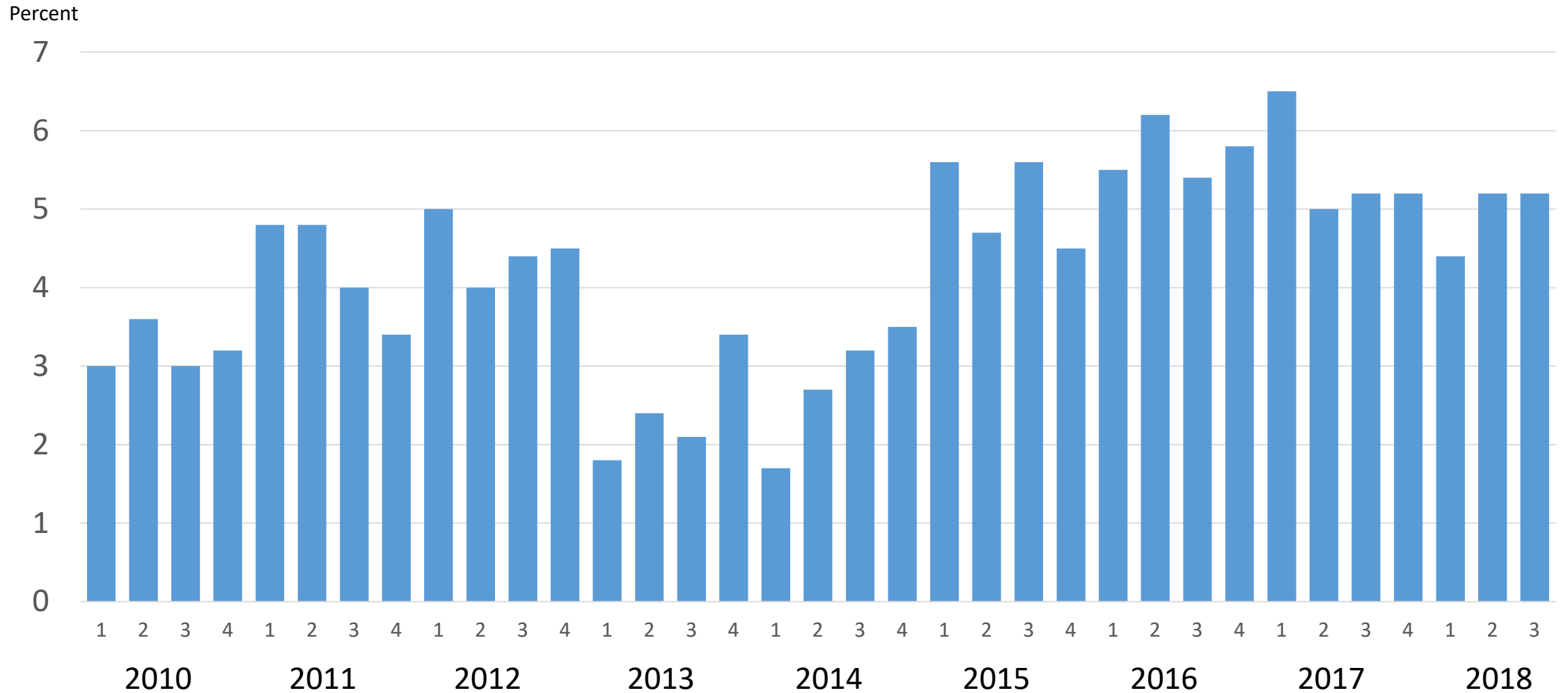


# **The Outlook for Health Care in Montana**

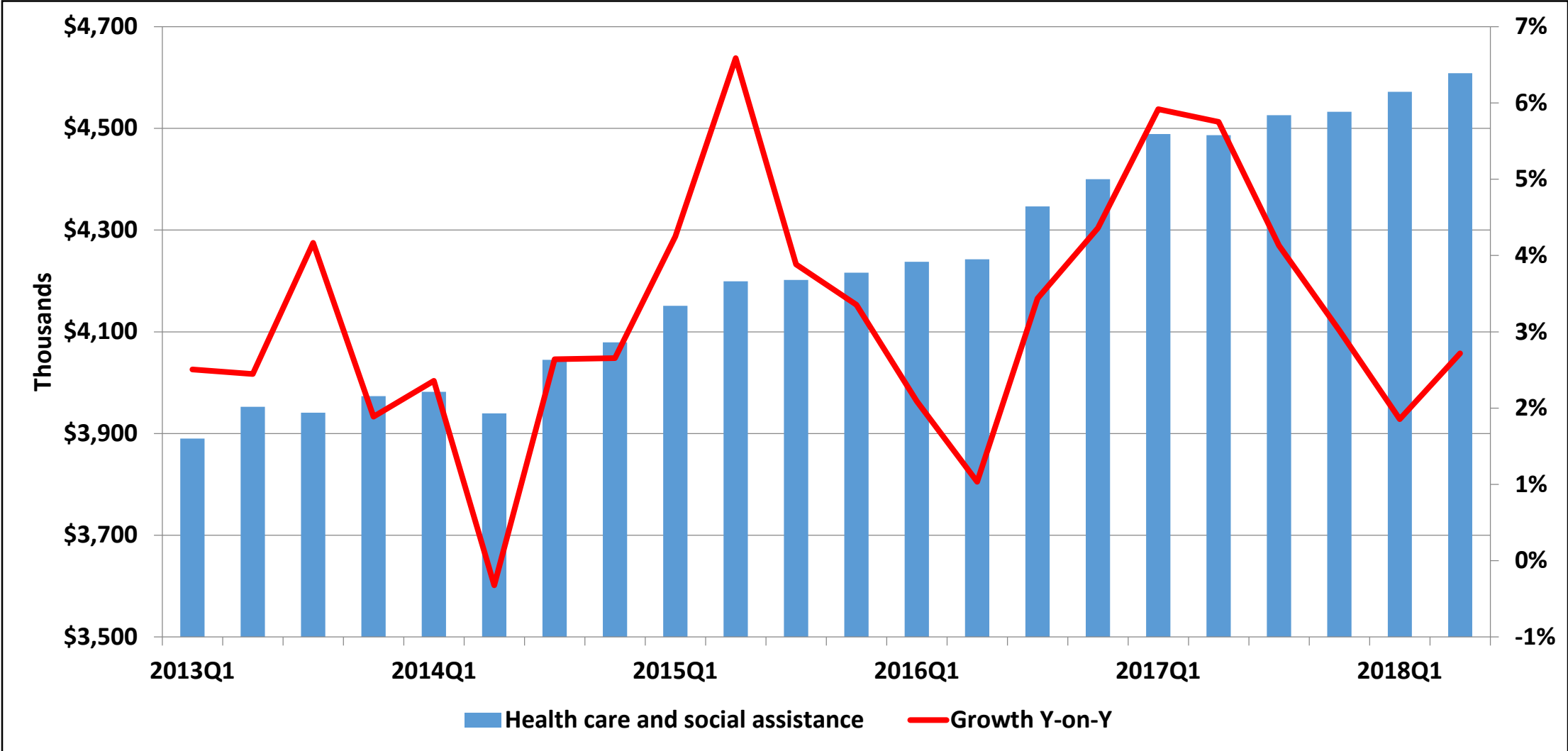
Robert Sonora, Associate Director  
Bureau of Business and Economic Research  
University of Montana

# Health Care: Growth is Back

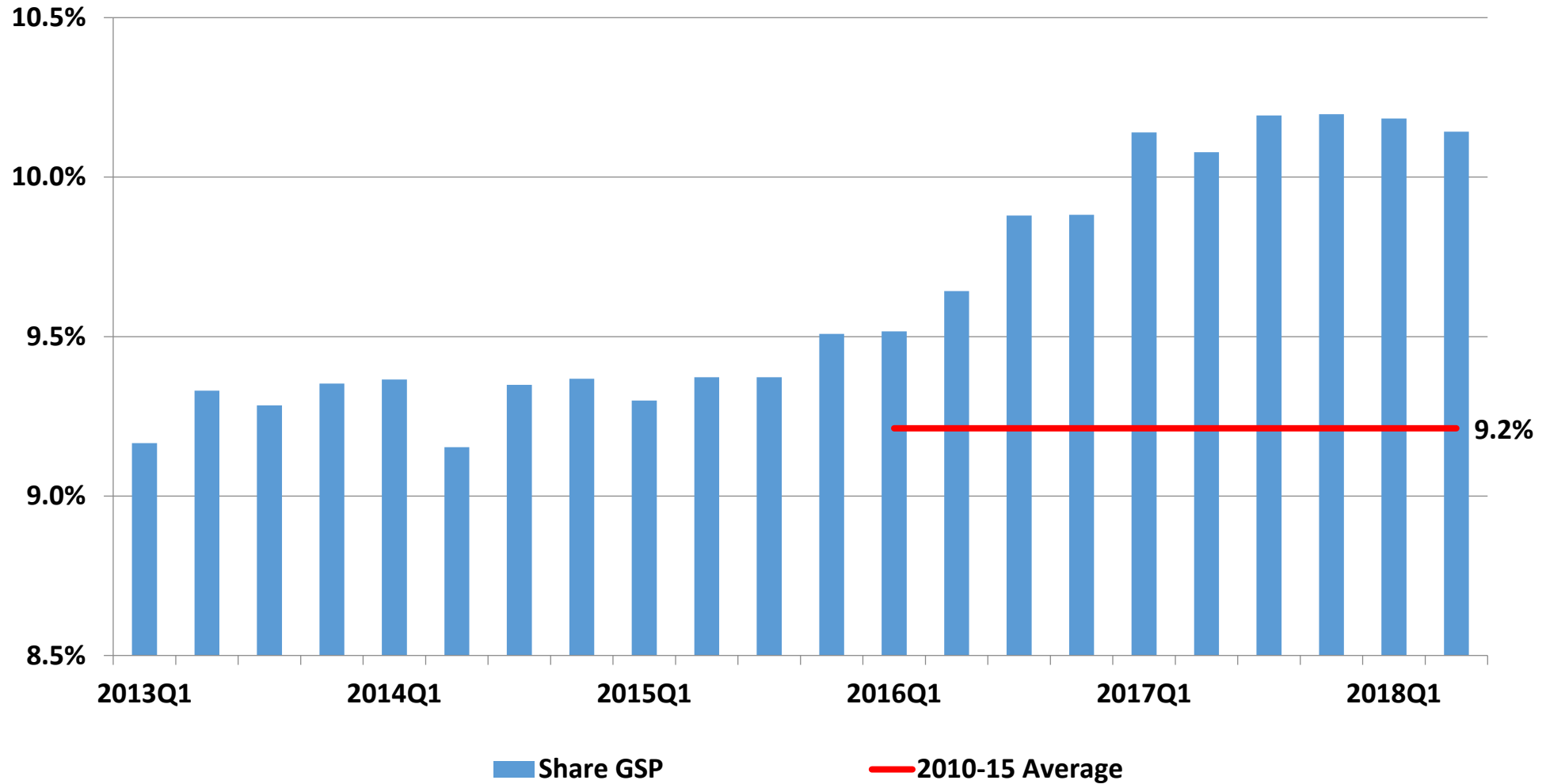
Year over Year Growth in Health Services Spending by Quarter, 2010-18



# Gross State Product: Health Care



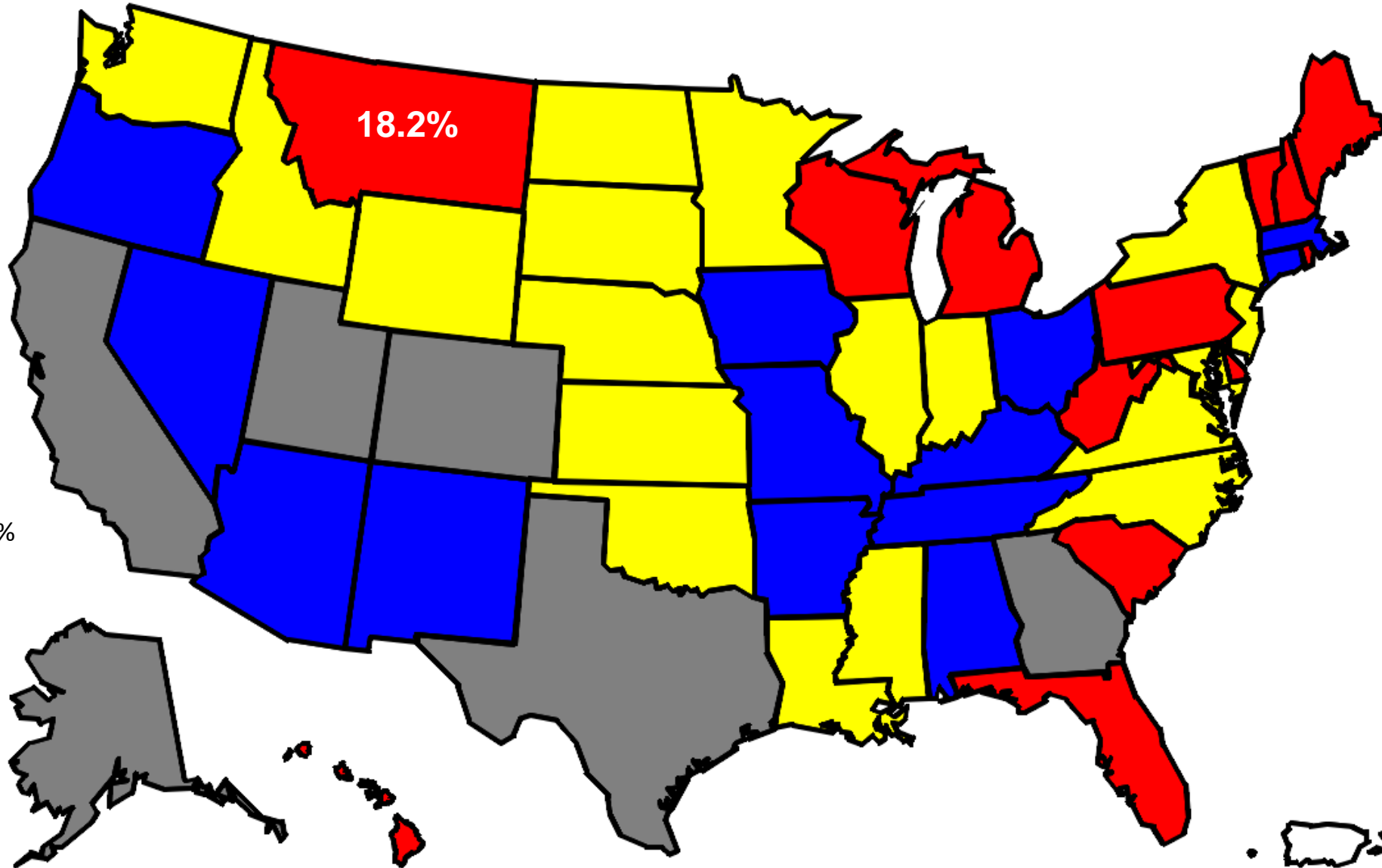
# Health Care: Share of Montana GSP



# Health Care: Growth is Back

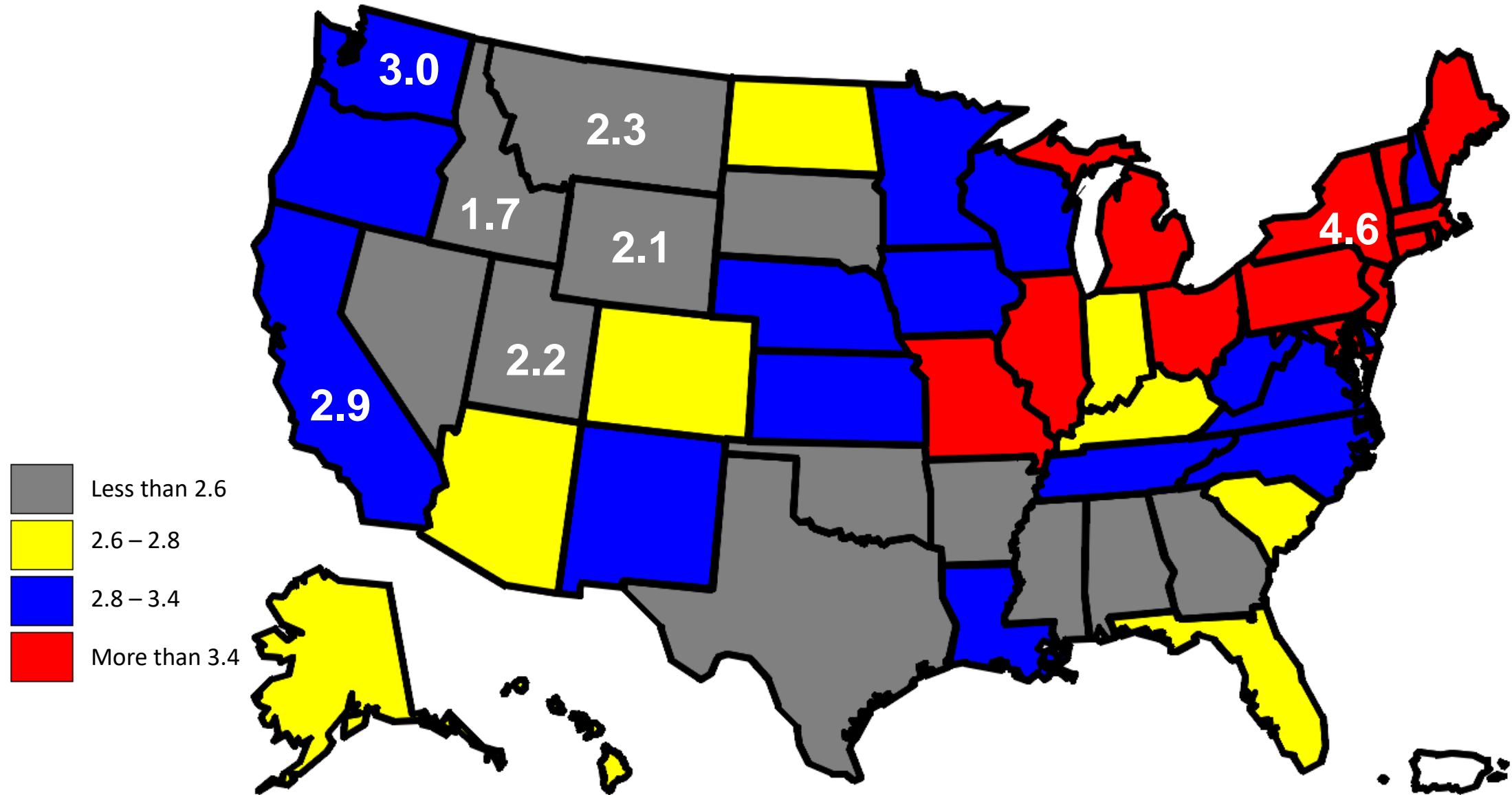
- Deductibles, co-pays rising rapidly
- Usage, not prices, appears to be the primary cost driver of late
- The uninsured rate has come down dramatically
- Market concentration in health care is rising
- The big story in Montana has been Medicaid Expansion

# Montana Has a High Population Aged 65+

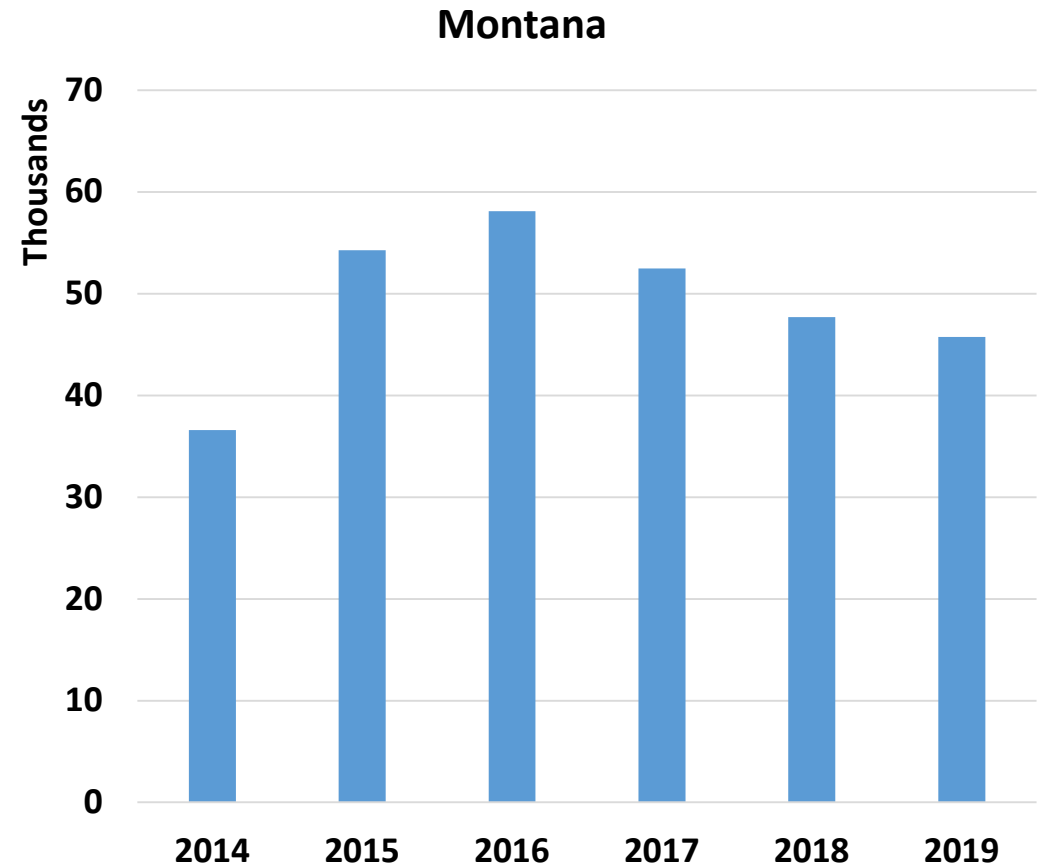
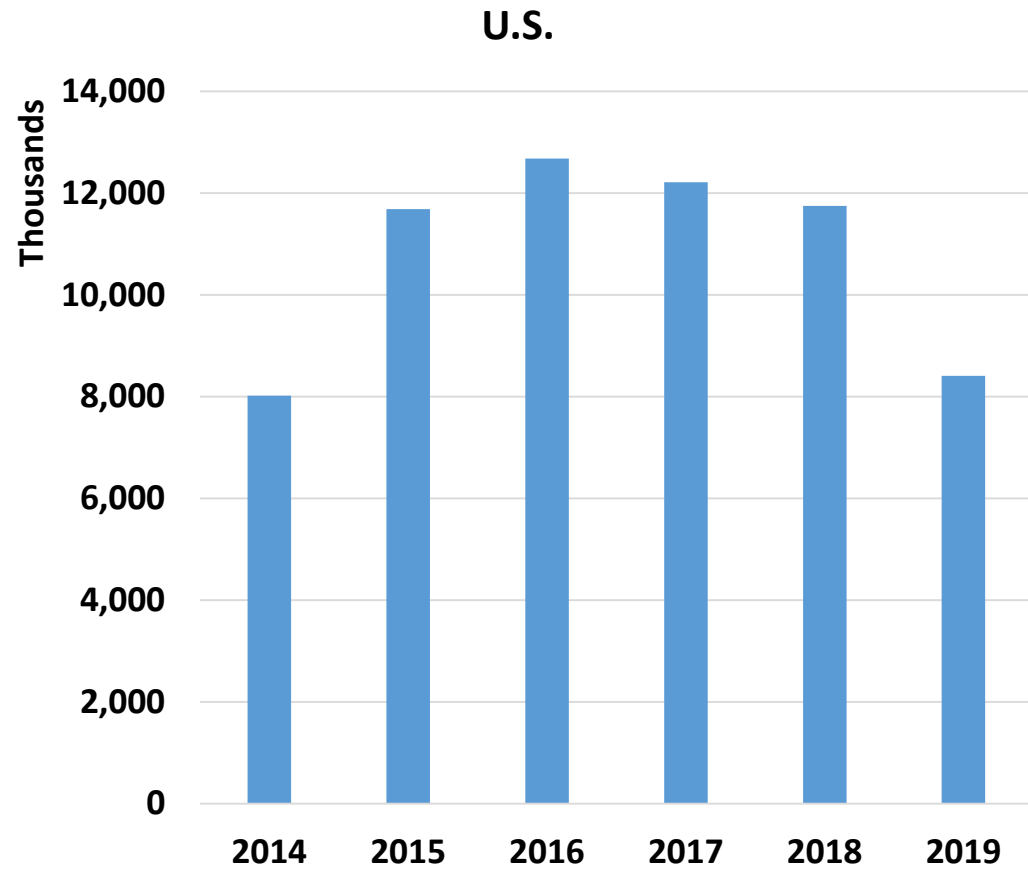


Less than 15.0%  
15.0% – 16.1%  
16.1% – 17.4%  
More than 17.4%

# Active Doctors Per 1,000 Population



# ACA Exchange Enrollments More Stable in Montana



Source: Kaiser Family Foundation



# Insurer Participation on ACA Marketplaces: 2014-19

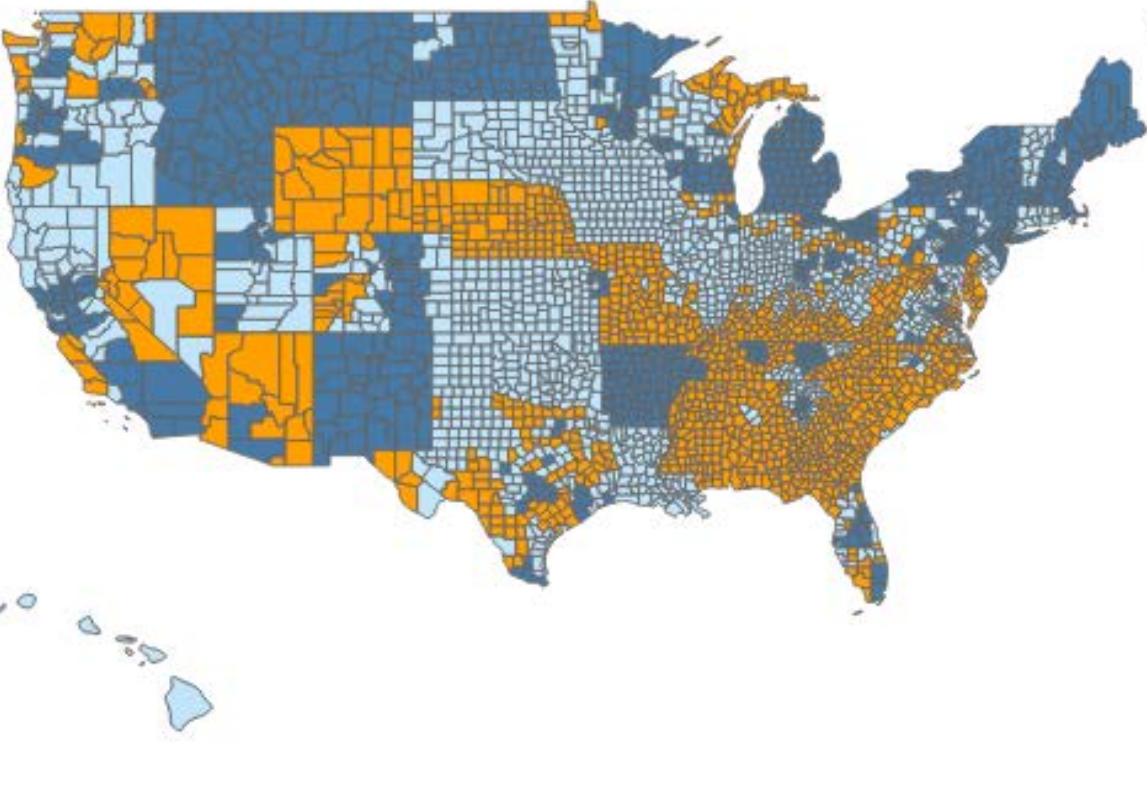
Number of Insurers

- One
- Two
- Three or more

Select State

(All)

Highlight Insur...



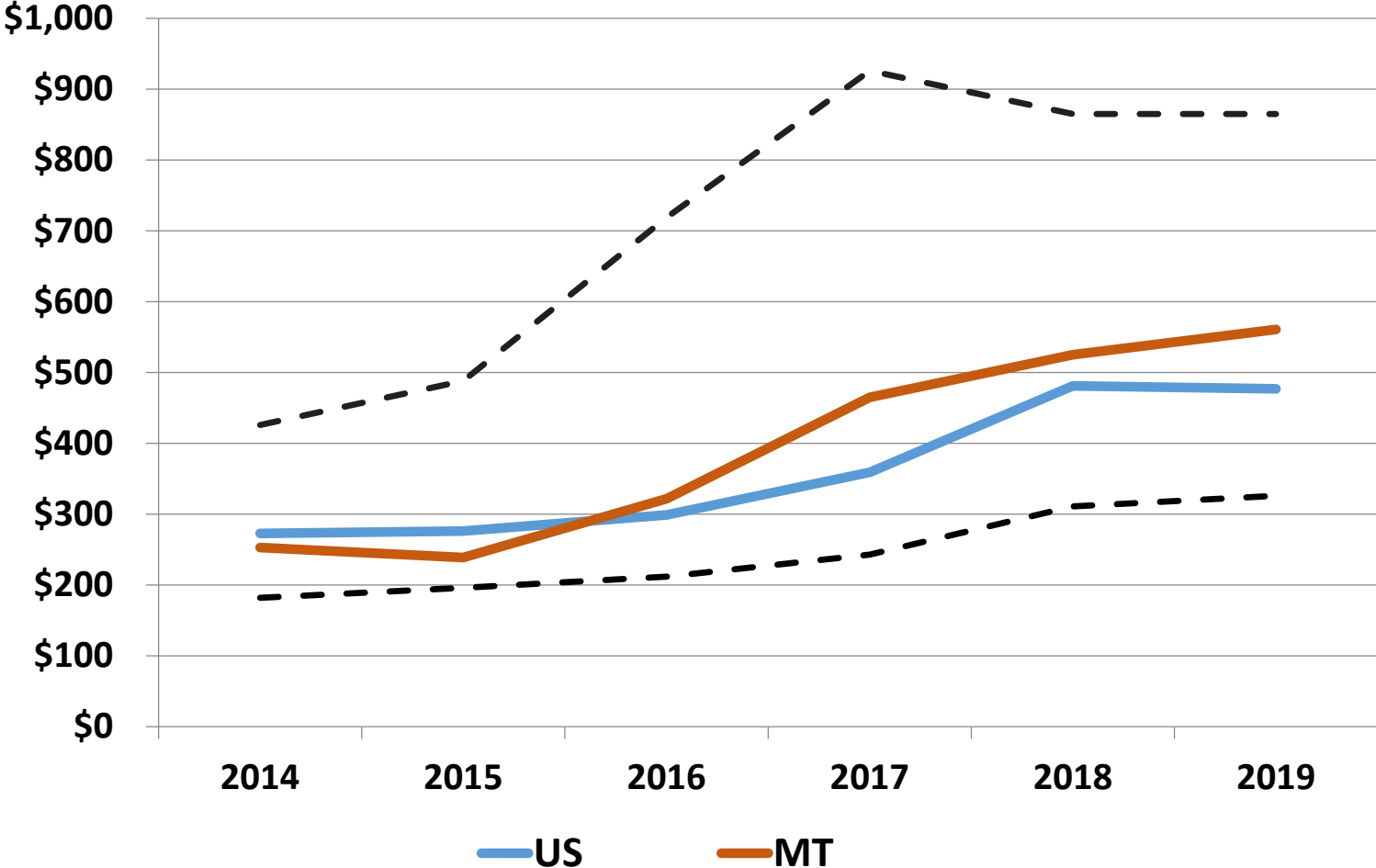
Percent of Enrollees



Source: Kaiser Family Foundation

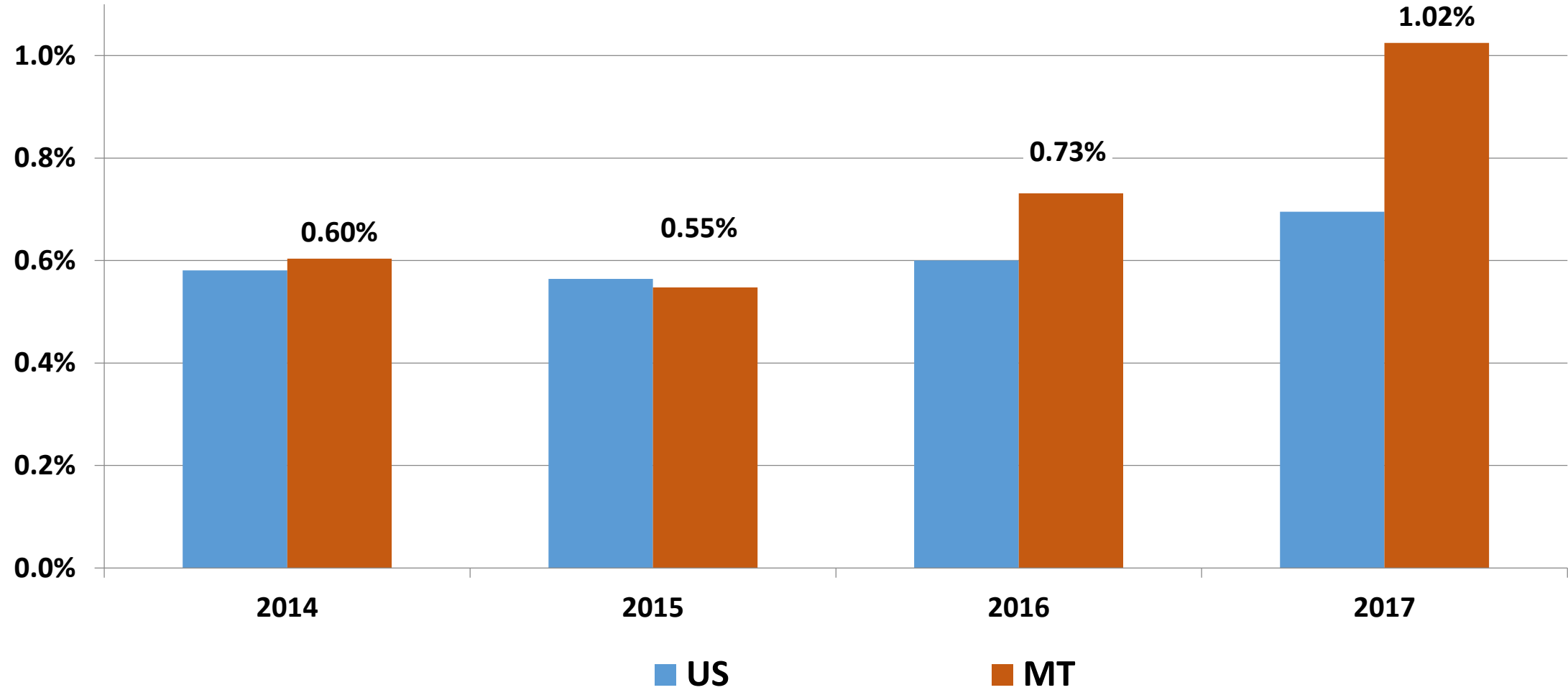
# Average premium: 2014-2019

Annual  
Average  
Premium  
per Year



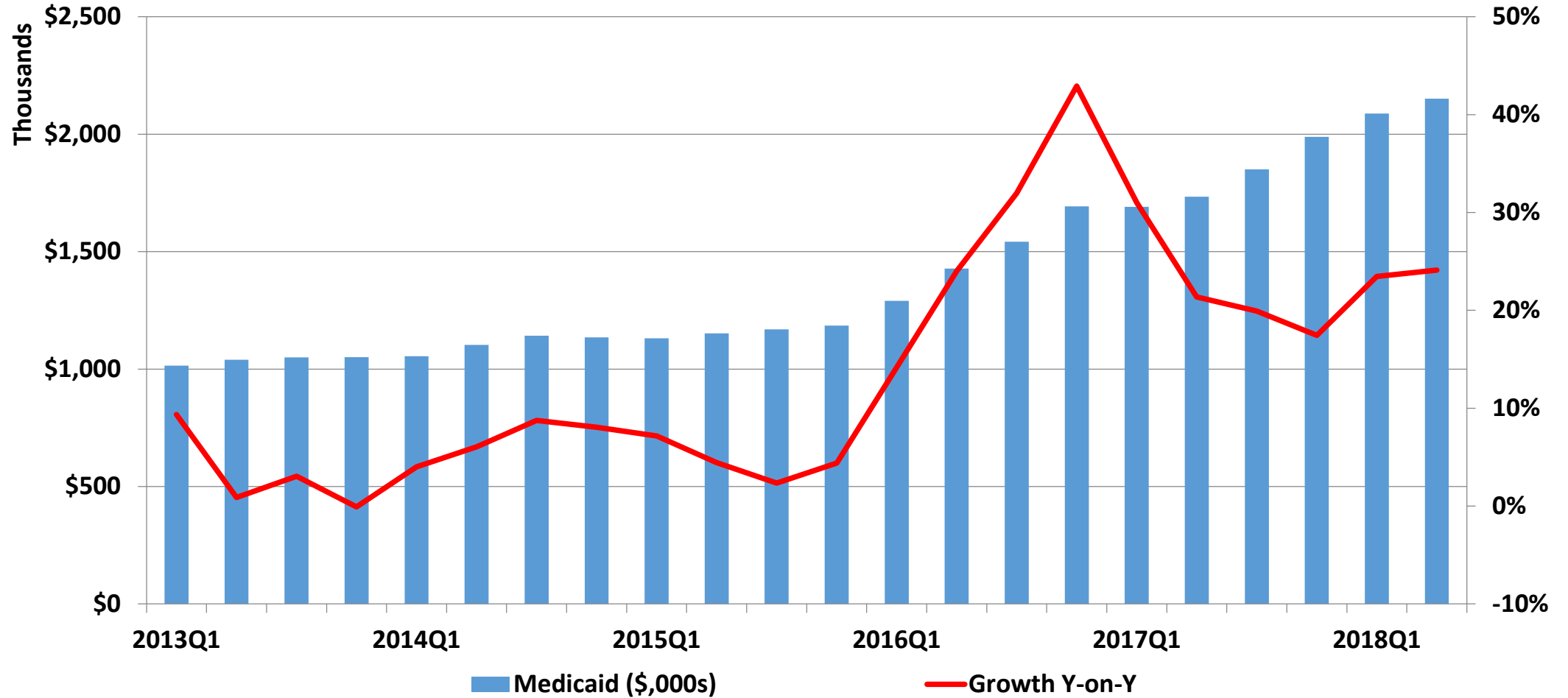
Source: Kaiser Family Foundation and US BEA

# Average premium share personal income



Source: Kaiser Family Foundation

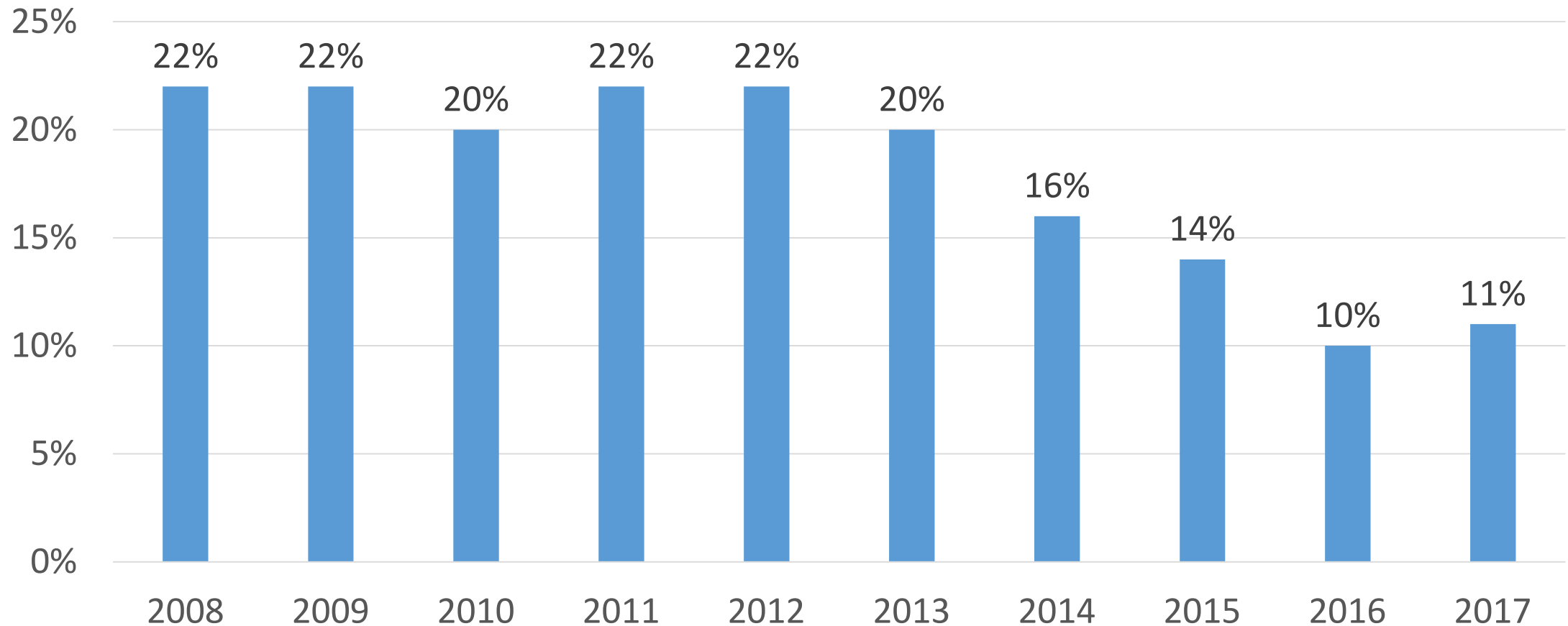
# Montana Medicaid Spending and Annual Growth: 2013-2018



Source: Bureau of Economic Analysis

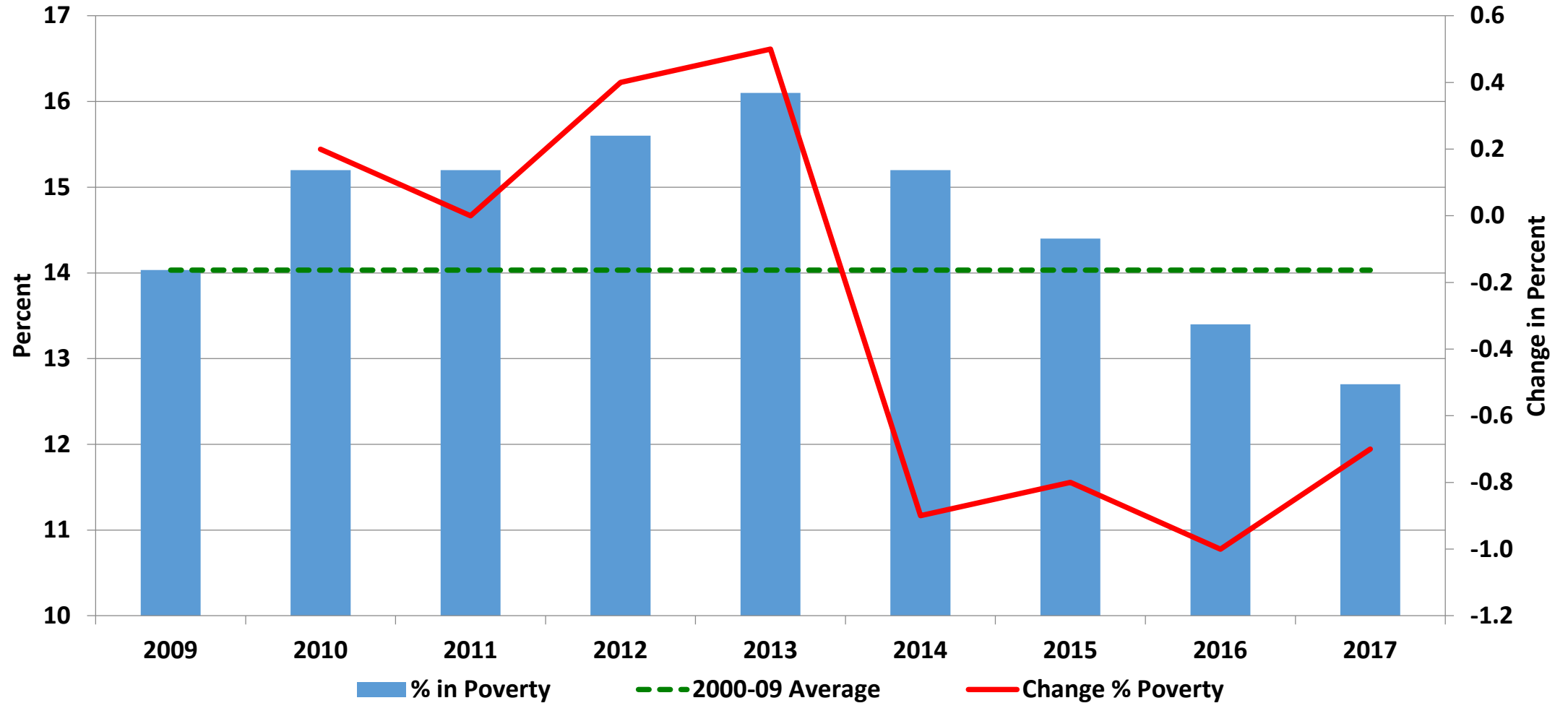
# The ACA and Medicaid Expansion Have Reduced the Uninsured Population Aged 0-64 Dramatically

Percent of Montana Population Aged 0-64 With No Health Insurance



Source: Census Bureau American Community Survey

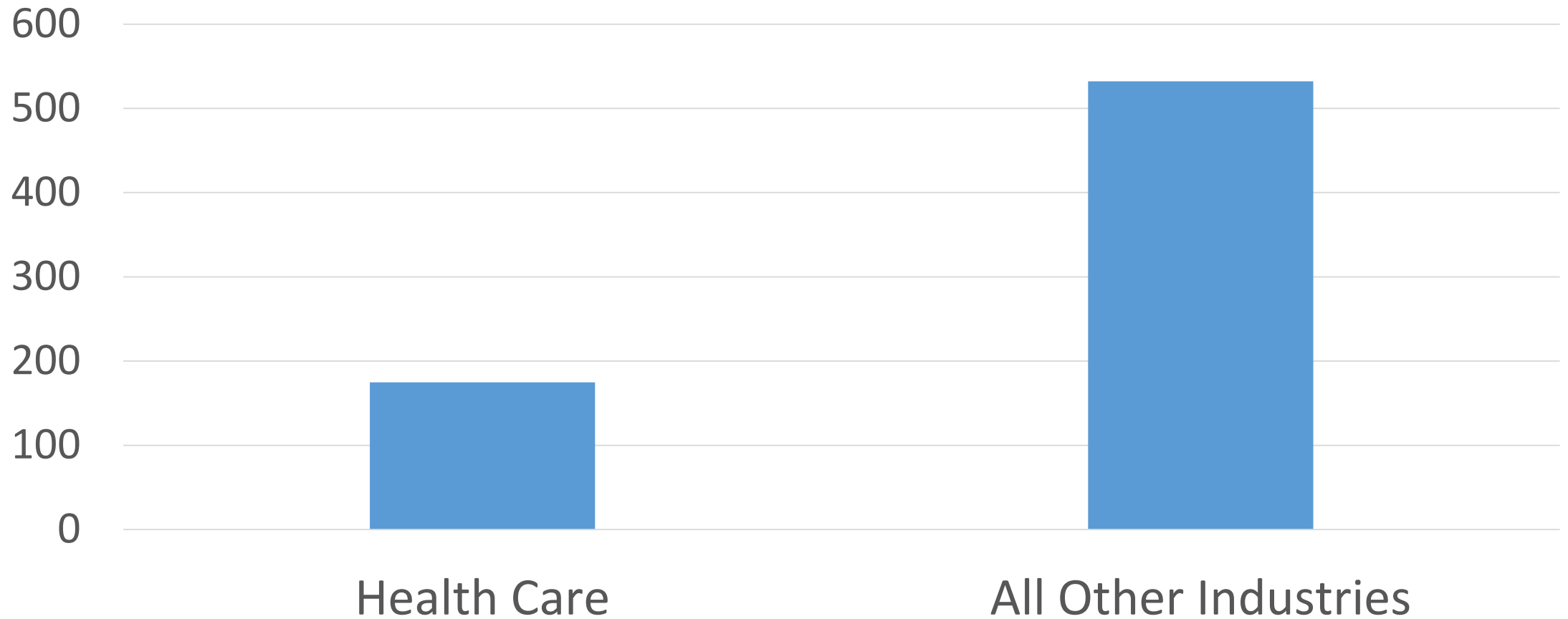
# Percent of People in Poverty



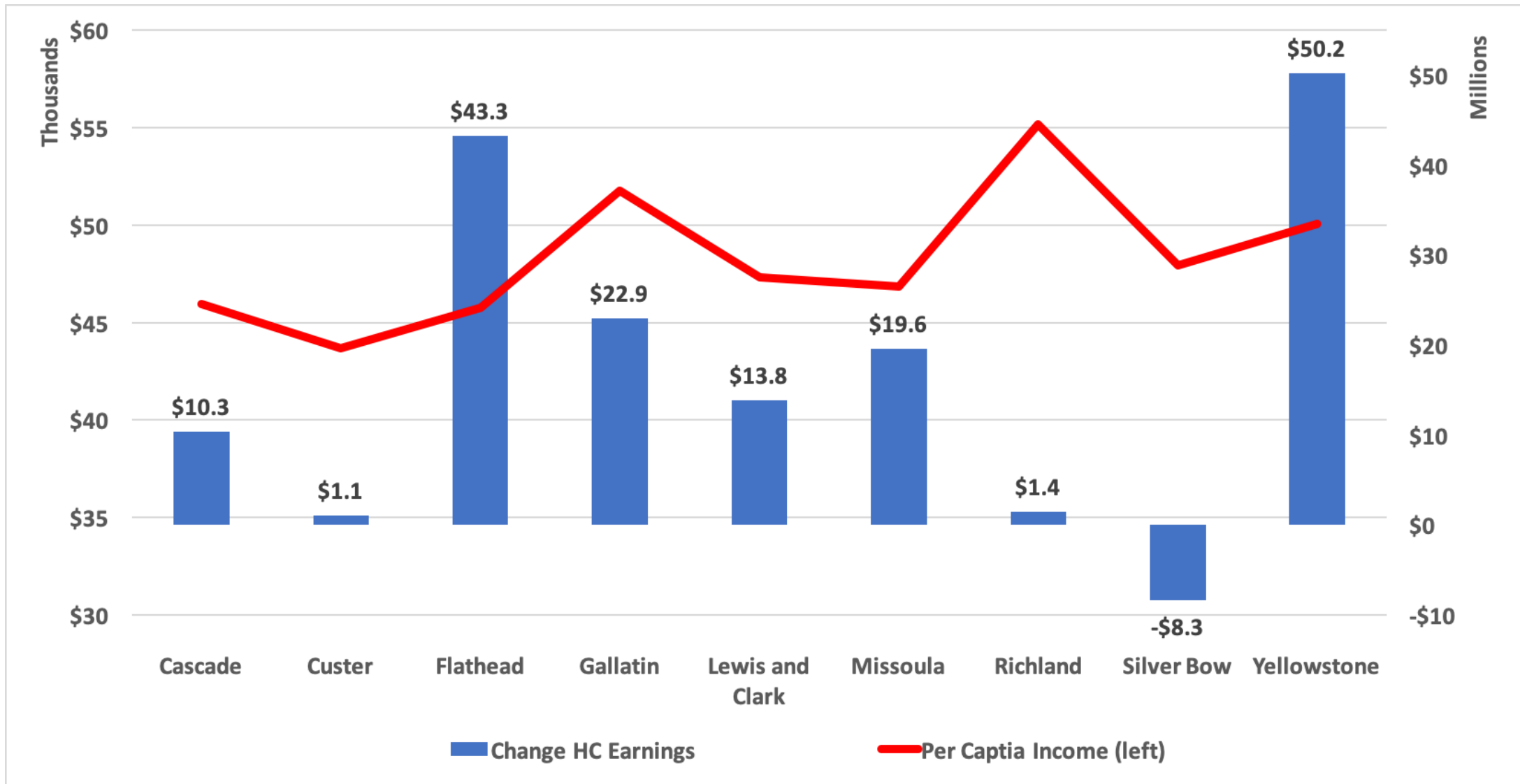
Source: US Bureau of the Census

# Health Care Contributed More to Growth Than Any Other Industry in 2017

Inflation-Corrected Earnings Growth, 2016-17, Montana, \$ Millions



# Health Care Earnings Growth in Billings and Kalispell Were Strongest in 2017:



Source: U.S. Bureau of Economic Analysis



# Thank you

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