



New State-by-State Health Scorecard: Historic Insurance Coverage Gains, Improvements in Access and Affordability May Now Be at Risk

Proposed Medicaid Cuts, ACA Marketplace Changes, and Expiring ACA Subsidies Could Leave Millions Uninsured; Falling Childhood Vaccination Rates Raise Public Health Alarms

States have made historic progress in expanding health coverage and improving access to care over the past decade, according to the Commonwealth Fund's *2025 Scorecard on State Health System Performance*. Uninsured rates have fallen in every state since 2013, and fewer adults skip needed care because of the cost, a reflection of the Affordable Care Act's (ACA) Medicaid expansion, subsidized marketplace coverage, and various consumer protections, such as banning insurers from excluding preexisting health conditions from coverage.

However, several proposed federal policy changes — including Medicaid funding cuts and work requirements, cuts and added red tape in the marketplaces, and the expiration of extra ACA premium subsidies enacted during the pandemic — may reverse those gains. At the same time, early childhood vaccination rates have declined in most states, and there remain significant gaps in health and health care — especially between geographic regions and between racial and ethnic groups.

The *2025 Scorecard on State Health System Performance* is part of the Commonwealth Fund's ongoing series of reports tracking how each state's health system is working. Using data from 2023 — the most recent available — the report measures health care access, affordability, quality, outcomes, and equity in all 50 states and the District of Columbia.

Key Findings:

- **The five top-ranked states for health system performance are Massachusetts, Hawaii, New Hampshire, Rhode Island, and the District of Columbia.** The lowest ranked are Mississippi, Texas, Oklahoma, Arkansas, and West Virginia.
- **Health care coverage and access improved nationwide.** The share of working-age adults without health insurance fell from 20.4 percent in 2013 to 11 percent in 2023, and the share of adults who skipped care because of cost declined from 15.9 percent to 11.7 percent.

EMBARGOED

NOT FOR RELEASE BEFORE

12:01 a.m. E.T.

Wednesday,

June 18, 2025

For further information,
contact:

Bethanne Fox
212.606.3853
bf@cmwf.org

Maya Brod
301.467.4917
mbrod@burness.com

 [@commonwealthfund.org](https://twitter.com/commonwealthfund.org)

The Commonwealth Fund is a private, nonprofit foundation supporting independent research on health policy reform and a high-performance health system.

- **A number of congressional policy proposals threaten coverage gains. These changes could result in:**
 - More than 8 million people becoming uninsured if extra ACA premium tax credits expire and new marketplace enrollment requirements are passed.
 - Nearly 8.8 million people becoming uninsured if proposed Medicaid work requirements and more frequent eligibility checks are enacted.
 - Higher marketplace premiums and out-of-pocket costs, making coverage and health care harder to afford.
- **Sharp declines in childhood vaccination.** In most states, fewer than 75 percent of young children received all doses of seven recommended early childhood vaccines in 2023. Rates fell in nearly every state between 2019 and 2023. Five states — including Nebraska (down 18%) and Minnesota (down 15%) — experienced declines of more than 10 percentage points. Massachusetts had the highest vaccination (90%); Montana had the lowest (60%).
- **Infant mortality rates rising.** The infant mortality rate worsened in 20 states between 2018 and 2022. In 2022, the U.S. infant mortality rate for babies born to Black women was 10.9 per 1,000 live births — more than double the rate for infants born to white women (4.5). Differences between states are stark: Mississippi's infant mortality rate (9.1) was nearly triple that of Massachusetts (3.3).
- **High rates of avoidable death and stark racial gaps persist.** In 2023, the U.S. recorded 278 premature, avoidable deaths for every 100,000 people under age 75. These deaths were from conditions like diabetes, heart disease, and certain cancers that can often be prevented or treated with timely care. Rates ranged from 201 per 100,000 people in Massachusetts to 445 per 100,000 people in West Virginia.

Rates of avoidable death for Black Americans were high in every state — often two to three times higher than the racial or ethnic group with the lowest rate. This disparity reflects deep-seated inequities in access to care and health outcomes.

HOW WE CONDUCTED THIS STUDY

The Commonwealth Fund's *2025 Scorecard on State Health System Performance* evaluates 50 health system indicators of health care access and affordability, health care quality, avoidable hospital use and cost, and health outcomes, as well as income-, race-, and ethnicity-based differences in performance within states. Findings are based on the Commonwealth Fund's analysis of the most recent publicly available data from federal agencies, including the U.S. Census Bureau, the Centers for Disease Control and Prevention, and the Centers for Medicare and Medicaid Services, as well as other sources. For more details, see "Scorecard Methods" in the report.

The full report will be available after the embargo lifts at:

<https://www.commonwealthfund.org/publications/scorecard/2025/jun/2025-scorecard-state-health-system-performance>

FROM THE EXPERTS

Sara R. Collins, study author and Commonwealth Fund Senior Scholar and Vice President for Health Care Coverage and Access

"This report shows how much progress states have made expanding health coverage for millions through Medicaid expansion and subsidized marketplace coverage. But these gains are fragile. If Congress allows the extra premium subsidies passed during the pandemic to expire and makes it harder to get and keep Medicaid and marketplace coverage, the number of uninsured will climb toward pre-ACA levels, when 49 million people lacked health insurance. States already facing the biggest challenges will fall even further behind."

Joseph R. Betancourt, M.D., Commonwealth Fund President

"This scorecard makes one thing very clear: where you live continues to define your health and your ability to get and afford the health care you need. While some states have taken bold steps to improve coverage and invest in primary care and public health, others are falling behind. We need commonsense, people-centered federal and state policies so all Americans, no matter who they are, where they live, or how much money they make, can live a healthy life."