
<table>
<thead>
<tr>
<th>People</th>
<th>Millions 2012</th>
<th>National 2012</th>
<th>Lowest state</th>
<th>Highest state</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total: Insured but underinsured* or uninsured</td>
<td>79.0</td>
<td>29.5%</td>
<td>14%</td>
<td>38%</td>
</tr>
<tr>
<td>Insured but underinsured</td>
<td>31.7</td>
<td>11.8%</td>
<td>8%</td>
<td>17%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>47.3</td>
<td>17.7%</td>
<td>4%</td>
<td>27%</td>
</tr>
<tr>
<td>Premiums exceed ACA thresholds**</td>
<td>29.2</td>
<td>10.9%</td>
<td>7%</td>
<td>14%</td>
</tr>
</tbody>
</table>

* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

** Affordable Care Act thresholds refers to the maximum premium contribution as a share of income in marketplaces or Medicaid.

### Exhibit 1. Uninsured or Underinsured: National Trends, Under-65 Population

<table>
<thead>
<tr>
<th></th>
<th>2010 millions</th>
<th>2011 millions</th>
<th>2012 millions</th>
<th>2012 percent of population</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Uninsured</strong></td>
<td>49.2</td>
<td>47.9</td>
<td>47.3</td>
<td>17.7%</td>
</tr>
<tr>
<td><strong>Insured but underinsured</strong></td>
<td>29.9</td>
<td>30.6</td>
<td>31.7</td>
<td>11.8%</td>
</tr>
<tr>
<td><strong>Total, uninsured or insured but underinsured</strong></td>
<td>79.1</td>
<td>78.5</td>
<td>79.0</td>
<td>29.5%</td>
</tr>
</tbody>
</table>

* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.


Insured but underinsured:* 31.7 million people

- 1.7 million (5%)
- 4.2 million (13%)
- 9.7 million (31%)
- 16.0 million (50%)

Note: Sum of percentages or people may not equal total because of rounding.
* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.
Ranges from 8 percent to 17 percent of population

Percent of under-65 population

National average (2012): 12%

Note: Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.
Exhibit 4. Underinsured or Uninsured by State, 2011–2012
Ranges from 14 percent to 38 percent of population

Percent of under-65 population

- **Uninsured**
- **Insured but underinsured***

National average (2012): 29%

* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Exhibit 5. Distribution of Underinsured or Uninsured by Poverty, Under-65 Population, 2012

Insured but underinsured* or uninsured: 79 million people

- 33.3 million (42%) in less than 100% poverty
- 23.2 million (29%) in 100%–199% poverty
- 15.6 million (20%) in 200%–399% poverty
- 6.8 million (9%) in 400% poverty or more

* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Notes: FPL = federal poverty level. Percentages may not sum to total because of rounding.
* Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.
Middle-income = 200%–399% of the federal poverty level. * Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.


## Exhibit 9. Premium Tax Credits and Cost-Sharing Protections Under the Affordable Care Act

<table>
<thead>
<tr>
<th>FPL</th>
<th>Income</th>
<th>Premium contribution as a share of income</th>
<th>Out-of-pocket limits</th>
<th>Actuarial value: if in Silver plan</th>
</tr>
</thead>
</table>
| <100%        | $S: <$11,490  
F: <$23,550 | 0% (Medicaid)                          | $0 (Medicaid)        | 100% (Medicaid)                   |
| 100%–132%    | $S: $11,490 – <$15,282  
F: $23,550 – <$31,322 | 2%, or 0% if Medicaid                    | $S: $2,250  
F: $4,500            | 94%                              |
| 133%–149%    | $S: $15,282 – <$17,235  
F: $31,322 – <$35,325 | 3.0%–4.0%                              | $S: $2,250  
F: $4,500            | 94%                              |
| 150%–199%    | $S: $17,235 – <$22,980  
F: $35,325 – <$47,100 | 4.0%–6.3%                              | $S: $5,200  
F: $10,400           | 87%                              |
| 200%–249%    | $S: $22,980 – <$28,725  
F: $47,100 – <$58,875 | 6.3%–8.05%                             | $S: $5,200  
F: $10,400           | 73%                              |
| 250%–299%    | $S: $28,725 – <$34,470  
F: $58,875 – <$70,650 | 8.05%–9.5%                             | $S: $6,350  
F: $12,700           | 70%                              |
| 300%–399%    | $S: $34,470 – <$45,960  
F: $70,650 – <$94,200 | 9.5%                                   | $S: $6,350  
F: $12,700           | 70%                              |
| 400%+        | $S: $45,960+  
F: $94,200+ | —                                       | —                    | —                                |

### Four levels of cost-sharing:
- **Bronze:** actuarial value: 60%
- **Silver:** actuarial value: 70%
- **Gold:** actuarial value: 80%
- **Platinum:** actuarial value: 90%

Note: FPL refers to federal poverty level as of 2013. Actuarial values are the average percent of medical costs covered by a health plan. Premium and cost-sharing credits are for silver plan. Out-of-pocket limits for 2014.


Percent of insured under age 65 who paid premiums that exceed ACA thresholds

- 8%–11% (8 states + D.C.)
- 12%–14% (27 states)
- 15%–17% (15 states)

Note: Affordable Care Act thresholds refers to the maximum premium contribution as a share of income in marketplaces or Medicaid if eligible to participate.
Exhibit 11. Distribution of Uninsured or Underinsured by Poverty, 2012

<table>
<thead>
<tr>
<th>Poverty Level</th>
<th>Percentage</th>
<th>Uninsured Under Age 65 (Million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 100% poverty</td>
<td>37%</td>
<td>17.4 million</td>
</tr>
<tr>
<td>100%–137% poverty</td>
<td>13%</td>
<td>6.2 million</td>
</tr>
<tr>
<td>138%–199% poverty</td>
<td>15%</td>
<td>7.3 million</td>
</tr>
<tr>
<td>200%–399% poverty</td>
<td>24%</td>
<td>11.3 million</td>
</tr>
<tr>
<td>400% poverty or more</td>
<td>11%</td>
<td>5.1 million</td>
</tr>
<tr>
<td>400% poverty or more</td>
<td>11%</td>
<td>5.1 million</td>
</tr>
<tr>
<td>5% (5.1 million)</td>
<td>5%</td>
<td>1.7 million</td>
</tr>
</tbody>
</table>

47.3 million uninsured under age 65 in 2012

31.7 million underinsured under age 65 in 2012

Notes: Percentages may not add to 100% because of rounding. Underinsured defined as insured in household that spent 10% or more of income on medical care (excluding premiums) or 5% or more if income under 200% poverty.

Exhibit 12. Status of State Participation in Medicaid Expansion, as of March 2014

Note: The Centers for Medicare and Medicaid Services (CMS) has approved waivers for expansion with variation in Arkansas, Iowa, and Michigan. Pennsylvania’s waiver is currently under review by CMS.

Source: Avalere State Reform Insights; Center of Budget and Policy Priorities; Politico.com; Commonwealth Fund analysis.