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

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The Commonwealth Fund

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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.
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.

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

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<td>&lt;138% FPL</td>
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<td>81</td>
<td>46</td>
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<tr>
<td>Adults ages 19–64 who are uninsured or have individual coverage</td>
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* Question wording changed between the July–September survey and the April–June survey.
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.

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

Did not select a private plan or enroll in Medicaid  |  Selected a private health plan  |  Enrolled in Medicaid  |  Selected a plan, but not sure if private or Medicaid

**Total**
- Did not select a private plan or enroll in Medicaid: 46
- Selected a private health plan: 29
- Enrolled in Medicaid: 19
- Selected a plan, but not sure if private or Medicaid: 2

**Ages 19–34**
- Did not select a private plan or enroll in Medicaid: 47
- Selected a private health plan: 21
- Enrolled in Medicaid: 26
- Selected a plan, but not sure if private or Medicaid: 1

**Ages 35–49**
- Did not select a private plan or enroll in Medicaid: 49
- Selected a private health plan: 29
- Enrolled in Medicaid: 17
- Selected a plan, but not sure if private or Medicaid: 3

**Ages 50–64**
- Did not select a private plan or enroll in Medicaid: 42
- Selected a private health plan: 36
- Enrolled in Medicaid: 16
- Selected a plan, but not sure if private or Medicaid: 3

Adults ages 19–64 who went to 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.

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

Total new enrollees*

Uninsured: 63
Employer coverage: 18
Individual coverage: 9
Medicaid: 4
Other: 1

Selected a private plan through marketplace

Uninsured: 59
Employer coverage: 21
Individual coverage: 17
Medicaid: 1
Other: 1

Enrolled in Medicaid**

Uninsured: 66
Employer coverage: 17
Individual coverage: 1
Medicaid: 8
Other: 1

* 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?

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<th>Not at all optimistic</th>
<th>Not very optimistic</th>
<th>Somewhat optimistic</th>
<th>Very optimistic</th>
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<td>7</td>
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<td><strong>Previously uninsured</strong></td>
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<td>5</td>
<td>46</td>
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<td><strong>250% FPL or more</strong></td>
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**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.

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?

Percent

- Better off
- No effect
- Worse off
- Too soon to tell or don't know

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.

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?

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<thead>
<tr>
<th>Category</th>
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<th>Not very satisfied</th>
<th>Somewhat satisfied</th>
<th>Very satisfied</th>
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<td>Previously insured</td>
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<td>31</td>
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<tr>
<td>Enrolled in Medicaid*</td>
<td>11</td>
<td>7</td>
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<tr>
<td>Selected a private plan</td>
<td>19</td>
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<td>Independent</td>
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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.

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?

- Yes: 60%
- No: 34%
- Plan has not yet gone into effect: 6%

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

- Yes: 36%
- No: 62%
- Don’t know or refused: 2%

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

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

Does the plan you selected or your new Medicaid coverage include all, some, or none of the doctors that you wanted?

- All of the doctors you wanted: 37%
- Some of the doctors you wanted: 17%
- None of the doctors you wanted: 5%
- Don't know which doctors are included: 39%

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?

No 78%
Yes 21%
Don’t know or refused 1%

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

Very easy 39%
Somewhat easy 36%

Could not find a doctor 7%
Very difficult 7%

Don’t know or refused 1%

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

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.
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.
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?

- No: 70%
- Yes: 30%
- Don't know or refused: 1%

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

- Within 1 week: 36%
- 8 to 14 days: 22%
- 15 to 30 days: 17%
- More than 30 days: 16%
- Don't know or refused: 2%
- Still waiting: 2%
- Have not tried to make appointment: 5%

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

Adults ages 19–64 who needed to see specialist

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