline Medicaid and section 1115 eligibility standards and the health and health outcomes.

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(Massachusetts, New York, Rhode Island and Vermont), states that made other changes to Medicaid eligibility during the baseline period (Arizona, Hawaii, Illinois, Nevada, Oregon) and states that expanded Medicaid after the date of Montana's expansion (Louisiana). From the final set of comparison states, we sought to identify the subset of states that provided the best comparison to Montana based on similar Medicaid and section 1115 eligibility standards in 2011 (within 10 percentage points of Montana for all categories) and relative stability in eligibility standards over the baseline period of 2011 to 2013 (changes of less than 10 percentage points for all categories) as summarized in Table F.5. We find that Kentucky and North Dakota are similar to Montana on baseline Medicaid and section 1115 eligibility standards. Both states were generally similar to Montana on baseline health and health outcomes (Table F.6), although nonelderly adults in Kentucky were somewhat more likely than those in Montana in the baseline period to have a personal doctor and a routine check-up in the past year (both about 10 percentage points higher than in Montana). North Dakota provides the single best comparison state because it is most similar to Montana across the baseline Medicaid and section 1115 eligibility criteria, uninsurance, and the baseline health and health outcomes.

#### 4. The Comparison States that Expanded Medicaid with a Different Demonstration.

The states that expanded Medicaid with a different demonstration are listed in the third row in Table F.1 (column 3). In selecting the set of potential comparison states for Montana (column 4) no states were excluded since the states that expanded Medicaid with a different demonstration had implemented their demonstration before the date of Montana's expansion. We sought to identify the subset of states that provided the best comparison based on similar Medicaid and section 1115 eligibility standards in 2011 (within 10 percentage points of Montana for all categories) and relative stability in eligibility standards over the baseline period of 2011 to 2013 (changes of less than 10 percentage points for all categories) as summarized in Table F.7. We find that Michigan and New Hampshire are similar to Montana on baseline Medicaid and section 1115 eligibility standards. Both states were roughly similar to Montana on baseline health and health outcomes (Table F.8), although nonelderly adults in both states were more likely than those in Montana to have a personal doctor and a routine checkup in the past year (between about 11 and 17 percentage points higher than in Montana). Michigan provides the single best comparison state for childless adults because it is most similar to Montana across the baseline Medicaid and section 1115 eligibility criteria, uninsurance, and the baseline health and health outcomes.

#### 5. Identifying Residents in the Comparison States who are Similar to Montana Residents.

The next step was to estimate propensity score models to identify the residents of each group of best comparison states and the residents of each individual comparison state who were similar to residents of Montana on a range of individual and family characteristics.<sup>14</sup> The list of the explanatory variables included in the propensity score models for the ACS and BRFSS are summarized in Table F.9. The models varied for the ACS and BRFSS because the two surveys include different variables. Before estimating the

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<sup>14</sup> We had proposed including county characteristics in the analyses based on the ACS; however, the relatively small number of counties in Montana and some of the comparison states made matching on county characteristics problematic.

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models for the groups of best comparison states, we first adjusted the ACS and revised BRFSS weights to balance for state population differences. These state population-balanced-weights (PBW) ensure equal contribution from each state within the group of best comparison states. This limits the introduction of any biases caused by unobserved idiosyncrasies from any individual state within the group of best comparison states. In this process, the weights for the Montana sample were left unchanged.

Given the binary nature of the outcome (a person either lives in Montana or another state), we estimated logit regression models to derive propensity scores for each of the groups of best comparison states and the single-best comparison states. The estimation results for the group of best comparison states based on the ACS are reported in Tables F.10-F.12 for states that did not expand Medicaid, states that expanded Medicaid without a demonstration, and states that expanded Medicaid with a different demonstration, respectively. The comparable estimation results based on the BRFSS are reported in Tables F.13-F.15. Similar models were estimated to support estimates for the comparisons to the single-best comparison states and each of the remaining states in the group of best comparison states and for each of the income and education groups used in the sensitivity analyses and falsification tests.

The parameter estimates from the regression models were used to estimate the propensity score (PS) for everyone in each group of best comparison states and each individual comparison state, providing the predicted probability that the individual is from Montana. We then used these propensity scores to create inverse probability weights. For the individual comparison states, the inverse probability weights are defined as  $PS/(1-PS)$  times the weight from the ACS (for the ACS sample) or the revised weight from the BRFSS (for the BRFSS sample). For the group of best comparison states, the inverse probability weights are defined as  $PS/(1-PS)$  times the state population-balanced weight constructed for the ACS (for the ACS sample) or BRFSS (for the BRFSS sample). By doing this, residents of the group of best comparison states and individual comparison states who were more similar to Montana residents received larger weights; those who were less similar to Montana residents received lower weights. This reweighting pulled the distribution of the characteristics of the weighted comparison groups closer to that of Montana residents, increasing the comparability between Montana and its comparison groups.

We assessed the resulting comparison groups by comparing the distribution of the propensity scores and of the covariates between Montana and the comparison groups to ensure that the resulting distributions are similar (i.e., “balanced”). Observations from the group of best comparison states that had propensity scores that are smaller than the smallest propensity score in the Montana sample were excluded from the analysis.

As a check on the weights generated using propensity scores, we conducted similar analyses using entropy balancing, a reweighting method that aligns the characteristics of the residents of comparison groups to the characteristics of Montana residents. We used Stata’s “ebalance” command to implement entropy balancing. We used the same variables as in the propensity score models for the application of entropy balancing.

Tables F.16-18 report on the characteristics of adults in Montana and the group of best comparison states based on the different reweighting strategies for the ACS for states that did not expand Medicaid, states that expanded Medicaid without a demonstration, and states that expanded Medicaid with a different demonstration, respectively. The comparable tables for the comparison of the characteristics

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of adults in Montana and the group of best comparison states based on the BRFSS are reported in Tables F.19-F.21. As shown, both propensity score reweighting and entropy balancing aligned the characteristics of the adults in the group of best comparison states with the characteristics of adults in Montana.

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**Appendix Table F.1: Selecting the Comparison States for Estimating the Impacts of Montana’s Section 1115 Demonstration Based on Difference-in-Differences Models**

Research Question (1)	Comparison Group (2)	States Sorted Based on Medicaid Expansion Status (3)	Potential Comparison States (4)	Group of Best Comparison States (5)	Single-best Comparison State (6)
What are the impacts of Montana’s Medicaid demonstration as compared to not expanding Medicaid?	Similar persons in comparison states that have not expanded Medicaid	AL, FL, GA, ID, KS, MS, ME, MS, MO, NE, NC, OK, SC, SD, TN, TX, UT, VA, WY	AL, FL, GA, ID, KS, MS, NE, NC, OK, SC, SD, TN, TX, VA, WY	GA, NC, WY	WY
What are the impacts of Montana’s Medicaid demonstration as compared expanding Medicaid without a demonstration?	Similar persons in comparison states that expanded Medicaid without a demonstration	AZ, AK, CA, CO, CT, DE, DC, HI, IL, KY, LA, ME, MD, MA, MN, MO, NV, NJ, NM, NY, ND, OH, OR, PA, RI, VT, WA, WV, WI	AK, CO, DE, KY, MD, NM, ND, OH, PA, WV	KY, ND	ND
What are the impacts of Montana’s Medicaid demonstration as compared to expanding Medicaid with a different demonstration?	Similar persons in comparison states that expanded Medicaid with a different demonstration	AR, IN, IA, MI, NH	AR, IN, IA, MI, NH	MI, NH	MI

Notes: See text for explanation of different comparison group categories.

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**Appendix Table F.2: Comparison of Medicaid and Section 1115 Eligibility Standards for Adults Ages 19 to 64 for Montana and States that Did Not Meet Criteria for Inclusion in Potential Comparison States, Level in 2011 and Change Between 2011 and 2013**

	Montana	Difference from Value for Montana									
		AZ	CA	CT	DC	HI	IL	LA	ME	MA	MN
<b>Level in 2011</b>											
<b>Income eligibility for full benefits</b>											
Nonworking parents	32%	68	68	153	168	68	153	-21	168	101	183
Working parents	56%	50	50	135	151	44	135	-31	144	77	159
Nonworking adults	0%	100	0	56	200	0	0	0	0	0	0
Working adults	0%	110	0	73	211	0	0	0	0	0	0
<b>Income eligibility for limited benefits</b>											
Nonworking parents	0%	0	200	0	0	200	0	200	0	300	275
Working parents	0%	0	200	0	0	200	0	200	0	300	275
Nonworking adults	0%	0	200	0	0	200	0	200	0	300	0
Working adults	0%	0	200	0	0	200	0	200	0	300	0
<b>Change between 2011 and 2013</b>											
<b>Income eligibility for full benefits</b>											
Nonworking parents	-1	1	-1	1	-1	34	-86	86	-86	86	-86
Working parents	-2	2	-2	2	-3	36	-88	87	-87	87	-87
Nonworking adults	0	-100	100	-101	101	32	-32	32	-32	32	43
Working adults	0	-110	110	-113	113	20	-20	20	-20	20	55
<b>Income eligibility for limited benefits</b>											
Nonworking parents	0	0	0	0	0	-200	200	-200	200	-200	200
Working parents	0	0	6	-6	6	-206	206	-206	206	-206	206
Nonworking adults	0	0	0	0	0	-200	200	-200	200	-200	400
Working adults	0	0	10	-10	10	-210	210	-210	210	-210	410

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**Appendix Table F.2: (continued)**

	Montana	Difference from Value for Montana									
		MO	NV	NJ	NY	OR	RI	UT	VT	WA	WI
<b>Level in 2011</b>											
<b>Income eligibility for full benefits</b>											
Nonworking parents	32%	-13	15	-3	118	0	143	6	153	5	168
Working parents	56%	-19	2	77	94	-16	125	-12	135	18	144
Nonworking adults	0%	0	0	0	100	0	0	0	150	0	0
Working adults	0%	0	0	0	100	0	0	0	160	0	0
<b>Income eligibility for limited benefits</b>											
Nonworking parents	0%	0	0	0	0	201	0	0	300	0	0
Working parents	0%	0	0	0	0	201	0	150	300	0	0
Nonworking adults	0%	0	0	0	0	201	0	0	300	0	0
Working adults	0%	0	0	0	0	201	0	150	300	0	0
<b>Change between 2011 and 2013</b>											
<b>Income eligibility for full benefits</b>											
Nonworking parents	-1	85	-108	212	-212	210	-210	0	210	-212	212
Working parents	-2	85	-59	59	-59	58	-58	0	58	-61	61
Nonworking adults	0	-43	43	-43	43	-43	43	0	-43	43	-43
Working adults	0	-55	55	-55	55	-55	55	0	-55	55	-55
<b>Income eligibility for limited benefits</b>											
Nonworking parents	0	0	0	0	0	-201	201	0	-201	201	-201
Working parents	0	-6	6	-6	6	-207	207	50	-207	207	-207
Nonworking adults	0	-200	200	-177	177	-378	378	0	-378	378	-378
Working adults	0	-210	210	-187	187	-388	388	50	-388	388	-388

Source: Kaiser Family Foundation

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**Appendix Table F.3: Comparison of Medicaid and Section 1115 Eligibility Standards and Uninsurance Rate for Adults Ages 19 to 64 for Montana and Comparison States that Did Not Expand Medicaid, Level in 2011 and Change Between 2011 and 2013**

	Montana	Difference from Value for Montana							
		AL	FL	GA	ID	KS	MS	NE	NC
<b>Level in 2011</b>									
<b>Income eligibility for full benefits</b>									
Nonworking parents	32%	-21	-12	-4	-11	-6	-8	15	4
Working parents	56%	-32	3	-6	-17	-24	-12	2	-7
Nonworking adults	0%	0	0	0	0	0	0	0	0
Working adults	0%	0	0	0	0	0	0	0	0
<b>Income eligibility for limited benefits</b>									
Nonworking parents	0%	0	0	0	0	0	0	0	0
Working parents	0%	0	0	0	185	0	0	0	0
Nonworking adults	0%	0	0	0	0	0	0	0	0
Working adults	0%	0	0	0	185	0	0	0	0
<b>Uninsurance rate for nonelderly adults</b>	<b>20.4%</b>	<b>-1.5</b>	<b>5.0</b>	<b>2.9</b>	<b>1.8</b>	<b>-4.1</b>	<b>5.0</b>	<b>-4.6</b>	<b>0.7</b>
<b>Change between 2011 and 2013</b>									
<b>Income eligibility for full benefits</b>									
Nonworking parents	-1.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	-1.0
Working parents	-2.0	1.0	-1.0	0.0	0.0	1.0	-13.0	2.0	0.0
Nonworking adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Working adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Income eligibility for limited benefits</b>									
Nonworking parents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Working parents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nonworking adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Working adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Uninsurance rate for nonelderly adults</b>	<b>-1.1</b>	<b>-0.6</b>	<b>-0.4</b>	<b>-0.2</b>	<b>-2.5</b>	<b>1.2</b>	<b>-0.4</b>	<b>-1.0</b>	<b>0.0</b>

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Appendix Table F3: (continued)

	Montana	Difference from Value for Montana						
		OK	SC	SD	TN	TX	VA	WY
<b>Level in 2011</b>								
<b>Income eligibility for full benefits</b>								
Nonworking parents	32%	5	18	20	38	-20	-7	7
Working parents	56%	-3	37	-4	71	-30	-25	-4
Nonworking adults	0%	0	0	0	0	0	0	0
Working adults	0%	0	0	0	0	0	0	0
<b>Income eligibility for limited benefits</b>								
Nonworking parents	0%	200	0	0	0	0	0	0
Working parents	0%	200	0	0	0	0	0	0
Nonworking adults	0%	200	0	0	0	0	0	0
Working adults	0%	200	0	0	0	0	0	0
<b>Uninsurance rate for nonelderly adults</b>	20.4%	2.0	1.1	-7.4	-1.8	7.1	-6.7	0.1
<b>Change between 2011 and 2013</b>								
<b>Income eligibility for full benefits</b>								
Nonworking parents	-1.0	0.0	1.0	-1.0	-2.0	1.0	1.0	-1.0
Working parents	-2.0	0.0	-2.0	0.0	-3.0	1.0	1.0	0.0
Nonworking adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Working adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Income eligibility for limited benefits</b>								
Nonworking parents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Working parents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nonworking adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Working adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Uninsurance rate for nonelderly adults</b>	-1.1	-2.9	-0.9	0.6	-0.5	-0.4	0.9	-0.2

Sources: Medicaid/Section 1115 eligibility: Kaiser Family Foundation; uninsurance rate: 2011-13 Behavioral Risk Factor Surveillance System (BRFSS).  
Notes: Shading indicates states included in the group of best comparison states.

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**APPENDIX TABLE F4: Comparison of Health and Health Care Outcomes for Adults Ages 19 to 64 for Montana and Comparison States that Did Not Expand Medicaid, Level in 2011 and Change Between 2011 and 2013**

	Montana	Difference from Value for Montana							
		AL	FL	GA	ID	KS	MS	NE	NC
<b>Level in 2011</b>									
Share reporting fair/poor health	12.2%	5.2	3.5	1.6	0.4	-1.4	6.4	-1.6	2.4
Share ever diagnosed with a chronic condition	53.5%	5.7	-1.9	-2.1	-2.2	-2.1	3.6	-2.9	-0.6
Share with a health limitation	22.6%	3.4	0.2	-3.1	-0.9	-3.6	1.4	-4.6	-2.3
Share with a personal doctor	69.3%	9.5	2.2	4.1	1.9	10.0	3.0	10.6	5.1
Share with a routine checkup in the past 12 months	52.0%	17.2	12.2	18.5	1.3	13.3	12.0	2.5	18.9
<b>Change between 2011 and 2013</b>									
Share reporting fair/poor health	0.2	-0.5	-1.3	0.3	-2.2	0.4	0.4	-1.3	-0.7
Share ever diagnosed with a chronic condition	0.7	-0.4	0.2	2.9	0.3	0.3	-0.8	-0.5	-0.1
Share with a health limitation	-3.2	1.2	-1.9	0.3	-0.4	0.0	0.9	-0.3	1.1
Share with a personal doctor	-3.5	-0.3	2.0	1.5	2.1	2.1	6.5	1.6	0.3
Share with a routine checkup in the past 12 months	5.2	-5.0	-3.9	-5.8	-2.2	-3.4	-1.2	-1.0	-5.2

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APPENDIX TABLE F4. (continued)

	Montana	Difference from Value for Montana						WY
		OK	SC	SD	TN	TX	VA	
<b>Level in 2011</b>								
Share reporting fair/poor health	12.2%	3.9	2.7	-1.5	2.7	2.7	0.2	-1.8
Share ever diagnosed with a chronic condition	53.5%	3.2	2.1	-2.9	0.0	-2.5	-1.4	-0.4
Share with a health limitation	22.6%	1.5	0.0	-2.1	-0.8	-4.2	-3.2	-2.8
Share with a personal doctor	69.3%	5.5	7.3	3.9	9.2	-0.5	7.5	-2.4
Share with a routine checkup in the past 12 months	52.0%	2.8	10.5	10.1	22.7	7.4	19.8	0.1
<b>Change between 2011 and 2013</b>								
Share reporting fair/poor health	0.2	-1.0	-0.8	-1.7	1.9	-0.6	-1.5	-0.1
Share ever diagnosed with a chronic condition	0.7	0.5	0.8	-0.2	-1.8	-1.6	-0.9	-1.4
Share with a health limitation	-3.2	-0.7	0.4	-1.2	1.9	-2.1	-1.5	-0.6
Share with a personal doctor	-3.5	1.1	0.5	2.9	0.2	1.7	2.0	3.0
Share with a routine checkup in the past 12 months	5.2	-1.5	-5.0	-5.1	-6.8	2.2	-7.0	-1.1

Sources: 2011-13 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Shading indicates states included in the group of best comparison states.

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**Appendix Table F.5: Comparison of Medicaid and Section 1115 Eligibility Standards and Uninsurance Rate for Adults Ages 19 to 64 for Montana and Comparison States that Expanded Medicaid without a Demonstration, Level in 2011 and Change Between 2011 and 2013**

Variable	Montana	Difference from Value for Montana									
		AK	CO	DE	KY	MD	NM	ND	OH	PA	WV
<b>Level in 2011</b>											
<b>Income eligibility for full benefits</b>											
Nonworking parents	32%	45	68	68	4	84	-3	2	58	-6	-15
Working parents	56%	25	50	64	6	60	11	3	34	-10	-23
Nonworking adults	0%	0	0	100	0	0	0	0	0	0	0
Working adults	0%	0	0	110	0	0	0	0	0	0	0
<b>Income eligibility for limited benefits</b>											
Nonworking parents	0%	0	0	0	0	0	0	0	0	0	0
Working parents	0%	0	0	0	0	0	0	0	0	0	0
Nonworking adults	0%	0	0	0	0	116	0	0	0	0	0
Working adults	0%	0	0	0	0	128	0	0	0	0	0
<b>Uninsurance rate for nonelderly adults</b>	20.4%	-2.4	-3.6	-9.9	-1.0	-8.1	1.0	-7.0	-5.8	-7.2	0.6
<b>Change between 2011 and 2013</b>											
<b>Income eligibility for full benefits</b>											
Nonworking parents	-1.0	-2.0	1.0	1.0	-2.0	1.0	0.0	0.0	1.0	0.0	0.0
Working parents	-2.0	-1.0	2.0	2.0	-3.0	8.0	20.0	0.0	8.0	14.0	0.0
Nonworking adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Working adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Income eligibility for limited benefits</b>											
Nonworking parents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Working parents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Nonworking adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Working adults	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Uninsurance rate for nonelderly adults</b>	-1.1	-1.0	0.3	2.6	0.7	-0.1	1.1	-1.7	0.5	0.6	0.1

Sources: Medicaid/Section 1115 eligibility: Kaiser Family Foundation; uninsurance rate: 2011-13 Behavioral Risk Factor Surveillance System (BRFSS).

\* While adults were eligible for coverage, there was a cap on enrollment.

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**Appendix Table F.6: Comparison of Health and Health Care Outcomes for Adults Ages 19 to 64 for Montana and Comparison States that Expanded Medicaid without a Demonstration, Level in 2011 and Change Between 2011 and 2013**

	Montana	Difference from Value for Montana									
		AK	CO	DE	KY	MD	NM	ND	OH	PA	WV
<b>Level in 2011</b>											
Share reporting fair/poor health	12.2%	-0.9	-1.5	-1.5	5.5	-2.1	3.2	-2.0	1.2	-0.3	8.3
Share ever diagnosed with a chronic condition	53.5%	-1.3	-2.9	3.3	4.7	-2.4	-0.3	-2.0	0.7	0.5	5.3
Share with a health limitation	22.6%	0.0	-1.1	-3.1	4.5	-3.4	-0.2	-4.6	-1.6	-1.1	5.4
Variable	69.3%	-3.3	6.6	18.3	9.2	13.4	-0.5	3.2	10.8	16.3	4.6
Share with a routine checkup in the past 12 months	52.0%	6.0	4.6	24.6	10.6	21.5	3.0	5.7	14.2	12.7	20.7
<b>Change between 2011 and 2013</b>											
Share reporting fair/poor health	0.2	-0.8	-0.7	2.7	0.2	-0.1	0.1	-0.3	-0.5	-0.3	-0.5
Share ever diagnosed with a chronic condition	0.7	1.4	-0.3	0.1	0.0	0.6	-1.0	-0.5	0.5	0.2	2.0
Share with a health limitation	-3.2	-2.8	-1.7	0.8	-0.4	-2.6	0.3	-1.8	-0.6	-1.9	0.6
Share with a personal doctor	-3.5	2.8	2.8	0.9	1.0	-0.2	0.8	1.1	2.1	2.1	2.5
Share with a routine checkup in the past 12 months	5.2	-6.6	-3.0	-9.0	-2.6	-6.2	-1.8	-2.9	-4.9	-2.8	-7.8

Sources: 2011-13 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Shading indicates states included in the group of best comparison states.

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**Appendix Table F.7: Comparison of Medicaid and Section 1115 Eligibility Standards and Uninsurance Rate for Adults 19 to 64 for Montana and Comparison States that Expanded Medicaid with a Different Demonstration, Level in 2011 and Change Between 2011 and 2013**

	Montana	Difference from Value for Montana				
		AR	IN	IA	MI	NH
<b><u>Level in 2011</u></b>						
<b>Income eligibility for full benefits</b>						
Nonworking parents	32%	-19	-13	-4	5	7
Working parents	56%	-39	-20	27	8	-7
Nonworking adults	0%	0	0	0	0	0
Working adults	0%	0	0	0	0	0
<b>Income eligibility for limited benefits</b>						
Nonworking parents	0%	0	200	200	0	0
Working parents	0%	200	200	250	0	0
Nonworking adults	0%	0	0	200	0	0
Working adults	0%	200	0	250	0	0
<b>Uninsurance rate for nonelderly adults</b>	20.4%	1.9	-0.7	-8.1	-4.3	-7.8
<b><u>Change between 2011 and 2013</u></b>						
<b>Income eligibility for full benefits</b>						
Nonworking parents	-1.0	1.0	0.0	0.0	1.0	0.0
Working parents	-2.0	1.0	-10.0	-1.0	2.0	0.0
Nonworking adults	0.0	0.0	0.0	0.0	0.0	0.0
Working adults	0.0	0.0	0.0	0.0	0.0	0.0
<b>Income eligibility for limited benefits</b>						
Nonworking parents	0.0	0.0	0.0	0.0	0.0	0.0
Working parents	0.0	0.0	6.0	0.0	0.0	0.0
Nonworking adults	0.0	0.0	0.0	0.0	0.0	0.0
Working adults	0.0	0.0	0.0	0.0	0.0	0.0
<b>Uninsurance rate for nonelderly adults</b>	-1.1	1.3	-1.2	-0.9	-0.1	1.4

Sources: Medicaid/Section 1115 eligibility: Kaiser Family Foundation; uninsurance rate: 2011-13 Behavioral Risk Factor Surveillance System (BRFSS).

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**Appendix Table F.8: Comparison of Health and Health Care Outcomes for Adults Ages 19 to 64 for Montana and Comparison States that Expanded Medicaid with a Different Demonstration, Level in 2011 and Change Between 2011 and 2013**

	Montana	Difference from Value for Montana				
		AR	IN	IA	MI	NH
<b><u>Level in 2011</u></b>						
Share reporting fair/poor health	12.2%	6.3	2.1	-2.8	1.6	-2.6
Share ever diagnosed with a chronic condition	53.5%	3.8	1.8	-5.1	5.7	1.4
Share with a health limitation	22.6%	2.4	-1.7	-6.6	1.6	-1.7
Share with a personal doctor	69.3%	7.6	10.5	9.8	13.7	17.0
Share with a routine checkup in the past 12 months	52.0%	6.3	7.4	13.5	10.6	16.1
<b><u>Change between 2011 and 2013</u></b>						
Share reporting fair/poor health	0.2	-0.6	-0.7	0.1	0.0	-0.9
Share ever diagnosed with a chronic condition	0.7	1.9	-1.1	1.5	-1.6	-1.0
Share with a health limitation	-3.2	1.3	0.0	2.5	-1.2	-1.6
Share with a personal doctor	-3.5	2.8	2.9	2.4	1.1	2.5
Share with a routine checkup in the past 12 months	5.2	-0.9	-2.9	-4.3	-2.1	-6.2

Sources: 2011-13 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Shading indicates states included in the group of best comparison states.

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**Appendix Table F.9: Explanatory Variables Included in the Propensity Score Models based on the American Community Survey and Behavioral Risk Factor Surveillance System**

	<b>American Community Survey</b>	<b>Behavioral Risk Factor Surveillance System</b>
Gender	X	X
Age	X	X
Gender*Age interactions	X	X
Race/ethnicity	X	X
Educational attainment	X	X
Marital status	X	X
Household size		X
Family size	X	
Multiple family household	X	X
Employment status	X	X
Household income		X
Family income relative to federal poverty level	X	
Family has investment income	X	
Household owns home	X	X

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**Appendix Table F.10: Odds Ratios from Propensity Score Models for Adults Ages 19 to 64 for Montana and Group of Best Comparison States that Did Not Expand Medicaid, Based on the American Community Survey, 2011-13 (pre-period) and 2016-17 (post-period)**

	2011		2012		2013	
<b>Female</b>	0.893		1.046		0.938	
<b>Age 26-44</b>	0.872		1.061		1.048	
<b>Age 45-64</b>	1.089		1.365	***	1.258	*
<b>Female*Age interactions</b>						
Female*Age 26-44	1.038		0.866		0.987	
Female*Age 45-64	1.089		0.930		1.026	
<b>Non-Hispanic white</b>	3.353	***	3.553	***	3.652	***
<b>Educational attainment</b>						
Some college	1.127	*	1.001		1.177	***
College graduate or more	1.315	***	1.053		1.072	
<b>Marital status</b>						
Widowed/separated/divorced	1.148		1.105		1.010	
Never married	1.205	**	1.357	***	1.085	
<b>Multiple family household</b>	0.870	*	0.812	***	0.928	
<b>Employment status</b>						
Adult is employed	1.146	**	1.192	***	1.153	**
Other family member is employed	1.212	***	1.402	***	1.163	**
<b>Family income relative to FPL</b>						
50% FPL or less	1.000		1.000		1.000	
Above 50 to 138% FPL	1.280	**	0.962		0.889	
Above 138 to 200% FPL	1.316	**	1.033		0.755	**
Above 200 to 300% FPL	1.024		0.803	**	0.715	***
Above 300 to 400% FPL	0.961		0.742	***	0.676	***
Above 400 to 500% FPL	0.848		0.691	***	0.614	***
Above 500% FPL	0.599	***	0.451	***	0.418	***
<b>Family has investment income</b>	1.246	***	1.280	***	1.491	***
<b>Household owns home</b>	0.915		0.916		0.897	
<b>Constant</b>	0.016	***	0.016	***	0.019	***
<b>Sample Size</b>	116,580		118,445		118,500	

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Best comparison states are GA, NC, and WY.

\*/\*\*/\*\*\* Significantly different from one at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table F.10: (continued)**

	2016		2017	
<b>Female</b>	1.021		0.910	
<b>Age 26-44</b>	0.985		0.921	
<b>Age 45-64</b>	1.086		0.955	
<b>Female*Age interactions</b>				
Female*Age 26-44	0.915		1.089	
Female*Age 45-64	1.009		1.119	
<b>Non-Hispanic white</b>	3.495	***	3.467	***
<b>Educational attainment</b>				
Some college	0.958		1.031	
College graduate or more	1.014		0.990	
<b>Marital status</b>				
Widowed/separated/divorced	1.112		1.049	
Never married	1.231	**	1.206	**
<b>Multiple family household</b>	0.876	*	0.897	
<b>Employment status</b>				
Adult is employed	1.204	***	1.263	***
Other family member is employed	1.178	**	1.173	**
<b>Family income relative to FPL</b>				
50% FPL or less	1.000		1.000	
Above 50 to 138% FPL	1.151		0.976	
Above 138 to 200% FPL	1.191		0.929	
Above 200 to 300% FPL	0.943		0.864	
Above 300 to 400% FPL	0.862		0.714	***
Above 400 to 500% FPL	0.839		0.734	**
Above 500% FPL	0.634	***	0.593	***
<b>Family has investment income</b>	1.513	***	1.617	***
<b>Household owns home</b>	0.997		1.006	
<b>Constant</b>	0.015	***	0.018	***
<b>Sample Size</b>	118,325		120,419	

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Best comparison states are GA, NC, and WY.

\*/\*\*/\*\*\* Significantly different from one at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table F.11: Odds Ratios from Propensity Score Models for Adults Ages 19 to 64 for Montana and Group of Best Comparison States that Expanded Medicaid without a Demonstration, Based on the American Community Survey, 2011-13 (pre-period) and 2016-17 (post-period)**

	2011		2012		2013	
<b>Female</b>	0.925		1.088		0.947	
<b>Age 26-44</b>	1.053		1.277	*	1.239	
<b>Age 45-64</b>	1.331	**	1.591	***	1.516	***
<b>Female*Age interactions</b>						
Female*Age 26-44	1.048		0.826		1.047	
Female*Age 45-64	1.052		0.910		1.017	
<b>Non-Hispanic white</b>	0.947		1.078		1.134	
<b>Educational attainment</b>						
Some college	1.138	**	1.083		1.244	***
College graduate or more	1.572	***	1.345	***	1.319	***
<b>Marital status</b>						
Widowed/separated/divorced	1.029		1.037		0.986	
Never married	1.002		1.061		1.012	
<b>Multiple family household</b>	1.056		1.006		1.095	
<b>Employment status</b>						
Adult is employed	1.008		1.091		0.962	
Other family member is employed	0.997		1.299	***	1.054	
<b>Family income relative to FPL</b>						
50% FPL or less	1.000		1.000		1.000	
Above 50 to 138% FPL	1.247	**	1.050		0.927	
Above 138 to 200% FPL	1.349	**	0.985		0.811	*
Above 200 to 300% FPL	1.041		0.772	**	0.756	**
Above 300 to 400% FPL	0.965		0.683	***	0.814	*
Above 400 to 500% FPL	0.973		0.536	***	0.624	***
Above 500% FPL	0.746	**	0.451	***	0.546	***
<b>Family has investment income</b>	1.155	*	1.250	***	1.470	***
<b>Household owns home</b>	0.910		0.962		0.932	
<b>Constant</b>	0.154	***	0.136	***	0.144	***
<b>Sample Size</b>	34,226		34,724		34,920	

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Best comparison states are KY and ND.

\*/\*\*/\*\*\* Significantly different from one at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table F.11: (continued)**

	2016		2017	
<b>Female</b>	0.982		0.900	
<b>Age 26-44</b>	1.124		0.992	
<b>Age 45-64</b>	1.330	**	1.095	
<b>Female*Age interactions</b>				
Female*Age 26-44	0.992		1.146	
Female*Age 45-64	1.037		1.140	
<b>Non-Hispanic white</b>	1.226	**	1.184	*
<b>Educational attainment</b>				
Some college	1.053		1.105	*
College graduate or more	1.284	***	1.205	***
<b>Marital status</b>				
Widowed/separated/divorced	0.959		1.032	
Never married	1.020		1.053	
<b>Multiple family household</b>	1.111		1.025	
<b>Employment status</b>				
Adult is employed	1.125	*	1.218	***
Other family member is employed	1.040		1.005	
<b>Family income relative to FPL</b>				
50% FPL or less	1.000		1.000	
Above 50 to 138% FPL	1.202	*	0.986	
Above 138 to 200% FPL	1.252	*	0.964	
Above 200 to 300% FPL	0.910		0.852	
Above 300 to 400% FPL	0.780	**	0.660	***
Above 400 to 500% FPL	0.763	**	0.694	***
Above 500% FPL	0.595	***	0.600	***
<b>Family has investment income</b>	1.638	***	1.746	***
<b>Household owns home</b>	1.078		1.151	*
<b>Constant</b>	0.112	***	0.135	***
<b>Sample Size</b>	34,371		34,524	

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Best comparison states are KY and ND.

\*/\*\*/\*\*\* Significantly different from one at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table F.12: Odds Ratios from Propensity Score Models for Adults Ages 19 to 64 for Montana and Group of Best Comparison States that Expanded Medicaid with a Different Demonstration, Based on the American Community Survey, 2011-13 (pre-period) and 2016-17 (post-period)**

	2011		2012		2013	
<b>Female</b>	0.902		0.982		0.919	
<b>Age 26-44</b>	0.847		0.910		0.910	
<b>Age 45-64</b>	0.909		0.945		0.874	
<b>Female*Age interactions</b>						
Female*Age 26-44	0.987		0.871		0.971	
Female*Age 45-64	1.047		0.970		1.049	
<b>Non-Hispanic white</b>	1.346	***	1.423	***	1.500	***
<b>Educational attainment</b>						
Some college	1.145	**	1.061		1.207	***
College graduate or more	1.205	***	1.012		0.990	
<b>Marital status</b>						
Widowed/separated/divorced	1.168	*	1.061		0.991	
Never married	0.940		0.874		0.796	***
<b>Multiple family household</b>	0.758	***	0.689	***	0.791	***
<b>Employment status</b>						
Adult is employed	1.189	***	1.168	***	1.114	**
Other family member is employed	1.173	**	1.290	***	1.111	*
<b>Family income relative to FPL</b>						
50% FPL or less	1.000		1.000		1.000	
Above 50 to 138% FPL	1.412	***	1.060		0.957	
Above 138 to 200% FPL	1.356	***	1.107		0.754	***
Above 200 to 300% FPL	1.050		0.876		0.735	***
Above 300 to 400% FPL	0.968		0.734	***	0.750	***
Above 400 to 500% FPL	0.818		0.655	***	0.618	***
Above 500% FPL	0.582	***	0.413	***	0.442	***
<b>Family has investment income</b>	1.267	***	1.382	***	1.529	***
<b>Household owns home</b>	0.773	***	0.764	***	0.755	***
<b>Constant</b>	0.082	***	0.105	***	0.112	***
<b>Sample Size</b>	69,790		69,112		69,683	

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**Appendix Table F.12: (continued)**

	2016		2017	
<b>Female</b>	0.907		0.830	
<b>Age 26-44</b>	0.844		0.808	*
<b>Age 45-64</b>	0.750	**	0.686	***
<b>Female*Age interactions</b>				
Female*Age 26-44	1.013		1.152	
Female*Age 45-64	1.105		1.194	
<b>Non-Hispanic white</b>	1.492	***	1.445	***
<b>Educational attainment</b>				
Some college	0.974		1.047	
College graduate or more	0.952		0.935	
<b>Marital status</b>				
Widowed/separated/divorced	1.009		1.013	
Never married	0.775	***	0.800	***
<b>Multiple family household</b>	0.682	***	0.723	***
<b>Employment status</b>				
Adult is employed	1.128	**	1.272	***
Other family member is employed	1.028		1.114	*
<b>Family income relative to FPL</b>				
50% FPL or less	1.000		1.000	
Above 50 to 138% FPL	1.154		0.899	
Above 138 to 200% FPL	1.088		0.851	
Above 200 to 300% FPL	0.839	*	0.718	***
Above 300 to 400% FPL	0.719	***	0.602	***
Above 400 to 500% FPL	0.667	***	0.576	***
Above 500% FPL	0.478	***	0.433	***
<b>Family has investment income</b>	1.699	***	1.731	***
<b>Household owns home</b>	0.860	**	0.886	*
<b>Constant</b>	0.125	***	0.132	***
<b>Sample Size</b>	68,128		68,372	

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Best comparison states are MI and NH.

\*/\*\*/\*\*\* Significantly different from one at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table F.13: Odds Ratios from Propensity Score Models for Adults Ages 19 to 64 for Montana and Group of Best Comparison States that Did Not Expand Medicaid, Based on the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	2011		2012		2013	
<b>Female</b>	0.825		1.059		0.976	
<b>Age 26-44</b>	0.818	*	1.062		0.990	
<b>Age 45-64</b>	0.963		1.295	**	1.236	
<b>Female*Age interactions</b>						*
Female*Age 26-44	1.121		0.896		1.040	
Female*Age 45-64	1.159		0.914		0.919	
<b>Non-Hispanic white</b>	3.499	***	3.746	***	3.921	
<b>Educational attainment</b>						***
Some college	1.087		1.056		1.003	
College graduate or more	1.381	***	1.175	***	1.080	
<b>Marital status</b>						
Widowed/separated/divorced	0.960		0.845	***	0.877	
Never married	1.017		0.969		0.911	**
<b>Multiple family household</b>	0.740	***	0.831	***	0.959	
<b>Employed</b>	1.186	***	1.178	***	1.063	
<b>Household income</b>						
\$15,000-\$19,999	0.930		1.039		1.014	
\$20,000-\$24,999	0.842	*	1.016		0.931	
\$25,000-\$34,999	0.857		0.916		0.920	
\$35,000-\$49,999	0.720	***	0.740	***	0.730	
\$50,000-\$74,999	0.573	***	0.620	***	0.641	***
\$75,000 or more	0.452	***	0.484	***	0.483	***
<b>Household owns home</b>	0.914		0.869	**	0.906	***
<b>Constant</b>	0.227	***	0.171	***	0.211	*
<b>Sample Size</b>	25,885		21,717		21,929	

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**Appendix Table F.13: (continued)**

	2016		2017	
<b>Female</b>	0.860		0.922	
<b>Age 26-44</b>	0.831		0.831	
<b>Age 45-64</b>	0.948		0.869	
<b>Female*Age interactions</b>				
Female*Age 26-44	1.166		1.079	
Female*Age 45-64	1.192		1.102	
<b>Non-Hispanic white</b>	3.709	***	3.616	***
<b>Educational attainment</b>				
Some college	0.996		0.999	
College graduate or more	1.130		1.068	
<b>Marital status</b>				
Widowed/separated/divorced	0.994		0.994	
Never married	1.073		1.184	**
<b>Multiple family household</b>	0.829	***	0.673	***
<b>Employed</b>	1.187	**	1.245	***
<b>Household income</b>				
\$15,000-\$19,999	0.999		1.034	
\$20,000-\$24,999	0.828		0.759	**
\$25,000-\$34,999	0.934		0.924	
\$35,000-\$49,999	0.774	*	0.675	***
\$50,000-\$74,999	0.710	***	0.607	***
\$75,000 or more	0.554	***	0.575	***
<b>Household owns home</b>	0.925		0.923	
<b>Constant</b>	0.187	***	0.229	***
<b>Sample Size</b>	14,121		13,765	

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Best comparison states are GA, NC, and WY.

\*/\*\*/\*\* Significantly different from one at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table F.14: Odds Ratios from Propensity Score Models for Adults Ages 19 to 64 for Montana and Group of Best Comparison States that Expanded Medicaid without a Demonstration, Based on the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	2011		2012		2013	
<b>Female</b>	0.761	*	0.922		0.888	
<b>Age 26-44</b>	0.708	***	0.857		0.812	*
<b>Age 45-64</b>	0.694	***	0.851		0.816	*
<b>Female*Age interactions</b>						
Female*Age 26-44	1.168		0.959		1.120	
Female*Age 45-64	1.306	*	1.013		1.047	
<b>Non-Hispanic white</b>	1.461	***	1.516	***	1.554	***
<b>Educational attainment</b>						
Some college	1.135	**	1.106	*	1.028	
College graduate or more	1.283	***	1.127	**	1.007	
<b>Marital status</b>						
Widowed/separated/divorced	0.940		0.750	***	0.814	***
Never married	0.791	***	0.624	***	0.658	***
<b>Multiple family household</b>	0.650	***	0.733	***	0.835	***
<b>Employed</b>	1.336	***	1.217	***	1.116	**
<b>Household income</b>						
\$15,000-\$19,999	1.055		0.927		1.031	
\$20,000-\$24,999	0.810	**	0.941		0.899	
\$25,000-\$34,999	0.724	***	0.772	**	0.787	**
\$35,000-\$49,999	0.675	***	0.676	***	0.713	***
\$50,000-\$74,999	0.514	***	0.578	***	0.578	***
\$75,000 or more	0.354	***	0.348	***	0.428	***
<b>Household owns home</b>	0.863	**	0.755	***	0.768	***
<b>Constant</b>	1.137		1.032		0.996	
<b>Sample Size</b>	18,533		17,344		19,075	

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**Appendix Table F.14: (continued)**

	2016		2017	
<b>Female</b>	0.782		0.856	
<b>Age 26-44</b>	0.744	**	0.763	*
<b>Age 45-64</b>	0.718	**	0.671	***
<b>Female*Age interactions</b>				
Female*Age 26-44	1.203		1.128	
Female*Age 45-64	1.231		1.174	
<b>Non-Hispanic white</b>	1.445	***	1.527	***
<b>Educational attainment</b>				
Some college	1.068		1.097	
College graduate or more	1.093		1.036	
<b>Marital status</b>				
Widowed/separated/divorced	0.885		0.895	
Never married	0.710	***	0.739	***
<b>Multiple family household</b>	0.629	***	0.629	***
<b>Employed</b>	1.133	*	1.215	***
<b>Household income</b>				
\$15,000-\$19,999	1.472	***	1.195	
\$20,000-\$24,999	0.970		0.926	
\$25,000-\$34,999	1.020		1.012	
\$35,000-\$49,999	0.878		0.779	**
\$50,000-\$74,999	0.895		0.662	***
\$75,000 or more	0.507	***	0.504	***
<b>Household owns home</b>	0.749	***	0.775	***
<b>Constant</b>	0.636	**	0.704	*
<b>Sample Size</b>	15,442		13,985	

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Best comparison states are KY and ND.

\*/\*\*/\*\* Significantly different from one at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table F.15: Odds Ratios from Propensity Score Models for Adults Ages 19 to 64 for Montana and Group of Best Comparison States that Expanded Medicaid with a Different Demonstration, Based on the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	2011		2012		2013	
<b>Female</b>	0.795		0.836		0.981	
<b>Age 26-44</b>	0.905		0.993		1.214	*
<b>Age 45-64</b>	1.016		1.229	*	1.468	***
<b>Female*Age interactions</b>						
Female*Age 26-44	1.206		1.252		1.055	
Female*Age 45-64	1.311	*	1.192		0.964	
<b>Non-Hispanic white</b>	0.945		1.083		1.164	**
<b>Educational attainment</b>						
Some college	1.095		1.071		1.079	
College graduate or more	1.550	***	1.294	***	1.240	***
<b>Marital status</b>						
Widowed/separated/divorced	1.073		0.856	**	0.937	
Never married	1.092		0.860	**	0.974	
<b>Multiple family household</b>	0.804	***	0.994		1.110	**
<b>Employed</b>	1.036		1.017		0.900	*
<b>Household income</b>						
\$15,000-\$19,999	1.305	**	1.094		1.356	***
\$20,000-\$24,999	1.096		1.313	**	1.249	**
\$25,000-\$34,999	0.898		0.968		0.953	
\$35,000-\$49,999	0.992		0.888		1.143	
\$50,000-\$74,999	0.832	*	0.809	**	0.891	
\$75,000 or more	0.679	***	0.625	***	0.780	**
<b>Household owns home</b>	1.075		0.898	*	0.986	
<b>Constant</b>	0.679	**	0.577	***	0.359	***
<b>Sample Size</b>	17,720		16,646		19,171	

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**Appendix Table F.15: (continued)**

	<b>2016</b>		<b>2017</b>	
<b>Female</b>	0.904		0.950	
<b>Age 26-44</b>	1.044		0.997	
<b>Age 45-64</b>	1.257		1.125	
<b>Female*Age interactions</b>				
Female*Age 26-44	1.104		1.072	
Female*Age 45-64	1.121		1.048	
<b>Non-Hispanic white</b>	1.240	**	1.265	***
<b>Educational attainment</b>				
Some college	1.050		1.034	
College graduate or more	1.280	***	1.212	**
<b>Marital status</b>				
Widowed/separated/divorced	0.914		0.982	
Never married	0.985		1.020	
<b>Multiple family household</b>	1.064		1.032	
<b>Employed</b>	1.026		1.111	
<b>Household income</b>				
\$15,000-\$19,999	1.330	**	1.411	**
\$20,000-\$24,999	1.055		1.142	
\$25,000-\$34,999	1.017		1.112	
\$35,000-\$49,999	1.076		1.041	
\$50,000-\$74,999	1.095		0.897	
\$75,000 or more	0.867		0.850	
<b>Household owns home</b>	0.881	*	0.968	
<b>Constant</b>	0.253	***	0.258	***
<b>Sample Size</b>	14,106		13,744	

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Best comparison states are MI and NH.

\*/\*\*/\*\*\* Significantly different from one at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table F.16: Selected Characteristics of Adults Ages 19 to 64 in Montana and Group of Best Comparison States that Did Not Expand Medicaid, After Reweighting Using the American Community Survey, 2011-13 (pre-period) and 2016-17 (post-period)**

	Montana	Group of Best Comparison States		
		Using ACS Weight	Using Propensity Score Weight	Using ebalance Weight
<b>Female (%)</b>	50.0	51.8	50.0	50.0
<b>Age (%)</b>				
<b>21-25</b>	15.1	15.0	15.1	15.1
<b>26-44</b>	37.8	41.9	37.8	37.8
<b>45-64</b>	47.1	43.2	47.1	47.1
<b>Non-Hispanic white (%)</b>	87.9	60.5	87.9	87.9
<b>Educational attainment (%)</b>				
<b>High school graduate/GED or less</b>	34.8	38.6	34.8	34.8
<b>Some college</b>	36.6	33.0	36.6	36.6
<b>College graduate or more</b>	28.6	28.4	28.5	28.6
<b>Marital status (%)</b>				
<b>Married</b>	55.1	51.8	55.1	55.1
<b>Widowed/separated/divorced</b>	17.0	17.1	17.1	17.0
<b>Never married</b>	27.8	31.1	27.8	27.8
<b>Multiple family household (%)</b>	38.8	45.7	38.8	38.8
<b>Employment status (%)</b>				
<b>Adult is employed</b>	74.5	70.8	74.5	74.5
<b>Other family member is employed</b>	40.8	36.6	40.8	40.8
<b>Family income relative to FPL</b>				
<b>At or below 138%</b>	29.5	33.4	29.6	29.5
<b>Above 138% to less than 200%</b>	11.3	10.3	11.2	11.3
<b>200% to less than 500%</b>	38.4	34.5	38.3	38.4
<b>500% or more</b>	20.8	21.9	20.8	20.8
<b>Family has investment income (%)</b>	17.9	11.1	17.9	17.9
<b>Household owns home (%)</b>	67.5	64.0	67.6	67.5
<b>Sample size</b>	27,507	564,762	564,581	564,762

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Best comparison states are GA, NC, and WY.

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**Appendix Table F.17: Selected Characteristics of Adults Ages 19 to 64 in Montana and Group of Best Comparison States that Expanded Medicaid without a Demonstration, After Reweighting Using the American Community Survey, 2011-13 (pre-period) and 2016-17 (post-period)**

	Montana	Group of Best Comparison States		
		Using ACS Weight	Using Propensity Score Weight	Using ebalance Weight
<b>Female (%)</b>	50.0	50.5	50.0	50.0
<b>Age (%)</b>				
21-25	15.1	15.2	15.1	15.1
26-44	37.8	40.0	37.8	37.8
45-64	47.1	44.8	47.1	47.1
<b>Non-Hispanic white (%)</b>	87.9	86.5	87.9	87.9
<b>Educational attainment (%)</b>				
High school graduate/GED or less	34.8	42.6	34.9	34.8
Some college	36.6	33.9	36.6	36.6
College graduate or more	28.6	23.5	28.5	28.6
<b>Marital status (%)</b>				
Married	55.1	54.3	55.1	55.1
Widowed/separated/divorced	17.0	18.5	17.1	17.0
Never married	27.8	27.2	27.8	27.8
<b>Multiple family household (%)</b>	38.8	41.6	38.8	38.8
<b>Employment status (%)</b>				
Adult is employed	74.5	70.0	74.5	74.5
Other family member is employed	40.8	38.7	40.8	40.8
<b>Family income relative to FPL</b>				
At or below 138%	29.5	32.6	29.3	29.3
Above 138% to less than 200%	11.3	10.0	11.5	11.5
200% to less than 500%	38.4	36.8	38.3	38.4
500% or more	20.8	20.5	20.9	20.8
<b>Family has investment income (%)</b>	17.9	11.2	17.9	17.9
<b>Household owns home (%)</b>	67.5	67.6	67.6	67.5
<b>Sample size</b>	27,507	145,258	145,219	145,258

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Best comparison states are KY and ND.

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**Appendix Table F.18: Selected Characteristics of Adults Ages 19 to 64 in Montana and Group of Best Comparison States that Expanded Medicaid with a Different Demonstration, After Reweighting Using the American Community Survey, 2011-13 (pre-period) and 2016-17 (post-period)**

	Montana	Group of Best Comparison States		
		Using ACS Weight	Using Propensity Score Weight	Using ebalance Weight
<b>Female (%)</b>	50.0	50.9	50.0	50.0
<b>Age (%)</b>				
21-25	15.1	15.2	15.1	15.1
26-44	37.8	37.9	37.8	37.8
45-64	47.1	46.9	47.1	47.1
<b>Non-Hispanic white (%)</b>	87.9	78.6	87.9	87.9
<b>Educational attainment (%)</b>				
High school graduate/GED or less	34.8	36.0	34.9	34.8
Some college	36.6	36.3	36.6	36.6
College graduate or more	28.6	27.8	28.5	28.6
<b>Marital status (%)</b>				
Married	55.1	51.9	55.0	55.1
Widowed/separated/divorced	17.0	15.8	17.1	17.0
Never married	27.8	32.3	27.8	27.8
<b>Multiple family household (%)</b>	38.8	46.1	38.8	38.8
<b>Employment status (%)</b>				
Adult is employed	74.5	70.7	74.5	74.5
Other family member is employed	40.8	37.4	40.8	40.8
<b>Family income relative to FPL</b>				
At or below 138%	29.5	31.2	29.3	29.3
Above 138% to less than 200%	11.3	9.3	11.5	11.5
200% to less than 500%	38.4	35.3	38.3	38.4
500% or more	20.8	24.1	20.9	20.8
<b>Family has investment income (%)</b>	17.9	13.2	17.9	17.9
<b>Household owns home (%)</b>	67.5	72.0	67.6	67.5
<b>Sample size</b>	27,507	317,578	317,430	317,578

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Best comparison states are MI and NH.

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**Appendix Table F.19: Selected Characteristics of Adults Ages 19 to 64 in Montana and Group of Best Comparison States that Did Not Expand Medicaid, After Reweighting Using the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	Montana	Group of Best Comparison States		
		Using Revised BRFSS Weight	Using Propensity Score Weight	Using ebalance Weight
<b>Female (%)</b>	50.0	51.1	49.8	50.0
<b>Age (%)</b>				
21-25	15.1	15.0	15.2	15.1
26-44	37.6	41.6	37.6	37.6
45-64	47.3	43.4	47.2	47.3
<b>Non-Hispanic white (%)</b>	88.0	67.0	88.0	88.0
<b>Educational attainment (%)</b>				
High school graduate/GED or less	35.0	36.5	35.2	35.0
Some college	36.7	36.3	36.7	36.7
College graduate or more	28.3	27.2	28.1	28.3
<b>Marital status (%)</b>				
Married	55.2	53.2	55.3	55.2
Widowed/separated/divorced	17.3	17.2	17.3	17.3
Never married	27.6	29.6	27.5	27.6
<b>Multiple family household (%)</b>	42.6	48.9	42.8	42.6
<b>Employed (%)</b>	74.1	71.9	73.8	74.1
<b>Household income (%)</b>				
Less than \$25,000	21.9	21.0	21.9	21.9
\$25,000-\$49,999	25.2	23.0	25.0	25.2
\$50,000-\$74,999	17.1	16.8	17.1	17.1
\$75,000 or more	35.8	39.2	36.0	35.8
<b>Household owns home (%)</b>	69.8	69.4	69.8	69.8
<b>Sample size</b>	26,268	71,149	71,106	71,149

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Best comparison states are GA, NC, and WY.

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**Appendix Table F.20: Selected Characteristics of Adults Ages 19 to 64 in Montana and Group of Best Comparison States that Expanded Medicaid without a Demonstration, After Reweighting Using the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	Montana	Group of Best Comparison States		
		Using Revised BRFSS Weight	Using Propensity Score Weight	Using ebalance Weight
<b>Female (%)</b>	50.0	49.9	49.9	50.0
<b>Age (%)</b>				
21-25	15.1	16.1	15.1	15.1
26-44	37.6	40.0	37.6	37.6
45-64	47.3	44.0	47.3	47.3
<b>Non-Hispanic white (%)</b>	88.0	86.7	88.0	88.0
<b>Educational attainment (%)</b>				
High school graduate/GED or less	35.0	38.4	35.3	35.0
Some college	36.7	36.8	36.5	36.7
College graduate or more	28.3	24.8	28.3	28.3
<b>Marital status (%)</b>				
Married	55.2	55.1	55.2	55.2
Widowed/separated/divorced	17.3	17.0	17.3	17.3
Never married	27.6	27.9	27.6	27.6
<b>Multiple family household (%)</b>	42.6	44.5	42.7	42.6
<b>Employed (%)</b>	74.1	73.2	74.0	74.1
<b>Household income (%)</b>				
Less than \$25,000	21.9	20.1	21.9	21.8
\$25,000-\$49,999	25.2	23.1	25.1	25.2
\$50,000-\$74,999	17.1	17.1	17.1	17.1
\$75,000 or more	35.8	39.7	35.8	35.8
<b>Household owns home (%)</b>	69.8	70.5	69.7	69.8
<b>Sample size</b>	26,268	55,119	55,091	55,119

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Best comparison states are KY and ND.

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**Appendix Table F.21: Selected Characteristics of Adults Ages 19 to 64 in Montana and Group of Best Comparison States that Expanded Medicaid with a Different Demonstration, After Reweighting Using the Behavioral Risk Factor Surveillance System, 2011-13 (pre-period) and 2016-17 (post-period)**

	Montana	Group of Best Comparison States		
		Using Revised BRFSS Weight	Using Propensity Score Weight	Using ebalance Weight
<b>Female (%)</b>	50.0	50.8	49.9	50.0
<b>Age (%)</b>				
21-25	15.1	14.6	14.9	15.1
26-44	37.6	37.5	37.9	37.6
45-64	47.3	47.9	47.2	47.3
<b>Non-Hispanic white (%)</b>	88.0	82.2	87.9	88.0
<b>Educational attainment (%)</b>				
High school graduate/GED or less	35.0	33.7	35.5	35.0
Some college	36.7	36.6	36.4	36.7
College graduate or more	28.3	29.7	28.1	28.3
<b>Marital status (%)</b>				
Married	55.2	53.1	55.2	55.2
Widowed/separated/divorced	17.3	15.9	17.3	17.3
Never married	27.6	31.1	27.5	27.6
<b>Multiple family household (%)</b>	42.6	51.1	42.6	42.6
<b>Employed (%)</b>	74.1	72.9	73.8	74.1
<b>Household income (%)</b>				
Less than \$25,000	21.9	16.8	21.9	21.8
\$25,000-\$49,999	25.2	21.0	25.0	25.2
\$50,000-\$74,999	17.1	16.3	17.1	17.1
\$75,000 or more	35.8	45.8	36.0	35.8
<b>Household owns home (%)</b>	69.8	74.8	69.8	69.8
<b>Sample size</b>	26,268	58,111	58,099	58,111

Source: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Best comparison states are MI and NH.

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Appendix G: Supplemental Tables for the Impact Analysis

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**Appendix Table G.1: Difference-in-Differences Coefficient Estimates for Models of Change in Health Insurance Coverage for Adults Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2016-17 (post-period) Compared to Not Expanding Medicaid Using Group of Best Comparison States, Based on American Community Survey and Behavioral Risk Factor Surveillance System**

Explanatory Variable	ACS			BRFSS		
	Coefficient estimate	Standard error		Coefficient estimate	Standard error	
<b>Montana</b>	-0.032	***	0.006	0.006		0.005
<b>Year is 2016</b>	0.058	***	0.004	0.049	***	0.005
<b>Montana*Year is 2016</b>	0.061	***	0.008	0.029	***	0.008
<b>Female</b>	0.028	***	0.003	0.021	***	0.004
<b>Age 26-44</b>	-0.119	***	0.008	-0.088	***	0.009
<b>Age 45-64</b>	-0.088	***	0.008	-0.050	***	0.009
<b>Non-Hispanic white</b>	0.094	***	0.007	-0.001		0.006
<b>Educational attainment</b>						
Some college	0.083	***	0.005	0.083	***	0.005
College graduate or more	0.128	***	0.005	0.127	***	0.005
<b>Marital status</b>						
Widowed/separated/divorced	-0.034	***	0.007	-0.035	***	0.006
Never married	-0.026	***	0.008	-0.043	***	0.007
<b>Multiple family household</b>	-0.060	***	0.006	-0.030	***	0.004
<b>Employment status</b>						
Adult is employed	0.005		0.005	-0.020	***	0.005
Other family member is employed	0.002		0.005			
<b>Family income relative to FPL</b>						
Above 138% to less than 200%	0.031	***	0.009			
200% to less than 500%	0.152	***	0.007			
500% or more	0.192	***	0.008			
<b>Household income</b>						
\$25,000-\$49,999				0.148	***	0.007
\$50,000-\$74,999				0.223	***	0.008
\$75,000 or more				0.245	***	0.008
<b>Family has investment income</b>	0.001		0.005			
<b>Household owns home</b>	0.060	***	0.005	0.051	***	0.006
<b>Cell-phone sample</b>				-0.013	***	0.004

(continued)

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Explanatory Variable	ACS		BRFSS	
	Coefficient estimate	Standard error	Coefficient estimate	Standard error
<b>Month of survey</b>				
February			0.018 *	0.010
March			0.029 ***	0.009
April			0.022 **	0.009
May			0.022 **	0.010
June			0.016 *	0.010
July			0.003	0.010
August			0.020 **	0.010
September			0.008	0.010
October			0.020 **	0.009
November			0.004	0.010
December			0.015	0.010
<b>Constant</b>	0.601 ***	0.012	0.617 ***	0.013
<b>Sample size</b>	592,088		97,023	
<b>R<sup>2</sup></b>	0.143		0.146	

Source: 2011-13 and 2016-17 American Community Survey (ACS) and Behavioral Risk Factor Surveillance System (BRFSS).

Notes: FPL = Federal poverty level.

\*/\*\*/\*\*\* Estimate differs significantly from zero at the .10/.05/.01 levels, using two-tailed tests

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**Appendix Table G.2: Difference-in-Differences Estimates of Changes in Selected Outcome Measures for Adults Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2016-17 (post-period) Using Group of Best Comparison States, Based on Alternate Estimation Methods and Weights**

	Compared to Not Expanding Medicaid		Compared to Expanding Medicaid without a Demonstration		Compared to Expanding Medicaid with a Different Demonstration	
<b>Had health insurance coverage at the time of the survey</b>						
Core model	6.1	***	3.0	***	3.3	***
Switch to logit estimation	6.2	***	2.9	***	3.2	***
Switch to probit estimation	5.9	***	2.9	***	3.1	***
Switch to ebalance weights	6.1	***	3.0	***	3.2	***
<b>Had a routine checkup in the past 12 months</b>						
Core model	4.7	***	4.6	***	2.6	**
Switch to logit estimation	4.7	***	4.6	***	2.6	**
Switch to probit estimation	4.7	***	4.6	***	2.6	**
Switch to ebalance weights	4.7	***	4.6	***	2.6	**
<b>Received flu vaccine in past 12 months</b>						
Core model	2.9	***	3.6	***	1.8	*
Switch to logit estimation	2.9	***	3.6	***	1.8	
Switch to probit estimation	2.9	***	3.6	***	1.8	
Switch to ebalance weights	2.9	***	3.6	***	1.8	*
<b>No unmet need for doctor care due to costs in the past 12 months</b>						
Core model	1.3	*	-0.5		-1.0	
Switch to logit estimation	1.6	**	-0.6		-1.0	
Switch to probit estimation	1.3	*	-0.5		-1.1	
Switch to ebalance weights	1.3	*	-0.5		-1.0	

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	Compared to Not Expanding Medicaid		Compared to Expanding Medicaid without a Demonstration		Compared to Expanding Medicaid with a Different Demonstration	
<b>Smoker at the time of the survey</b>						
Core model	0.1		0.4		-1.2	
Switch to logit estimation	0.1		0.3		-1.2	
Switch to probit estimation	0.2		0.4		-1.2	
Switch to ebalance weights	0.1		0.4		-1.2	
<b>Health status was fair or poor at the time of the survey</b>						
Core model	-0.2		-0.9		-0.8	
Switch to logit estimation	-0.2		-1.1		-0.8	
Switch to probit estimation	-0.3		-1.2	*	-0.8	
Switch to ebalance weights	-0.2		-0.9		-0.9	

Source: Health insurance: 2011-13 and 2016-17 American Community Survey (ACS); Health care access and affordability, health behaviors, and health: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: FPL = Federal poverty level. Family income relative to FPL is imputed in the BRFSS (See Appendix E). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\*\* Estimate differs significantly from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.3: Difference-in-Differences Estimates of Changes in Selected Outcome Measures for Adults Ages 19 to 64 in Montana between Alternate Pre-periods and 2016-17 (post-period) Using Group of Best Comparison States**

	Compared to Not Expanding Medicaid		Compared to Expanding Medicaid without a Demonstration		Compared to Expanding Medicaid with a Different Demonstration	
<b>Had health insurance coverage at the time of the survey</b>						
Core model	6.1	***	3.0	***	3.3	***
Compared to 2011-12	6.4	***	3.7	***	3.8	***
Compared to 2012-13	5.9	***	2.4	***	2.7	***
<b>Had a routine checkup in the past 12 months</b>						
Core model	4.7	***	4.6	***	2.6	**
Compared to 2011-12	6.1	***	5.7	***	3.8	***
Compared to 2012-13	3.9	***	3.9	***	1.2	
<b>Received flu vaccine in past 12 months</b>						
Core model	2.9	***	3.6	***	1.8	*
Compared to 2011-12	3.9	***	4.6	***	3.0	***
Compared to 2012-13	1.7		2.6	**	0.9	
<b>No unmet need for doctor care due to costs in the past 12 months</b>						
Core model	1.3	*	-0.5		-1.0	
Compared to 2011-12	1.6	*	0.1		-0.8	
Compared to 2012-13	1.3		-0.7		-1.0	
<b>Smoker at the time of the survey</b>						
Core model	0.1		0.4		-1.2	
Compared to 2011-12	-0.3		-0.3		-1.6	*
Compared to 2012-13	0.7		1.1		-0.5	
<b>Health status was fair or poor at the time of the survey</b>						
Core model	-0.2		-0.9		-0.8	
Compared to 2011-12	-0.2		-1.0		-0.8	
Compared to 2012-13	-0.1		-0.5		-0.6	

**Source:** Health insurance: 2011-13 and 2016-17 American Community Survey (ACS); Health care access and affordability, health behaviors, and health: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS). Family income relative to FPL is imputed in the BRFSS (See Appendix E). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).  
 \*/\*\*/\*\*\* Estimate differs significantly from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.4: Difference-in-Differences Estimates of Changes in Selected Outcome Measures for Lower-income Adults Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2016-17 (post-period) Using Group of Best Comparison States, Based on Alternate Measures of Lower Income**

	Compared to Not Expanding Medicaid		Compared to Expanding Medicaid without a Demonstration		Compared to Expanding Medicaid with a Different Demonstration	
<b>Had health insurance coverage at the time of the survey</b>						
Core model	6.1	***	3.0	***	3.3	***
With family income at or below 50% FPL	12.3	***	-0.8		4.9	**
With family income at or below 100% FPL	12.4	***	1.9		5.3	***
With family income at or below 138% FPL	10.9	***	2.1		4.1	**
With household income below \$25K	10.1	***	1.9		4.0	*
With household income below \$50K	9.9	***	3.3	**	3.9	***
High school graduate/GED or less	11.4	***	3.5	**	6.1	***
<b>Had a routine checkup in the past 12 months</b>						
Core model	4.7	***	4.6	***	2.6	**
With family income at or below 50% FPL	4.7		-0.9		-2.1	
With family income at or below 100% FPL	6.2	**	0.3		-0.3	
With family income at or below 138% FPL	4.7	**	-0.4		-0.3	
With household income below \$25K	4.3	*	0.0		-0.8	
With household income below \$50K	4.1	**	1.9		0.9	
High school graduate/GED or less	4.6	**	0.8		1.2	
<b>Received flu vaccine in past 12 months</b>						
Core model	2.9	***	3.6	***	1.8	*
With family income at or below 50% FPL	1.4		0.3		0.4	
With family income at or below 100% FPL	1.7		0.2		0.0	
With family income at or below 138% FPL	2.4		-0.2		0.5	
With household income below \$25K	3.4		1.6		2.4	
With household income below \$50K	2.7	*	0.9		0.6	
High school graduate/GED or less	2.8		3.1	*	1.6	

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	<b>Compared to Not Expanding Medicaid</b>		<b>Compared to Expanding Medicaid without a Demonstration</b>		<b>Compared to Expanding Medicaid with a Different Demonstration</b>	
<b>No unmet need for doctor care due to costs in the past 12 months</b>						
Core model	1.3	*	-0.5		-1.0	
With family income at or below 50% FPL	3.2		-3.1		-2.4	
With family income at or below 100% FPL	5.0	**	-2.2		-0.7	
With family income at or below 138% FPL	4.5	*	-1.7		-1.5	
With household income below \$25K	5.6	***	-2.4		-1.6	
With household income below \$50K	3.3	**	-1.3		-1.6	
High school graduate/GED or less	2.1		-2.0		-0.5	
<b>Smoker at the time of the survey</b>						
Core model	0.1		0.4		-1.2	
With family income at or below 50% FPL	-1.3		1.0		-2.0	
With family income at or below 100% FPL	0.7		0.5		-0.9	
With family income at or below 138% FPL	0.6		0.7		-0.9	
With household income below \$25K	1.2		0.1		1.1	
With household income below \$50K	1.0		2.0		-0.5	
High school graduate/GED or less	0.1		1.1		-1.2	
<b>Health status was fair or poor at the time of the survey</b>						
Core model	-0.2		-0.9		-0.8	
With family income at or below 50% FPL	1.7		0.5		-0.2	
With family income at or below 100% FPL	0.0		-1.3		-2.1	
With family income at or below 138% FPL	-0.5		-1.4		-1.9	
With household income below \$25K	-0.8		-0.9		-2.3	
With household income below \$50K	-0.9		-2.1	*	-2.2	*
High school graduate/GED or less	-0.3		-0.3		-0.6	

**Source:** Health insurance: 2011-13 and 2016-17 American Community Survey (ACS); Health care access and affordability, health behaviors, and health: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

**Notes:** FPL = Federal poverty level. Family income relative to FPL is imputed in the BRFSS (See Appendix E). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\*\* Estimate differs significantly from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.5: Difference-in-Differences Estimates of Changes in Selected Outcome Measures for Higher-income Adults Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2016-17 (post-period) Using Group of Best Comparison States, Based on Alternate Measures of Higher Income**

	Compared to Not Expanding Medicaid		Compared to Expanding Medicaid without a Demonstration		Compared to Expanding Medicaid with a Different Demonstration	
<b>Had health insurance coverage at the time of the survey</b>						
Core model	6.1	***	3.0	***	3.3	***
With family income above 500% FPL	1.5		1.4		1.1	
With household income at or above \$75K	2.4	**	2.5	**	2.0	**
College graduate or more	2.3	**	2.5	**	1.5	
<b>Had a routine checkup in the past 12 months</b>						
Core model	4.7	***	4.6	***	2.6	**
With family income above 500% FPL	6.0	**	6.4	***	4.4	*
With household income at or above \$75K	5.9	***	6.1	***	3.9	**
College graduate or more	5.9	***	7.2	***	2.8	
<b>Received flu vaccine in past 12 months</b>						
Core model	2.9	***	3.6	***	1.8	*
With family income above 500% FPL	1.4		5.1	*	1.4	
With household income at or above \$75K	2.7		4.6	**	2.5	
College graduate or more	2.8		4.3	**	1.4	
<b>No unmet need for doctor care due to costs in the past 12 months</b>						
Core model	1.3	*	-0.5		-1.0	
With family income above 500% FPL	-0.4		-0.6		-1.3	
With household income at or above \$75K	0.3		0.1		-0.7	
College graduate or more	-0.5		-0.8		-2.0	**
<b>Smoker at the time of the survey</b>						
Core model	0.1		0.4		-1.2	
With family income above 500% FPL	0.7		0.1		-1.2	
With household income at or above \$75K	-1.1		-1.3		-2.1	
College graduate or more	2.4	**	1.7		0.4	
<b>Health status was fair or poor at the time of the survey</b>						
Core model	-0.2		-0.9		-0.8	
With family income above 500% FPL	1.0		0.3		1.2	
With household income at or above \$75K	0.2		-0.4		0.3	
College graduate or more	1.1		0.8		1.3	

Source: Health insurance: 2011-13 and 2016 American Community Survey (ACS); Health care access and affordability, health behaviors, and health: 2011-13 and 2016-17 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: FPL = Federal poverty level. Family income relative to FPL is imputed in the BRFSS (See Appendix E). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\* Estimate differs significantly from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.6: Sample Sizes for Montana Adults Ages 19 to 64**

	<b>American Community Survey</b>	<b>Behavioral Risk Factor Surveillance System</b>
<b>All adults</b>	27,507	26,268
<b>Lower income adults</b>		
With family income at or below 50% FPL	3,251	3,192
With family income at or below 100% FPL	5,380	5,703
With family income at or below 138% FPL	7,226	8,165
With household income below \$25K	4,797	7,768
With household income below \$50K	11,246	15,134
High school graduate/GED or less	9,601	9,177
<b>Higher income adults</b>		
With family income above 500% FPL	6,292	4,889
With household income at or above \$75K	10,445	6,540
College graduate or more	7,886	8,939
<b>Adults by demographic groups</b>		
Men	13,517	12,072
Women	13,990	14,196
Adults younger than age 45	12,611	10,393
Adults age 45 and older	14,896	15,875
Parents	9,113	9,635
Childless adults	18,394	16,633
<b>Alternate post-period</b>		
2017	5,493	3,648
<b>Alternate pre-period</b>		
2011-12	11,017	12,587
2012-13	11,105	12,162

Source: 2011-13 and 2016-17 American Community Survey (ACS) and Behavioral Risk Factor Surveillance System (BRFSS).

Notes: FPL = Federal poverty level.

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**Table G.7: Sample Sizes for Montana's Comparison Group Adults Ages 19 to 64 Based on Group of Best Comparison States**

	ACS	BRFSS
<b><u>Compared to Not Expanding Medicaid</u></b>		
<b>All adults</b>	564,762	71,149
<b>Lower income adults</b>		
With family income at or below 50% FPL	86,877	3,192
With family income at or below 100% FPL	133,186	5,703
With family income at or below 138% FPL	170,327	8,165
With household income below \$25K	105,193	20,790
With household income below \$50K	230,767	38,146
High school graduate/GED or less	208,356	25,175
<b>Higher income adults</b>		
With family income above 500% FPL	139,515	4,889
With household income at or above \$75K	224,701	21,560
College graduate or more	172,889	25,558
<b>Adults by demographic groups</b>		
Men	266,826	29,856
Women	297,936	41,293
Adults younger than age 45	288,361	28,950
Adults age 45 and older	276,401	42,199
Parents	195,061	26,229
Childless adults	369,701	44,920
<b>Alternate post-period 2017</b>		
	114,926	10,117
<b>Alternate pre-period</b>		
2011-12	224,008	35,015
2012-13	225,840	31,484
<b>Each comparison state</b>		
GA	274,411	23,788
NC	273,726	29,457
WY	16,444	17,861

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	Group of Best Comparison States	
	ACS	BRFSS
<b><u>Compared to Expanding Medicaid without a Demonstration</u></b>		
<b>All adults</b>	145,258	55,119
<b>Lower income adults</b>		
With family income at or below 50% FPL	21,367	3,192
With family income at or below 100% FPL	33,601	5,703
With family income at or below 138% FPL	42,604	8,165
With household income below \$25K	28,062	14,301
With household income below \$50K	59,969	28,014
High school graduate/GED or less	60,726	20,370
<b>Higher income adults</b>		
With family income above 500% FPL	33,709	4,889
With household income at or above \$75K	56,759	17,240
College graduate or more	36,788	17,743
<b>Adults by demographic groups</b>		
Men	70,685	23,578
Women	74,573	31,541
Adults younger than age 45	71,671	21,326
Adults age 45 and older	73,587	33,793
Parents	50,127	19,558
Childless adults	95,131	35,561
<b>Alternate post-period 2017</b>	29,031	10,096
<b>Alternate pre-period</b>		
2011-12	57,933	21,779
2012-13	58,539	23,655
<b>Each comparison state</b>		
KY	124,831	35,025
ND	20,388	20,066

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	ACS	BRFSS
<b><u>Compared to Expanding Medicaid with a Different Demonstration</u></b>		
<b>All adults</b>	317,578	58,111
<b>Lower income adults</b>		
With family income at or below 50% FPL	45,027	3,192
With family income at or below 100% FPL	69,361	5,703
With family income at or below 138% FPL	88,256	8,165
With household income below \$25K	50,984	14,230
With household income below \$50K	117,535	27,933
High school graduate/GED or less	115,165	17,896
<b>Higher income adults</b>		
With family income above 500% FPL	81,177	4,889
With household income at or above \$75K	136,565	20,297
College graduate or more	88,911	23,151
<b>Adults by demographic groups</b>		
Men	155,076	25,290
Women	162,502	32,821
Adults younger than age 45	150,141	21,933
Adults age 45 and older	167,437	36,178
Parents	103,003	20,920
Childless Adults	214,575	37,191
<b>Alternate post-period 2017</b>	62,879	10,337
<b>Alternate pre-period</b>		
2011-12	127,885	23,290
2012-13	127,690	24,257
<b>Each comparison state</b>		
MI	278,623	37,371
NH	38,807	20,728

**Source:** 2011-13 and 2016-17 American Community Survey (ACS) and Behavioral Risk Factor Surveillance System (BRFSS).  
**Notes:** FPL = Federal poverty level. Best comparison states for expanding Medicaid without a demonstration are GA, NC, and WY; single-best comparison state is WY. Best comparison states for expanding without a demonstration are KY and ND; single-best comparison state is ND. Best comparison states for expanding with a different demonstration are MI and NH; single-best comparison state is MI. Sample size for individual regressions may vary due to item nonresponse for outcome measures.

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**Appendix Table G.8: Difference-in-Differences Estimates of Changes in Health Insurance Coverage for Adults and Low-income Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2017 (post-period) Using the Group of Best Comparison States**

	All Adults			Low-income Adults		
	Estimate		95% confidence Interval	Estimate		95% confidence Interval
<b><u>Compared to Not Expanding Medicaid</u></b>						
<b>Had health insurance coverage at the time of the survey</b>	6.1	***	4.2, 8.1	13.1	***	9.1,17.1
<i>Type of coverage</i>						
Medicaid or other public coverage	6.2	***	4.6, 7.9	13.9	***	9.5,18.3
Employer-sponsored insurance	-0.2		-2.7, 2.3	1.0		-3.4, 5.5
Direct purchase or other coverage	0.1		-1.6, 1.8	-1.8		-4.9, 1.2
<b><u>Compared to Expanding Medicaid without a Demonstration</u></b>						
<b>Had health insurance coverage at the time of the survey</b>	2.8	***	0.8, 4.8	4.1	**	0.0, 8.1
<i>Type of coverage</i>						
Medicaid or other public coverage	0.8		-1.0, 2.6	0.7		-3.8, 5.3
Employer-sponsored insurance	-0.2		-2.8, 2.4	2.0		-2.7, 6.7
Direct purchase or other coverage	2.2	**	0.4, 4.0	1.3		-2.0, 4.6
<b><u>Compared to Expanding Medicaid with a Different Demonstration</u></b>						
<b>Had health insurance coverage at the time of the survey</b>	2.5	***	0.7, 4.3	3.9	**	0.2, 7.7
<i>Type of coverage</i>						
Medicaid or other public coverage	1.6	*	-0.0, 3.3	2.6		-1.7, 7.0
Employer-sponsored insurance	0.6		-1.7, 3.0	2.0		-2.3, 6.4
Direct purchase or other coverage	0.2		-1.4, 1.8	-0.7		-3.6, 2.2

Source: 2011-13 and 2017 American Community Survey (ACS).

Notes: Low-income is defined as family income at or below 138% of the federal poverty level (FPL). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\* Estimate differs significantly from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.9: Difference-in-Differences Estimates for Changes in Health Care Access and Affordability for Adults and Low-income Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2017 (post-period) Using the Group of Best Comparison States**

	All Adults		Low-income Adults	
	Estimate	95% confidence Interval	Estimate	95% confidence Interval
<b><u>Compared to Not Expanding Medicaid</u></b>				
Had a personal doctor at the time of the survey	0.6	-2.1, 3.2	-0.2	-5.7, 5.4
Had a routine checkup in past 12 months	6.4	** * 3.5, 9.3	6.1	* * 0.3, 11.9
Received flu vaccine in past 12 months	2.5	* -0.4, 5.3	3.2	-2.9, 9.3
No unmet need for doctor care due to costs in past 12 months	1.2	-0.8, 3.2	4.0	-2.4, 10.3
<b><u>Compared to Expanding Medicaid without a Demonstration</u></b>				
Had a personal doctor at the time of the survey	1.1	-1.5, 3.8	-1.7	-7.3, 3.8
Had a routine checkup in past 12 months	6.2	** * 3.3, 9.1	0.8	-5.6, 7.2
Received flu vaccine in past 12 months	2.2	-0.6, 5.0	-0.8	-6.5, 4.9
No unmet need for doctor care due to costs in past 12 months	-0.7	-2.7, 1.2	-1.9	-6.9, 3.1
<b><u>Compared to Expanding Medicaid with a Different Demonstration</u></b>				
Had a personal doctor at the time of the survey	-0.2	-2.8, 2.4	-2.0	-7.9, 4.0
Had a routine checkup in past 12 months	3.2	** 0.3, 6.1	-0.2	-6.4, 6.0
Received flu vaccine in past 12 months	0.6	-2.2, 3.5	0.6	-5.2, 6.4
No unmet need for doctor care due to costs in past 12 months	-1.7	* -3.6, 0.3	-2.9	-8.0, 2.2

Source: 2011-13 and 2017 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Low-income is defined as family income at or below 138% of the federal poverty level (FPL). Family income relative to FPL is imputed in the BRFSS (see Appendix E). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\* Significantly different from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.10: Difference-in-Differences Estimates for Changes in Health Behaviors and Health Status for Adults and Low-income Adults Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2017 (post-period) Using the Group of Best Comparison States**

	All Adults		Low-income Adults			
	Estimate	95% confidence Interval	Estimate	95% confidence Interval		
<b><u>Compared to Not Expanding Medicaid</u></b>						
Smoker at the time of the survey	-0.6	-2.8, 1.6	0.9	-4.4, 6.2		
Smoker who did not try to quit in past 12 months	-0.4	-2.0, 1.3	0.6	-3.7, 4.9		
Health status was fair or poor at the time of the survey	0.1	-1.7, 1.9	0.7	-4.1, 5.5		
Physical health was not good in past 30 days	-2.6	*	-5.3, 0.2	-2.1	-7.7, 3.6	
Mental health was not good in past 30 days	-1.1		-3.9, 1.7	-1.8	-7.7, 4.0	
Had an activity limitation due to health at the time of the survey	-0.4		-2.8, 1.9	-1.3	-6.9, 4.2	
<b><u>Compared to Expanding Medicaid without a Demonstration</u></b>						
Smoker at the time of the survey	-0.1		-2.3, 2.1	2.3	-2.7, 7.2	
Smoker who did not try to quit in past 12 months	0.8		-0.8, 2.5	3.5	-0.8, 7.7	
Health status was fair or poor at the time of the survey	-1.3		-3.1, 0.6	-1.7	-6.5, 3.2	
Physical health was not good in past 30 days	-3.0	**	-5.8,-0.3	-3.6	-9.2, 2.0	
Mental health was not good in past 30 days	-2.0		-4.8, 0.8	-3.3	-9.4, 2.9	
Had an activity limitation due to health at the time of the survey	-0.7		-3.1, 1.6	-0.5	-5.9, 4.8	
<b><u>Compared to Expanding Medicaid with a Different Demonstration</u></b>						
Smoker at the time of the survey	-1.2		-3.4, 1.1	0.7	-4.5, 5.8	
Smoker who did not try to quit in past 12 months	-0.9		-2.5, 0.8	0.4	-3.5, 4.3	
Health status was fair or poor at the time of the survey	-0.4		-2.2, 1.4	-1.3	-6.2, 3.5	
Physical health was not good in past 30 days	-4.6	***	-7.4,-1.9	-6.0	*	-12.1, 0.0
Mental health was not good in past 30 days	-2.3		-5.2, 0.5	-2.9		-9.4, 3.7
Had an activity limitation due to health at the time of the survey	-2.2	*	-4.6, 0.2	-2.3		-7.7, 3.2

Source: 2011-13 and 2017 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Low-income is defined as family income at or below 138% of the federal poverty level (FPL). Family income relative to FPL is imputed in the BRFSS (see Appendix E). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\* Significantly different from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.11: Difference-in-Differences Estimates of Changes in Health Insurance Coverage for Adults and Low-income Adults Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2017 for Montana/2015 for Comparison States (post-period) Using the Group of Best Comparison States**

	All Adults			Low-income Adults		
	Estimate		95% confidence Interval	Estimate		95% confidence Interval
<b><u>Compared to Not Expanding Medicaid</u></b>						
<b>Had health insurance coverage at the time of the survey</b>	5.4	***	3.5, 7.3	13.5	***	9.6,17.4
<i>Type of coverage</i>						
Medicaid or other public coverage	7.1	***	5.5, 8.8	15.5	***	11.2,19.9
Employer-sponsored insurance	-0.5		-3.0, 1.9	1.1		-3.4, 5.6
Direct purchase or other coverage	-1.2		-2.9, 0.5	-3.1	**	-6.1,-0.0
<b><u>Compared to Expanding Medicaid without a Demonstration</u></b>						
<b>Had health insurance coverage at the time of the survey</b>	3.3	***	1.4, 5.3	5.5	***	1.4, 9.6
<i>Type of coverage</i>						
Medicaid or other public coverage	1.9	**	0.2, 3.7	2.0		-2.7, 6.7
Employer-sponsored insurance	0.2		-2.4, 2.7	3.3		-1.4, 8.0
Direct purchase or other coverage	1.3		-0.5, 3.0	0.2		-3.2, 3.5
<b><u>Compared to Expanding Medicaid with a Different Demonstration</u></b>						
<b>Had health insurance coverage at the time of the survey</b>	4.0	***	2.2, 5.9	7.5	***	3.7,11.3
<i>Type of coverage</i>						
Medicaid or other public coverage	3.7	***	2.1, 5.4	7.1	***	2.8,11.4
Employer-sponsored insurance	0.4		-2.0, 2.7	1.5		-2.9, 5.9
Direct purchase or other coverage	-0.1		-1.6, 1.6	-1.1		-4.0, 1.8

Source: 2011-13, 2015 and 2017 American Community Survey (ACS).

Notes: Low-income is defined as family income at or below 138% of the federal poverty level (FPL). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\* Estimate differs significantly from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.12: Difference-in-Differences Estimates for Changes in Health Care Access and Affordability for Adults and Low-income Adults Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2017 for Montana/2015 for Comparison States (post-period) Using the Group of Best Comparison States**

	All Adults		Low-income Adults	
	Estimate	95% confidence Interval	Estimate	95% confidence Interval
<b><u>Compared to Not Expanding Medicaid</u></b>				
Had a personal doctor at the time of the survey	0.2	-2.5, 2.9	-1.3	-7.1, 4.5
Had a routine checkup in past 12 months	7.9 ***	5.0,10.8	8.3 ***	2.6,14.0
Received flu vaccine in past 12 months	1.5	-1.3, 4.3	0.0	-5.7, 5.7
No unmet need for doctor care due to costs in past 12 months	-1.6	-3.5, 0.3	1.3	-3.3, 5.9
<b><u>Compared to Expanding Medicaid without a Demonstration</u></b>				
Had a personal doctor at the time of the survey	0.4	-2.4, 3.0	-2.3	-8.8, 4.2
Had a routine checkup in past 12 months	4.9 ***	2.0, 7.9	1.6	-4.8, 8.0
Received flu vaccine in past 12 months	-0.3	-3.3, 2.6	-1.6	-7.8, 4.5
No unmet need for doctor care due to costs in past 12 months	-0.8	-2.8, 1.1	-1.3	-6.3, 3.7
<b><u>Compared to Expanding Medicaid with a Different Demonstration</u></b>				
Had a personal doctor at the time of the survey	-1.2	-3.7, 1.4	-3.2	-9.2, 2.9
Had a routine checkup in past 12 months	4.4 ***	1.5, 7.2	0.0	-6.2, 6.3
Received flu vaccine in past 12 months	0.8	-2.0, 3.6	3.5	-2.5, 9.4
No unmet need for doctor care due to costs in past 12 months	-1.5	-3.4, 0.5	-0.7	-5.8, 4.3

Source: 2011-13, 2015 and 2017 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Low-income is defined as family income at or below 138% of the federal poverty level (FPL). Family income relative to FPL is imputed in the BRFSS (see Appendix E). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\* Significantly different from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.13: Difference-in-Differences Estimates for Changes in Health Behaviors and Health Status for Adults and Low-income Adults Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2017 for Montana/2015 for Comparison States (post-period) Using the Group of Best Comparison States**

	All Adults		Low-income Adults	
	Estimate	95% confidence Interval	Estimate	95% confidence Interval
<b><u>Compared to Not Expanding Medicaid</u></b>				
Smoker at the time of the survey	-1.0	-3.3, 1.2	1.4	-4.3, 7.2
Smoker who did not try to quit in past 12 months	0.0	-1.7, 1.6	2.6	-1.8, 7.0
Health status was fair or poor at the time of the survey	1.1	-0.7, 2.8	0.7	-4.2, 5.6
Physical health was not good in past 30 days	-2.4 *	-5.2, 0.3	-3.0	-8.8, 2.9
Mental health was not good in past 30 days	1.2	-1.6, 4.0	0.6	-5.2, 6.3
Had an activity limitation due to health at the time of the survey	0.8	-1.6, 3.1	1.8	-3.9, 7.5
<b><u>Compared to Expanding Medicaid without a Demonstration</u></b>				
Smoker at the time of the survey	-1.5	-3.8, 0.8	0.2	-5.3, 5.7
Smoker who did not try to quit in past 12 months	0.0	-1.8, 1.7	1.9	-2.5, 6.4
Health status was fair or poor at the time of the survey	1.1	-0.7, 3.0	2.2	-2.6, 7.0
Physical health was not good in past 30 days	-2.1	-4.9, 0.7	-1.8	-7.5, 3.9
Mental health was not good in past 30 days	0.0	-2.8, 2.9	0.9	-5.0, 6.8
Had an activity limitation due to health at the time of the survey	0.9	-1.5, 3.3	2.6	-2.8, 8.1
<b><u>Compared to Expanding Medicaid with a Different Demonstration</u></b>				
Smoker at the time of the survey	-1.8	-4.0, 0.4	-0.2	-5.5, 5.1
Smoker who did not try to quit in past 12 months	-0.8	-2.4, 0.8	1.1	-2.8, 5.0
Health status was fair or poor at the time of the survey	1.1	-0.7, 2.8	1.9	-2.3, 6.0
Physical health was not good in past 30 days	0.2	-2.5, 2.9	0.4	-5.2, 5.9
Mental health was not good in past 30 days	1.4	-1.4, 4.2	2.1	-4.7, 9.0
Had an activity limitation due to health at the time of the survey	1.9 *	-0.3, 4.2	3.3	-1.9, 8.5

Source: 2011-13, 2015 and 2017 Behavioral Risk Factor Surveillance System (BRFSS).

Notes: Low-income is defined as family income at or below 138% of the federal poverty level (FPL). Family income relative to FPL is imputed in the BRFSS (see Appendix E). Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\* Significantly different from zero at the .10/.05/.01 levels, using two-tailed tests.

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**Appendix Table G.14: Difference-in-Differences Estimates of Changes in Employment for All Adults and Low-income Adults Ages 19 to 64 in Montana between 2011-13 (pre-period) and 2016-17 (post-period) Using the Group of Best Comparison States**

	All Adults	Low-income Adults
<b><u>Compared to Not Expanding Medicaid</u></b>		
Employed at the time of the survey	0.0	0.6
<b><u>Compared to Expanding Medicaid without a Demonstration</u></b>		
Employed at the time of the survey	0.1	2.1
<b><u>Compared to Expanding Medicaid with a Different Demonstration</u></b>		
Employed at the time of the survey	0.0	0.2

Source: 2011-13 and 2016-17 American Community Survey (ACS).

Notes: FPL = Federal poverty level. Low-income is defined as family income at or below 138% FPL. Best comparison states for not expanding Medicaid are GA, NC, and WY. Best comparison states for expanding without a demonstration are KY and ND. Best comparison states for expanding with a different demonstration are MI and NH. For sample sizes, see Tables G.6 (Montana) and G.7 (Montana's comparison states).

\*/\*\*/\*\*\*\* Estimate differs significantly from zero at the .10/.05/.01 levels, using two-tailed tests.