



# ASPE/OMH

## RESEARCH BRIEF

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### ELIGIBLE UNINSURED ASIAN AMERICANS, NATIVE HAWAIIANS, AND PACIFIC ISLANDERS: 8 IN 10 COULD RECEIVE HEALTH INSURANCE MARKETPLACE TAX CREDITS, MEDICAID OR CHIP

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Under the Affordable Care Act, over 1.9 million eligible uninsured<sup>1</sup> Asian Americans, Native Hawaiians, and Pacific Islanders<sup>2</sup> (AANHPIs) gained access to new options for health care coverage starting January 1, 2014.<sup>3</sup> Eight in ten, or 1.6 million, of these eligible uninsured AANHPIs may qualify either for tax credits to purchase coverage in the Health Insurance Marketplace (755,000) or for Medicaid or the Children’s Health Insurance Program (CHIP) (798,000). If all states were to expand Medicaid, 89 percent, or nine in ten, of all eligible uninsured AANHPIs would be eligible for Marketplace tax credits, Medicaid, or CHIP.

According to data from the U.S. Census Bureau’s 2011 American Community Survey, of the 41.3 million uninsured nonelderly U.S. citizens and others lawfully residing in the United States (a group referred to as “eligible uninsured” in this brief), 1.9 million—one in 20 (5 percent)—are AANHPIs. AANHPIs are uninsured at a slightly lower rate than the U.S. population overall; 16 percent of all nonelderly U.S. citizens and others lawfully residing are uninsured, while the comparable proportion among eligible AANHPIs is 15 percent.

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<sup>1</sup> Unless otherwise noted, all numbers in this brief are ASPE tabulations from the CY 2011 American Community Survey Public Use Microdata Sample (ACS PUMS), adjusted to exclude estimated undocumented persons based on ASPE’s TRIM3 simulation model. All references to eligible uninsured in this brief exclude the undocumented and the elderly. See the methodology section for more information.

<sup>2</sup> For the purpose of this analysis, tabulations of AANHPI include non-Latinos whose race is indicated as Asian, Native Hawaiian/Pacific Islander, or a combination those two. They exclude anyone whose ethnicity is Latino or race is not Asian or Native Hawaiian/Pacific Islander.

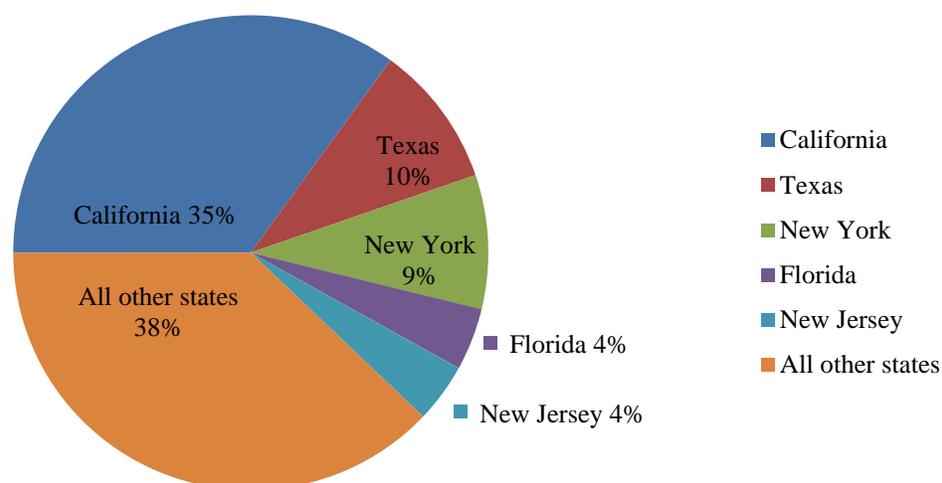
<sup>3</sup> For more information about eligibility to purchase coverage in the Marketplace, see <https://www.healthcare.gov/immigration-status-and-the-marketplace/>. The estimates contained in this brief do not take into account certain Marketplace coverage and Medicaid/CHIP eligibility requirements, such as those relating to other minimum essential coverage or tax filing requirements, and thus the populations described in this brief should be construed as “potentially” eligible, subject to these other requirements. Also, the statutory threshold for Medicaid expansion set by the Affordable Care Act is 133 percent of the FPL, not 138 percent of the FPL. This brief refers throughout to 138 percent of the FPL, which is the effective threshold including the 5 percent statutory disregard.

**Location** – The five states with the greatest number of eligible uninsured AANHPIs are:

- California 680,000 (35 percent of all eligible uninsured AANHPIs),
- Texas 188,000 (10 percent),
- New York 178,000 (9 percent),
- Florida 82,000 (4 percent), and
- New Jersey 78,000 (4 percent).

The greater Los Angeles, San Francisco, New York/Northeastern New Jersey, Houston, and Dallas metropolitan areas are home to 41 percent of eligible uninsured AANHPIs (see Table 4). Approximately four percent of all eligible uninsured AANHPIs live outside a metropolitan area.<sup>4</sup>

**Figure 1: Distribution of Eligible Uninsured Asian Americans, Native Hawaiians, and Pacific Islanders (AANHPIs) by State, 2011**



### Demographic Characteristics of Eligible Uninsured Asian Americans, Native Hawaiians, and Pacific Islanders (AANHPIs)

**Gender** — More men than women are uninsured in the United States. This is not the case for AANHPIs. Among eligible uninsured AANHPIs, slightly more than half are women (975,000).

**Age** — Young adults are a disproportionately large share of the uninsured relative to their share of the general population. They are the age group most likely to be without health insurance

<sup>4</sup> ASPE determined the metropolitan status of households in the ACS PUMS based on the household's public use microdata area (PUMA) of residence. If fewer than 50 percent of all residents within a PUMA reside in metropolitan areas, that entire PUMA is classified as non-metropolitan (i.e., "rural"); otherwise, the PUMA is considered metropolitan. PUMAs are Census-designated geographic areas which contain at least 100,000 residents in one or more neighboring counties within a single state.

coverage in the U.S.<sup>5</sup> The same is true among young AANHPIs: young adults ages 18 to 35 account for about 40 percent (780,000) of the AANHPIs eligible uninsured but only 31 percent of the eligible AANHPI population overall. Of the 780,000 eligible uninsured AANHPIs ages 18 to 35, about 48 percent are women and 52 percent are men.

**Employment** — Most (73 percent) of eligible uninsured Americans live in households with at least one full-time worker. Similarly, seven in ten (74 percent) eligible uninsured AANHPIs have at least one full-time worker in the family.

**Education** — About 17 percent of eligible uninsured AANHPIs did not earn a high school diploma, more than half (53 percent) have a high school diploma, and an additional 30 percent hold a college degree. Among all eligible uninsured Americans nationwide (41.3 million), 20 percent do not have a high school diploma, 68 percent have a high school diploma, and 12 percent hold a college degree.

**Language** — A majority (53 percent) of eligible uninsured AANHPIs report that they speak English as a first language or at least “very well” as a second language. About 13 percent speak Chinese, 8 percent Korean, 8 percent Vietnamese, 3 percent Tagalog, and 14 percent other languages, and 31 percent live in a household without an English-speaking adult present.

**Income** — About 38 percent (746,000) of eligible uninsured AANHPIs have family incomes below the Federal Poverty Level (FPL).<sup>6</sup> Table 1 shows distribution of eligible uninsured AANHPIs by family income.

**Table 1: Distribution of Eligible Uninsured Asian Americans, Native Hawaiians, and Pacific Islanders (AANHPIs) by Family Income**

<b>Eligible AANHPIs</b>	<b>U.S. Total</b>
All Eligible AANHPIs <sup>7</sup>	12,848,000
Eligible <i>Uninsured</i> AANHPIs	1,942,000
<b>Eligible Uninsured AANHPIs by Family Income as Percent of the Federal Poverty Level (FPL)</b>	<b>U.S. Total</b>
100% FPL or Less	746,000
101% to 138% FPL	206,000
139% to 400% FPL	781,000
Above 400% FPL	210,000

<sup>5</sup> For the most up to date information on the demographic characteristics of the uninsured, including by age and gender, see a summary of the Census Bureau’s Current Population Survey released in September 2013 at [http://aspe.hhs.gov/health/reports/2013/CPSIssueBrief/ib\\_cps.cfm](http://aspe.hhs.gov/health/reports/2013/CPSIssueBrief/ib_cps.cfm).

<sup>6</sup> For family income, a “family” is based on the “health insurance unit” (HIU), which includes adults, their spouses, and their dependent children (ages 0-18, plus full-time students under age 23), using ASPE analysis of the ACS PUMS data.

<sup>7</sup> Estimates in this row are for all nonelderly (ages 0-64) Asian Americans, Native Hawaiians, and Pacific Islanders who are U.S. citizens or lawfully residing in the United States.

## AANHPIs and the Marketplace

Each state has a Health Insurance Marketplace where consumers can shop for and purchase health insurance coverage. In states that are expanding Medicaid, individuals and families with household incomes from 138 to 400 percent of the FPL may be eligible for tax credits to make health insurance even more affordable. In states that do not expand Medicaid, those with family incomes between 100 and 400 percent of FPL may qualify for tax credits.<sup>8</sup>

Of the 964,000 uninsured AANHPIs eligible to purchase Marketplace plans,<sup>9</sup> 755,000—or nearly 8 in 10 (78 percent)—may qualify for a premium tax credit for Marketplace.<sup>10</sup>

Table 2 shows the number of AANHPI uninsured who may be eligible for the Marketplace and for tax credits. Table 5, at the end of this brief, contains examples of Marketplace premiums before and after tax credits are applied.

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<sup>8</sup> Legally present non-citizens with family incomes below 100 percent of the FPL may have access to premium tax credits.

<sup>9</sup> Our definition of Marketplace-eligible includes eligible uninsured adults (ages 19 and older) in Medicaid expansion states with incomes above 138 percent of the FPL, eligible uninsured adults in non-expansion states with incomes above 100 percent of the FPL, and eligible uninsured AANHPI children from all states with family incomes above 250 percent of the FPL. We make the simplifying assumption in this analysis that all children with incomes below 250 percent of the FPL would be eligible for Medicaid/CHIP rather than the Marketplace.

<sup>10</sup> We define Marketplace-tax-credit-eligible individuals in this analysis as uninsured U.S. citizens and others lawfully residing in the area served by the Marketplace who are adults (ages 19 to 64) with family incomes above 138 percent to 400 percent of the FPL in Medicaid expansion states and above 100 percent to 400 percent of the FPL in non-expansion states or who are children (ages 0 to 18) with incomes 250 percent to 400 percent of the FPL.

**Table 2: Number and Percentage of Eligible Uninsured Asian Americans, Native Hawaiians, and Pacific Islanders (AANHPIs) Who May Qualify for Marketplace Tax Credits, Medicaid, or CHIP<sup>11</sup>**

	Medicaid Expansion States	Non-Expansion States <sup>12</sup>	All States <sup>13</sup>
Eligible uninsured AANHPIs	1,350,000 69.5%	592,000 30.5%	1,942,000 100.0%
Uninsured AANHPIs who may qualify for Marketplace	620,000 31.9%	344,000 17.7%	964,000 49.7%
Eligible uninsured AANHPIs who may qualify for Marketplace Premium Tax Credits	478,000 24.6%	277,000 14.2%	755,000 38.9%
Total Eligible uninsured AANHPIs who may qualify for Medicaid/CHIP	729,000 37.6%	69,000 3.6%	798,000 41.1%
<i>Eligible uninsured AANHPI children who may qualify for Medicaid/CHIP (age 0 to 18)</i>	108,000 5.6%	69,000 3.6%	177,000 9.1%
<i>Eligible uninsured AANHPI adults who may qualify for Medicaid (age 19 to 64), expansion states only</i>	622,000 32.0%	N/A <sup>14</sup>	622,000 32.0%

<sup>11</sup> Percentages in Table 2 are a proportion of all eligible uninsured Asian Americans, Native Hawaiians, and Pacific Islanders (1.9 million). Numbers may not sum due to rounding.

<sup>12</sup> Our analysis assumes that the following 25 states plus the District of Columbia have expanded or will expand their Medicaid programs for 2014: Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Hawaii, Illinois, Iowa, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, New Mexico, New York, North Dakota, Ohio, Oregon, Rhode Island, Vermont, Washington, and West Virginia.

<sup>13</sup> The sum of expansion and non-expansion state estimates may not equal the stated total for all states due to rounding.

<sup>14</sup> We estimate there are 180,000 eligible uninsured AANHPI adults with family incomes below 100 percent of the FPL in non-expansion states, some of whom may currently qualify for Medicaid but are not enrolled. If all non-expansion states were to implement Medicaid expansion, a total 228,000 eligible uninsured AANHPI adults with family incomes at or below 138 percent of the FPL in those 25 states may be eligible for Medicaid coverage.

## AANHPIs and Medicaid

Many uninsured ANHPIs may be eligible for coverage through Medicaid or the Children's Health Insurance Program (CHIP) at little or no cost. About 622,000 eligible uninsured ANHPI adults (32 percent of all eligible uninsured ANHPIs) who reside in states expanding their Medicaid programs may be eligible for Medicaid coverage. Additionally, approximately 177,000 eligible uninsured ANHPI children ages 0 to 18 have family incomes at or below 250 percent of the FPL and may be eligible for coverage under Medicaid/CHIP (see Table 2).

About 180,000 eligible uninsured ANHPI adults (ages 19 to 64) live in states that are not expanding Medicaid and have family incomes below 100 percent of the FPL. *If all states were to expand Medicaid, 89 percent of all eligible uninsured ANHPIs would be eligible for Marketplace tax credits, Medicaid, or CHIP.*<sup>15</sup>

## Asian Americans, Native Hawaiians, and Pacific Islanders by Location

*By State* — As noted earlier, eligible uninsured ANHPIs are generally concentrated in five states—nearly two-thirds live in California, Texas, New York, Florida, and New Jersey. Table 3 shows the number of eligible ANHPIs and those who are uninsured in all 50 states and the District of Columbia.

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<sup>15</sup> Currently, with 25 states and the District of Columbia implementing Medicaid expansion, we estimate 1.55 million eligible uninsured ANHPIs are eligible for Marketplace tax credits, Medicaid or CHIP. If the remaining 25 states expanded Medicaid, an additional 180,000 eligible uninsured would be eligible for Medicaid. A total of 1.73 million eligible uninsured ANHPIs (89 percent of the total) would qualify for Marketplace tax credits, Medicaid or CHIP.

**Table 3: Number of Eligible Uninsured Asian Americans, Native Hawaiians, and Pacific Islanders (AANHPIs) by State**

State	Total Eligible AANHPI Population <sup>16</sup>	Eligible Uninsured AANHPIs	Percent of Eligible AANHPIs Who Are Uninsured	Eligible Uninsured AANHPIs as Percent of U.S. Total
Alabama	40,000	4,000	10.6%	0.2%
Alaska	40,000	10,000	24.6%	0.5%
Arizona	157,000	27,000	17.1%	1.4%
Arkansas	33,000	9,000	26.6%	0.5%
California	4,321,000	680,000	15.7%	35.0%
Colorado	116,000	23,000	19.5%	1.2%
Connecticut	120,000	13,000	10.6%	0.7%
Delaware	23,000	1,000	5.8%	0.1%
District of Columbia	19,000	1,000	5.5%	0.1%
Florida	376,000	82,000	21.9%	4.2%
Georgia	271,000	71,000	26.3%	3.7%
Hawaii	536,000	34,000	6.4%	1.8%
Idaho	17,000	1,000	6.7%	0.1%
Illinois	500,000	63,000	12.7%	3.2%
Indiana	85,000	9,000	10.8%	0.5%
Iowa	52,000	5,000	9.9%	0.3%
Kansas	54,000	10,000	17.8%	0.5%
Kentucky	41,000	4,000	10.2%	0.2%
Louisiana	61,000	16,000	26.6%	0.8%
Maine	13,000	2,000	15.8%	0.1%
Maryland	264,000	26,000	9.8%	1.3%
Massachusetts	299,000	12,000	3.9%	0.6%
Michigan	189,000	26,000	13.7%	1.3%
Minnesota	195,000	22,000	11.4%	1.1%
Mississippi	17,000	5,000	26.1%	0.3%
Missouri	87,000	13,000	14.9%	0.7%
Montana	5,000	2,000	36.9%	0.1%
Nebraska	31,000	5,000	15.3%	0.3%
Nevada	176,000	34,000	19.3%	1.8%
New Hampshire	23,000	2,000	8.6%	0.1%
New Jersey	602,000	78,000	13.0%	4.0%
New Mexico	21,000	4,000	19.5%	0.2%
New York	1,226,000	178,000	14.5%	9.2%
North Carolina	182,000	36,000	19.8%	1.9%

<sup>16</sup> Estimates are of all nonelderly (ages 0-64) Asian Americans, Native Hawaiians, and Pacific Islanders who are U.S. citizens or lawfully residing in the United States.

State	Total Eligible AANHPI Population <sup>16</sup>	Eligible Uninsured AANHPIs	Percent of Eligible AANHPIs Who Are Uninsured	Eligible Uninsured AANHPIs as Percent of U.S. Total
North Dakota	6,000	1,000	10.5%	0.1%
Ohio	161,000	18,000	10.9%	0.9%
Oklahoma	54,000	8,000	14.5%	0.4%
Oregon	134,000	17,000	12.6%	0.9%
Pennsylvania	282,000	34,000	11.9%	1.8%
Rhode Island	27,000	4,000	14.0%	0.2%
South Carolina	51,000	10,000	19.7%	0.5%
South Dakota	6,000	1,000	19.4%	0.1%
Tennessee	73,000	10,000	13.7%	0.5%
Texas	827,000	188,000	22.8%	9.7%
Utah	70,000	10,000	13.7%	0.5%
Vermont	7,000	1,000	19.0%	0.1%
Virginia	379,000	49,000	13.0%	2.5%
Washington	449,000	69,000	15.4%	3.6%
West Virginia	9,000	1,000	13.5%	0.1%
Wisconsin	120,000	15,000	12.5%	0.8%
Wyoming	4,000	<1000	4.1%	<0.1%
<i>United States</i>	<i>12,851,000</i>	<i>1,944,000</i>	<i>15.1%</i>	<i>100.00%</i>

*By Metropolitan Area* — Eligible uninsured AANHPIs are concentrated in certain metropolitan areas as shown in Table 4, which lists the top 25 metropolitan statistical areas by the number of eligible uninsured AANHPIs. About seven in ten of the nation's eligible uninsured AANHPIs live in one of these 25 metropolitan areas.

**Table 4: Top 25 Metropolitan Statistical Areas by Number of Eligible Uninsured Asian Americans, Native Hawaiians, and Pacific Islanders (AANHPIs)**

Rank	Metropolitan Statistical Area (MSA)	Eligible Uninsured AANHPIs in MSA	Eligible Uninsured AANHPIs in State	MSA Eligible Uninsured AANHPIs as Percent of State Total	MSA Eligible Uninsured AANHPIs as Percent of U.S. Total
1	Los Angeles-Long Beach, CA	315,000	680,000	46.3%	16.2%
2	New York-Northeastern NJ, NY portion only	162,000	178,000	91.0%	8.3%
3	San Francisco-Oakland-Vallejo, CA	109,000	680,000	16.0%	5.6%
4	Houston-Brazoria, TX	77,000	188,000	41.0%	4.0%
5	Dallas-Fort Worth, TX	67,000	188,000	35.6%	3.4%
6	New York-Northeastern NJ, NJ portion only	62,000	78,000	79.5%	3.2%
7	Chicago, IL	58,000	63,000	92.1%	3.0%
8	San Jose, CA	54,000	680,000	7.9%	2.8%
9	Atlanta, GA	54,000	71,000	76.1%	2.8%
10	Seattle-Everett, WA	42,000	69,000	60.9%	2.2%
11	San Diego, CA	42,000	680,000	6.2%	2.2%
12	Riverside-San Bernardino, CA	41,000	680,000	6.0%	2.1%
13	Washington, DC area, VA portion only	33,000	49,000	67.3%	1.7%
14	Sacramento, CA	33,000	680,000	4.9%	1.7%
15	Las Vegas, NV	30,000	34,000	88.2%	1.5%
16	Honolulu, HI	25,000	34,000	73.5%	1.3%
17	Philadelphia, PA portion only	22,000	34,000	64.7%	1.1%
18	Phoenix, AZ	20,000	27,000	74.1%	1.0%
19	Minneapolis-St. Paul, MN	19,000	22,000	86.4%	1.0%
20	Stockton, CA	18,000	680,000	2.6%	0.9%
21	Fresno, CA	18,000	680,000	2.6%	0.9%
22	Tampa-St. Petersburg-Clearwater, FL	16,000	82,000	19.5%	0.8%
23	Orlando, FL	15,000	82,000	18.3%	0.8%
24	Detroit, MI	15,000	26,000	57.7%	0.8%
25	Denver-Boulder, CO	14,000	23,000	60.9%	0.7%
<b>TOTAL</b>	<i>Top 25 MSAs (and respective 16 states)<sup>17</sup></i>	<b>1,361,000</b>	<b>1,658,000</b>	<b>82.1%</b>	<b>70.1%</b>

<sup>17</sup> The 16-state total is based on the 16 states corresponding to the top 25 MSAs listed in the table, not the 16 states by greatest number of eligible uninsured Asian Americans, Native Hawaiians, and Pacific Islanders.

**Table 5: Examples of Marketplace Monthly Premiums after Tax Credit**

This table includes premiums for two illustrative groups, a single 27-year-old and a family of four, in major metropolitan areas in selected states with large eligible uninsured Latino populations. For example, in Maricopa County, Arizona, which includes the city of Phoenix, a 27-year-old with income of \$25,000 could purchase a bronze plan for as little as \$123 per month after the tax credit. If a city spans more than one county, the premiums below are for the county that covers a larger area of the city.

City, State	County	Premium for a 27-year-old			27-year-old with an Income of \$25,000			Family of Four with an Income of \$50,000 <sup>18</sup>		
		Lowest Bronze	Lowest Silver	Lowest Catastrophic	Second Lowest Silver Before Tax Credit	Second Lowest Silver After Tax Credit	Lowest Bronze After Tax Credit	Second Lowest Silver Before Tax Credit	Second Lowest Silver After Tax Credit	Lowest Bronze After Tax Credit <sup>19</sup>
Phoenix, AZ	Maricopa	\$139	\$159	\$105	\$161	\$145	\$123	\$545	\$282	\$207
Fresno, CA	Fresno	\$179	\$235	\$153	\$239	\$145	\$77	\$807	\$282	\$78
Los Angeles, CA <sup>20</sup>	L.A. (north)	\$153	\$182	\$122	\$207	\$145	\$92	\$698	\$282	\$102
	L.A. (south)	\$172	\$198	\$148	\$212	\$145	\$105	\$717	\$282	\$147
Riverside, CA	San Bernardino	\$167	\$204	\$147	\$215	\$145	\$90	\$725	\$282	\$122
Sacramento, CA	Sacramento	\$205	\$275	\$176	\$276	\$145	\$65	\$932	\$282	\$44
San Diego, CA	San Diego	\$182	\$221	\$136	\$253	\$145	\$74	\$853	\$282	\$42
San Francisco, CA	San Francisco	\$182	\$251	\$169	\$306	\$145	\$21	\$1,033	\$282	\$0
San Jose, CA	Santa Clara	\$208	\$279	\$170	\$282	\$145	\$62	\$951	\$282	\$34

<sup>18</sup> For the purposes of this analysis, a family of four is defined as two 30-year-old adults and two children under age 21.

<sup>19</sup> Net of premium tax credits, bronze premiums for a family of four may be below those for a single individual and may be as low as 0. This occurs because the premium tax credit is effectively calculated as the difference between the adjusted cost of the second lowest cost silver plan premium and the maximum payment amount determined by income. Because premiums for older individuals and families are generally higher than those for younger individuals, and based on the formula for calculating the household’s maximum payment, premium tax credits are generally larger for older individuals and families. Therefore, using premium tax credits to purchase a bronze plan may yield lower net bronze premiums for older individuals and families than for younger individuals.

<sup>20</sup> Los Angeles County is split into two rating areas for Marketplace premiums.

City, State	County	Premium for a 27-year-old			27-year-old with an Income of \$25,000			Family of Four with an Income of \$50,000 <sup>18</sup>		
		Lowest Bronze	Lowest Silver	Lowest Catastrophic	Second Lowest Silver Before Tax Credit	Second Lowest Silver After Tax Credit	Lowest Bronze After Tax Credit	Second Lowest Silver Before Tax Credit	Second Lowest Silver After Tax Credit	Lowest Bronze After Tax Credit <sup>19</sup>
Stockton, CA	San Joaquin	\$183	\$245	\$157	\$267	\$145	\$53	\$901	\$282	\$0
Denver CO	Denver	\$153	\$201	\$139	\$205	\$145	\$92	\$694	\$282	\$104
Orlando, FL	Orange	\$182	\$207	\$141	\$225	\$145	\$102	\$761	\$282	\$136
Tampa, FL	Hillsborough	\$167	\$189	\$129	\$199	\$145	\$113	\$673	\$282	\$173
Atlanta, GA	Fulton	\$166	\$188	\$127	\$205	\$145	\$105	\$694	\$282	\$148
Honolulu, HI	Honolulu	\$119	\$145	\$139	\$150	\$145	\$109	\$507	\$282	\$178
Chicago, IL	Cook	\$125	\$172	\$141	\$174	\$145	\$96	\$586	\$282	\$117
Detroit, MI	Wayne	\$138	\$156	\$105	\$184	\$145	\$99	\$621	\$282	\$126
Minneapolis, MN	Hennepin	\$95	\$126	\$80	\$127	\$145	\$109	\$428	\$282	\$174
New York, NY	New York	\$308	\$359	\$184	\$390	\$145	\$63	\$1,112	\$282	\$49
Las Vegas, NV	Clark	\$150	\$194	\$155	\$195	\$145	\$99	\$660	\$282	\$128
Northern NJ (outer NYC) <sup>21</sup>	(n/a)	\$230	\$253	\$186	\$260	\$146	\$105	\$880	\$283	\$179
Philadelphia, PA	Philadelphia	\$195	\$210	\$171	\$246	\$145	\$94	\$831	\$282	\$109
Dallas, TX	Dallas	\$153	\$217	\$173	\$223	\$145	\$74	\$754	\$282	\$44
Houston, TX	Houston	\$133	\$169	\$109	\$189	\$145	\$89	\$638	\$282	\$94
Seattle, WA	King	\$152	\$201	\$183	\$230	\$145	\$60	\$777	\$282	\$19
Fairfax, VA (outer D.C.)	Fairfax	\$144	\$213	\$124	\$223	\$146	\$61	\$753	\$283	\$17

<sup>21</sup> The entire state of New Jersey is a single rating area.

## Methodological Overview and Study Limitations

This analysis is based on ASPE analysis of the 2011 American Community Survey Public Use Microdata Sample (ACS PUMS), the best source for obtaining information about the current characteristics of the uninsured population at the state level and for smaller demographic groups. ASPE tabulations from the ACS PUMS have been adjusted to exclude estimated undocumented persons based on ASPE's TRIM3 microsimulation model (<http://trim.urban.org>).<sup>22</sup>

The smallest geographic unit defined in the ACS PUMS is the Census-defined public-use microdata area (PUMA). To obtain metropolitan area estimates, we assigned PUMAs to metropolitan statistical areas based on a crosswalk created from the University of Minnesota's Integrated Public Use Microdata Series.<sup>23</sup>

Our methodology for examples of plan premiums is described in detail in an earlier ASPE brief titled "Health Insurance Marketplace Premiums for 2014." The full text is available online at [http://aspe.hhs.gov/health/reports/2013/MarketplacePremiums/ib\\_marketplace\\_premiums.cfm](http://aspe.hhs.gov/health/reports/2013/MarketplacePremiums/ib_marketplace_premiums.cfm). Plan data for Federally-facilitated Marketplaces were downloaded on January 2, 2014 from <https://www.healthcare.gov/health-plan-information/>, and State-based Marketplace premiums were obtained from state sources in fall 2013.

For family incomes used to estimate Marketplace and Medicaid eligibility, the "family" is defined as the "health insurance unit" (HIU). HIUs, which include adults plus their spouses and dependent children (ages 0 to 18, plus full-time students under age 23) living in the household, are based on ASPE analysis of the ACS PUMS data and are a proxy for tax households.

The estimate of uninsured Medicaid-eligible adults is the number of adults age 19 and older who have family (HIU) incomes below 138 percent of the FPL and live in one of the 25 Medicaid expansion states or the District of Columbia. Although the statutory threshold for Medicaid expansion set by the Affordable Care Act is 133 percent of the FPL, this brief uses 138 percent of the FPL, which is the effective threshold when the 5 percent statutory disregard is included.

We made the simplifying assumption that children in families with incomes at or below 250 percent of FPL are eligible for CHIP, and children in families with incomes between 250 percent and 400 percent of the FPL are eligible for Marketplace coverage with premium tax credits. We recognize that states have different maximum income standards for CHIP eligibility.

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<sup>22</sup> The adjustment methodology is based on imputations of immigrant legal status in ASPE's TRIM3 microsimulation model (<http://trim.urban.org/>), according to methods initially developed by Jeffrey Passel and Rebecca Clark.

<sup>23</sup> The Integrated Public Use Microdata Series (Version 5.0) was developed by Steven Ruggles, J. Trent Alexander, Katie Genadek, Ronald Goeken, Matthew B. Schroeder, and Matthew Sobek at the University of Minnesota. Available online: <https://usa.ipums.org/usa/index.shtml>.