TAKING STOCK OF THE AFFORDABLE CARE ACT

WHAT ARE THE DATA TELLING US?
HEALTH REFORM MONITORING SURVEY

hrms.urban.org

Robert Wood Johnson Foundation

FORD FOUNDATION

URBAN INSTITUTE
Trends in Uninsurance for Adults

In Medicaid nonexpansion states:
- Q1 2013: 20.8%
- Q2 2013: 21.1%
- Q3 2013: 20.0%
- Q4 2013: 20.3%
- Q1 2014: 18.7%
- Q2 2014: 18.3%

In Medicaid expansion states:
- Q1 2013: 17.5%
- Q2 2013: 18.5%
- Q3 2013: 17.9%
- Q4 2013: 17.4%
- Q1 2014: 15.2%
- Q2 2014: 13.9%

All adults:
- Q1 2013: 14.8%
- Q2 2013: 16.5%
- Q3 2013: 16.2%
- Q4 2013: 15.1%
- Q1 2014: 12.3%
- Q2 2014: 10.1%
Percentage-Point Increase in Insurance Coverage for Adults

**All Adults**
- At or below 138% of FPL: 7.3 **
- 139–399% of FPL: 5.3 **
- 400% or more of FPL: 0.3

**Family income**
- 18–30: 4.3 **
- 31–49: 3.6 **
- 50–64: 4.0 **

**Age**
- White, non-Hispanic: 6.9 **
- Nonwhite, non-Hispanic: 5.3 **
- Hispanic: 2.6 **

**Race and ethnicity**
- Female: 3.5 **
- Male: 4.3 **

**Gender**
Percentage-Point Increase in Insurance Coverage for Adults by State Decision to Expand Medicaid

At or below 138% of FPL

139–399% of FPL

400% or more of FPL

18–30

31–49

50–64

White, non-Hispanic

Nonwhite, Hispanic

Female

Male

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** URBAN INSTITUTE
Distribution of Uninsured Adults Ages 18–64 by State Medicaid Expansion Status

June 2014:
- States expanding Medicaid: 39.4%
- States not expanding Medicaid: 60.6%

September 2013:
- States expanding Medicaid: 49.7%
- States not expanding Medicaid: 50.3%
Awareness of Uninsured Adults Ages 18–64 of Key ACA Coverage Provisions, by Insurance Status

- Have heard "some" or "a lot" about the Marketplace
  - All remaining uninsured: 58.5%
  - All insured adults: 67.9***%

- Have heard "some" or "a lot" about subsidies
  - All remaining uninsured: 38.2%
  - All insured adults: 49.4***%

- Have heard "some" or "a lot" about the individual mandate
  - All remaining uninsured: 56.4%
  - All insured adults: 69.2***%
Reasons Uninsured Adults Ages 18–64 Give for Why They Do Not Have Insurance Coverage

- Financial reasons: costs are too high/cannot afford coverage: 59.5%
- Time or information barriers: don't have time to get insurance or don't know where to find information on options: 9.7%
- Some other reason or still weighing options: 14.9%
- Transitioning: in process of enrolling or transitioning between coverage options: 13.5%
- Do not want health insurance or would rather pay the fine: 20.2%
Use of Marketplaces among Adults Who Were Uninsured for Some or All of the Prior 12 Months

<table>
<thead>
<tr>
<th>Category</th>
<th>Uninsured at time of survey</th>
<th>Insured at time of survey</th>
</tr>
</thead>
<tbody>
<tr>
<td>Has looked for information on health insurance plans in Marketplace</td>
<td>31.7%</td>
<td>56.7%***</td>
</tr>
<tr>
<td>Has not looked for information on Marketplace plans</td>
<td>52.1%</td>
<td>36.0%***</td>
</tr>
<tr>
<td>Has not heard about Marketplace</td>
<td>16.2%</td>
<td>7.3%***</td>
</tr>
</tbody>
</table>
Sources Used to Obtain Health Plan Information or Enrollment Assistance Enrolling among Adults Who Were Uninsured for Some or All of the Prior 12 Months

- **40.1%** Used website only
- **29.3%** Used website and another source
- **20.2%** Used sources other than website
- **17.5%** Used none of the above sources or did not report source used

**Uninsured at time of survey**
- **21.8%**
- **22.2%**
- **35.5%***

**Insured at time of survey**
- **40.1%***
- **13.5%***

(*** indicates statistical significance compared to other groups.)
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