

# State Approaches to Expanding Health Insurance Coverage and Enrollment

	California	New York	Florida	Texas
<b>Expanded Medicaid</b>	Yes	Yes	No	No
<b>Qualifications for Medicaid</b>				
Parents <sup>a</sup>	<138% FPL	<138% FPL	<33% FPL	<18% FPL
Childless adults	<138% FPL	<138% FPL	Do not qualify for Medicaid	Do not qualify for Medicaid
Immigrants <sup>b</sup>	Legal immigrants qualify without the five-year waiting period	Legal immigrants qualify without the five-year waiting period	Children of legal immigrants only qualify without the five-year waiting period	Children of legal immigrants only qualify without the five-year waiting period
<b>Enrollment in Medicaid/CHIP<sup>c</sup></b>	11.9 million	6.4 million	4.3 million	4.8 million
<b>Marketplace type</b>	State-run	State-run	Federal	Federal
<b>Enrollment in the marketplace<sup>d</sup></b>	1,556,676	242,880	1,760,025	1,227,290

Note: FPL refers to federal poverty level.

<sup>a</sup> Kaiser Family Foundation, [Where Are States Today? Medicaid and CHIP Eligibility Levels for Children, Pregnant Women, and Adults](#), Fact sheet (Henry J. Kaiser Family Foundation, Jan. 19, 2017).

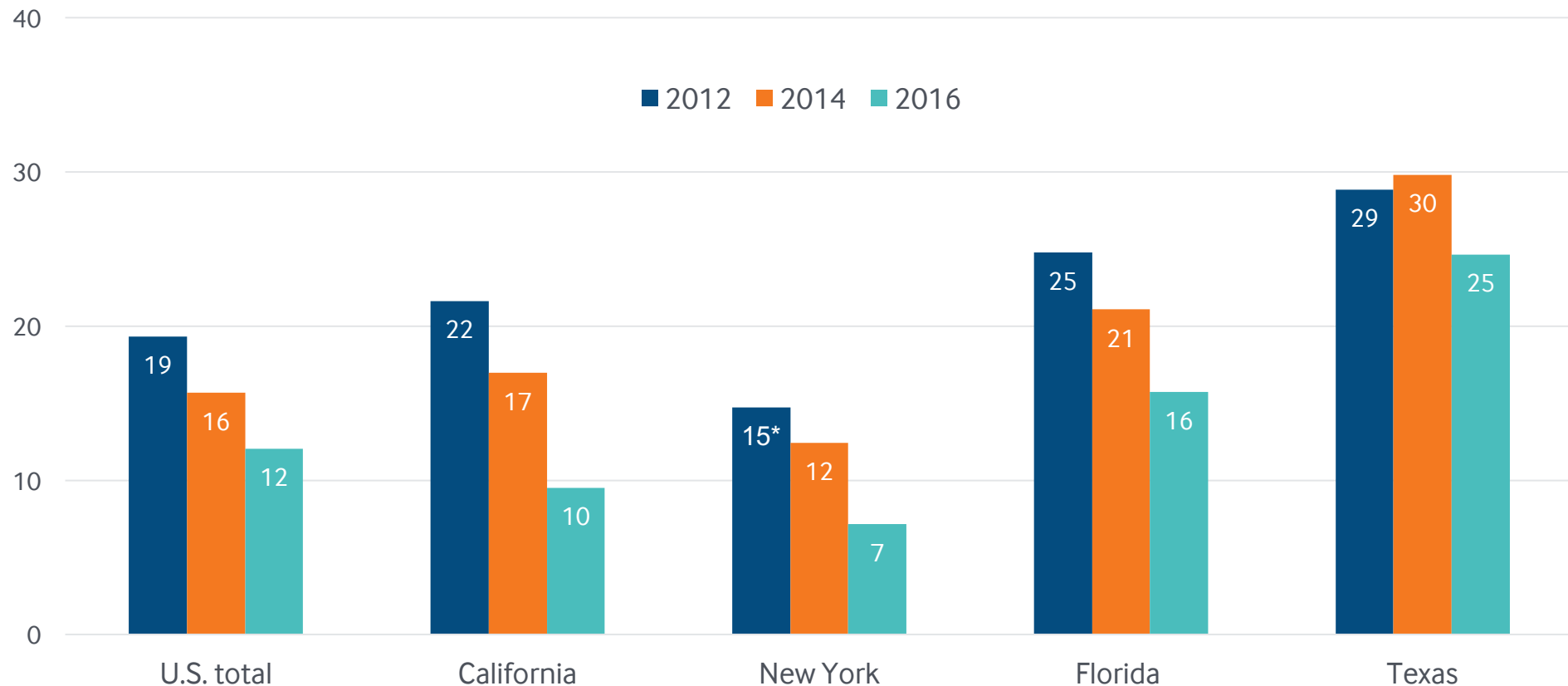
<sup>b</sup> Medicaid.gov, [Medicaid and CHIP Coverage of Lawfully Residing Children and Pregnant Women](#), Sept. 2016. For low-income immigrants lawfully residing in the United States, there is a five-year waiting period for enrollment in state Medicaid programs. Some states, including New York and California, have opted to eliminate these waiting periods. The ACA allows “qualified non-citizens” (such as those with a green card) who are in the five-year waiting period to enroll in marketplace plans and become eligible for subsidies, regardless of income.

<sup>c</sup> Centers for Medicare and Medicaid Services, [Table 1: Medicaid and CHIP: November and December 2016 Preliminary Monthly Enrollment](#) (CMS, Feb. 2017).

<sup>d</sup> Centers for Medicare and Medicaid Services, [2017 Marketplace Open Enrollment Period Public Use Files](#) (CMS, n.d.).

# Uninsured Rate Drops by Varying Degrees in the Nation's Four Largest States, 2012–2016

Percent of adults ages 19–64 who are uninsured

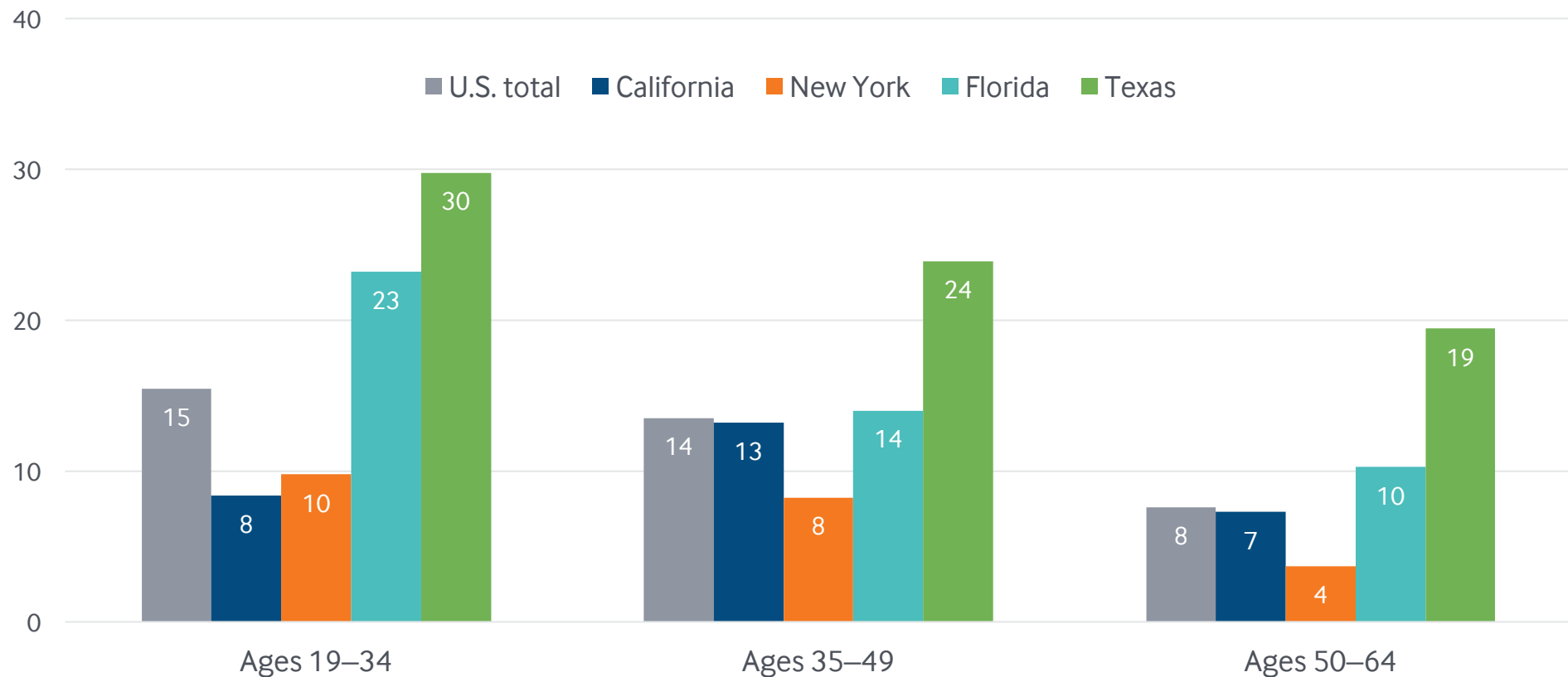


\* The 2012 uninsured rate estimate for New York is from the National Health Interview Survey (NHIS).

Data: The Commonwealth Fund Biennial Health Insurance Surveys (2012, 2014, 2016); and R. A. Cohen and M. E. Martinez, *Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, 2012* (NHIS, June 2013).

# Of the Four Largest States, Texas Has the Highest Uninsured Rate in Every Age Group

Percent of adults ages 19–64 who are uninsured



Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

# State Uninsured Rates by Poverty and Firm Size

<i>Percent of adults ages 19–64 who are uninsured</i>	<b>U.S. total</b>	<b>California</b>	<b>New York</b>	<b>Florida</b>	<b>Texas</b>
<b>Unweighted n</b>	4,186	716	739	663	699
<b>Total</b>	12%	10%	7%	16%	25%
<b>Poverty</b>					
<100% FPL	22%	9%	15%	22%	39%
100%–399% FPL	11%	12%	6%	16%	28%
400% FPL or more	3%	4%	2%	5%	5%
<b>Firm size</b> (Base: full-time or part-time workers)					
All workers	11%	8%	6%	15%	22%
Small-firm workers (<50 employees)	21%	14%	12%	24%	37%
Larger-firm workers (50 employees or more)	5%	2%	3%	8%	10%

Note: FPL refers to federal poverty level.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

# Adults in California and New York Reported Lower Rates of Cost-Related Access Problems Than Those in Florida and Texas

<i>Percent of adults ages 19–64</i>	<b>U.S. total</b>	<b>California</b>	<b>New York</b>	<b>Florida</b>	<b>Texas</b>
<b>In the past 12 months because of cost:</b>					
Had a medical problem, did not visit doctor or clinic	20%	15%	15%	23%	27%
Did not fill a prescription	19%	16%	17%	23%	27%
Skipped recommended test, treatment, or follow-up	18%	14%	16%	22%	25%
Did not get needed specialist care	13%	13%	11%	18%	21%
<b>Any of the above access problems</b>	<b>34%</b>	<b>28%</b>	<b>29%</b>	<b>41%</b>	<b>45%</b>

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).

# Adults in California and New York Reported Lower Rates of Medical Bill Problems or Debt Than Those in Florida and Texas

<i>Percent of adults ages 19–64</i>	<b>U.S. total</b>	<b>California</b>	<b>New York</b>	<b>Florida</b>	<b>Texas</b>
<b>In the past 12 months:</b>					
Had problems paying or unable to pay medical bills	23%	17%	18%	28%	26%
Contacted by a collection agency about medical bills*	21%	15%	18%	25%	25%
Contacted by collection agency for unpaid medical bills	14%	9%	11%	16%	18%
Contacted by a collection agency because of billing mistake	5%	6%	5%	6%	6%
Had to change way of life to pay bills	14%	12%	10%	15%	18%
<i>Any of three bill problems (does not include billing mistake)</i>	29%	22%	23%	32%	34%
Medical bills/debt being paid off over time	24%	16%	17%	24%	27%
<b>Any of three bill problems or medical debt</b>	<b>37%</b>	<b>28%</b>	<b>28%</b>	<b>41%</b>	<b>44%</b>

\* Subtotals may not sum to total: respondents who answered “don’t know” or refused are included in the distribution but not reported.

Data: The Commonwealth Fund Biennial Health Insurance Survey (2016).