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Realizing Health Reform's Potential: Baby Boomers and the Affordable Care Act of 2010

Michelle M. Doty, Ph.D.

Assistant Vice President, Director of Survey Research

Sara R. Collins, Ph.D.

Vice President, Affordable Health Insurance

The Commonwealth Fund

**Webinar on Realizing Health Reform's Potential:
Adults 50-64 and the Affordable Care Act**

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Exhibit 1. Importance of Health Reform for Baby Boomers

- **57 million 50–64 year olds in U.S.**
- **8.6 million older adults uninsured in 2009, up 1.1 million over 2008**
- **9.7 million older adults with insurance have such high out-of-pocket costs relative to income that they are underinsured**
- **35 million, or 64%, of older adults have at least one chronic condition**

Exhibit 2. Buying Health Insurance on the Individual Market Is Difficult; The Majority of Adults 50–64 Never Bought a Plan

**Adults
Ages 50–64**

Adults who have individual coverage or tried to buy it in past three years who:

Found it very difficult or impossible to find affordable coverage **61**

Turned down, charged a higher price, or excluded because of a preexisting condition **39**

Never bought a plan **69**

Source: The Commonwealth Fund Biennial Health Insurance Survey (2007).

Exhibit 3. Seventy-Five Percent of Uninsured Adults Ages 50-64 Reported a Cost-Related Problem Getting Needed Care

Percent of adults ages 50–64

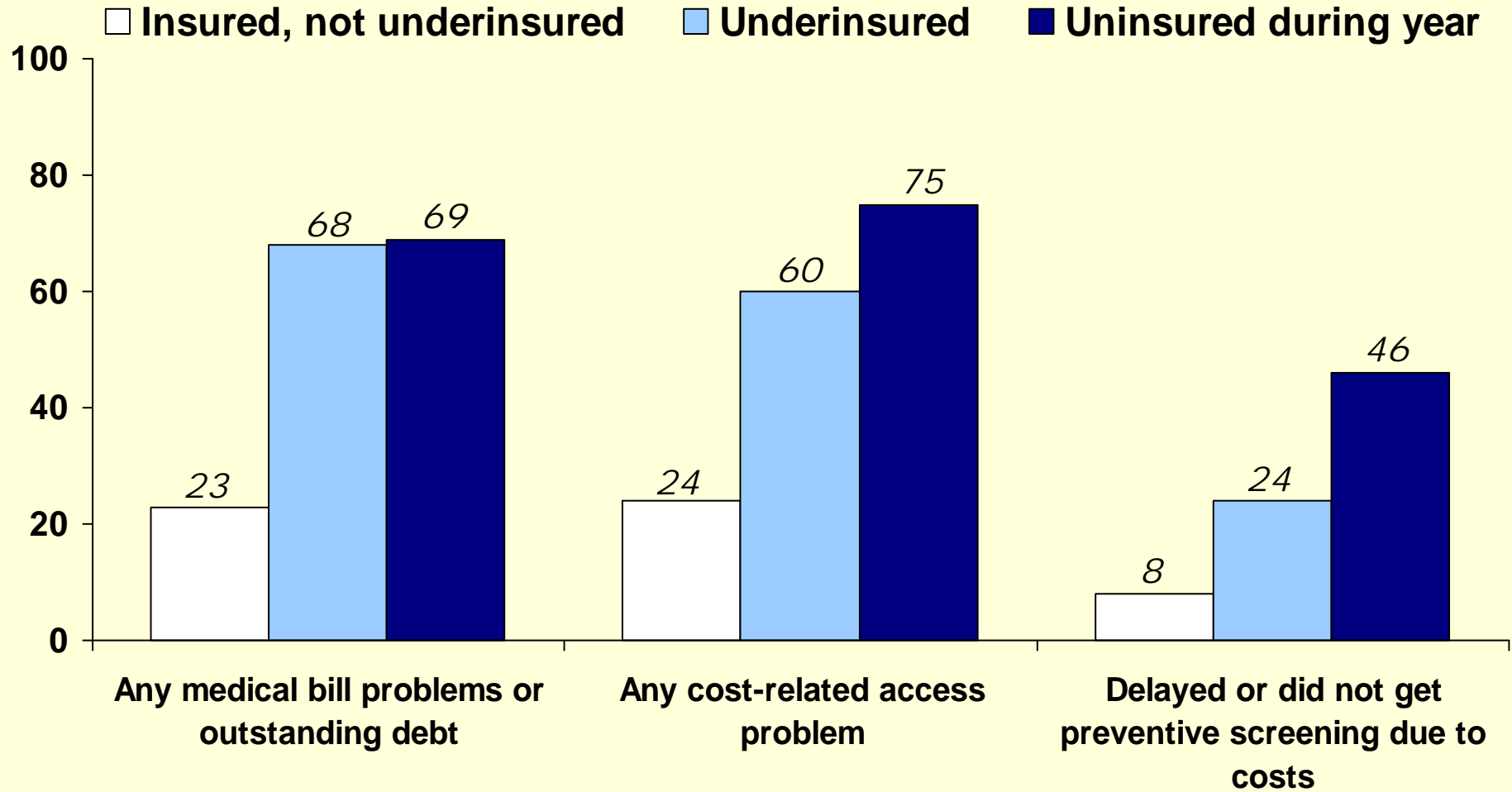


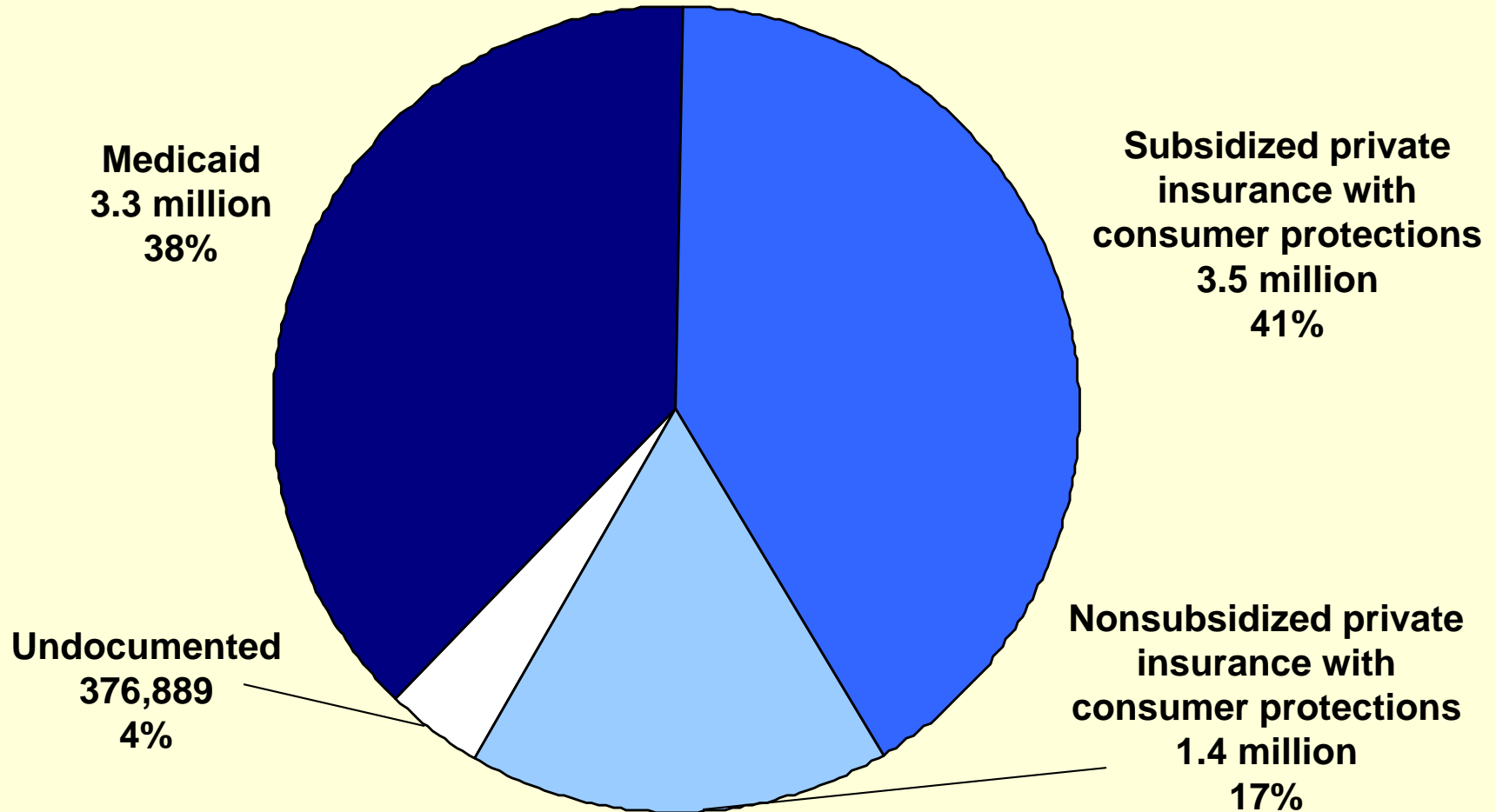
Exhibit 4. Early Provisions of the Affordable Care Act That Will Benefit Baby Boomers, 2010–2013

- **Preexisting condition insurance plans (2010):** Enrollment underway in all 50 states/DC for people with health problems who have been uninsured for at least six months.
- **Ban on lifetime coverage limits/phase out of annual limits, ban on rescissions (2010):** Older adults at higher risk of reaching limits, having coverage rescinded.
- **Employers and insurers must cover recommended preventive services without cost-sharing (2010):** Includes colorectal cancer screening, mammograms, flu and pneumonia vaccines.
- **Early retiree reinsurance program (2010):** A \$5 billion temporary program to pay part of early retiree health costs; 3,600 private and public employers have enrolled.
- **Long-term care insurance (2012):** Voluntary program available through workplace or other mechanism for self-employed; premiums based on age at enrollment but not health and can be paid through payroll deductions.

Exhibit 5. Provisions of the Affordable Care Act That Will Benefit Baby Boomers, 2014+

- Expansion in Medicaid eligibility to cover adults with incomes under 133% poverty (\$14,000 individual, \$29,000 for family of four).**
- New state insurance exchanges with premium and cost-sharing tax credits up to 400% poverty (\$43,000 individual, \$88,000 family of four).**
- Essential health benefit standards and limits on cost-sharing for plans sold in insurance exchanges and in the individual and small group markets: Four different standardized levels of benefits—bronze, silver, gold, platinum—that will vary by cost sharing.**
- Restrictions on insurance carriers from denying coverage or charging higher premiums on the basis of health or age.**

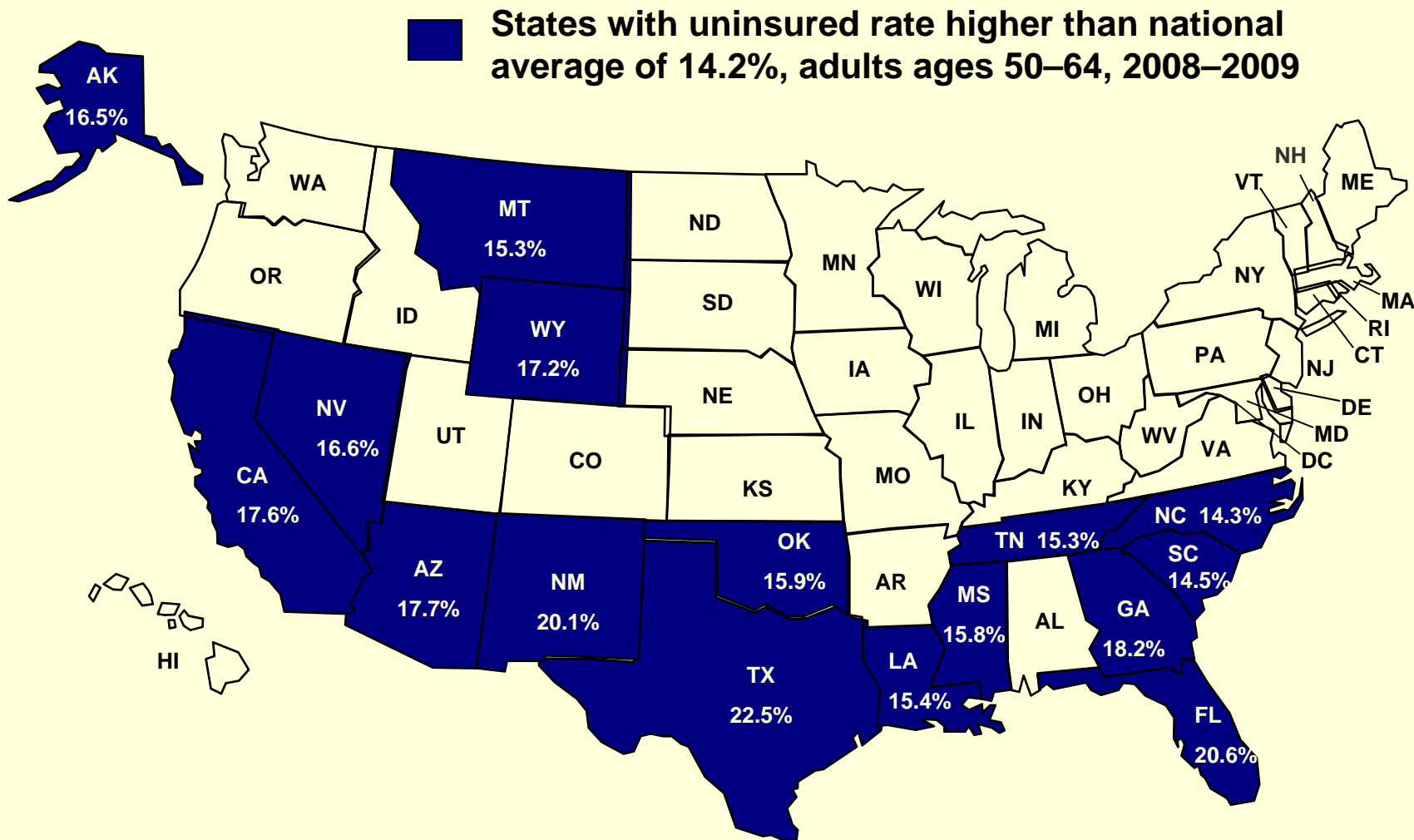
Exhibit 6. Most of the 8.6 Million Currently Uninsured Adults Ages 50–64 Will Gain Coverage Beginning in 2014



8.6 Million Uninsured Adults Ages 50–64 in 2009

Source: Analysis of the March 2010 Current Population Survey by N. Tilipman and B. Sampat of Columbia University for The Commonwealth Fund; estimates of undocumented uninsured adults by Jonathan Gruber and Ian Perry of MIT using the Gruber Microsimulation Model for The Commonwealth Fund.

Exhibit 7. In 16 States, Uninsured Adults Ages 50–64 Will Particularly Benefit from the Health Reform Law



Note: Uninsured rates are two-year averages, 2008–2009.

Source: Analysis of the March 2009 and 2010 Current Population Survey by N. Tilipman and B. Sampat of Columbia University for The Commonwealth Fund.