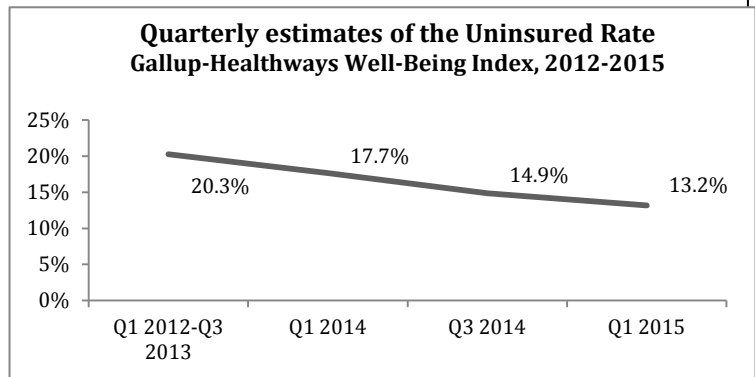


# HEALTH INSURANCE COVERAGE AND THE AFFORDABLE CARE ACT

May 5, 2015

Since several of the Affordable Care Act's coverage provisions took effect, about 16.4 million uninsured people have gained health insurance coverage. That includes:

- 14.1 million adults who gained health insurance coverage since the beginning of open enrollment in October, 2013 (including 3.4 million young adults aged 19-25) through March 4, 2015. Over that period, the uninsured rate dropped from 20.3 percent to 13.2 percent – a 35 percent (or 7.1 percentage point) reduction in the uninsured rate.
- 2.3 million young adults (aged 19-25) who gained health insurance coverage between 2010 and the start of open enrollment in October, 2013 due to the ACA provision allowing young adults to remain on a parent's plan until age 26.



	Q1 2014	Q3 2014	Q1 2015
<b>Number gained coverage since baseline (Q1 2012-Q3 2013)</b>	5,200,000	10,700,000	14,100,000

Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 3/4/15. All models update the analysis from Sommers et al, *N Eng J Med* 2014. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, household income, state of residence, +/- a linear time trend.

## Additional Detail on Coverage Gains Since the Start of the First Open Enrollment Period in Oct. 2013: Uninsured Rates by Race & Ethnicity

The uninsured rate declined across all race/ethnicity categories since the baseline period. There was a greater decline among African Americans and Latinos than among Whites.

- Among Whites, the uninsured rate declined by 5.3 percentage points against a baseline uninsured rate of 14.3 percent, resulting in 6.6 million adults gaining coverage.
- Among African Americans, the uninsured rate declined by 9.2 percentage points against a baseline uninsured rate of 22.4 percent, resulting in 2.3 million adults gaining coverage.
- Among Latinos, the uninsured rate dropped by 12.3 percentage points against a baseline uninsured rate of 41.8 percent, resulting in 4.2 million adults gaining coverage.

	Baseline Uninsured Rate	Q1 2014	Q3 2014	Q1 2015
		Change in Percentage Points from Baseline Trend		
<b>Whites</b>	14.3	-1.7	-4.7	-5.3
<b>African Americans</b>	22.4	-4.5	-7.2	-9.2
<b>Latinos</b>	41.8	-4.1	-5.9	-12.3

Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 3/4/15. All models update the analysis from Sommers et al, *N Eng J Med* 2014. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, household income, state of residence, +/- a linear time trend.

## Additional Detail on Coverage Gains Since the Start of the First Open Enrollment Period in Oct. 2013: Uninsured Rates by State Medicaid Expansion Status & Household Income

Health insurance coverage gains were especially strong in Medicaid expansion states and were concentrated among low and middle income population groups in all states. This was particularly true in expansion states where families with incomes of 138 percent of poverty or less had the lowest rates of health insurance coverage prior to the coverage expansion (55 percent were uninsured) and the largest gain in coverage after expansion -- a 13 percentage point increase, nearly twice the percentage point increase that occurred in non-expansion states (7 percentage points). There was little or no change in coverage among people with incomes above 400% of FPL, with more than 98% continuing to have insurance coverage in both expansion and non-expansion states.

- **Non-expansion states** had an average baseline uninsured rate of 23.4 percent with a drop of 6.9 percentage points. Families with incomes between 139-400 percent of FPL had the largest drop at 10.1 percentage points.
- **Expansion states** had an average baseline uninsured rate of 18.2 percent with a drop of 7.4 percentage points. Families with incomes at 138 percent of poverty or less had the largest drop at 13 percentage points.

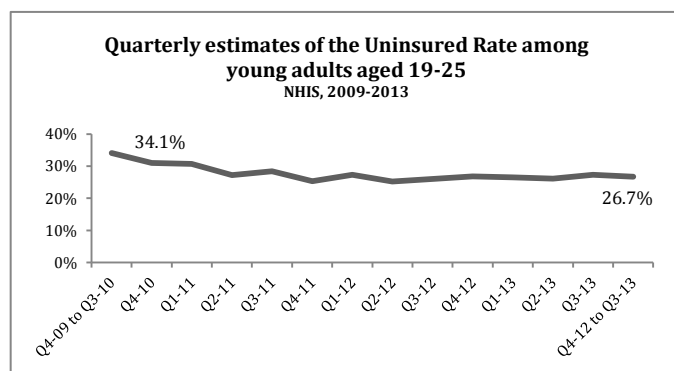
	Baseline Uninsured Rate	Q1 2014	Q3 2014	Q1 2015
		Change in Percentage Points from Baseline Trend		
<b>Non-expansion</b>	23.4	-2.5	-4.5	-6.9
<138% of FPL	61.8	2.7	-0.9	-7
139-400% of FPL	22.2	-4.7	-7.3	-10.1
>400% of FPL	1.9	0.4	-0.6	-1.1
<b>Expansion</b>	18.2	-2.8	-6.2	-7.4
<138% of FPL	55.0	-2.7	-5.5	-13
139-400% of FPL	18.1	-4.1	-8.3	-9.5
>400% of FPL	1.8	-0.4	-1.3	-1.3

Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 3/4/15. All models update the analysis from Sommers et al, *N Eng J Med* 2014. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, household income, state of residence, +/- a linear time trend; \*ASPE defines states that expanded their Medicaid programs as of February 1, 2015. States include AZ, AR, CA, CO, CT, DE, DC, HI, IL, IN, IA, KY, MD, MA, MI, MN, NV, NH, NJ, NM, NY, ND, OH, OR, PA, RI, VT, WA, and WV.

## Additional Detail on Coverage Gains for Young Adults Uninsured Rates for Young Adults

**Young Adults:** Coverage gains for young adults aged 19-25 started in 2010 with the ACA's provision enabling them to stay on their parents' plans until age 26. From the baseline period through the start of open enrollment in 2013, the uninsured rate dropped from 34.1% to 26.7%, which translates to 2.3 million young adults gaining coverage.\*

- Since October 2013, an additional 3.4 million young adults aged 19-25 gained coverage.\*\*
- In total, an estimated 5.7 million young adults gained coverage from 2010 through March 4, 2015.



\*\*Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 3/4/15. All models update the analysis from Sommers et al, *N Eng J Med* 2014. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, household income, state of residence, +/- a linear time trend.

\*Source: National Health Interview Survey; see technical notes for methods

**Additional Detail on Coverage Gains Since the Start of the  
First Open Enrollment Period in Oct. 2013:  
Uninsured Rates by Gender**

The uninsured rate declined for both males and females since the baseline period. There was a greater decline among females than among males.

- Males had an average baseline uninsured rate of 21.8 percent with a drop of 6.6 percentage points, resulting in 6.5 million adult males gaining coverage.
- Females had an average baseline uninsured rate of 18.9 percent with a drop of 7.7 percentage points, resulting in nearly 7.7 million adult women gaining coverage.

	<b>Baseline Uninsured Rate</b>	<b>Q1 2014</b>	<b>Q3 2014</b>	<b>Q1 2015</b>
		Change in Percentage Points from Baseline Trend		
<b>Male</b>	21.8	-2.4	-5.4	-6.6
<b>Female</b>	18.9	-2.9	-5.4	-7.7

Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 3/4/15. All models update the analysis from Sommers et al, *N Eng J Med* 2014. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, household income, state of residence, +/- a linear time trend;

National, race/ethnicity, young adult, and gender population figures are based on 2014 Census population projections; National, Medicaid expansion by income, race/ethnicity, the Gallup young adult, and gender models use a baseline period between Q1 2012-Q3 2013.