

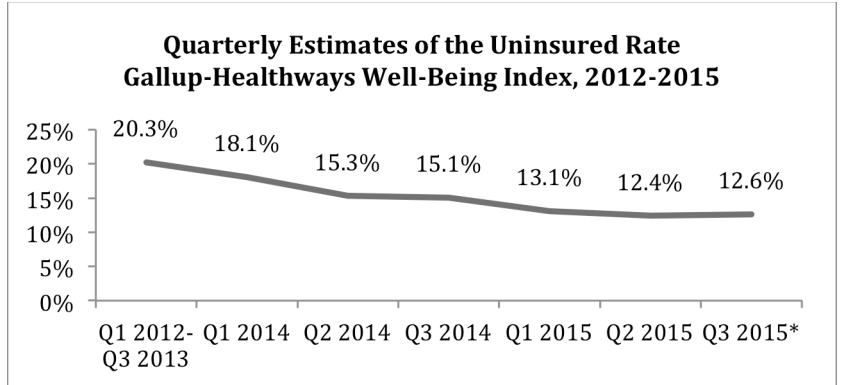


HEALTH INSURANCE COVERAGE AND THE AFFORDABLE CARE ACT

September 22, 2015

In March 2015, ASPE estimated that 16.4 million uninsured people had gained health insurance coverage as several of the Affordable Care Act's coverage provisions took effect. Using updated data, ASPE now estimates that 17.6 million uninsured people have gained health insurance coverage. Coverage gains refer to different sources of coverage, including Medicaid, the Health Insurance Marketplace, and individual market coverage; therefore, gains are not limited to Marketplace-eligible individuals.

- 15.3 million adults gained health insurance coverage since the beginning of open enrollment in October 2013 through September 12, 2015. Over that period, the uninsured rate declined from 20.3 percent to 12.6 percent — a 38 percent (or 7.7 percentage point) reduction in the uninsured rate.
- 2.3 million additional young adults (aged 19-25) gained health insurance coverage between the enactment of the Affordable Care Act in 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	Q3 2015*
Number gained coverage since baseline (Q1 2012-Q3 2013)	4.3 million	10.3 million	14.3 million	15.3 million

*Data are through 9/12/2015.

Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 9/12/15. The baseline period is from Q1 2012 to Q3 2013. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, state of residence, marital status, rural location, and a linear time trend in order to control for changes in the economy, population composition, and non-policy factors affecting health insurance coverage. Models do not adjust for income due to changes in Gallup methodology beginning on June 1, 2015. Historical estimates have been updated to reflect the new methodology and differ from those in ASPE's analysis from March 2015 (<http://aspe.hhs.gov/health-insurance-coverage-and-affordable-care-act-aspe-issue-brief-march-2015>). See technical notes for additional details.

Uninsured Rates by Race and Ethnicity

The uninsured rate declined across all race/ethnicity categories since the baseline period. There were greater declines in the uninsured rate among African Americans and Hispanics than among Whites.

- Among Whites, the uninsured rate declined by 6.0 percentage points, from a baseline uninsured rate of 14.3 percent to 8.3 percent, resulting in 7.4 million adults gaining coverage.
- Among African Americans, the uninsured rate declined by 10.3 percentage points, from a baseline uninsured rate of 22.4 percent to 12.1 percent, resulting in 2.6 million adults gaining coverage.
- Among Hispanics, the uninsured rate declined by 11.5 percentage points, from a baseline uninsured rate of 41.8 percent to 30.3 percent, resulting in about 4.0 million adults gaining coverage.

	Baseline Uninsured Rate	Q1 2014	Q3 2014	Q1 2015	Q3 2015*	Uninsured Rate in Q3 2015*	Number Gained Coverage Since Baseline
		Change in Percentage Points from Baseline Trend					
Whites	14.3	-1.5	-4.8	-5.7	-6.0	8.3	7.4 million
African Americans	22.4	-3.8	-6.6	-9.8	-10.3	12.1	2.6 million
Hispanics	41.8	-3.4	-5.4	-10.5	-11.5	30.3	4.0 million

*Data are through 9/12/2015.

Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 9/12/15. The baseline period is from Q1 2012 to Q3 2013. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, state of residence, marital status, rural location, and a linear time trend in order to control for changes in the economy, population composition, and non-policy factors affecting health insurance coverage. Models do not adjust for income due to changes in Gallup methodology beginning on June 1, 2015. Historical estimates have been updated to reflect the new methodology and differ from those in ASPE's analysis from March 2015 (<http://aspe.hhs.gov/health-insurance-coverage-and-affordable-care-act-aspe-issue-brief-march-2015>). See technical notes for additional details.

Uninsured Rates by State Medicaid Expansion Status

Health insurance coverage gains continued to be especially strong in Medicaid expansion states.

- **Expansion states** experienced a decline in their uninsured rate of 8.1 percentage points, from an average baseline rate of 18.2 percent to 10.1 percent.
- **Non-expansion states** experienced a decline in their uninsured rate of 7.3 percentage points, from an average baseline rate of 23.4 percent to 16.1 percent.

	Baseline Uninsured Rate	Q1 2014	Q3 2014	Q1 2015	Q3 2015*	Uninsured Rate in Q3 2015*
		Change in Percentage Points from Baseline Trend				
Expansion	18.2	-2.5	-6.0	-7.5	-8.1	10.1
Non-expansion	23.4	-2.0	-4.2	-7.0	-7.3	16.1

*Data are through 9/12/2015.

Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 9/12/15. The baseline period is from Q1 2012 to Q3 2013. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, state of residence, marital status, rural location, and a linear time trend in order to control for changes in the economy, population composition, and non-policy factors affecting health insurance coverage. Models do not adjust for income due to changes in Gallup methodology beginning on June 1, 2015. Historical estimates have been updated to reflect the new methodology and differ from those in ASPE's analysis from March 2015 (<http://aspe.hhs.gov/health-insurance-coverage-and-affordable-care-act-aspe-issue-brief-march-2015>). See technical notes for additional details. Medicaid expansion 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.

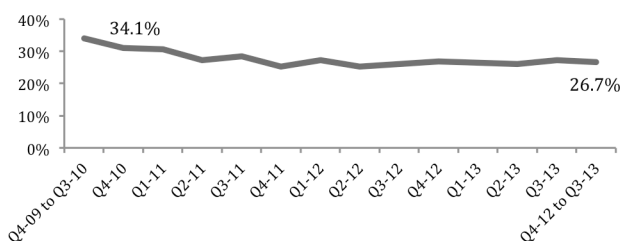
Uninsured Rates for Young Adults

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 October 2013, the uninsured rate for young adults declined from 34.1 percent to 26.7 percent, which translates to 2.3 million young adults gaining coverage.*

- Since October 2013, an additional 3.2 million young adults aged 19-25 gained coverage.**
- In total, an estimated 5.5 million young adults gained coverage from 2010 through September 12, 2015, which is statistically unchanged from March 4, 2015.

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

Quarterly Estimates of the Uninsured Rate Among Young Adults Aged 19-25
NHIS, 2009-2013



** Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 9/12/15. The baseline period is from Q1 2012 to Q3 2013. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, state of residence, marital status, rural location, and a linear time trend in order to control for changes in the economy, population composition, and non-policy factors affecting health insurance coverage. Models do not adjust for income due to changes in Gallup methodology beginning on June 1, 2015. Historical estimates have been updated to reflect the new methodology and differ from those in ASPE's analysis from March 2015 (<http://aspe.hhs.gov/health-insurance-coverage-and-affordable-care-act-aspe-issue-brief-march-2015>). See technical notes for additional details.

Uninsured Rates by Gender

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

- Males experienced a decline in their uninsured rate of 7.3 percentage points, from an average baseline rate of 21.8 percent to 14.5 percent, resulting in 7.3 million adult males gaining coverage.
- Females experienced a decline in their uninsured rate of 8.1 percentage points, from an average baseline rate of 18.9 percent to 10.8 percent, resulting in nearly 8.2 million adult women gaining coverage.

	Baseline Uninsured Rate	Q1 2014	Q3 2014	Q1 2015	Q3 2015	Uninsured Rate in Q3 2015*	Number Gained Coverage Since Baseline
		Change in Percentage Points from Baseline Trend					
Male	21.8	-2.1	-5.4	-6.8	-7.3	14.5	7.3 million
Female	18.9	-2.4	-5.1	-7.7	-8.1	10.8	8.2 million

Source: Office of the Assistant Secretary for Planning and Evaluation (ASPE) analysis of Gallup-Healthways Well-Being Index survey data through 9/12/15. The baseline period is from Q1 2012 to Q3 2013. All models use nationally-representative survey weights and adjust for age, sex, race, ethnicity, employment, state of residence, marital status, rural location, and a linear time trend in order to control for changes in the economy, population composition, and non-policy factors affecting health insurance coverage. Models do not adjust for income due to changes in Gallup methodology beginning on June 1, 2015. Historical estimates have been updated to reflect the new methodology and differ from those in ASPE's analysis from March 2015 (<http://aspe.hhs.gov/health-insurance-coverage-and-affordable-care-act-aspe-issue-brief-march-2015>). See technical notes for additional details.