

## WYOMING

Despite enactment of the Health Insurance Portability and Accountability Act of 1996 (HIPAA, P.L. 104-191), individuals with preexisting conditions continue to face challenges accessing affordable and adequate health insurance. HIPAA sets minimum standards of protection to improve access to health insurance for millions of Americans obtaining coverage through group insurance. HIPAA also imposes some limits on the time that preexisting conditions may be excluded from coverage and guarantees access to coverage for certain individuals who lose group coverage. However, HIPAA does not address the private individual insurance market. Despite its strengths, HIPAA has many gaps that have been exposed over the decade since its enactment, including insufficient protection of individuals with chronic illnesses. Below is a snapshot of chronic illness and the uninsured population in your state.

### DEMOGRAPHICS

	Wyoming	United States
• Population <sup>1</sup>	520,500	300,544,200
• Non-Elderly Adults who are Uninsured	18% (58,500)	20% (37,616,900)
• Children who are Uninsured	9% (12,500)	10% (8,076,400)
• Total Enrollment of Medicaid Population	10% (53,800)	14% (42,326,300)
• Individuals with a Life-Threatening, Chronic or Debilitating Illness <sup>2</sup>	45% (231,362)	45% (134,196,910)
• Individuals in the Private Market (non-group) <sup>3</sup>	8% (34,500)	5% (13,823,100)

### STATE HIGH RISK POOL

• Number Enrolled in State High Risk Pool	750
• Waiting / Look-Back Period for Preexisting Conditions	6 months/12 months
• Annual Premium Cost per Enrollee	\$6,481
• Additional Subsidy Required per Enrollee	\$12,962

The Wyoming Health Insurance Pool became operational in 1991. The pool is funded by assessments on all insurers writing health insurance business in the state plus any self-insured plans not governed by ERISA. The 2007 legislature created two levels of enrollment, based on the income of the member. Level 1 applies to all members with an income above 250 percent of the FPL and Level 2 is for those with incomes below that mark. For Level 1 enrollees, premiums can range between 150 and 200 percent of average premiums and for those in Level 2, the range is 100 to 135 percent.<sup>4</sup>

### HEALTH INSURANCE PORTABILITY ASSURANCE INITIATIVE

The goal of the National Patient Advocate Foundation (NPAF) Health Insurance Portability Assurance Initiative is to ensure access to affordable and adequate health insurance for all individuals, particularly those who have become uninsurable due to a preexisting condition or a family history of chronic, debilitating, or life-threatening conditions. NPAF stands ready to work with federal, state, and local policymakers and other stakeholders on this important policy initiative. For more information contact Amy Boivin-Wotring at [amyw@npaf.org](mailto:amyw@npaf.org)

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*National Patient Advocate Foundation (NPAF) is a national, non-profit organization that is dedicated to the mission of creating avenues of patient access through improved access to, and reimbursement for, evolving therapies, therapeutic agents, and devices through policy and legislative reform at the state and federal levels. Our mission is shaped by the experiences of the patients served through our companion organization, Patient Advocate Foundation.*