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Enrollment Patterns in the Texas Medicaid Emergency Waiver Following Hurricane Katrina

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Hurricane Katrina was one of the most destructive natural disasters in U.S. history. The August 2005 storm inflicted the highest economic cost of any hurricane at \$108 billion¹ and was directly responsible for 1200 deaths.¹ A unique aspect of Katrina's devastation was the extent of displacement that it caused. Over 1.5 million people along the Gulf Coast were forced to leave their homes.²

To help Katrina evacuees obtain health care in their new locations, the federal government coordinated with states to implement Medicaid emergency waivers. Medicaid emergency waivers are used following disasters to quickly provide short-term Medicaid insurance coverage to low-income individuals.

The largest Hurricane Katrina waiver, "TexKat," was implemented in Texas. The program was available to evacuees whose incomes fell below certain thresholds and who were parents, pregnant women, children, and individuals with disabilities.³ TexKat information was available through the newly launched Texas Emergency Information and Referral call center, Texas Health and Human Services field offices, and evacuation locations.⁴ Individuals could enroll in TexKat from August 2005 through January 2006 and receive up to five months of coverage. Almost 60,000 individuals were covered at a cost of roughly \$56 million dollars.⁵

This research brief extends the analysis of 2005 TexKat data by Quast and Mortensen³ with individual-level Medicaid enrollment data for the duration of TexKat. These data are not publicly available and, to the authors' knowledge, have not been previously used to analyze the TexKat program.

Figure 1 depicts monthly enrollment patterns during TexKat. October 2005 had the largest number of new enrollees. While new enrollment in subsequent months declined, there were still a relatively large number of new enrollees as late as January 2006. Total enrollees

Disclosures

This project has been approved by the Centers for Medicare & Medicaid Services Privacy Board; Data Use Agreement number 20696.

peaked in January 2006 at slightly fewer than 50,000, as the coverage period began to expire for the earliest enrollees.

Table 1 compares the demographic characteristics of TexKat enrollees to all Hurricane Katrina evacuees. The data for all enrollees are based on a survey of over 6,000 individuals by the Gallup Group.⁶ Sizable differences exist across the demographic profiles of the two groups. For instance, the percentage of whites in TexKat is less than half of all evacuees, while the percent male is almost 25% greater.

Like all disasters, certain aspects of Hurricane Katrina were specific to the time and location of the event and are not generalizable to future disasters. As such, one cannot assume that the enrollment patterns observed in TexKat would necessarily be repeated elsewhere. However, our analysis of the TexKat waiver may provide lessons that apply to future Medicaid emergency waivers. For instance, the enrollment patterns that we observe may indicate that planners should not assume that all of the take-up in future waivers will be limited to the few weeks immediately following the disaster. Further, the analysis of demographic characteristics suggests that the group of individuals who enroll in a waiver may differ significantly from the overall evacuee population. Planners may need to account for these potential differences in their preparations.

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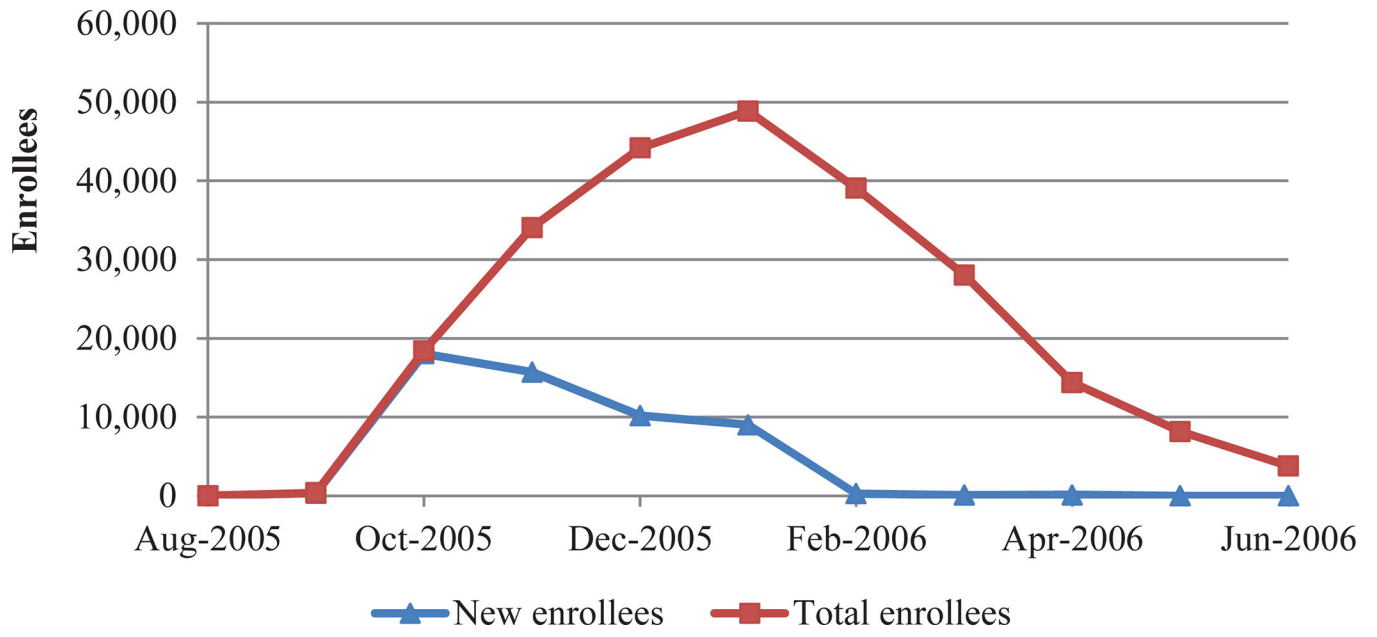


Figure 1. Number of Enrollees

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Table 1.

Demographic Characteristics – TexKat Enrollees and All Katrina Evacuees

	TexKat Enrollees ¹	All Katrina Evacuees ²
Total	100.0	100
Gender		
Female	60.5	68
Male	39.5	32
Race/ethnicity		
Black	87.3	81
White	5.1	12
Asian	3.7	2
Hispanic	2.8	4
Other	1.1	1
Age		
0–17	51.6	39
18–44	36.6	38
45–64	11.4	18
65+	0.0	5
Unknown	0.4	0

Sources:

¹Authors' calculations from 2005–2006 MAX data.²“Hurricane Katrina Evacuees in Texas” (Texas Health and Human Services Commission, 2006–08).

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