

# New Estimates of Health Insurance Coverage Suggest Erosion while Confidence in Paying for Health Care is Falling

Findings from the Commonwealth Fund Affordable Care Act Tracking Survey, February-March 2018

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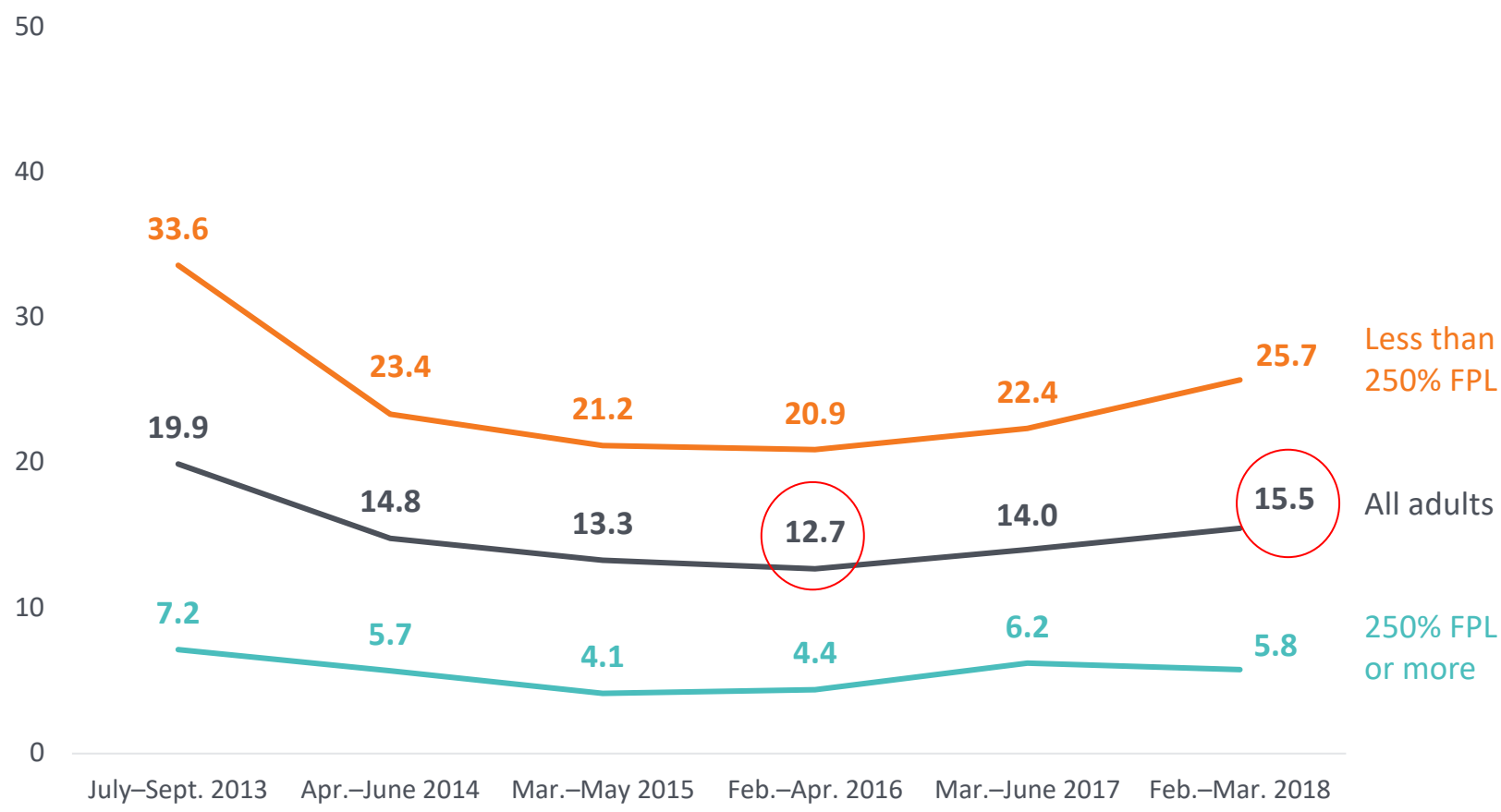
NC Get Covered Coalition Meeting  
May 18, 2018



- The ACA Tracking Survey is a nationally representative telephone survey conducted by SSRS that tracks coverage rates among 19-to-64-year-olds starting in October 2013
- Particular focus on the experiences of adults who have gained coverage through the marketplaces and Medicaid
- The most current wave of the survey (February-March 2018) has a sample size of 2,403 adults

# The uninsured rate among working-age adults increased to 15.5 percent

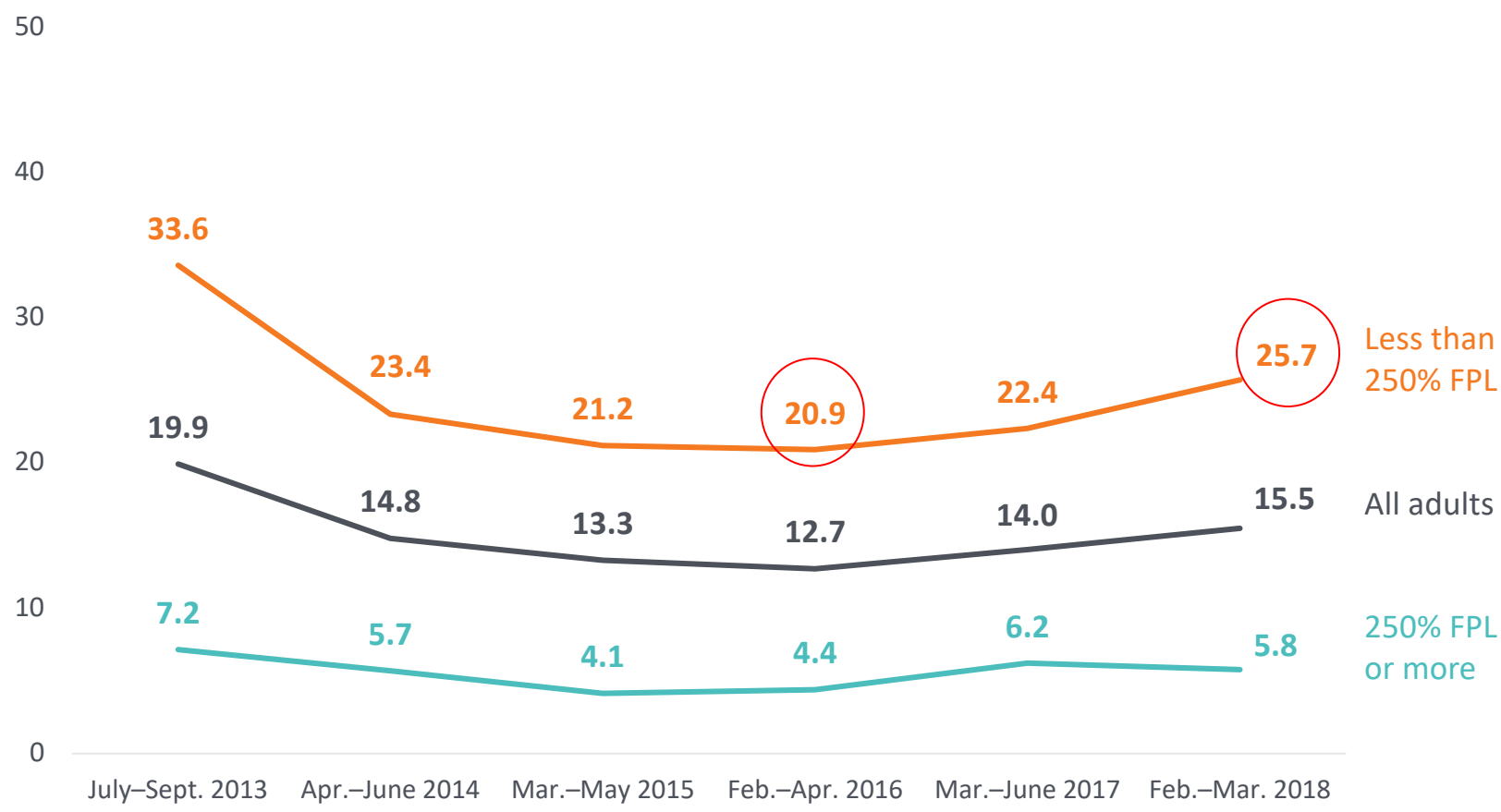
Percent of adults ages 19–64 who were uninsured



Note: FPL refers to federal poverty level; 250% FPL is about \$31,150 for an individual and \$61,500 for a family of four.  
Data: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–Sept. 2013, Apr.–June 2014, Mar.–May 2015, Feb.–Apr. 2016, Mar.–June 2017, Feb.–Mar. 2018.

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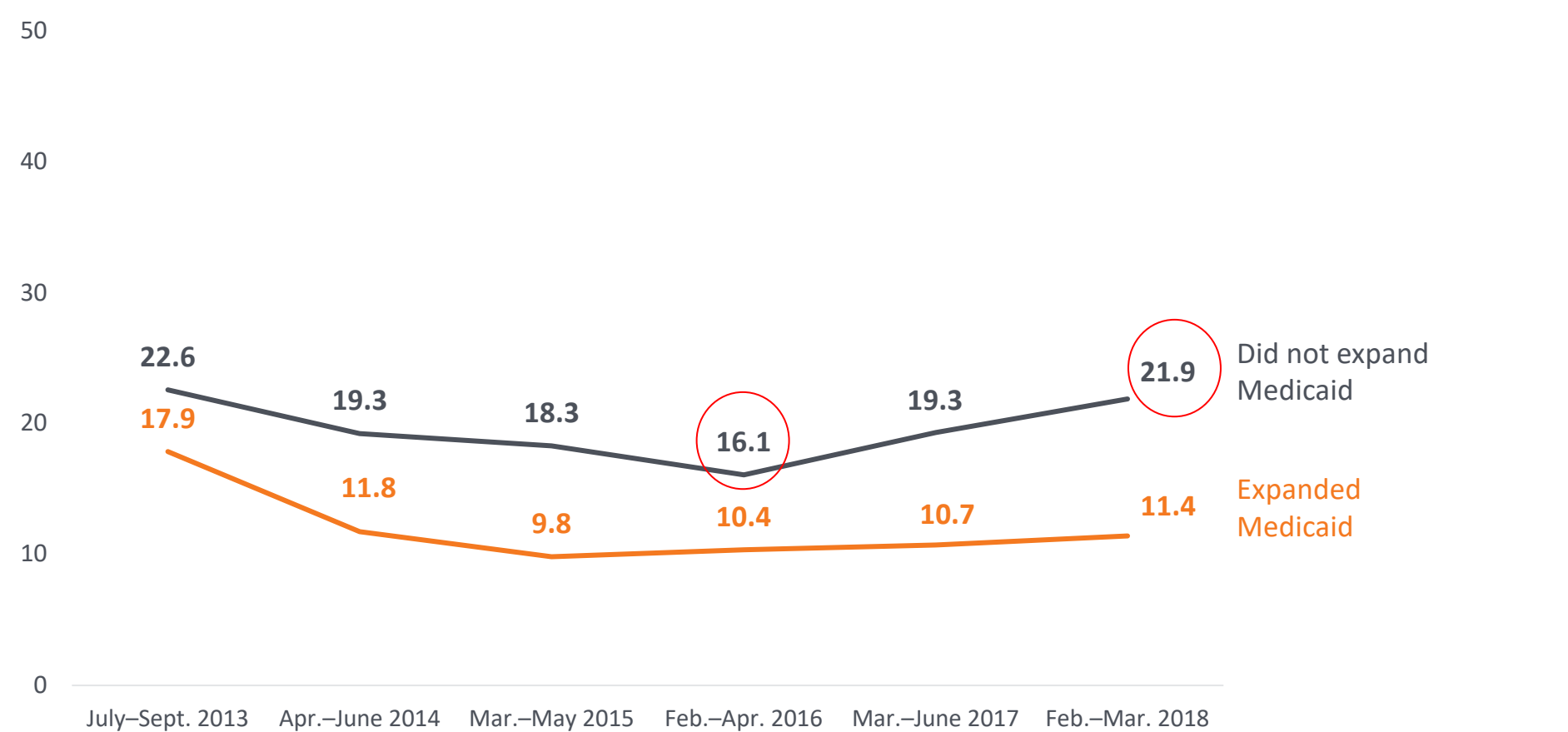
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# The uninsured rate among adults in states that did not expand Medicaid rose to 21.9 percent

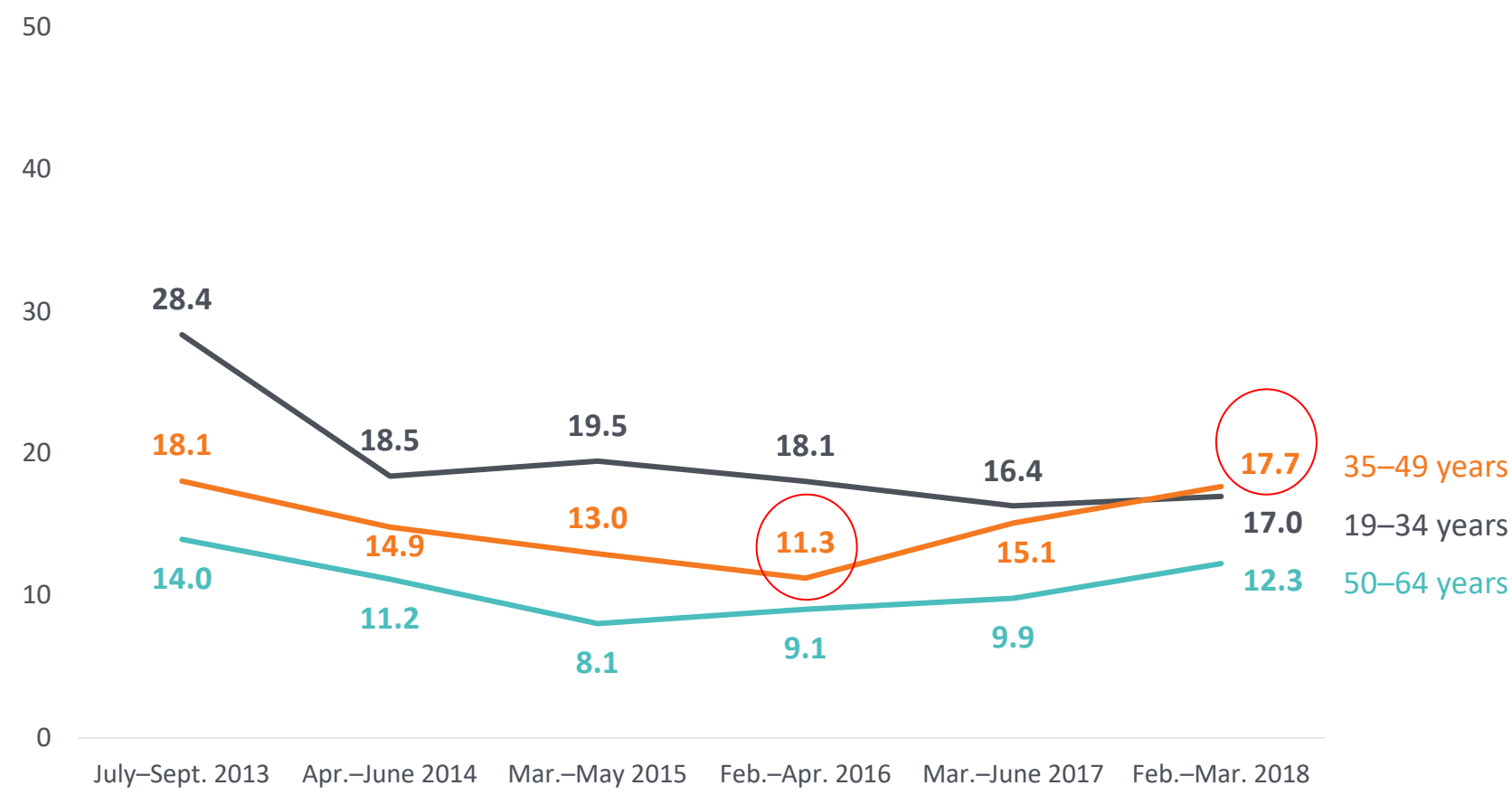
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# The uninsured rate increased among adults age 35 and older

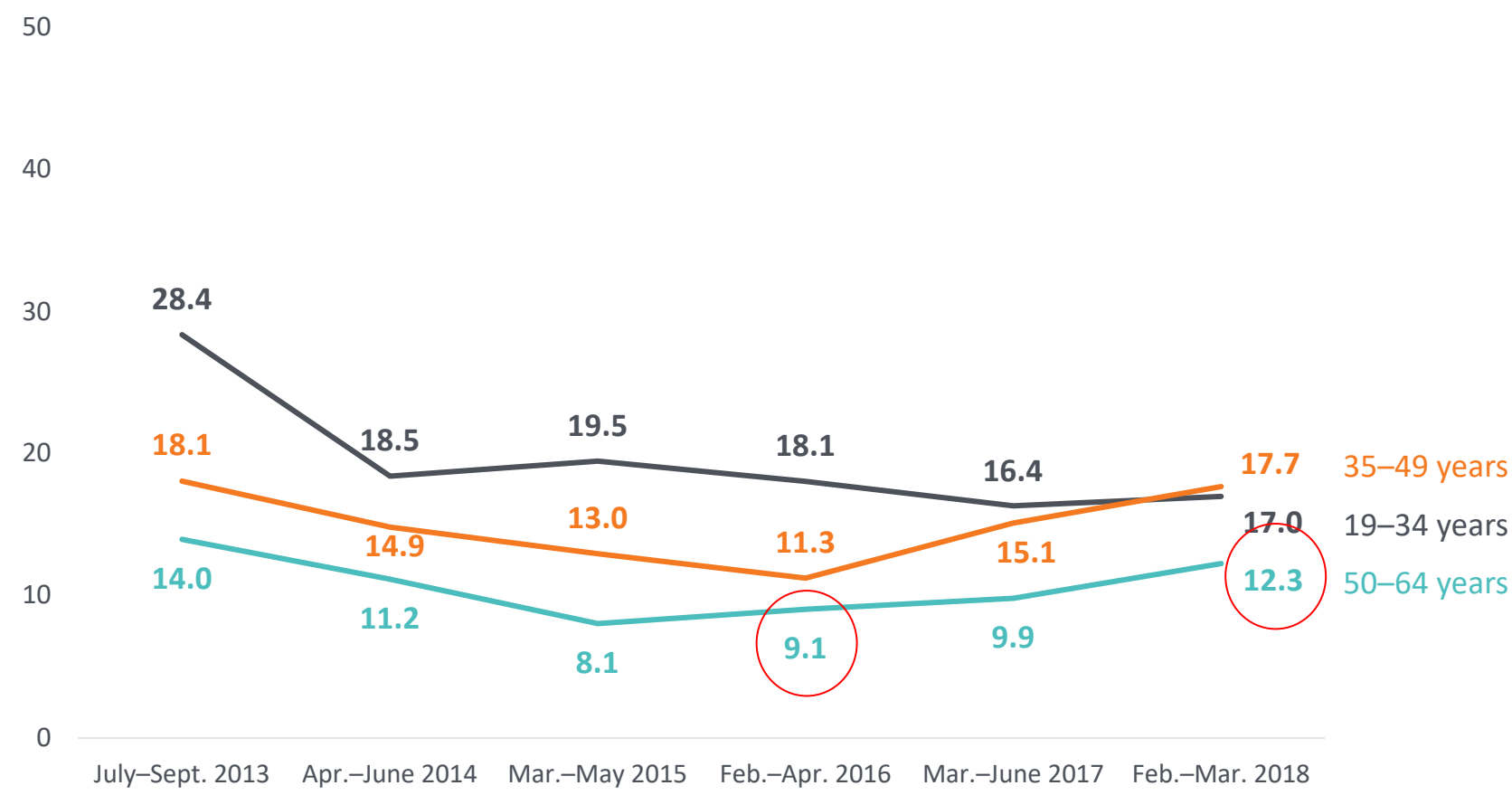
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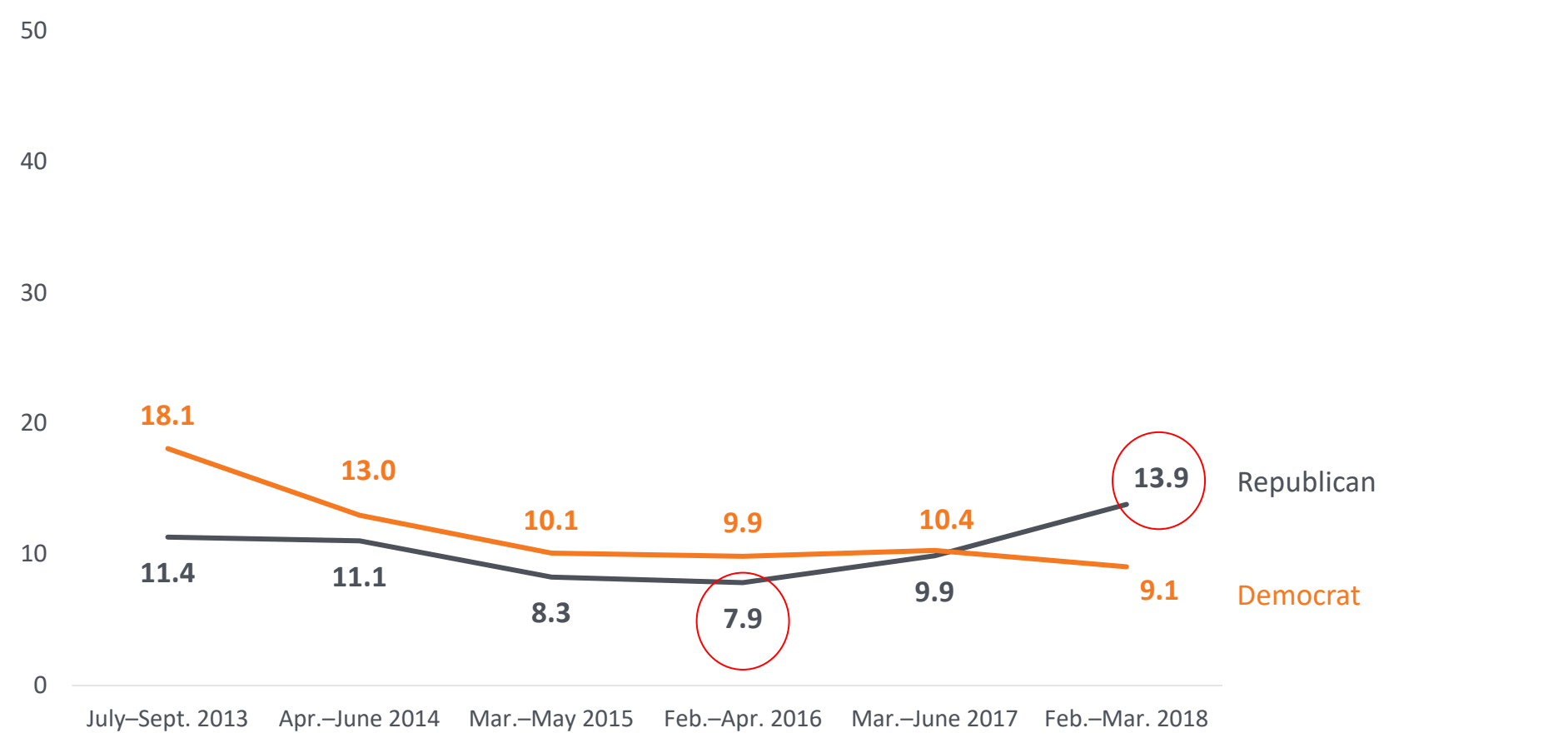
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# The uninsured rate among adults who identify as Republicans is higher compared to 2016

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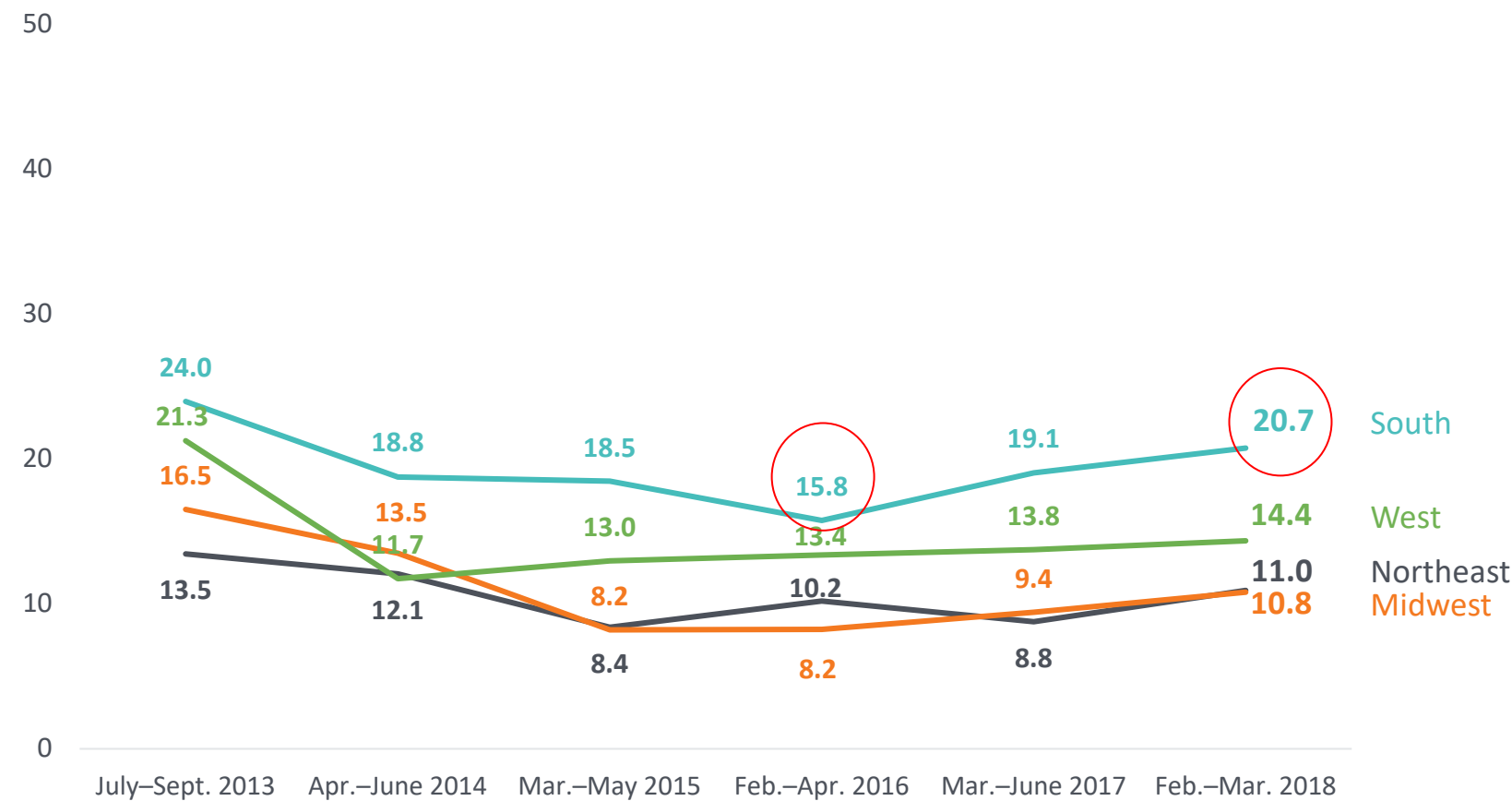


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# The uninsured rate remains highest in southern states

Percent of adults ages 19–64 who were uninsured

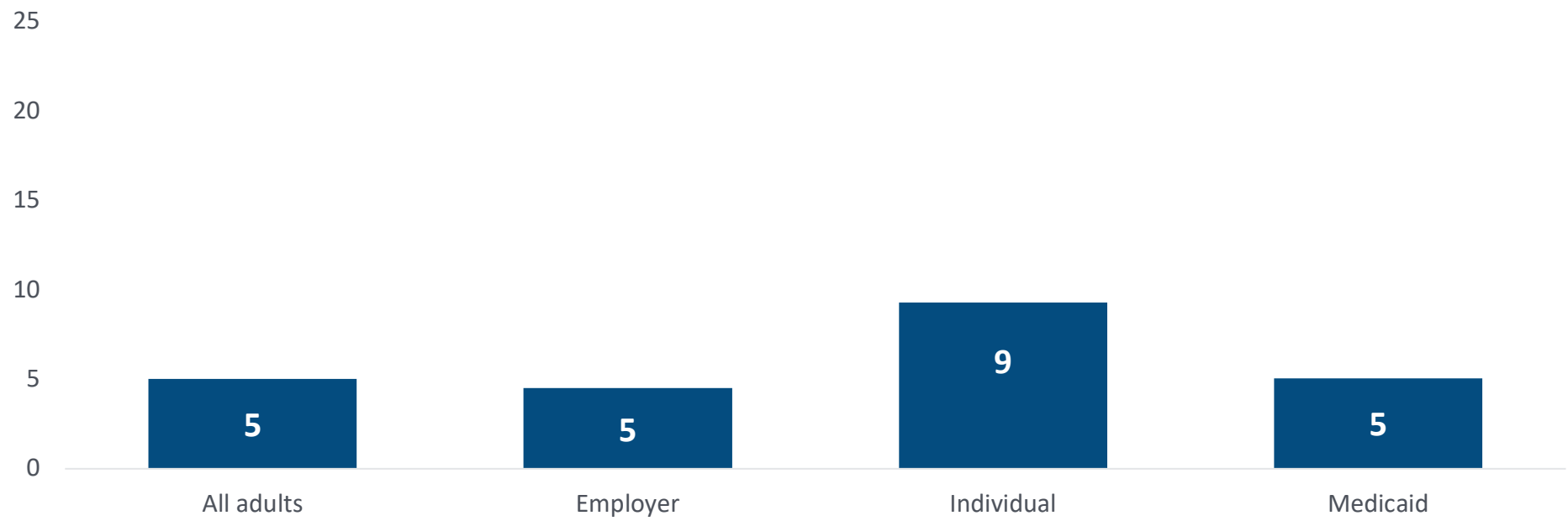


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# Across all coverage sources, some adults plan to drop insurance after mandate repeal

 The tax bill passed by Congress in December 2017 made a change to the Affordable Care Act’s individual mandate. Starting in 2019, people will no longer have to pay a penalty on their federal tax return if they don’t have health insurance. Given this change, do you plan to drop your health insurance or will you keep your health insurance in 2019?

*Percent of insured adults ages 19–64 who said they planned to drop coverage*

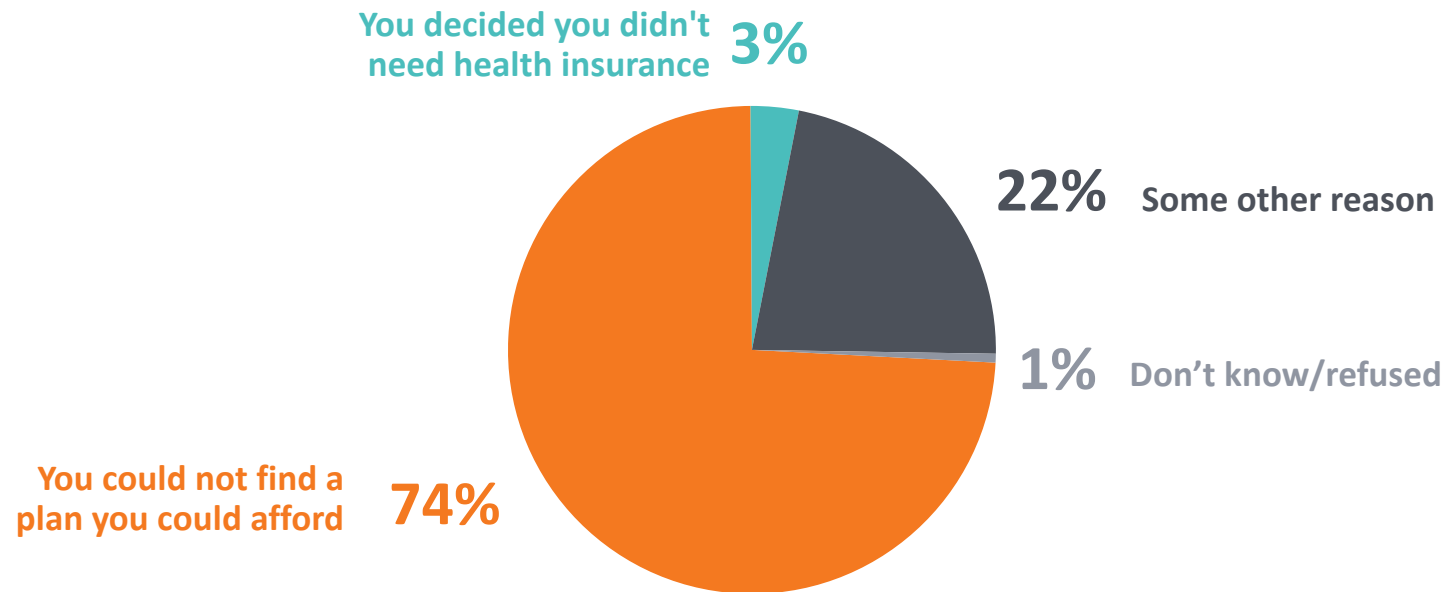


Data: The Commonwealth Fund Affordable Care Act Tracking Survey, Feb.–Mar. 2018.

# Among Marketplace Visitors Who Did Not Enroll or Get Coverage Elsewhere, Three-Quarters Said They Could Not Find an Affordable Plan




Can you tell me the main reason you did not obtain a private health insurance plan or Medicaid coverage when you visited the marketplace?



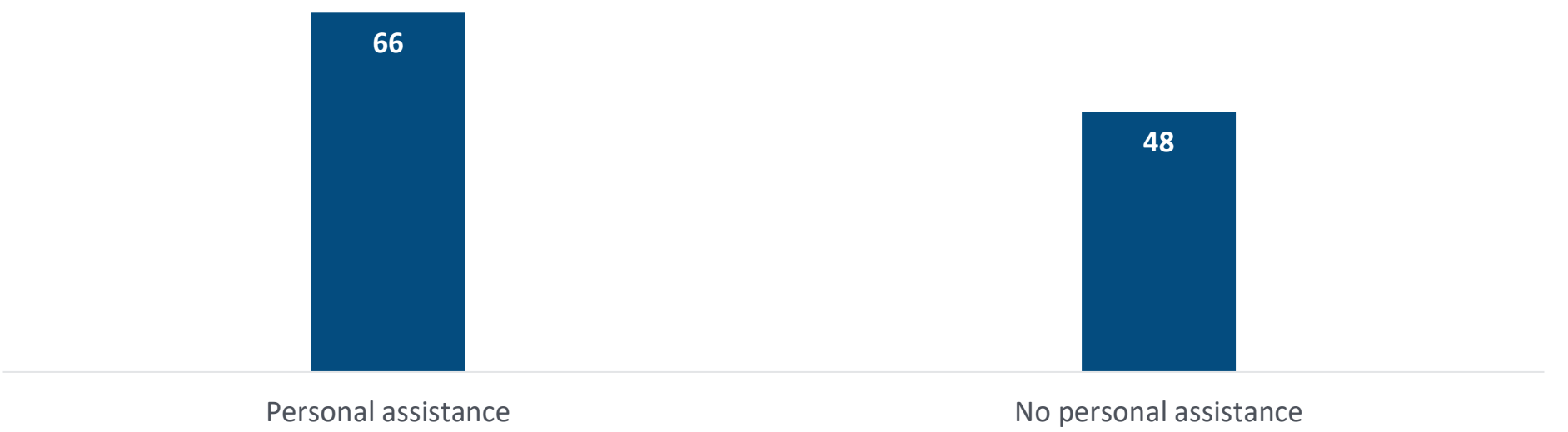
*Adults ages 19–64 who were uninsured, visited the marketplace, did not select coverage, and did not obtain health insurance through a difference source*

Data: The Commonwealth Fund Affordable Care Act Tracking Survey, March–June 2017.

# Adults Who Received Personal Assistance Were More Likely to Enroll

 When you shopped for health insurance, did you ever receive any personal assistance\* to help you select an insurance plan?

*Percent of adults ages 19–64 who visited the marketplace and obtained marketplace or Medicaid coverage*

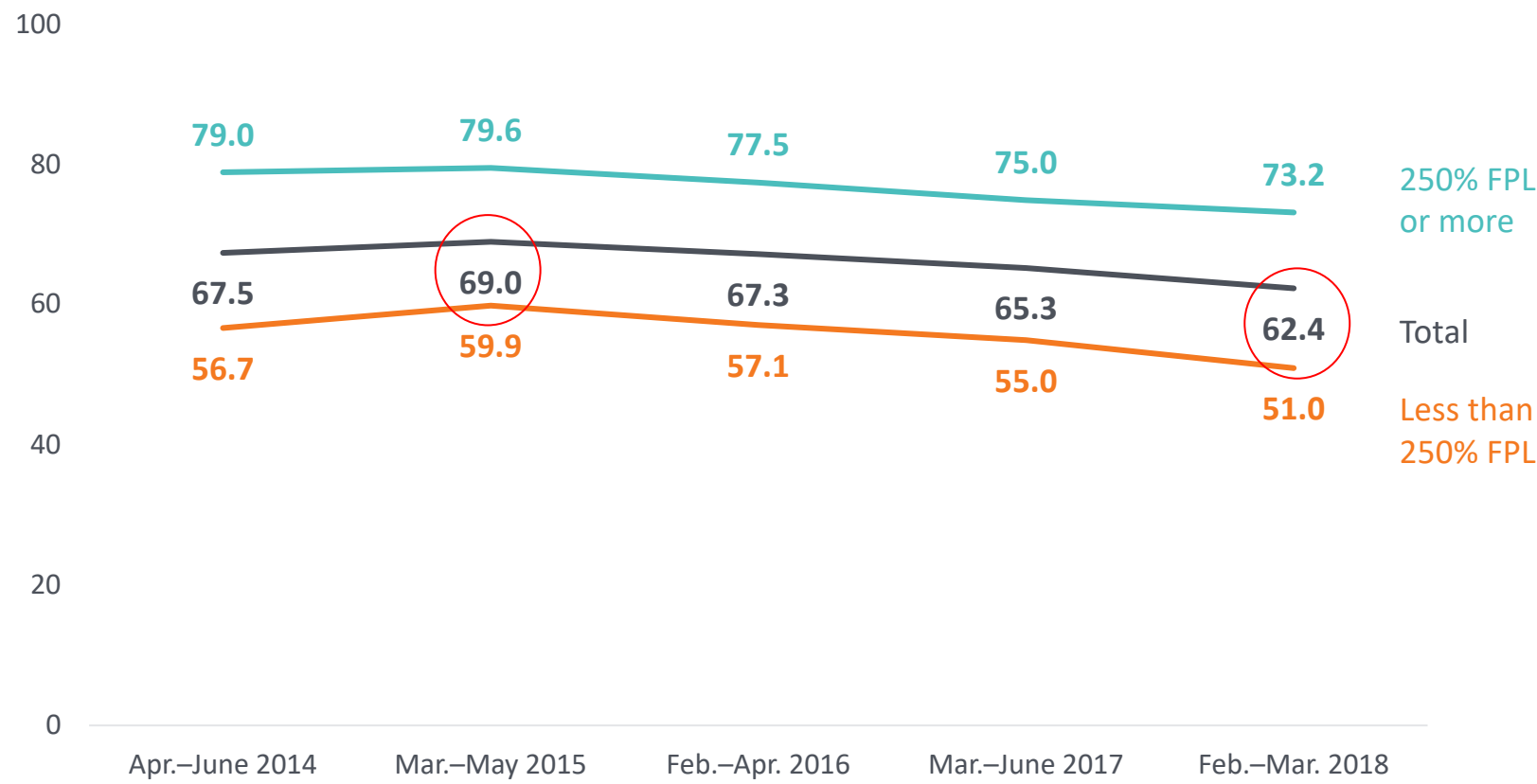


Notes: \* Personal assistance includes a telephone hotline, insurance broker, navigator, or some other form of assistance. Percentages were adjusted for race, education, poverty, age and health status. “Obtained coverage” includes those who visited the marketplace and have had marketplace or Medicaid coverage. We do not include adults who said they did not obtain coverage because they receive coverage through a different source.

Data: The Commonwealth Fund Affordable Care Act Tracking Survey, March–June 2017.

# The share of adults who feel confident they can afford the health care they need is falling

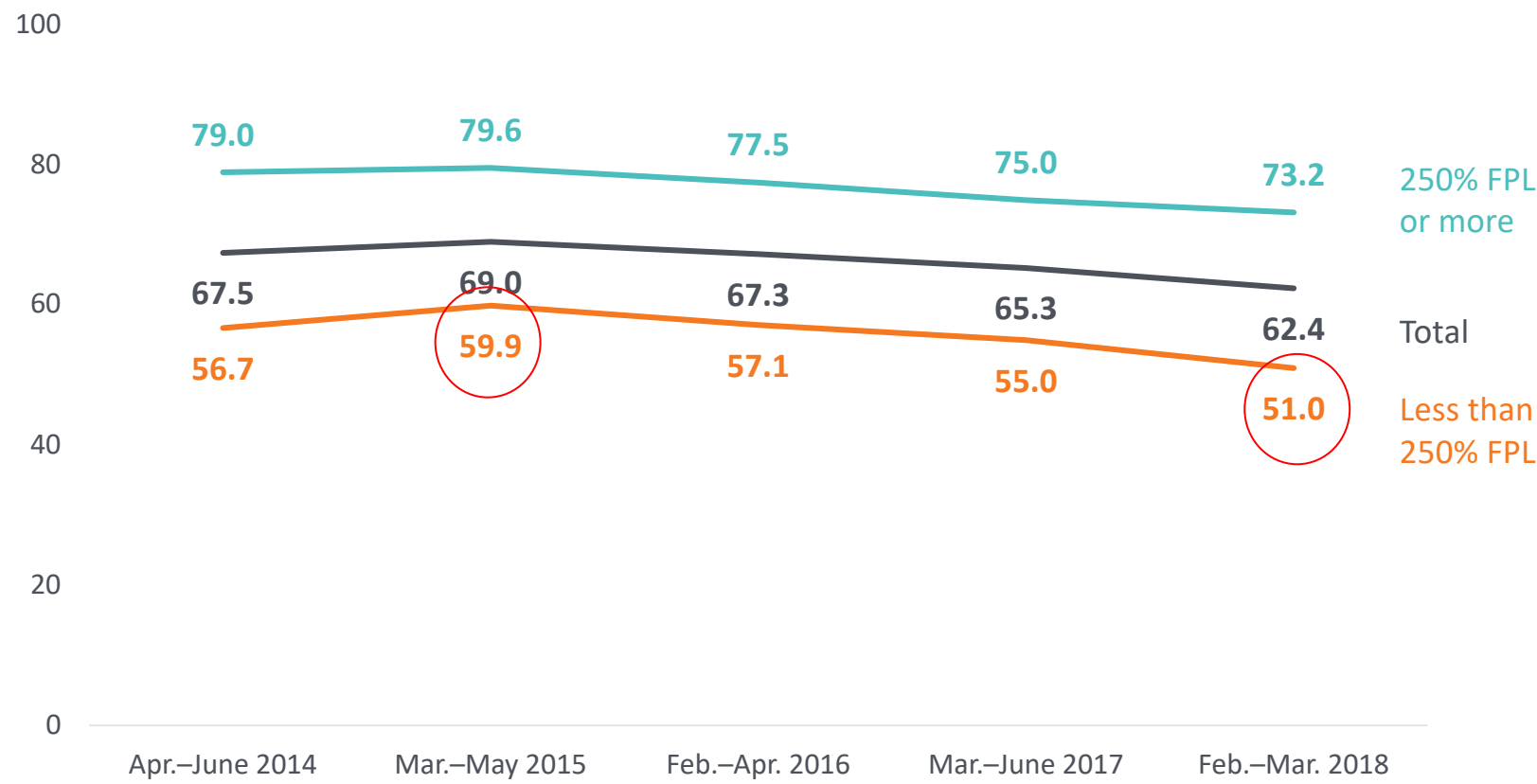
*Percent of adults ages 19–64 who were very or somewhat confident they would be able to afford the care they need if they became seriously ill*



Data: Commonwealth Fund Affordable Care Act Tracking Surveys, Apr.–June 2014, Mar.–May 2015, Feb.–Apr. 2016, Mar.–June 2017, Feb.–Mar. 2018.


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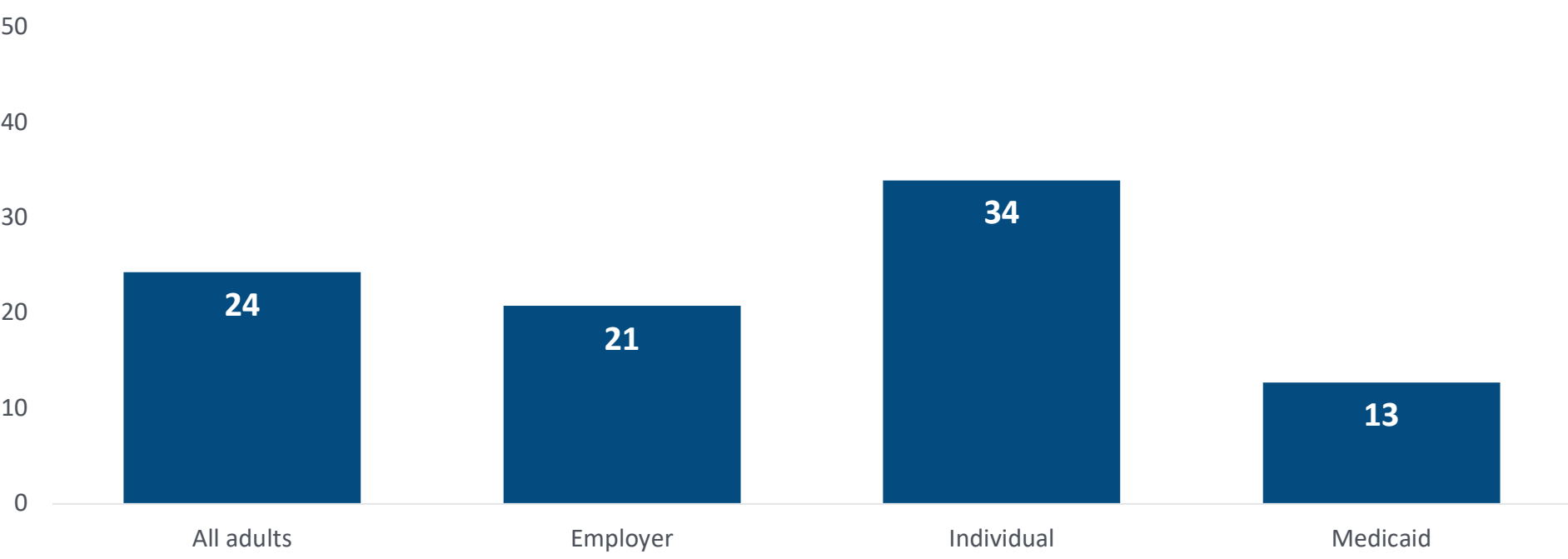


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# One-third of adults with individual coverage report their health care has become harder to afford over the past 12 months


 Thinking back over the past 12 months, would you say that (your/your family's) health care, including prescription drugs, has become harder for you to afford, easier to afford, or has there been no change?

*Percent of adults ages 19–64 who said “harder to afford”*

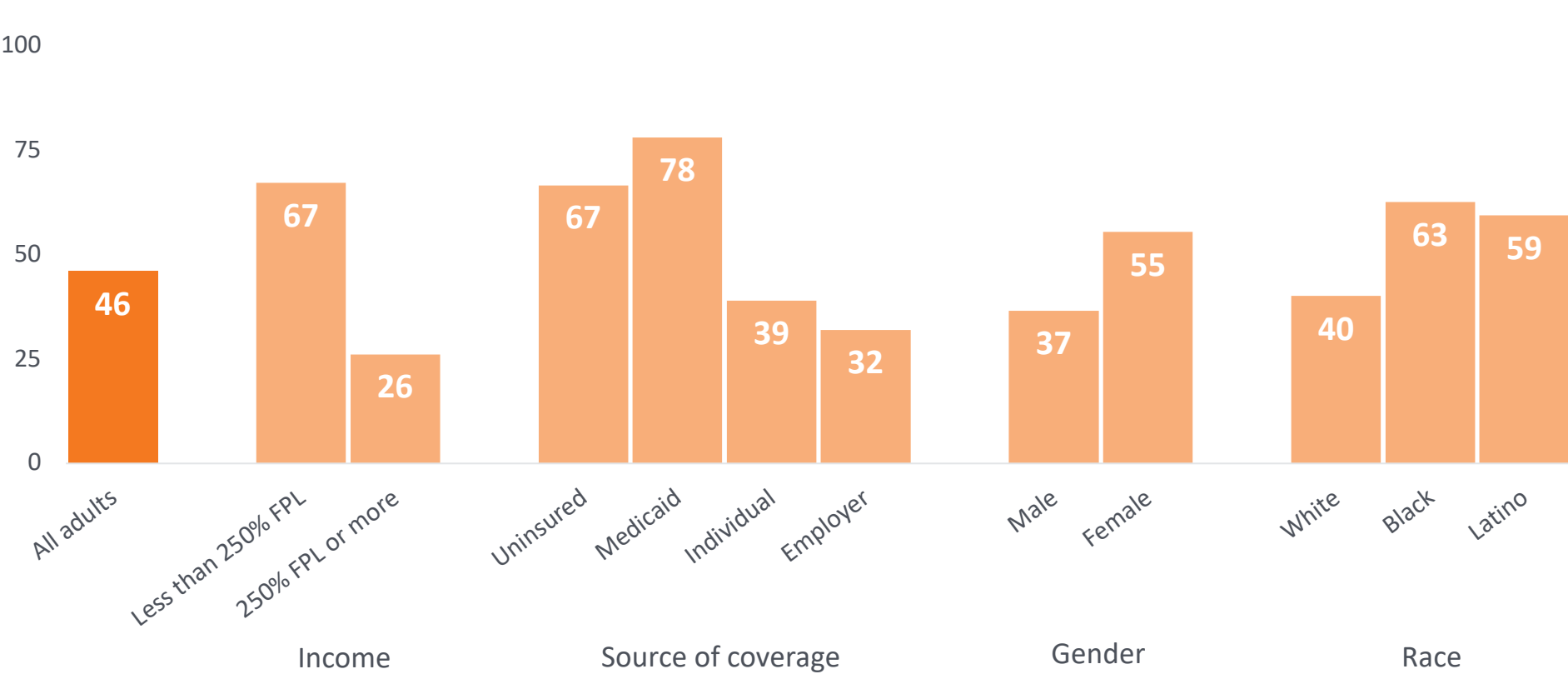


Data: Commonwealth Fund Affordable Care Act Tracking Survey, Feb.–Mar. 2018.

# Nearly half of working-age adults say they would not have the money to pay an unexpected \$1,000 medical bill within 30 days

 If you were to experience an unexpected medical event in 2018 that left you with a bill for \$1,000, would you have the money to pay the bill within 30 days?

Percent of adults ages 19–64 who responded “no”



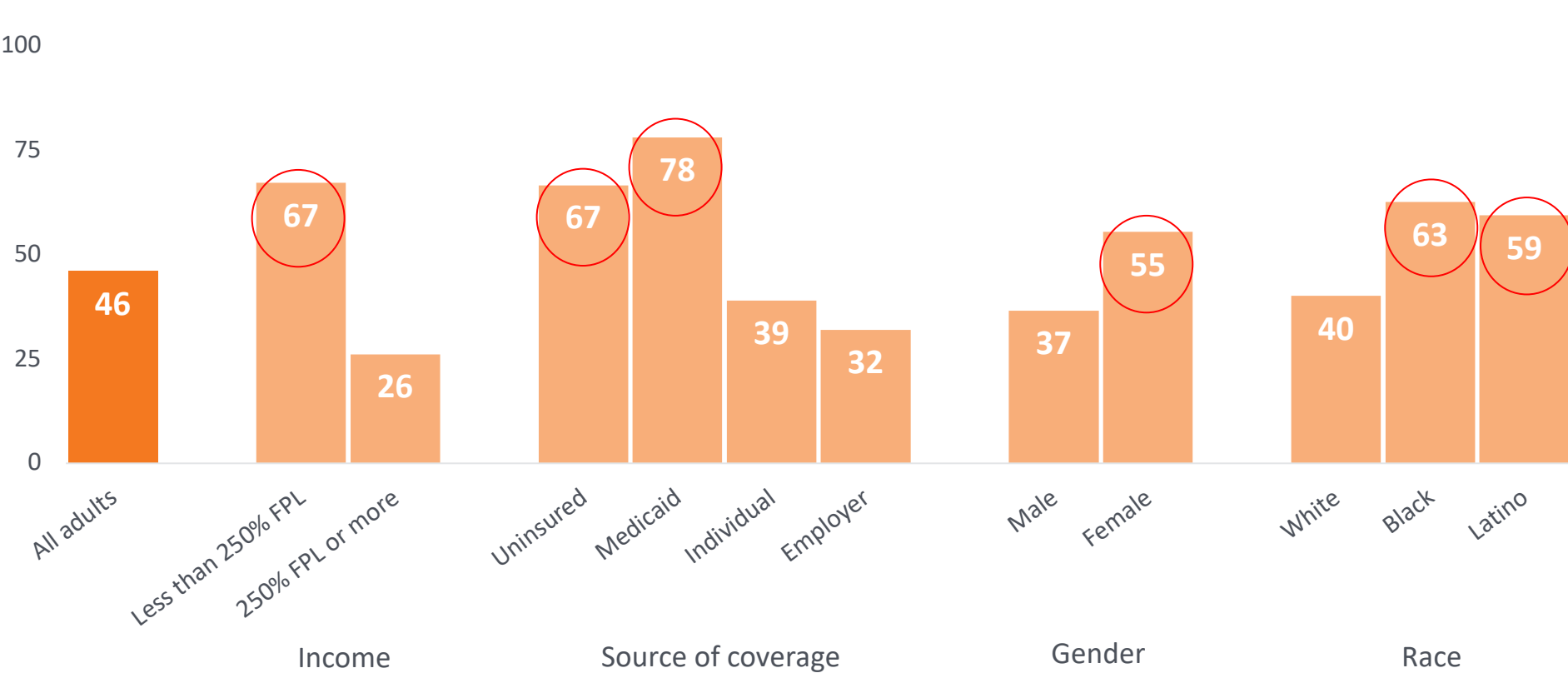
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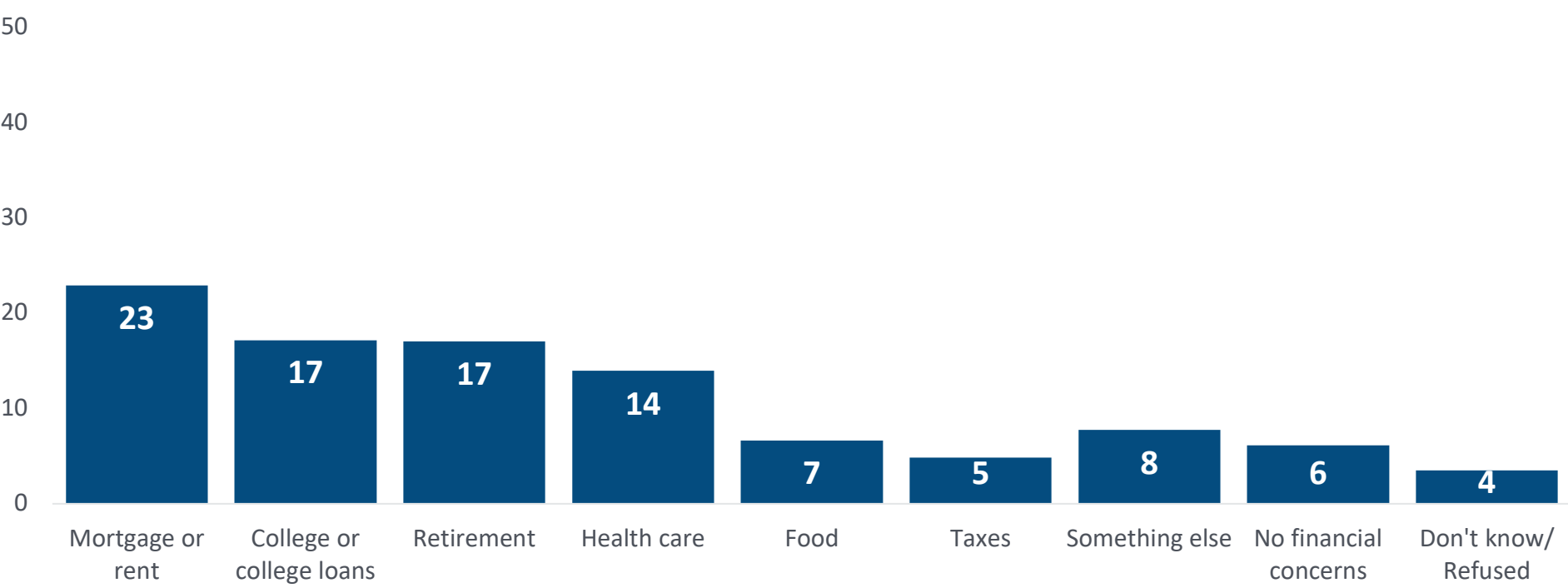


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# Fourteen percent of adults say health care is their greatest personal financial concern

 What would you say is your *greatest* personal financial concern today — being able to pay for . . . ?

Percent of adults ages 19–64



Data: Commonwealth Fund Affordable Care Act Tracking Survey, Feb.–Mar. 2018.

### With bipartisan support, policy options include:

- 1) Increase funding to improve awareness of coverage options in all states
- 2) Ensure each market has a participating insurer
- 3) 19 non-expansion states could expand their Medicaid programs
- 4) Improve plan affordability in the individual market (reinsurance, enhance and expand federal subsidies beyond 400% of poverty, etc.)

## Options to Increase Affordability of and Enrollment in Individual Market Plans

	Lifting the 400% FPL cap	Standard reinsurance	Generous reinsurance
Change in individual market enrollment	1.6 m	1.2 m	5.4 m
Change in premiums	-2.5%	-3.9%	-19.3%
Net deficit impact	\$4.9 b	-\$2.9 b	-\$13.1 b

# Health Care Coverage & Access Team



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