State Health Insurance Assistance Program (SHIP)

Agenda

I	**SHIP Assessment Overview**

2	**Director Advising Activity**

Ground Rules
Encourage diverse views
Think Big
Be Present and Engaged
Create Space for All Voices
Listen to Each Other
Challenge Assumptions

1. SHIP Assessment Overview

SHIP Assessment Overview

Our ongoing assessment seeks to examine the strengths, challenges, and opportunities for improvement of SHIP with a strong focus on diversity, equity, inclusion, and accessibility (DEIA).

Qualitative Interviews (In Progress)

We are currently interviewing stakeholders including SHIP team members and directors, ACL and resource center staff, and other stakeholders that support or connect with SHIP.

Focus Groups (In Planning)

We will soon begin interviewing beneficiaries and caregivers through a series of focus groups.

Quantitative Assessment (In Progress)

Our quantitative assessment looks at data previously reported to ACL.

Footprint of Beneficiary Contacts

Counties where Beneficiary Contacts Live, Colored by Population Size
Sized by Number of Beneficiary Contacts

# of Contacts

- 5,000
- 30,000
- ≥ 50,000
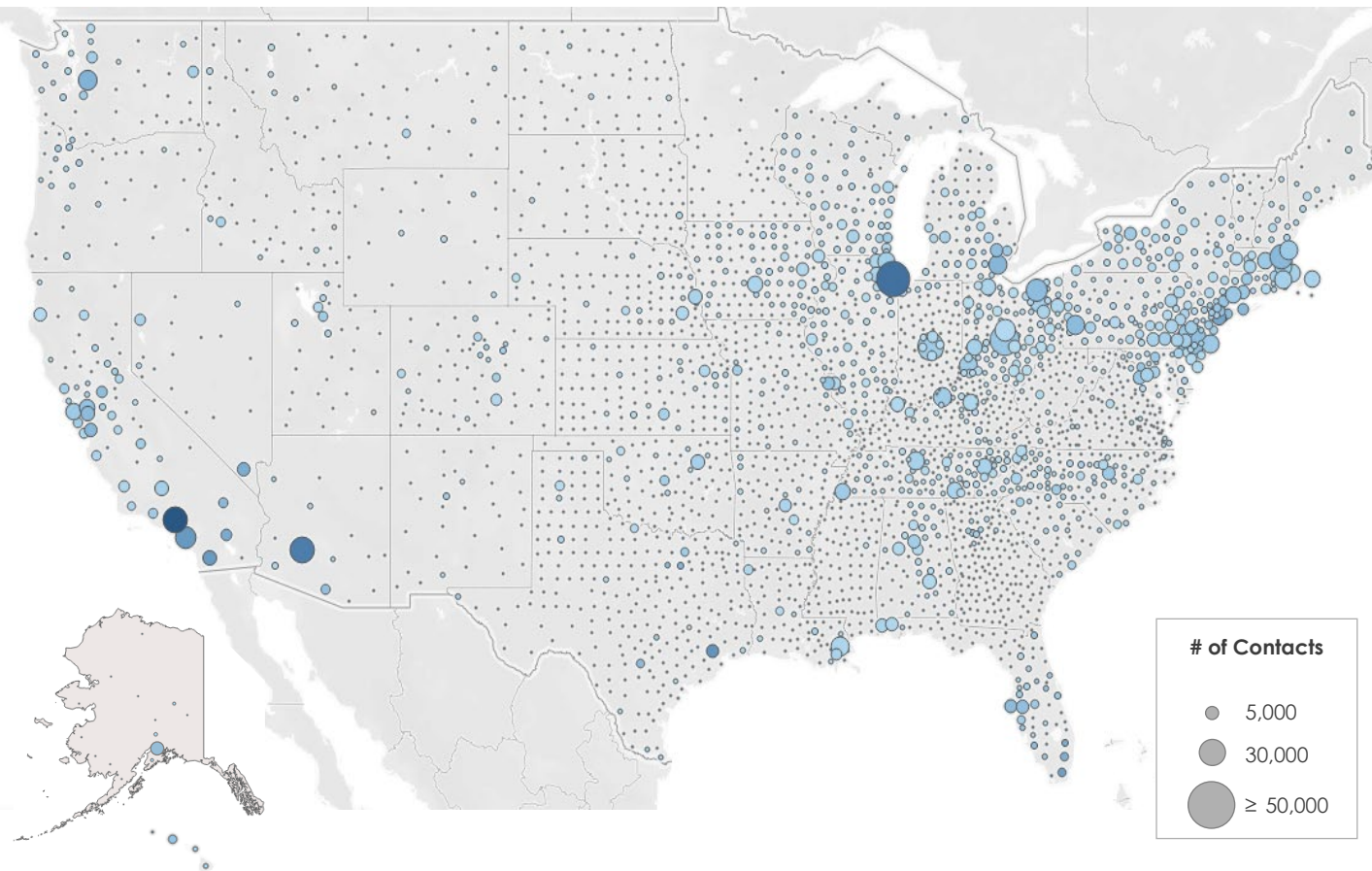
Key Takeaways

1) The SHIP program serves beneficiaries across most counties of every state, including many counties with a low number of beneficiaries.

2) The number of contacts in a county generally corresponds to the population of older adults living in that county, although some densely populated counties have a lower number of contacts than expected (e.g., Miami-Dade).

Are individuals receiving assistance representative of the underlying population in geographies around the country?

Methodology Overview

Process

- Calculated the shares of beneficiary contacts for a priority population at the state and county levels, using beneficiary contact form data.
- Calculated the underlying census population share for a priority population at the state and county level.
- Compared these shares across geographies to identify "proportionality gaps" – states and counties with a <u>high</u> share of the population, but a disproportionately <u>low</u> share of contacts from that group.

Data Sources

- Beneficiary contact data
- American Community Survey (ACS) data (2022 5-year estimate)

County-Level Calculations

ACL Program Data

Census ACS Data

Scoping to "High Share" Counties:

If $\dfrac{\text{Priority Group Population (County)}}{\text{65+ Population (County)}} > \dfrac{\text{Priority Group Population (National)}}{\text{65+ Population (National)}}$ **then** <u>Include</u>**, else Exclude**

Assessing "Proportionality Gap":

If $\dfrac{\text{\# of Priority Group Contacts (County)}}{\text{\# of 65+ Contacts (County)}} \approx \dfrac{\text{Priority Group Population (County)}}{\text{65+ Population (County)}}$ **then** 🔵 **, else** 🟠

Each map has three primary elements:

1) **Scoping:** Counties get a bubble on the map only if they have a "high share" of the priority population.

2) **Sizing:** "High-share" county bubbles are sized by the total number of individuals from the priority group.

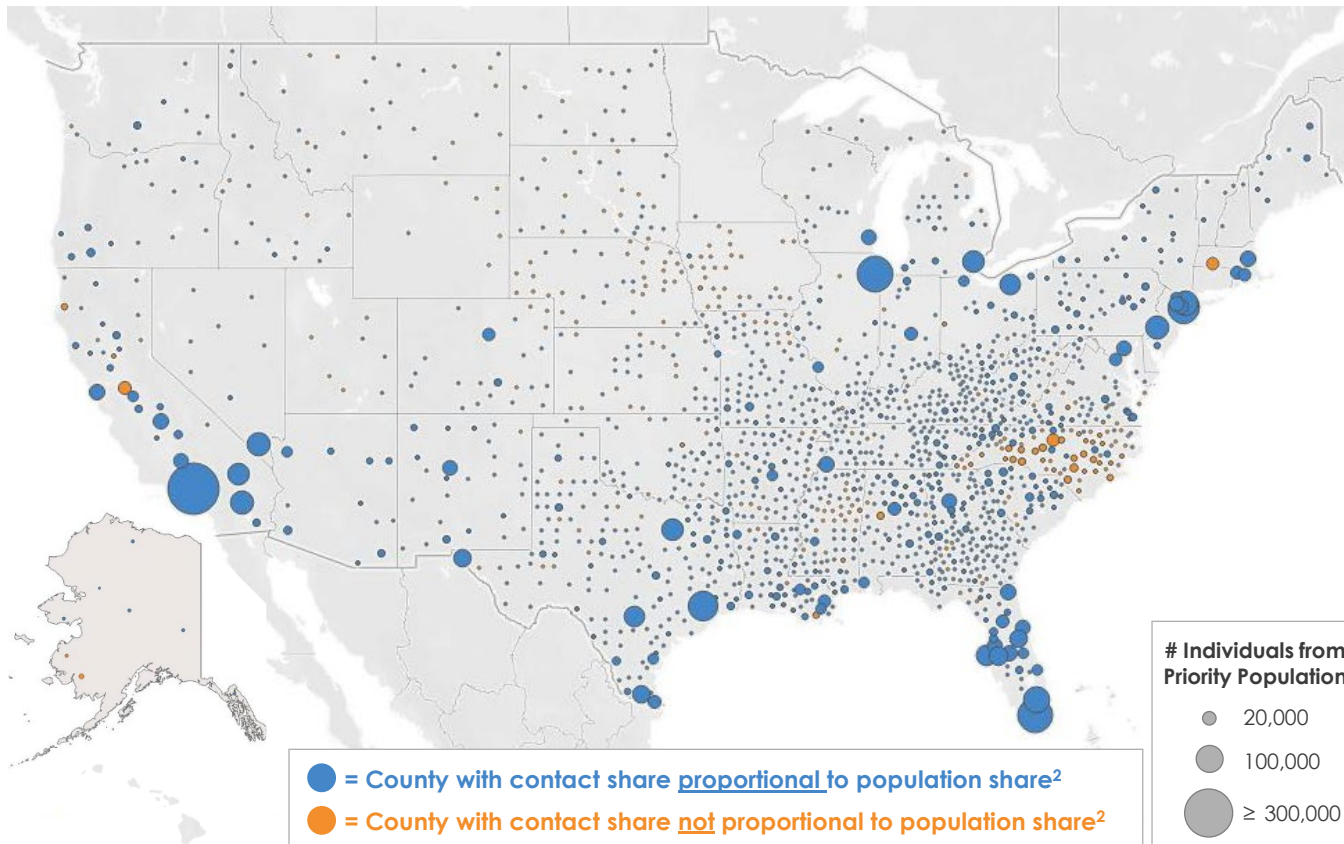3) **Shading:** "High-share" county dots are colored by proportionality of contacts to the underlying population.
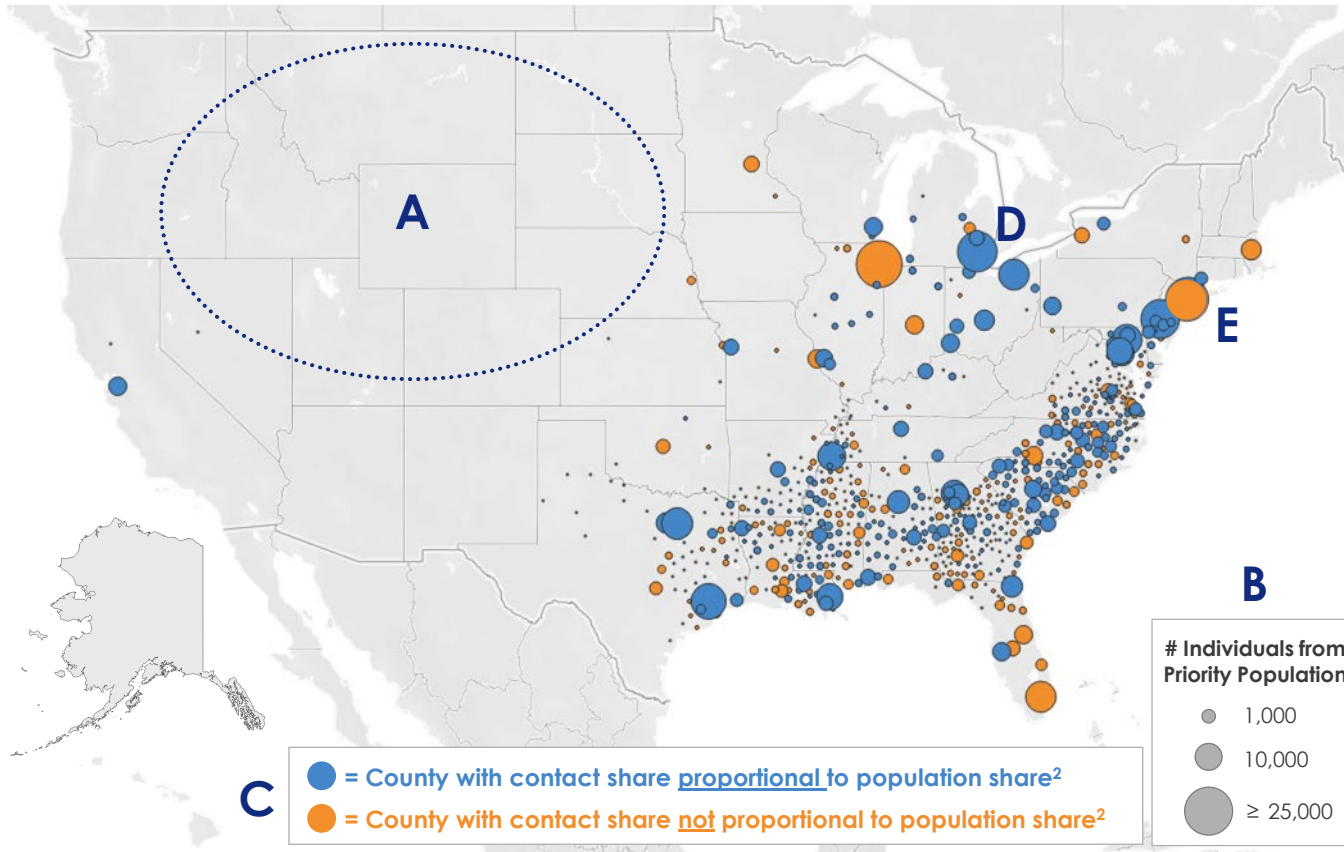
Map Key

A. **Region with low population share counties excluded from map**

B. **Sizing legend**

C. **Shading legend**

D. **Example of large population county proportional contact share**

E. **Example of large population county with a "proportionality gap"**

B

 # Individuals from Priority Population

- 1,000
- 10,000
- ≥ 25,000

C

🔵 = County with contact share proportional to population share[2]

🟠 = County with contact share not proportional to population share[2]

Low-Income Older Adults

Counties with <u>High Share</u>[1] of LI Older Adults, Colored by Proportionality[2]
Sized by County-Level Older Adults Population (65+)

Legend:
- 🔵 = County with contact share <u>proportional</u> to population share[2]
- 🟠 = County with contact share <u>not</u> proportional to population share[2]

 # Individuals from Priority Population
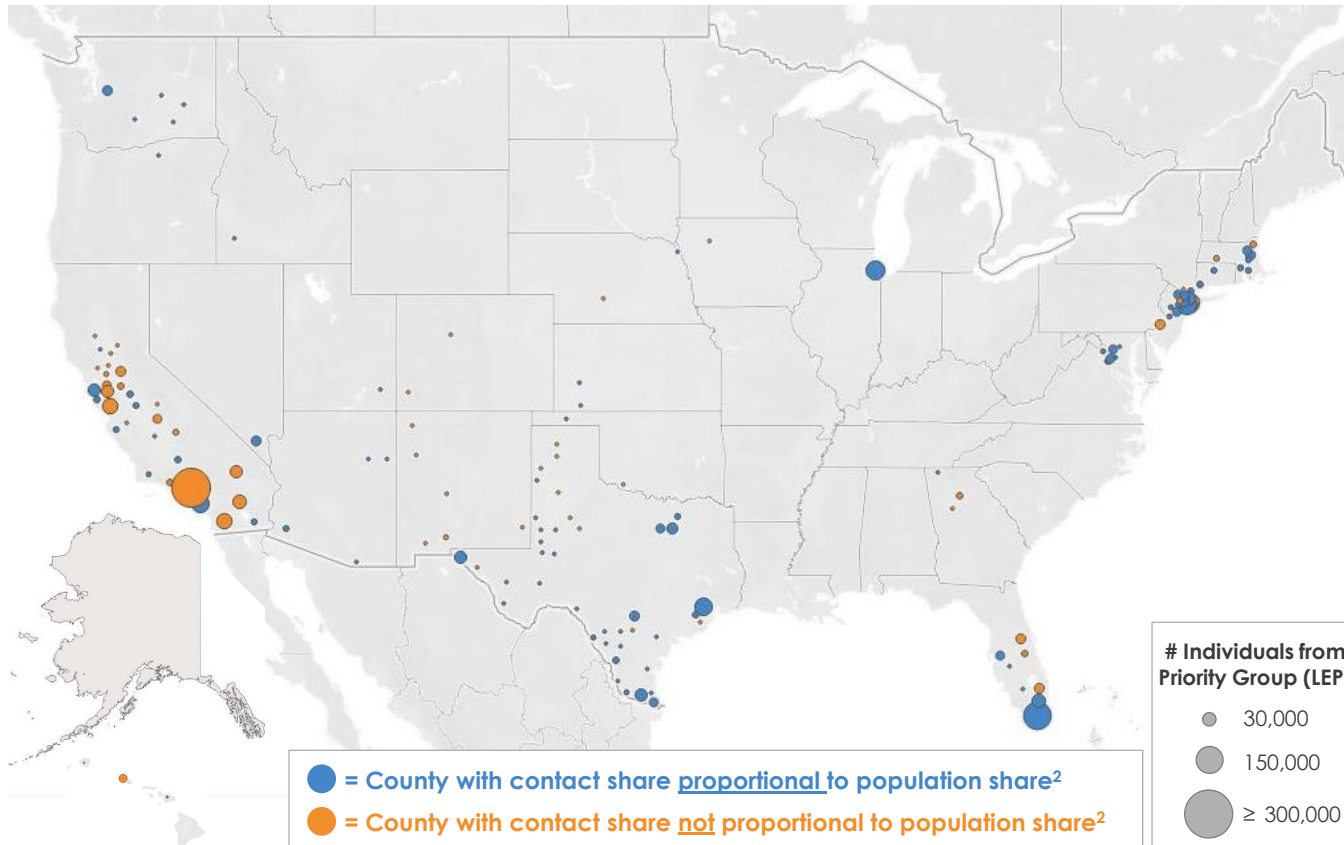- ● 20,000
- ⬤ 100,000
- ⬤ ≥ 300,000

Key Takeaways

1) High concentrations of low-income older adults are commonly found in major population centers (e.g., Chicago, New York City, and Los Angelos).

2) Most counties serve low-income older adults at a proportional level.

[1] "High Share" describes service areas where the population share is <u>higher</u> than the national share (**>18%** for <150% FPL older adults).

[2] <u>Blue</u> indicates counties where the share of local contacts is <u>roughly the same or greater than</u> the share of the group living in that county. <u>Orange</u> indicates counties where the share of local contacts is <u>markedly smaller than</u> the share of the group living in that county

Limited English Proficiency (LEP) Older Adults

Counties with <u>High Share</u>[1] of LEP Older Adults, Colored by Proportionality[2]

Sized by County-Level Older Adults LEP Population (65+)

= County with contact share <u>proportional</u> to population share[2]

= County with contact share <u>not</u> proportional to population share[2]

 # Individuals from Priority Group (LEP)

- 30,000
- 150,000
- ≥ 300,000

Key Takeaways

1) Counties with a high share of LEP older adults are concentrated in California, Texas, Florida, and the Northeast.

2) Most counties with a high share of LEP older adults are being proportionally served, but gaps exist in several densely populated counties (e.g., Los Angeles).

[1] "High Share" describes service areas where the population share is <u>higher</u> than the national share (**>10%** for LEP older adults).

[2] <u>Blue</u> indicates counties where the share of local contacts is <u>roughly the same or greater than</u> the share of the group living in that county. <u>Orange</u> indicates counties where the share of local contacts is <u>markedly smaller than</u> the share of the group living in that county

Core Quantitative Insights

- Out of the 12,415 "Active" team members in STARS, 1,101 (about 9%) spoke a language other than English.

- Non-English-speaking team members are concentrated in a few states — primarily CA, IL, and MA. 41 out of 54 states and territories had fewer than 20 non-English-speaking team members.

- Several of the most spoken languages in the U.S. are not available selections on the team member form. It is unclear how well-represented these "other" languages are within the SHIP team member population.

- The total number of reported team members has extreme variation between states (from 840 to 5). This figure does not necessarily correlate with the number of beneficiary contacts.
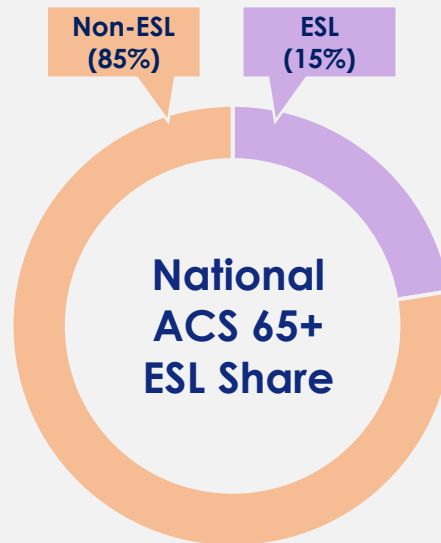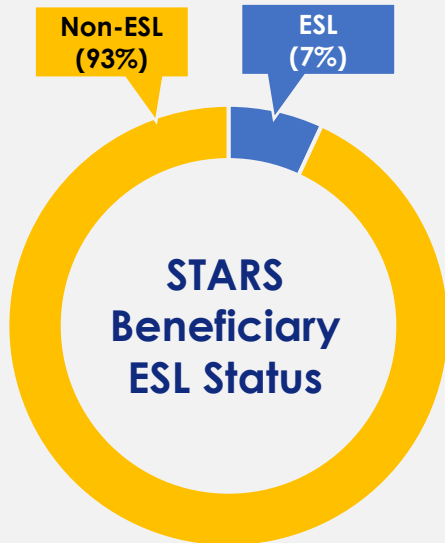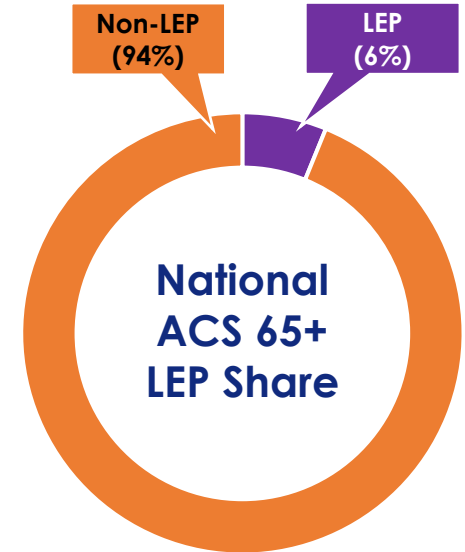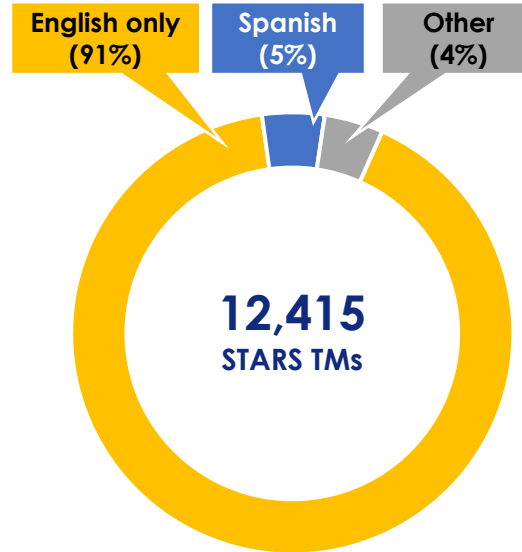
Methodology Overview

Process

- Scoped data to only examine "Active" team members without an end date and who held a beneficiary contact session between Jan 2022 and March 2024; calculated total team member counts by state.
- Calculated counts of team members by language spoken for each state. Determined the number of non-English speaking team members in each state.
- Identified the most spoken languages in the U.S. using ACS data and mapped to current options on Team Member form.

Data Sources

- Team member data
- ACS data (2022 5-year estimate)

Team Member Language

- ~9% of team members speak a non-English language for their primary or secondary language.
- This is <u>consistent</u> with the share of LEP older adults, ~6%.

English only (91%) · **Spanish (5%)** · **Other (4%)**

12,415 STARS TMs

Non-LEP (94%) · **LEP (6%)**

National ACS 65+ LEP Share

Non-ESL (93%) · **ESL (7%)**

STARS Beneficiary ESL Status

Non-ESL (85%) · **ESL (15%)**

National ACS 65+ ESL Share

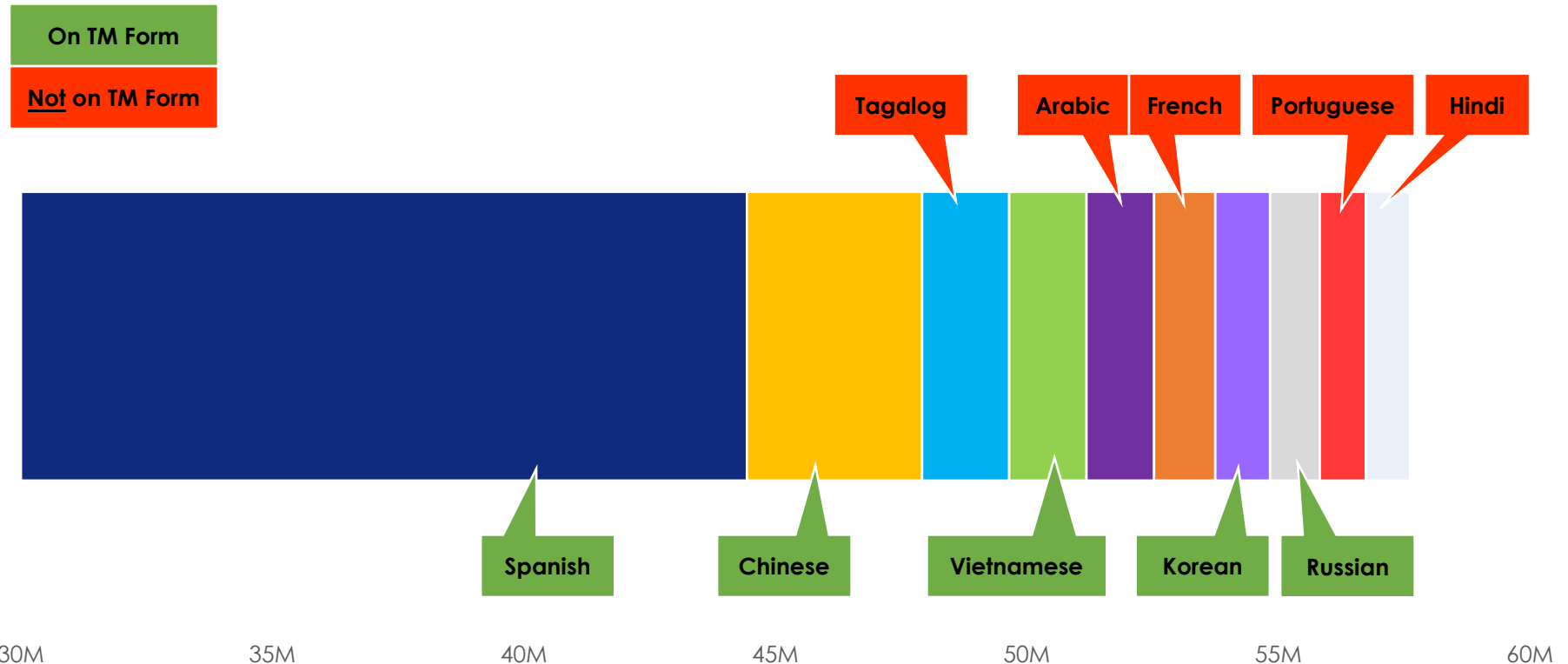## Beneficiary Language

- The share of beneficiaries who identify as ESL is significantly <u>lower</u> than the national average.
- ESL beneficiaries appear <u>less likely</u> to engage with SHIP than their non-ESL counterparts.

12

Many Commonly Spoken U.S. Languages Are Not Represented on the STARS Team Member Form

The STARS Team Member form is not inclusive of the top ten non-English languages spoken in the country. Only five are accessible on the Team Member form. The beneficiary form includes ESL status but no specific language information. These omissions make it difficult to assess current language gaps and needs.

Languages Represented on STARS Team Member Form
Languages Spoken at Home in the United States for Ages 5+[1]

On TM Form

Not on TM Form

Tagalog Arabic French Portuguese Hindi

Spanish Chinese Vietnamese Korean Russian

30M   35M   40M   45M   50M   55M   60M

[1] Data on American Sign Language (ASL) was not included in the American Community Survey (2021) and therefore excluded in this chart.

Are languages spoken by counselors representative of languages spoken by the underlying population?

Language	Total Team Members
Non-English Language	1,101
Spanish	566
Other (unspecified)	326
Chinese	131
Vietnamese	23
Korean	30
American Sign Language	5
Russian	20

Core Quantitative Insights

- The U.S. has an aging population, and the demographic makeup of the older adult population will become increasingly more diverse by 2060.

- This trend is reflected in states where the current non-white, 65+ population is the majority; projections indicate that <u>racial and ethnic diversity is expected to grow substantially</u> over the next decade.

- SHIP program directors will need to <u>plan for the next generation of older adults</u>, who will be more racially and ethnically diverse than the current older adult population.

Methodology Overview

Process

- Used ACS data to identify which states had the least diverse populations.

- Compared the racial/ethnic demographics of the current 65+ and 55-64 age groups, identifying the states projected to experience the most significant increase in racial/ethnic diversity.[1]
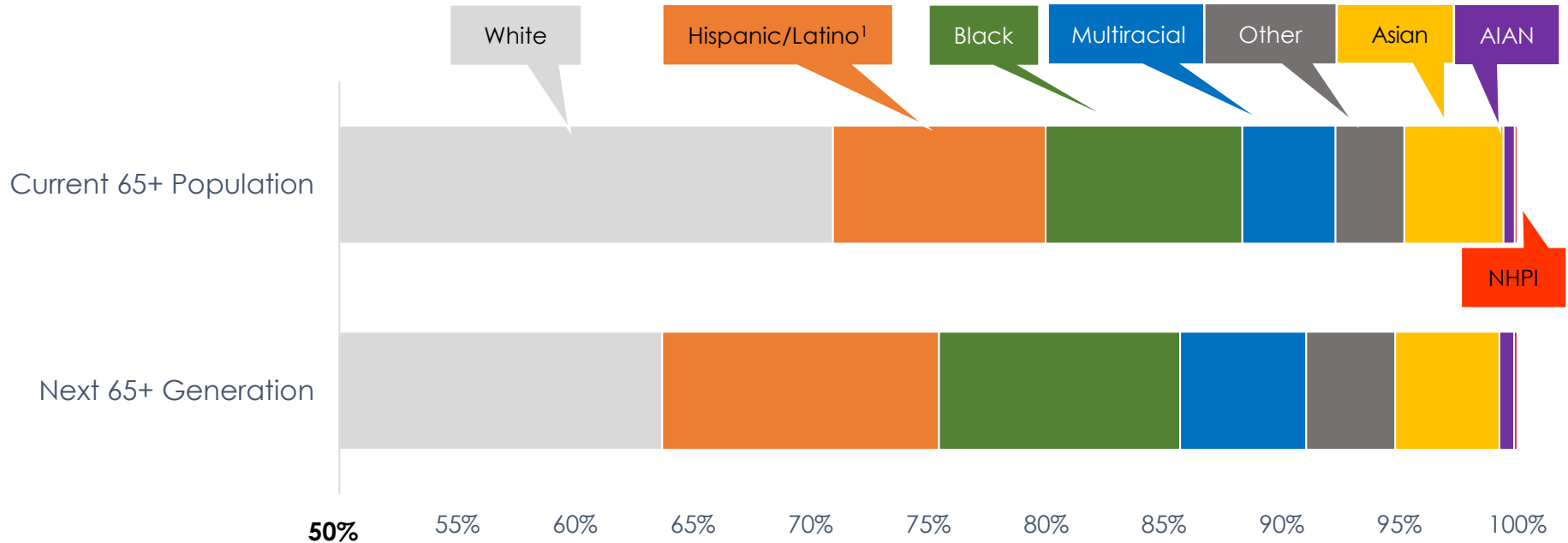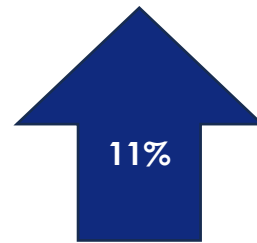
Data Sources

- ACS data (2022 5-year estimate)

[1] Our analysis of demographic shifts does not account for death or migration.

National 65+ and 55-64 Population, by Race/Ethnicity

2022 ACS data

-28% The U.S. is becoming more diverse over time; the non-Hispanic White population is expected to decrease from 61.3% of the total population to 44.3% by 2060.[2]

11% The population is projected to become increasingly older as the growth rate of the population ages 65+ continues to outpace that of younger age groups.[3]
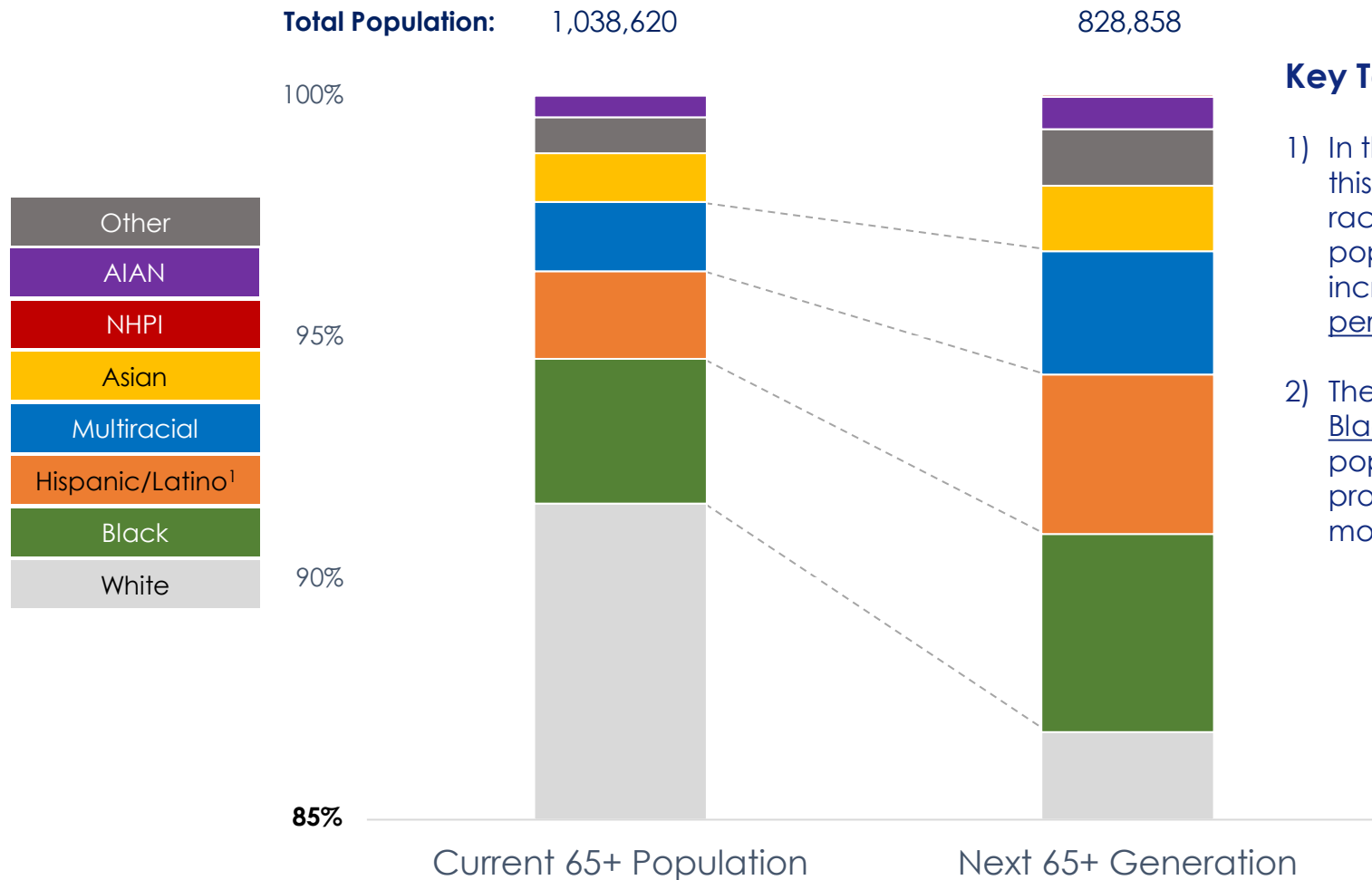
[1] The Hispanic/Latino population is derived from the non-Latino, white population, excluding white individuals.
[2] US Census Bureau. (February 2020). *United States: Population Projections for 2020 to 2060.*
[3] Congressional Budget Office. (January 2023).*The Demographic Outlook: 2023 to 2053.*

65+ and 55-64 Population, by Race/Ethnicity
2022 ACS data

Total Population: 1,038,620   828,858

Legend:
- Other
- AIAN
- NHPI
- Asian
- Multiracial
- Hispanic/Latino[1]
- Black
- White

100%

95%

90%

85%

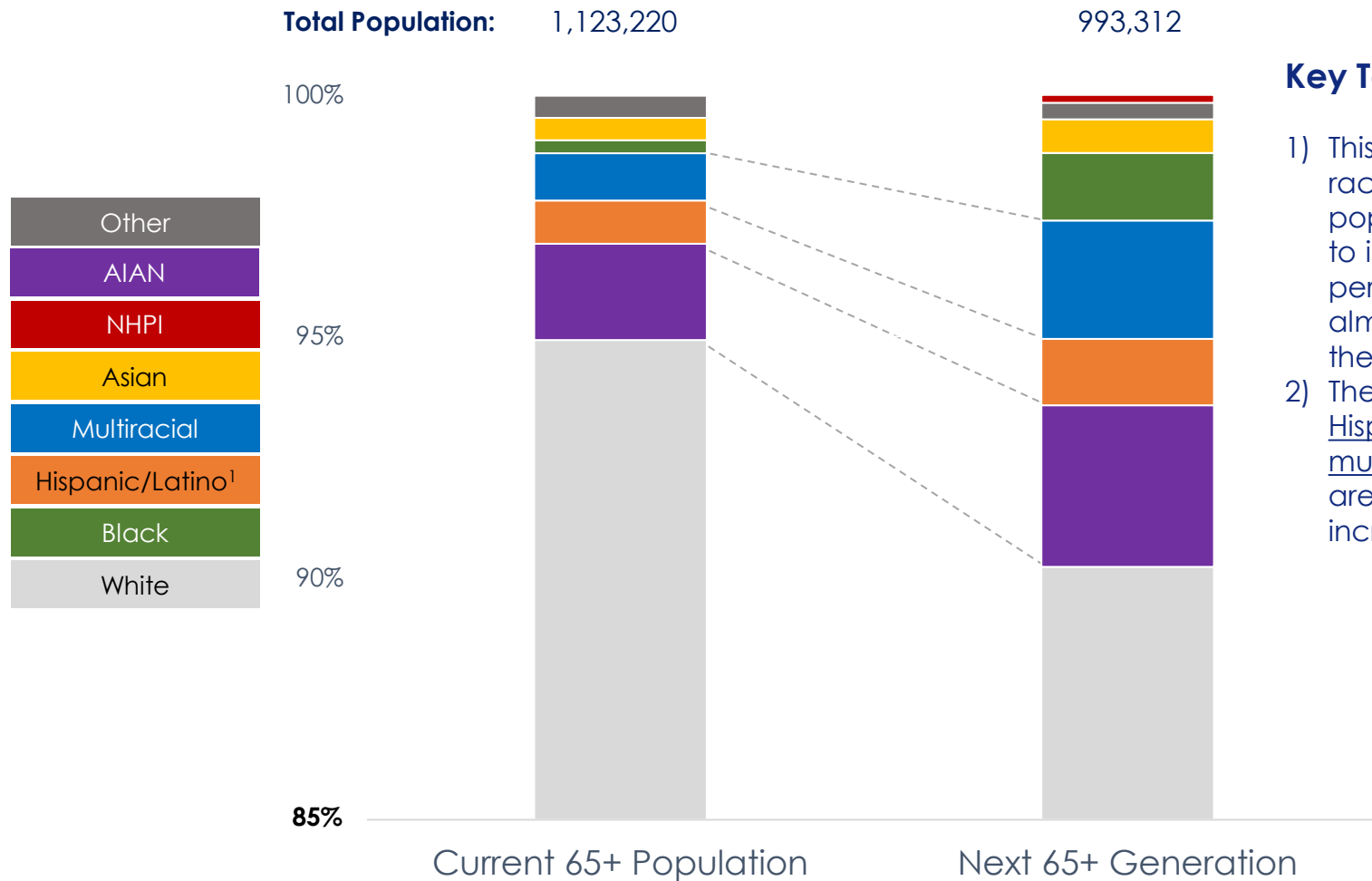Current 65+ Population   Next 65+ Generation

Key Takeaways

1) In the next decade, this state's racial/ethnic minority populations will increase by <u>five percentage points.</u>

2) The <u>Hispanic/Latino, Black, and multiracial</u> populations are projected to grow the most.

[1] The Hispanic/Latino population is derived from the non-Latino, white population, excluding white individuals.

65+ and 55-64 Population, by Race/Ethnicity
2022 ACS data

Total Population: 1,123,220   993,312

Key Takeaways

1) This state's racial/ethnic minority population is expected to increase by five percentage points, almost doubling over the next decade.
2) The AIAN, Hispanic/Latino, and multiracial populations are projected to increase the most.

Legend:
- Other
- AIAN
- NHPI
- Asian
- Multiracial
- Hispanic/Latino[1]
- Black
- White

Current 65+ Population   Next 65+ Generation

[1] The Hispanic/Latino population is derived from the non-Latino, white population, excluding white individuals.

19

2. Director Advising Activity

In light of changing demographic predictions, this state director seeks to reduce barriers faced by underserved populations (Rural, Racial and Ethnic Minorities, LGBTQIA+ Individuals, Low-Income Individuals, and Individuals with Low English Proficiency)

At your tables- choose one of the topics below to brainstorm recommendations the state director might consider.

Recruitment
- What recruitment strategies would help the director reduce barriers and create a team that represents the population served?
- What recruitment or retention challenges might they face?
- What metrics would help the director track their success?

Outreach
- What outreach activities would help the director better reach the communities they serve?
- What challenges might they face?
- What metrics would help the director track their success?

Training
- What training opportunities should the director consider to help meet their goals?
- What challenges might they face?
- What Metrics would help the director track their success?

You will have 15 minutes to discuss – choose one person from your table who will report out for your group.

What ideas did you hear today that you might take home with you?