

Gaining Ground: Americans' Health Insurance Coverage and Access to Care After the Affordable Care Act's First Open Enrollment Period

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Media Teleconference
July 9, 2014



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Exhibit 1. Summary of Major Findings

- The Affordable Care Act's coverage provisions are helping to reduce the number of Americans who are uninsured and improve access to health care.
- Adults who historically have been most at risk of lacking health insurance – young adults, Latinos, and those with low and moderate incomes – are making the greatest gains in coverage.
- States that have decided not to expand eligibility for Medicaid are leaving large shares of low income adults without health insurance.
- A majority of adults with new coverage hold positive views of their new insurance.
- A majority of adults are using their new health plans to get health care; a majority said they could not have afforded or accessed this care prior to getting their new insurance.



Exhibit 2. After the End of Open Enrollment, the Percentage of U.S. Adults Who Are Uninsured Declined from 20 Percent to 15 Percent, or by 9.5 Million; Young Adults Experienced the Largest Decline Among All Adult Age Groups

Percent adults ages 19–64 uninsured

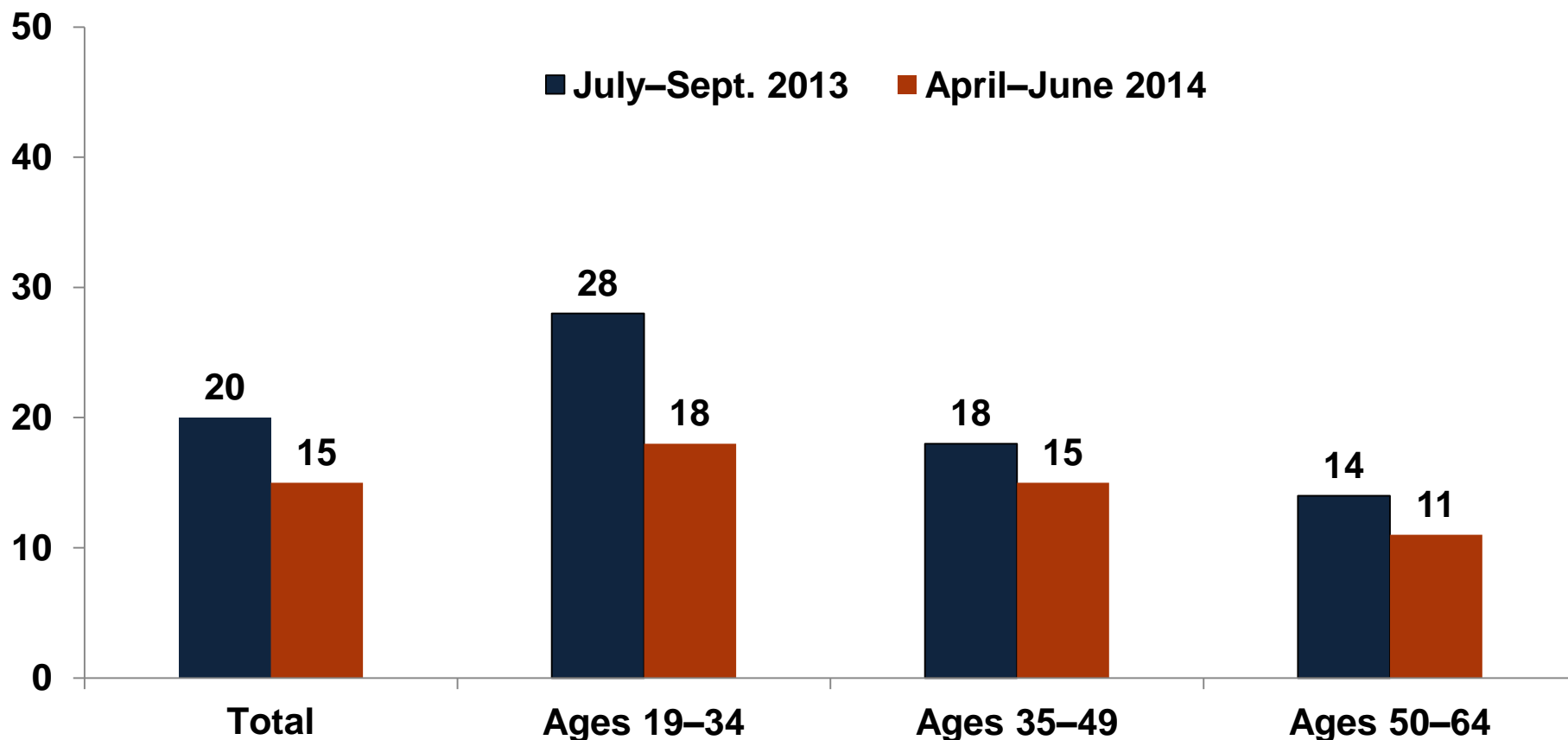
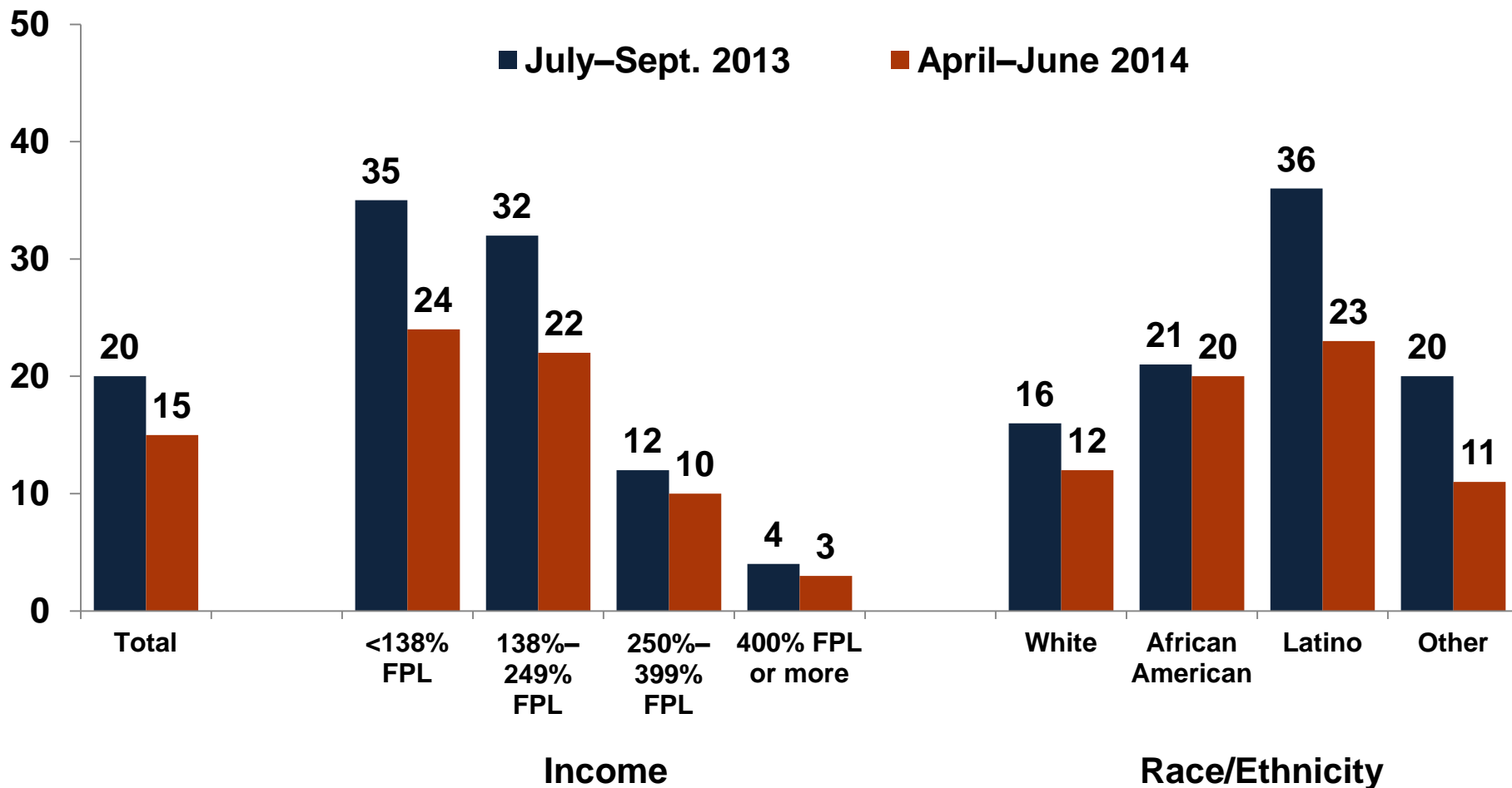


Exhibit 3. Across Incomes and Racial and Ethnic Groups, Adults with Low Incomes and Latinos Experienced the Largest Declines in Uninsured Rates

Percent adults ages 19–64 uninsured

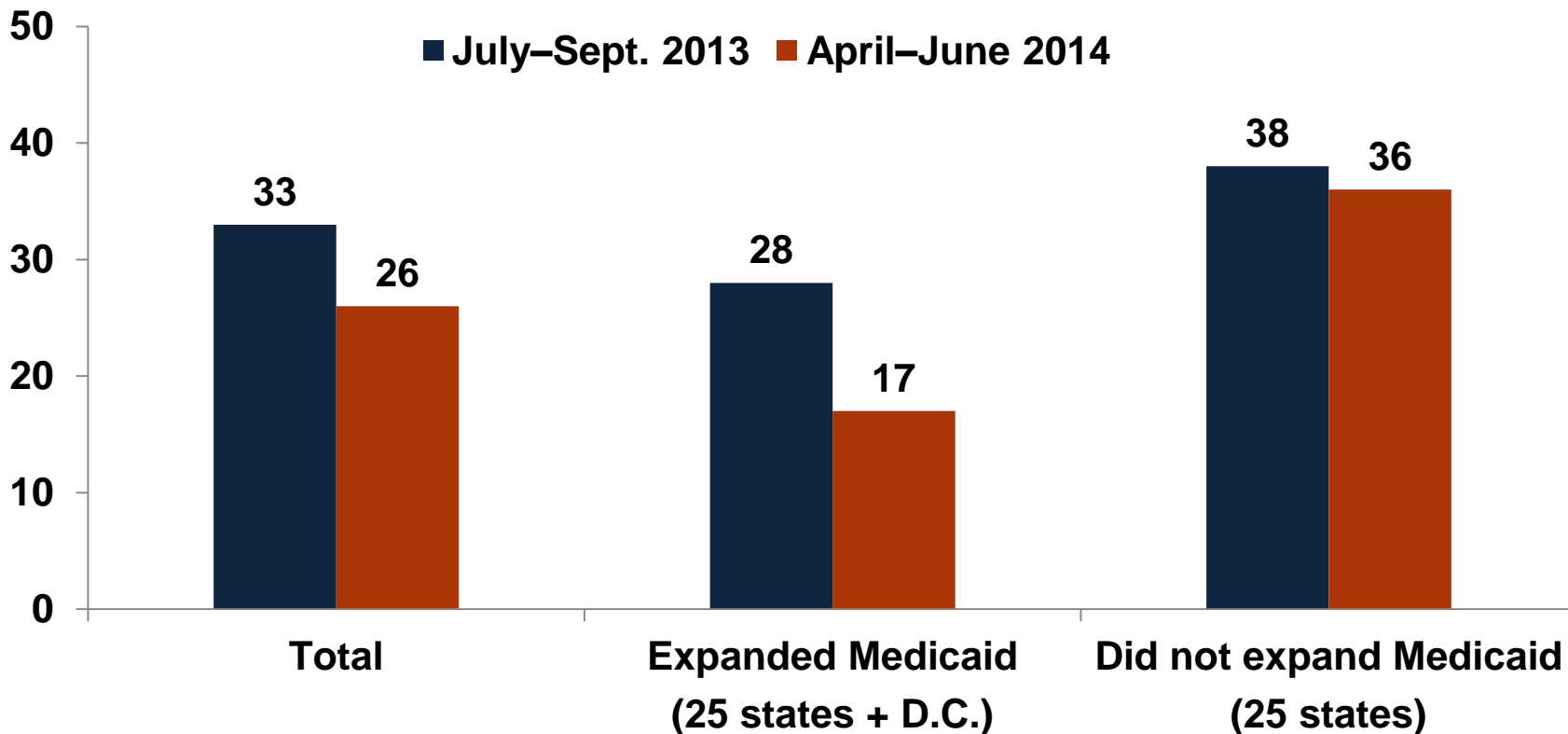


Note: FPL refers to federal poverty level.

Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–Sept. 2013 and April–June 2014.

Exhibit 4. The Percent of Uninsured Adults with Incomes Under 100 Percent of Poverty Fell Sharply in States That Expanded Medicaid; More Than a Third of Poor Adults Remained Uninsured in States That Did Not Expand Medicaid

Percent adults ages 19–64 with incomes below 100 percent of poverty who were uninsured



Note: States were coded as expanding their Medicaid program if they began enrolling individuals in April or earlier. These states include AR, AZ, CA, CO, CT, DE, HI, IA, IL, KY, MA, MD, MI, MN, ND, NJ, NM, NV, NY, OH, OR, RI, VT, WA, WV, and the District of Columbia. All other states were coded as not expanding.

Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–Sept. 2013 and April–June 2014.

Exhibit 5. Uninsured Rates Fell Sharply in California and Texas; Florida and Texas Continue to Have the Highest Uninsured Rates Among Largest States

Percent adults ages 19–64 uninsured

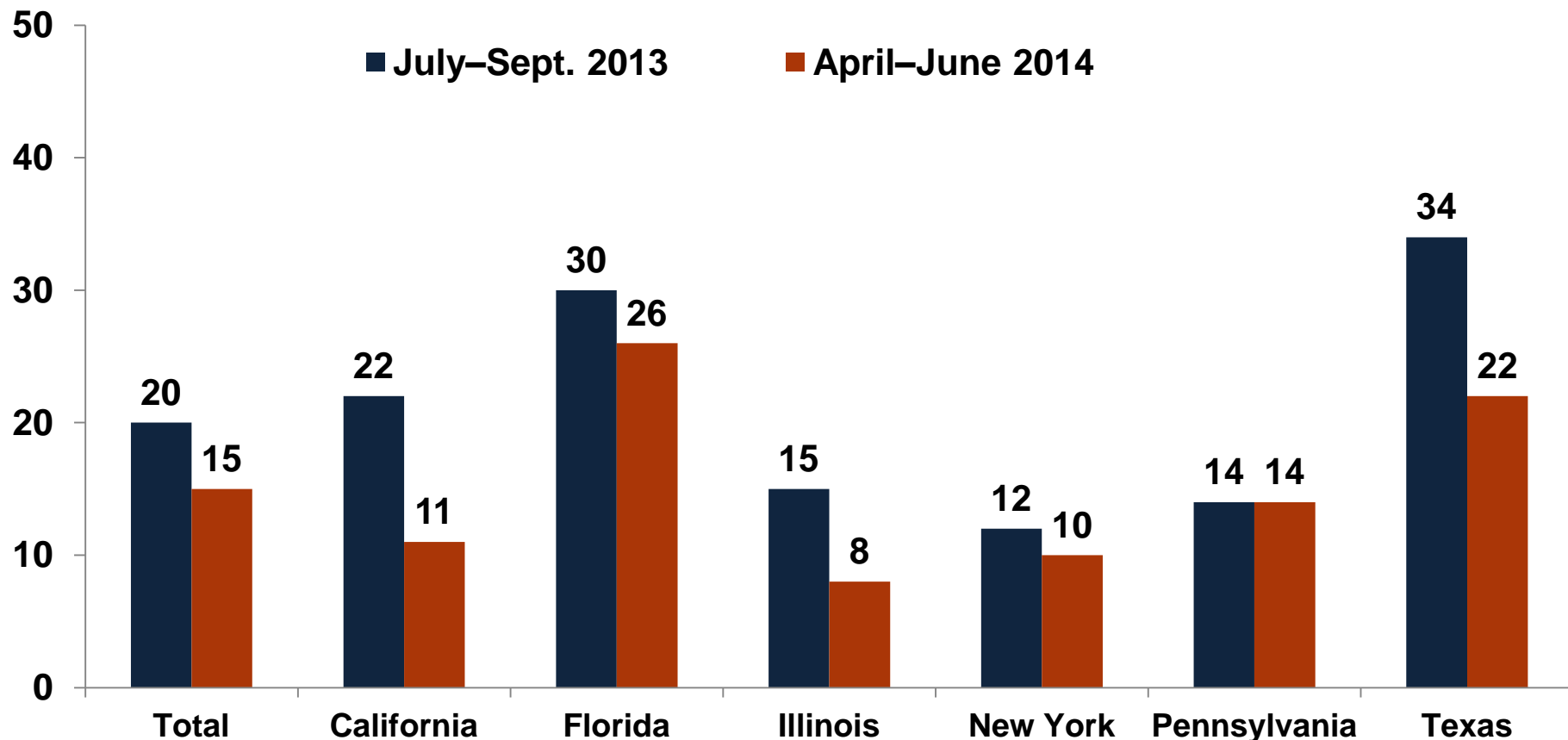
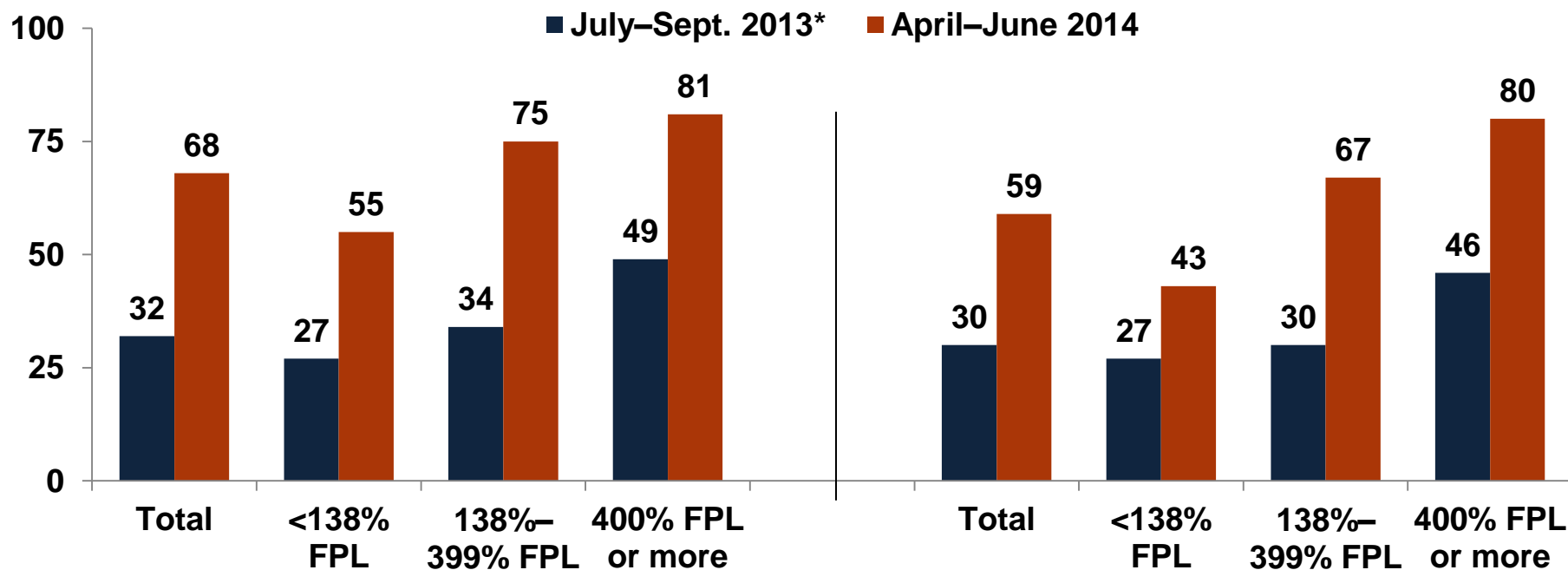


Exhibit 6. Awareness of the Affordable Care Act's Marketplaces and Financial Assistance Among Potentially Eligible Adults Doubled by the End of Open Enrollment

Since the beginning of October, under the health reform law, also known as the Affordable Care Act, new marketplaces have been open in each state where people who do not have affordable health insurance through a job can shop and sign up for health insurance. Are you aware of this new marketplace in your state?

Many people without affordable health benefits through a job may be eligible for financial help to pay for their health insurance in these new marketplaces. Are you aware that financial assistance for health insurance is available under the reform law?

Percent aware



Adults ages 19–64 who are uninsured or have individual coverage

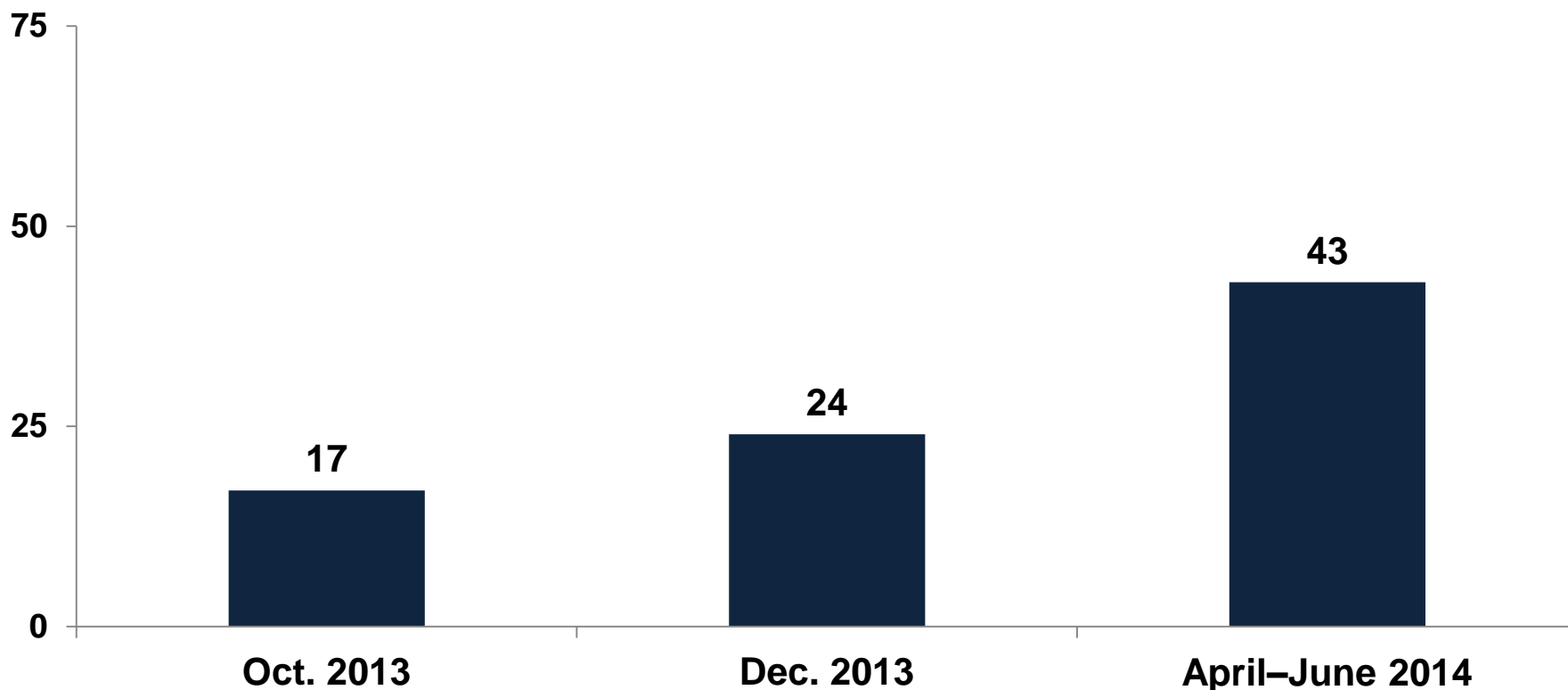
* Question wording changed between the July–September survey and the April–June survey.

Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–Sept. 2013 and April–June 2014.

Exhibit 7. More Than Two of Five Adults Who Were Potentially Eligible for Coverage Had Visited a Marketplace by June, Up from 24 Percent in December

Have you gone to this new marketplace to shop for health insurance?
This could be by mail, in person, by phone, or on the Internet.

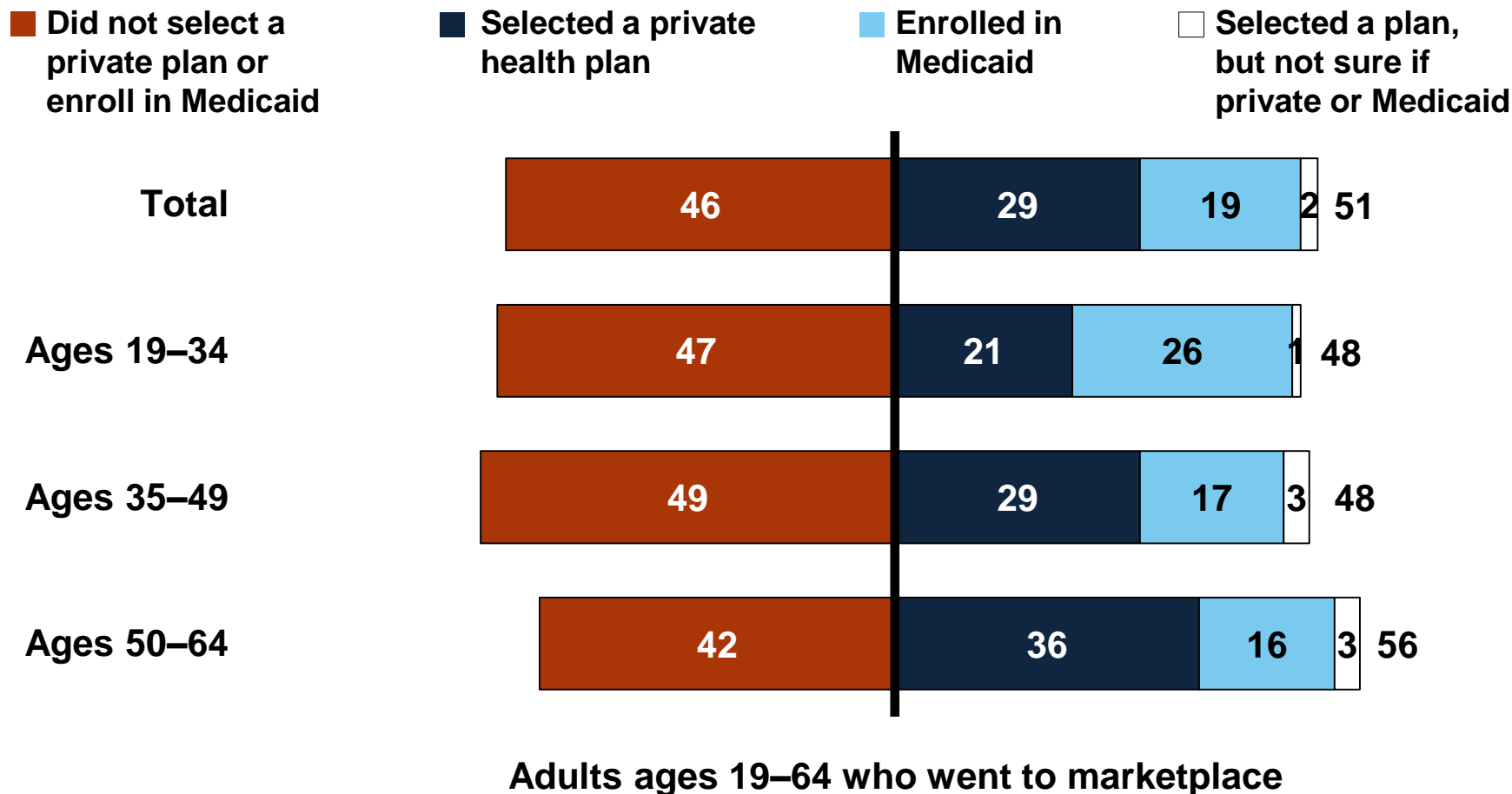
Percent who visited marketplace



Adults ages 19–64 who are uninsured or have individual coverage

Exhibit 8. Of Adults Who Visited the Marketplaces, Three of 10 Selected a Private Plan and One of Five Enrolled in Medicaid, by June 2014

Did you select a private health plan or enroll in Medicaid through the marketplace?

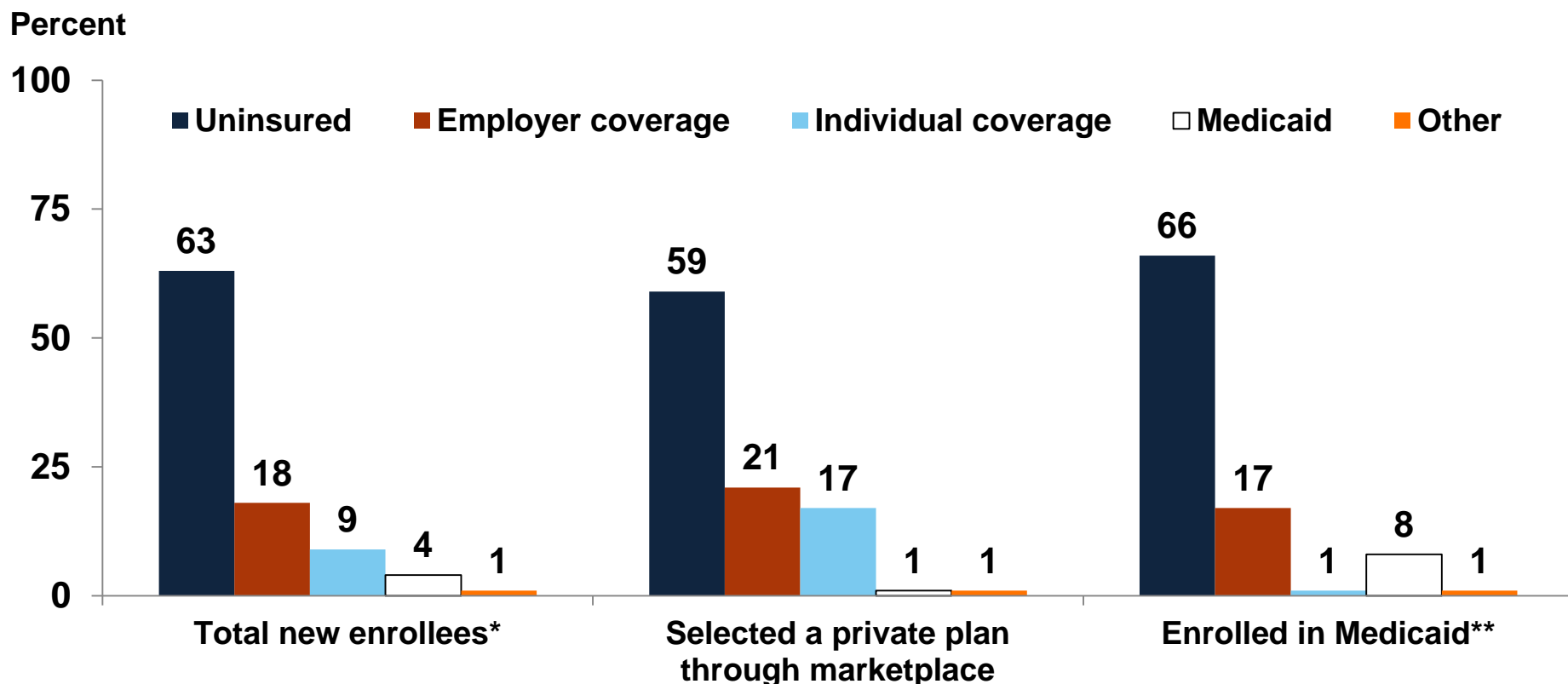


Note: Bars may not sum to indicated total because of rounding. This question was asked only of those individuals who said they had visited a marketplace. More people may have enrolled in coverage through Medicaid or a qualified health plan outside of the marketplace.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, April–June 2014.

Exhibit 9. More Than Three of Five Adults Who Selected a Private Plan or Enrolled in Medicaid Were Uninsured Prior to Gaining Coverage

What type of health insurance did you have prior to getting your new coverage?

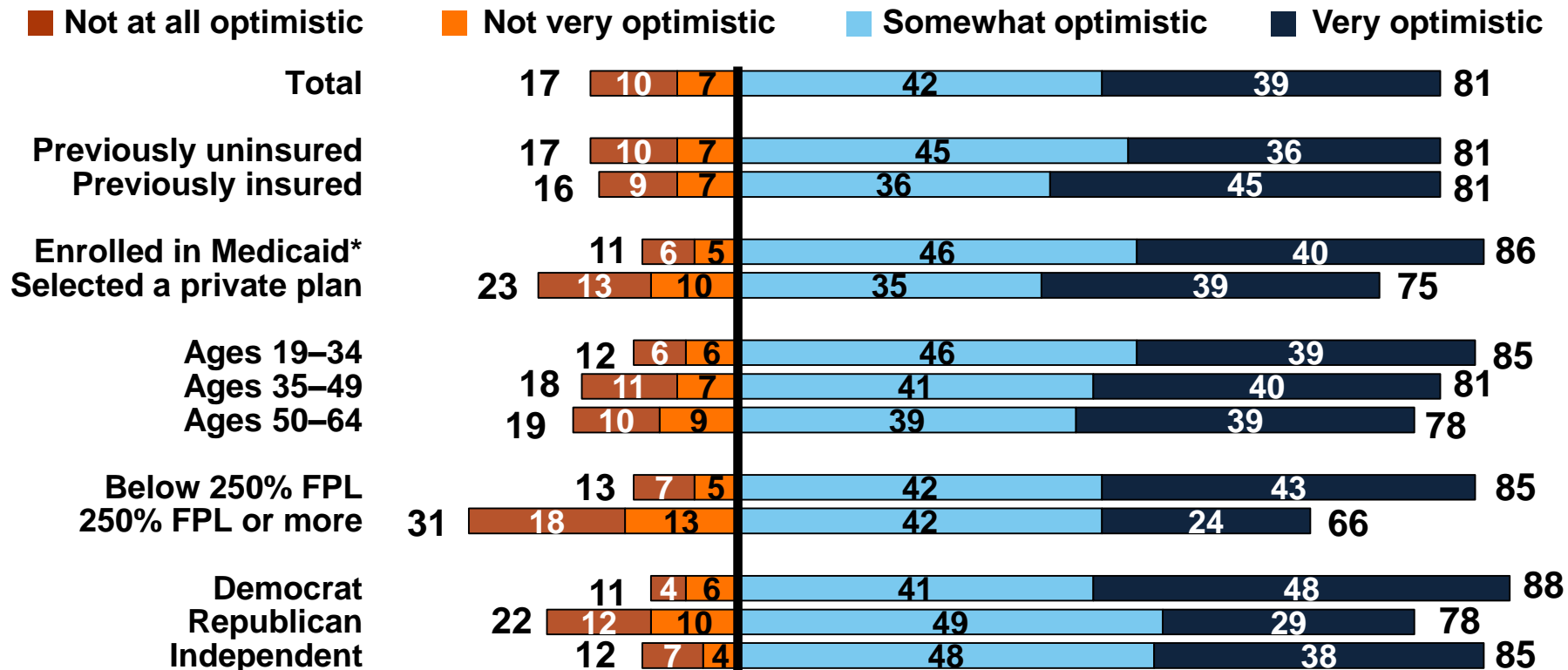


Adults ages 19–64 who selected a private plan or enrolled in Medicaid through marketplace or have had Medicaid for less than 1 year

* New enrollees include those who signed up for private coverage through the marketplace, those who signed up for Medicaid through the marketplace, those who signed up for coverage through the marketplace but are not sure if it is Medicaid or private coverage, and those who have been enrolled in Medicaid for less than 1 year. ** This includes some individuals who enrolled in Medicaid outside of the marketplace, but have been covered by Medicaid for less than 1 year.

Exhibit 10. Four of Five Adults with New Coverage Said They Were Very or Somewhat Optimistic That Their New Coverage Would Improve Their Ability to Get the Care They Need

Overall, how optimistic are you that your new health insurance is going to improve your ability to get the health care that you need?



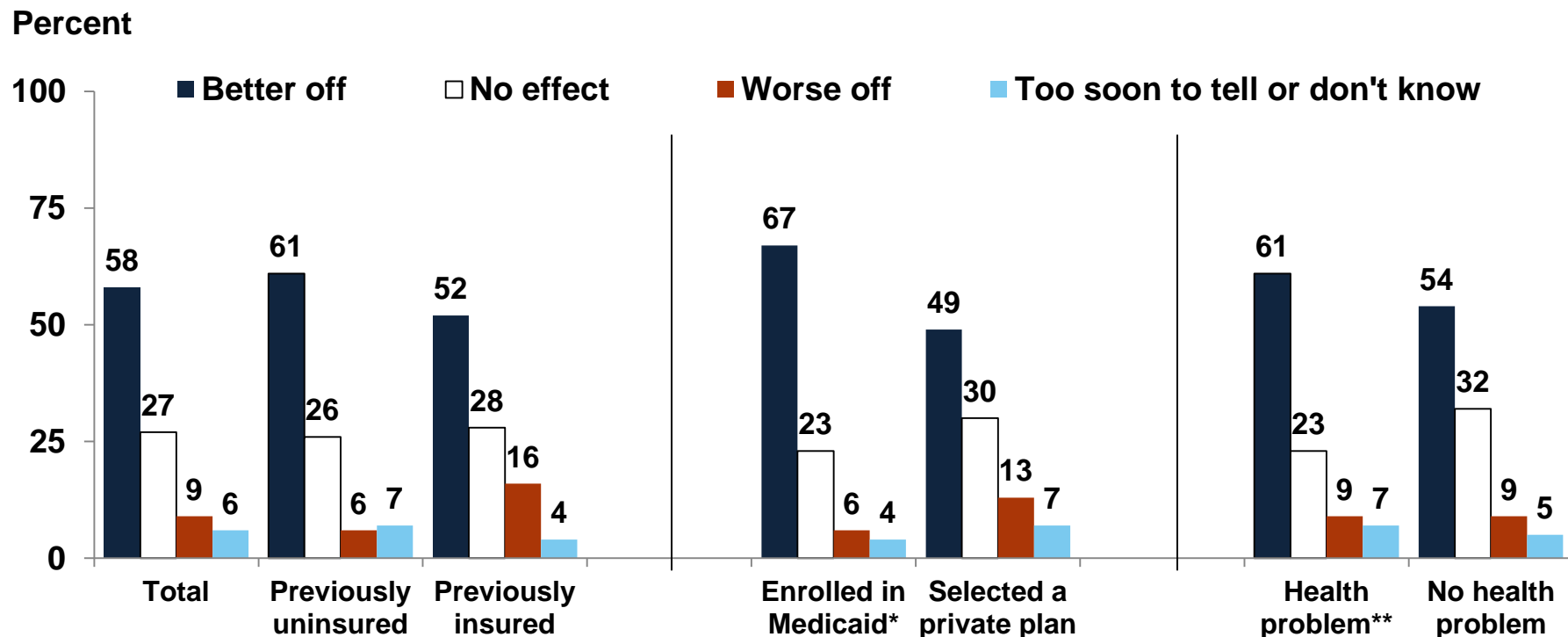
Adults ages 19–64 who selected a private plan or enrolled in Medicaid through marketplace or have had Medicaid for less than 1 year

Notes: Segments may not sum to indicated total because of rounding. Bars may not sum to 100 percent because of don't know/refusal to respond. FPL refers to federal poverty level. * This includes some individuals who enrolled in Medicaid outside of the marketplace, but have been covered by Medicaid for less than 1 year.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, April–June 2014.

Exhibit 11. More Than Half of Adults with New Coverage Said They Were Better Off Now

Would you say you are better off now or worse off now than you were before you had this new plan, or has there been no effect?



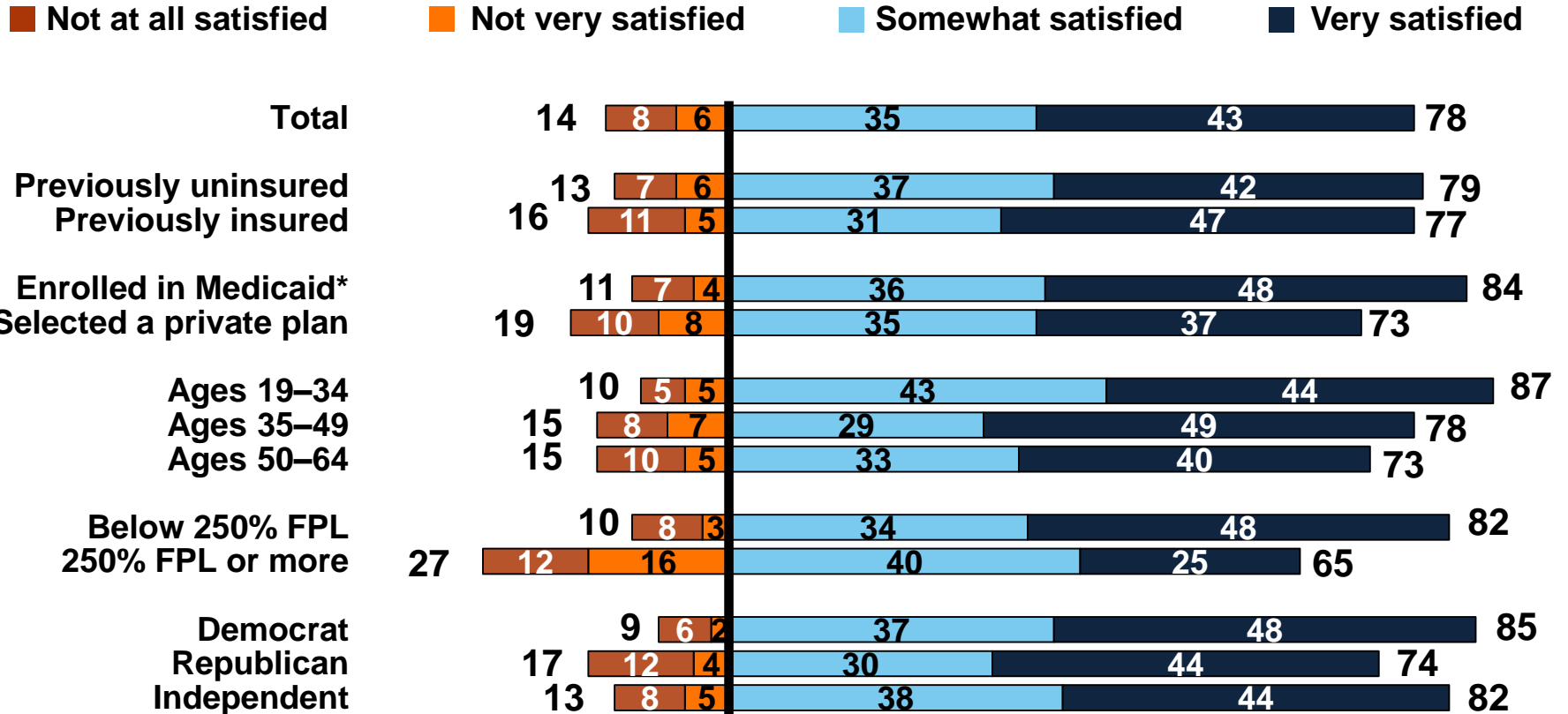
Adults ages 19–64 who selected a private plan or enrolled in Medicaid through marketplace or have had Medicaid for less than 1 year

* This includes some individuals who enrolled in Medicaid outside of the marketplace, but have been covered by Medicaid for less than 1 year. ** Respondent said health status was fair or poor or said they had at least one of the following chronic diseases: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; high cholesterol; depression or anxiety.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, April–June 2014.

Exhibit 12. More than Three-Quarters of Adults with New Coverage Said They Were Very or Somewhat Satisfied with It

Overall, how satisfied are you with this new health insurance?



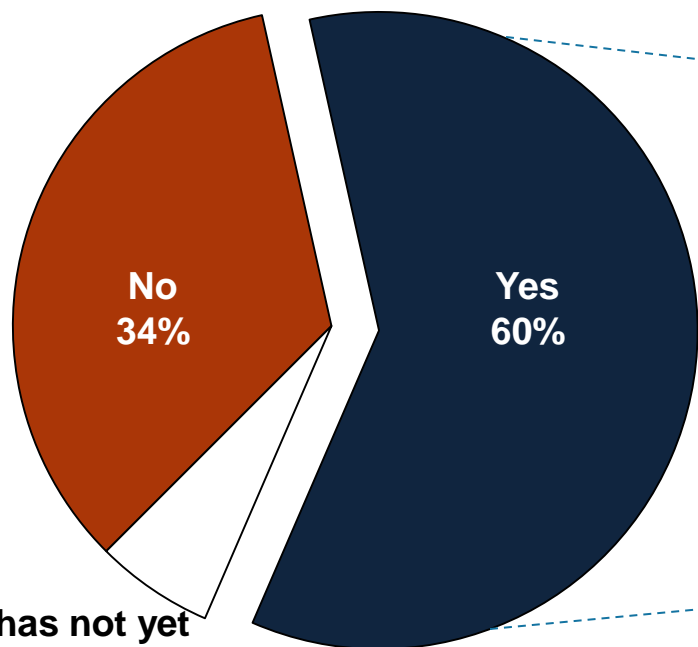
Adults ages 19–64 who selected a private plan or enrolled in Medicaid through marketplace or have had Medicaid for less than 1 year

Notes: Segments may not sum to indicated total because of rounding. Bars may not sum to 100 percent because of don't know/refusal to respond. FPL refers to federal poverty level. * This includes some individuals who enrolled in Medicaid outside of the marketplace, but have been covered by Medicaid for less than 1 year.

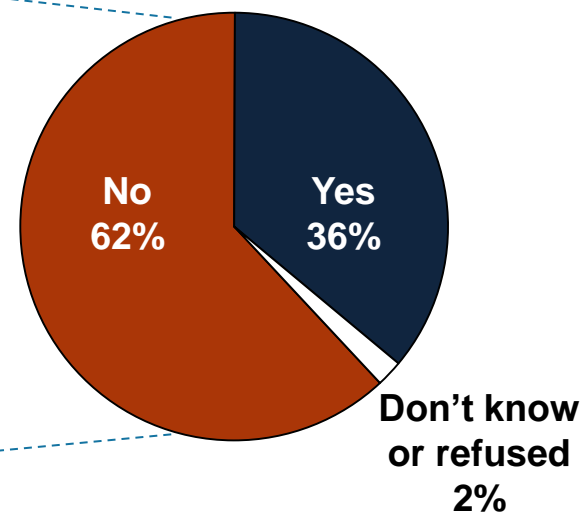
Source: The Commonwealth Fund Affordable Care Act Tracking Survey, April–June 2014.

Exhibit 13. Three of Five Adults with New Coverage Said They Had Used Their Plan; of Those, Three of Five Said They Would Not Have Been Able to Access or Afford This Care Before

Have you used your new health insurance plan to visit a doctor, hospital, or other health care provider, or to pay for prescription drugs?



Prior to getting your new health insurance plan, would you have been able to access and/or afford this care?



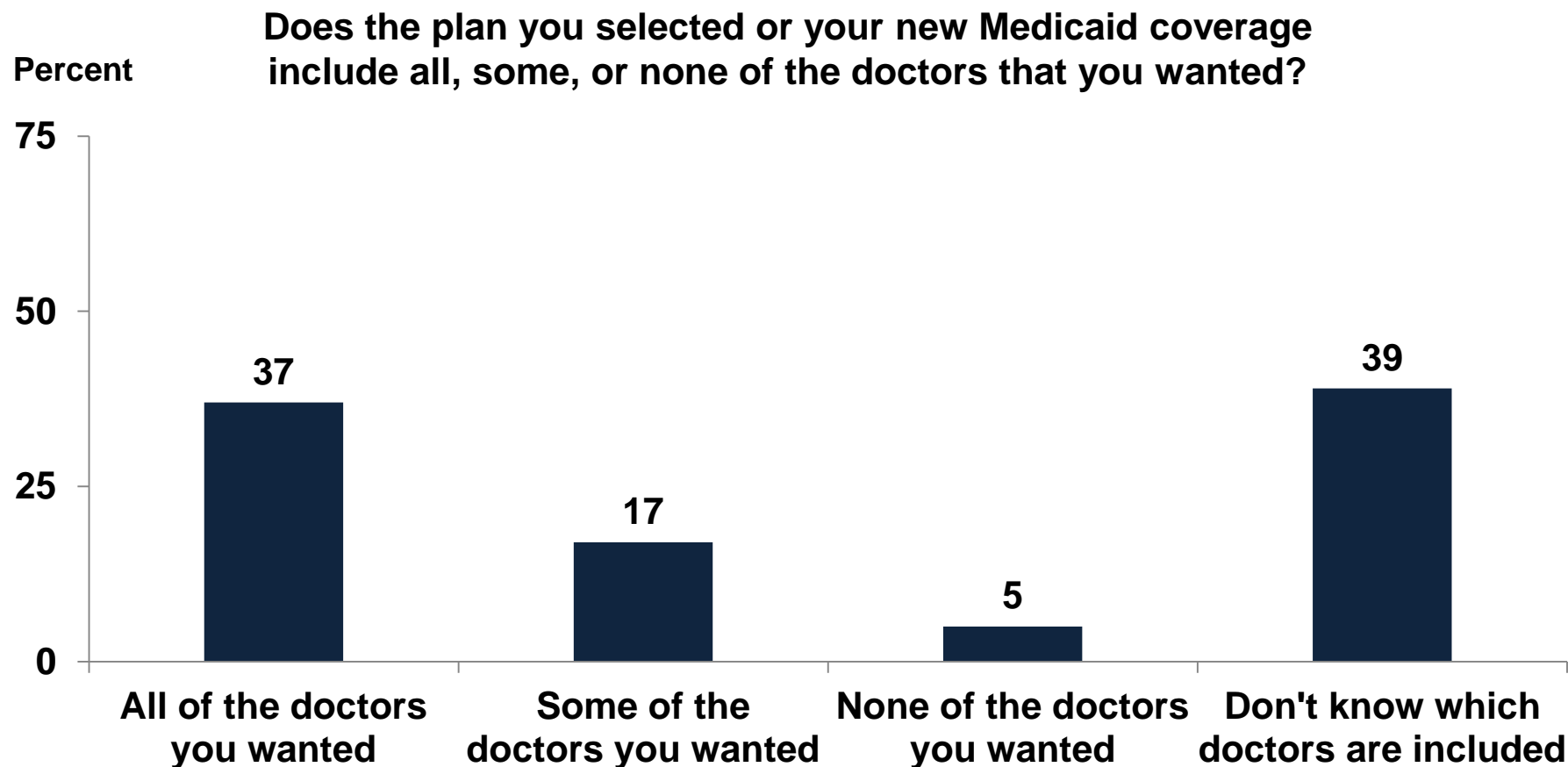
Adults ages 19–64 who have used new health insurance plan

Adults ages 19–64 who selected a private plan or enrolled in Medicaid through the marketplace or have had Medicaid for less than 1 year

Note: Segments may not sum to 100 percent because of rounding.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, April–June 2014.

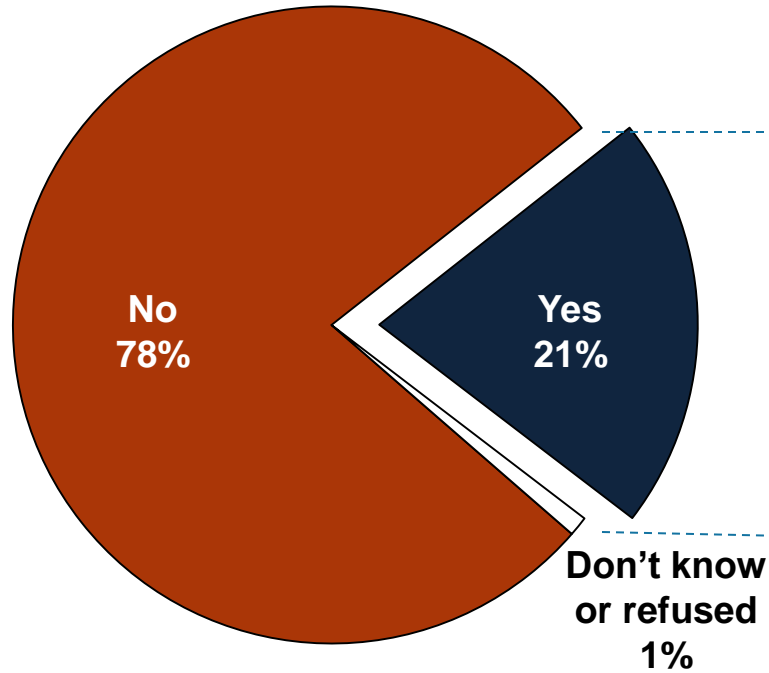
Exhibit 14. Among Adults Who Enrolled in New Coverage, More Than Half Said Their Plan Included All or Some of the Doctors They Wanted; Two of Five Did Not Know Which Doctors Were on Their Plan



Adults ages 19–64 who selected a private plan or enrolled in Medicaid through the marketplace or have had Medicaid for less than 1 year

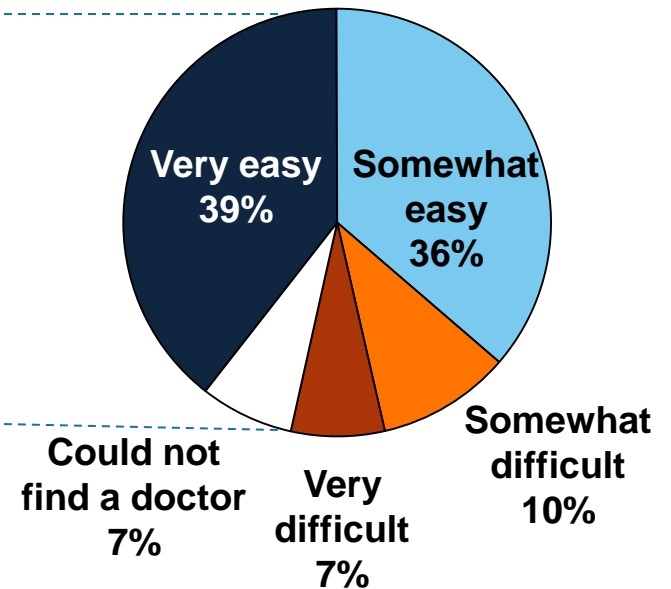
Exhibit 15. One of Five Adults with New Coverage Tried to Find a Primary Care Doctor; Three-Quarters Found It Easy or Somewhat Easy to Find One

Since getting your new health plan or Medicaid coverage, have you tried to find a new primary care doctor or general doctor?



Adults ages 19–64 who selected a private plan or enrolled in Medicaid through marketplace or have had Medicaid for less than 1 year

How easy or difficult was it for you to find a new primary care doctor or general doctor?



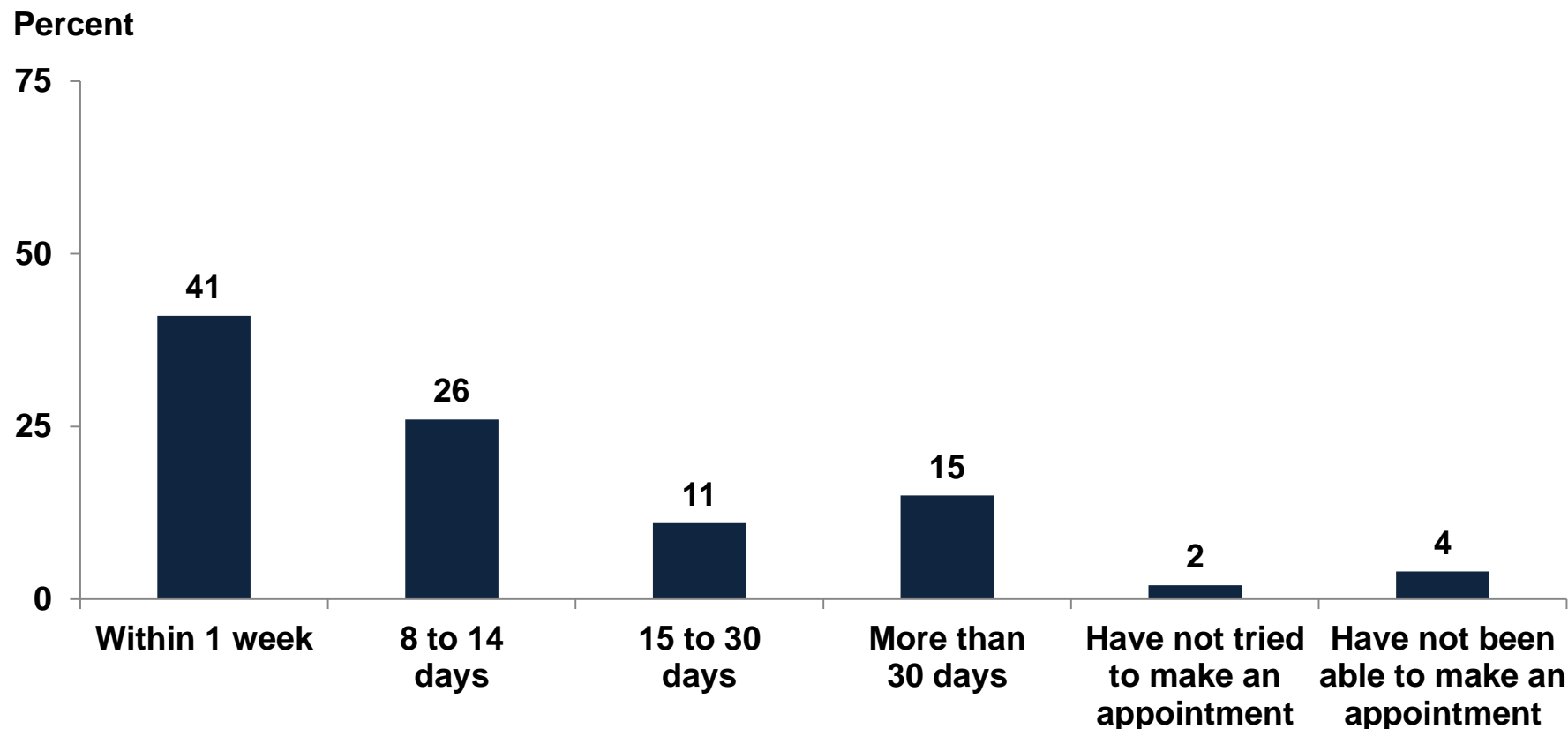
Adults ages 19–64 who have tried to find new primary care or general doctor

Note: Segments may not sum to 100 percent because of rounding.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, April–June 2014.

Exhibit 16. Two-Thirds of Those Who Found a Primary Care Doctor Got an Appointment Within Two Weeks

How long did you have to wait to get your first appointment to see this doctor?



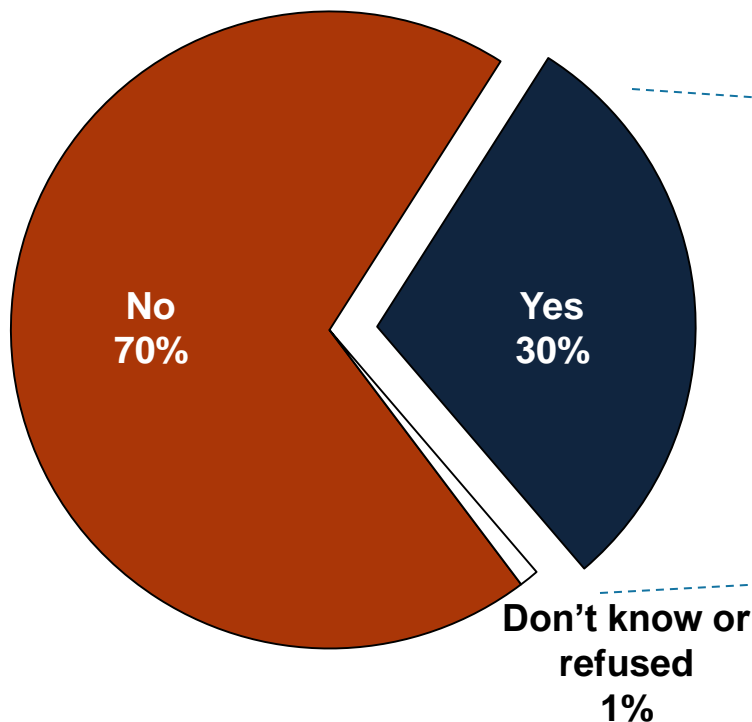
Adults ages 19–64 who selected a private plan or enrolled in Medicaid through marketplace or have had Medicaid for less than 1 year and tried to find a primary care doctor or general doctor since getting new coverage*

* Does not include those who were not able to find a doctor.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, April–June 2014.

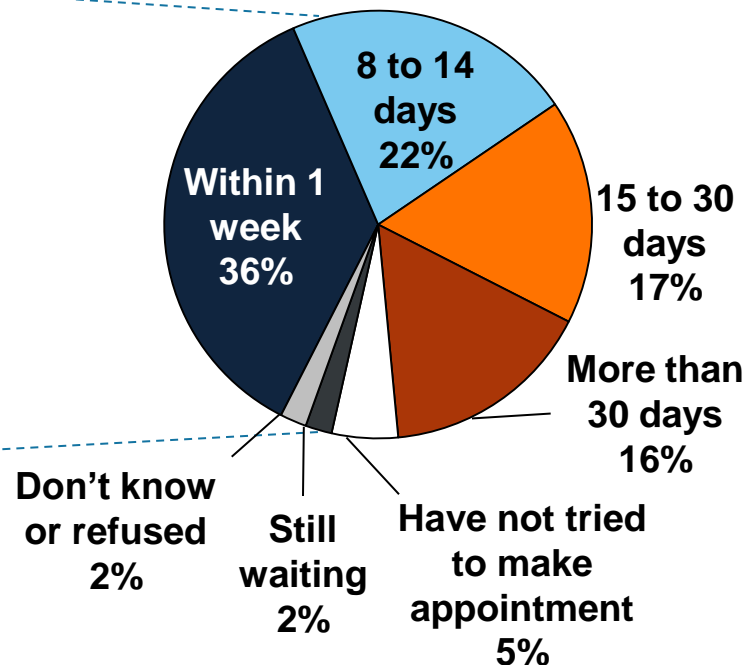
Exhibit 17. Thirty Percent of Adults with New Coverage Saw or Needed a Specialist; Fifty-Eight Percent Got an Appointment Within Two Weeks

Since getting your new health plan or Medicaid coverage, have you seen or needed to see any specialist doctors?



Adults ages 19–64 who selected a private plan or enrolled in Medicaid through marketplace or have had Medicaid for less than 1 year

How long did you have to wait to get your first appointment to see this specialist?



Adults ages 19–64 who needed to see specialist

Note: Segments may not sum to 100 percent because of rounding.

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, April–June 2014.

Exhibit 18. Conclusions

- The survey findings provide early evidence that the law's coverage provisions are helping the most at risk Americans gain health insurance.
- New coverage is helping people gain new access to the health care system, both among those previously uninsured and previously insured.
- But the results point to remaining vulnerabilities.
- State reluctance to expand their Medicaid programs is leaving a third of the poorest adults uninsured in those states.
- Awareness of the marketplaces and financial assistance continues to be lowest among those who would most benefit: low income and uninsured adults.
- Some people with new coverage are experiencing long wait times for doctor appointments.



Survey Methodology

- Conducted by SSRS from April 9, 2014, to June 2, 2014.
- 17-minute telephone interviews in English and Spanish, among a random, nationally representative sample of 4,425 adults ages 19 to 64, living in the United States; 2,098 interviews were on landlines and 2,327 on cellular phones.
- Sample was designed to increase likelihood of surveying respondents eligible for new coverage options under the ACA in the following way:
 - Respondents in The Commonwealth Fund ACA Tracking Survey, July-September 2013, who said they were uninsured or had individual coverage were asked if they could be re-contacted for the April-June 2014 survey.
 - SSRS also re-contacted households reached through SSRS's omnibus survey who were uninsured or had individual coverage prior to open enrollment.
- Data are weighted to the U.S. 19-to-64 adult population by age, gender, race/ethnicity, household size, geographic area, and population density and to correct for stratified sample design, the use of re-contacted respondents, overlapping landline and cellular phone sample frames, and disproportionate nonresponse that might bias results.
- Overall margin of sampling error of +/-2.1 percentage points at the 95 percent confidence level.
- Overall response rate was 14 percent.

