



May 14, 2015

### The Affordable Care Act is Improving Access to Preventive Services for Millions of Americans

- **Private Insurance:** Under the Affordable Care Act most health insurance plans (“non-grandfathered” plans) are required to provide coverage for recommended preventive health care services without cost sharing.

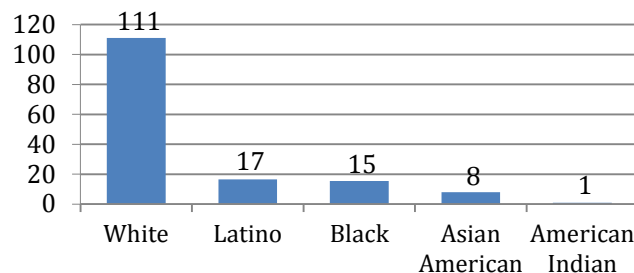
These services include but are not limited to:

- \* Blood pressure screening
- \* Obesity screening and counseling
- \* Well-woman visits
- \* Domestic violence screening and counseling
- \* Breastfeeding support and supplies
- \* FDA-approved contraceptive methods
- \* Well-baby and well-child visits
- \* Flu vaccination and other immunizations
- \* Tobacco cessation interventions
- \* Vision screening for children
- \* HIV screening
- \* Depression screening

- Today, about **137 million Americans** have private insurance coverage of preventive services without cost sharing—including over **55 million women**.

Estimated Number of Americans Who Have Preventive Services Coverage with Zero Cost Sharing			
Children	Women	Men	Total
28.5 million	55.6 million	53.5 million	137.7 million

**Figure 1: Estimated Number of Americans Who Have Preventive Services Coverage with Zero Cost Sharing by Race and Ethnicity (in millions)**



*Note: The numbers presented in Figure 1 sum to more than the total number of Americans with preventive services coverage with no cost sharing because individuals reporting Latino ethnicity also reported a race category.*

- Some of the individuals with access to preventive services without cost sharing today may have had access to one or more of those services without cost sharing prior to the implementation of the Affordable Care Act. According to the Kaiser Family Foundation’s Employer Health Benefits Survey in 2012, 41 percent of all workers were covered by employer-sponsored group health plans that expanded their list of covered preventive services due to the Affordable Care Act. Based on this and available Health Insurance Marketplace data at the time, HHS previously estimated that approximately **76 million Americans** – and **30 million women** – received expanded coverage of one or more preventive services because of the Affordable Care Act.<sup>1</sup>

**Estimated Number of Americans Who Have Preventive Services Coverage  
with Zero Cost Sharing**

<b>State</b>	<b>Children</b>	<b>Women</b>	<b>Men</b>	<b>Total</b>
Alabama	422,895	886,709	831,232	2,140,837
Alaska	66,269	124,149	126,100	316,518
Arizona	598,585	1,061,129	1,066,492	2,726,206
Arkansas	225,176	446,936	430,226	1,102,338
California	3,351,780	6,324,503	6,191,627	15,867,909
Colorado	556,491	990,235	972,911	2,519,638
Connecticut	364,693	746,444	708,801	1,819,938
Delaware	84,080	171,575	161,610	417,265
District of Columbia	39,399	127,531	114,305	281,235
Florida	1,423,940	3,024,126	2,841,807	7,289,873
Georgia	883,809	1,704,643	1,598,625	4,187,077
Hawaii	120,194	256,448	254,510	631,152
Idaho	170,463	261,743	267,497	699,703
Illinois	1,189,924	2,380,326	2,312,855	5,883,105
Indiana	627,525	1,166,726	1,121,576	2,915,827
Iowa	322,124	604,110	604,268	1,530,502
Kansas	290,340	524,509	495,399	1,310,249
Kentucky	378,519	762,897	743,303	1,884,719
Louisiana	358,711	713,642	670,731	1,743,084
Maine	107,573	251,322	229,386	588,281
Maryland	582,300	1,225,095	1,146,439	2,953,834
Massachusetts	654,577	1,412,394	1,332,122	3,399,092
Michigan	957,503	1,843,405	1,742,639	4,543,547
Minnesota	609,487	1,075,362	1,076,734	2,761,583
Mississippi	242,244	467,087	451,221	1,160,553
Missouri	596,633	1,097,512	1,084,657	2,778,803
Montana	83,639	160,099	157,979	401,717
Nebraska	201,150	361,467	361,309	923,926
Nevada	261,378	455,665	451,754	1,168,797
New Hampshire	132,043	285,949	272,532	690,524
New Jersey	887,353	1,701,115	1,621,714	4,210,183
New Mexico	151,593	305,157	278,722	735,472
New York	1,666,177	3,582,133	3,371,547	8,619,856
North Carolina	813,423	1,631,312	1,521,574	3,966,308
North Dakota	75,742	141,055	142,235	359,032
Ohio	1,070,945	2,120,337	2,049,292	5,240,575
Oklahoma	330,670	627,152	598,873	1,556,695
Oregon	346,157	721,318	669,765	1,737,240
Pennsylvania	1,170,391	2,511,285	2,445,708	6,127,383
Rhode Island	90,706	201,595	191,892	484,193
South Carolina	406,798	822,354	726,416	1,955,568
South Dakota	85,614	153,957	152,850	392,422
Tennessee	549,675	1,119,711	1,076,050	2,745,436
Texas	2,258,657	4,029,215	3,990,134	10,278,005
Utah	431,216	539,479	538,759	1,509,455
Vermont	47,185	122,892	115,781	285,858
Virginia	847,534	1,587,663	1,467,520	3,902,716
Washington	596,597	1,258,201	1,224,572	3,079,369
West Virginia	152,226	316,077	304,602	772,905
Wisconsin	573,028	1,123,460	1,107,770	2,804,258
Wyoming	58,596	101,204	107,459	267,259
<b>50 states and D.C.</b>	<b>28,513,725</b>	<b>55,630,409</b>	<b>53,523,882</b>	<b>137,668,017</b>

**Source:** ASPE analysis of 2011-2013 Census Bureau Current Population Survey data and CMS data on Marketplace Enrollment through February 2015. The age ranges for the estimates are ages 0-14 for children and 15-64 for both men and women.

## Methodology:

1) According to the Census Bureau, 177 million non-elderly Americans were covered by private insurance in 2013, the majority of whom (156 million) had employment-based insurance. A survey conducted by the Kaiser Family Foundation<sup>2</sup> found that 26 percent of individuals with employment-based insurance were in grandfathered plans, which are not required to cover recommended preventive services with zero cost sharing. This analysis assumes that the proportion of those in grandfathered plans with any private insurance is the same as those with employment-based insurance and estimates that 131 million Americans with private insurance have coverage of preventive services with zero cost sharing.

2) According to the most recently available data, about 11.7 million individuals have signed up for coverage through the Health Insurance Marketplace. Kaiser Family Foundation survey<sup>3</sup> data indicate that 57 percent of Marketplace enrollees from the first open enrollment period were previously uninsured. Putting these two facts together, for the purposes of this Data Point, we estimate nearly 6.7 million individuals on the Marketplace will gain access to coverage of preventive services with zero cost sharing as a result of being newly insured. Adding this 6.7 million to the 131 million estimate yields a total of about 137.7 million Americans who have private insurance coverage of preventive services with zero cost sharing.

<sup>1</sup> Burke, A., & Simmons, A. (2014, June 27). The Affordable Care Act Research Briefs. Retrieved from Office of the Assistant Secretary for Planning and Evaluation:

[http://aspe.hhs.gov/health/reports/2014/PreventiveServices/ib\\_PreventiveServices.pdf](http://aspe.hhs.gov/health/reports/2014/PreventiveServices/ib_PreventiveServices.pdf)

<sup>2</sup> Kaiser Family Foundation & Health Research and Educational Trust (HRET). (2014, September 10). 2014 Employer Health Benefits Survey. Retrieved from Kaiser Family Foundation:

<http://kff.org/report-section/ehbs-2014-section-thirteen-grandfathered-health-plans/>

<sup>3</sup> Hamel, L., Norton, M., Levitt, L., Claxton, G., Cox, C., Pollitz, K., et al. (2014, June 19). Survey of Non-Group Health Insurance Enrollees. Retrieved from Kaiser Family Foundation: <http://kff.org/health-reform/report/survey-of-non-group-health-insurance-enrollees/>