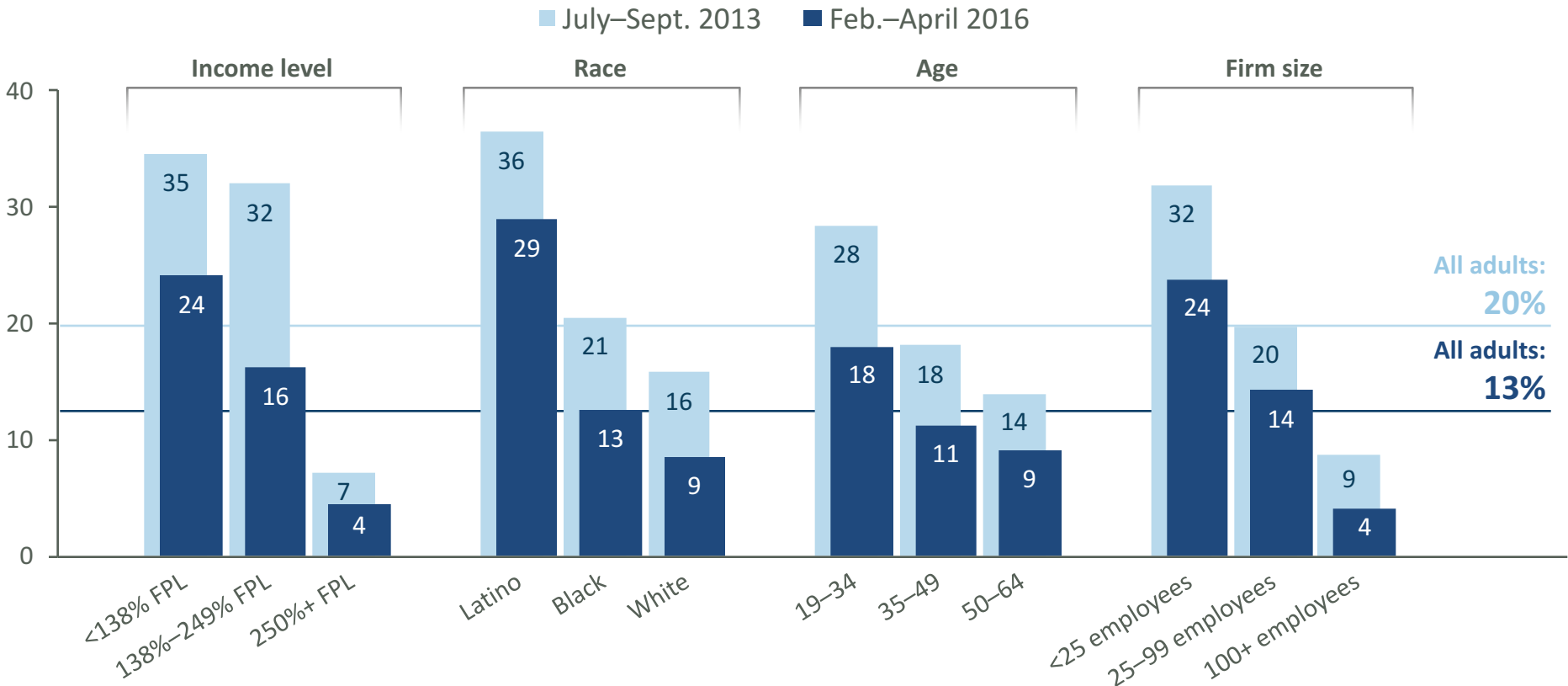


# Working-Age Adults at High Risk of Lacking Insurance Made the Greatest Gains in Coverage, 2013–2016

Percent of uninsured adults ages 19–64



Notes: FPL refers to federal poverty level. 138% of the poverty level is \$16,243 for an individual or \$33,465 for a family of four. 250% of the poverty level is \$29,425 for an individual or \$60,625 for a family of four.

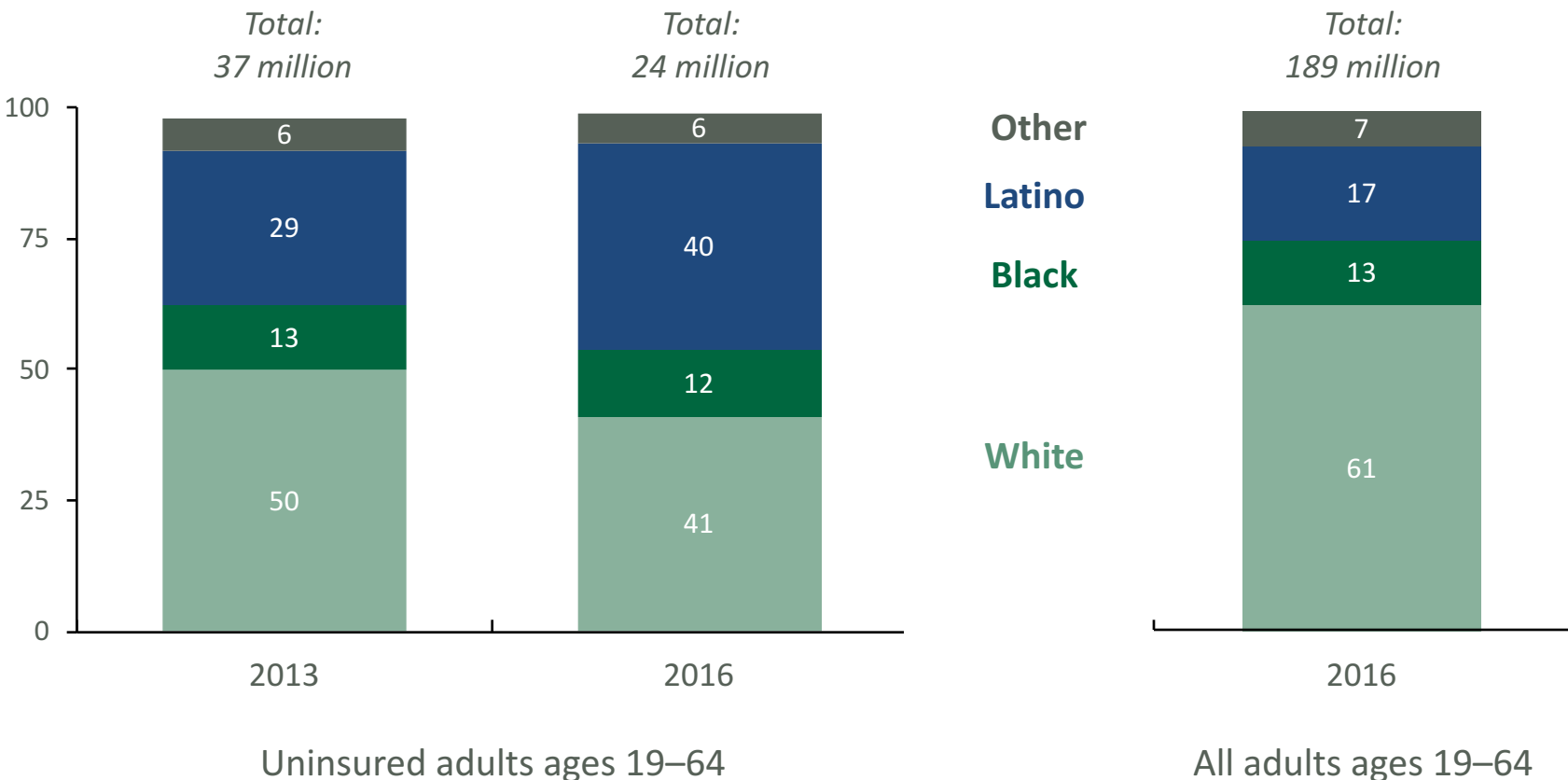
Data: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–September 2013 and February–April 2016.

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *Who Are the Remaining Uninsured and Why Haven't They Signed Up for Coverage?* The Commonwealth Fund, August 2016.



# As the Number of Uninsured Adults Has Fallen, Latinos Have Become a Growing Share

Percent distribution



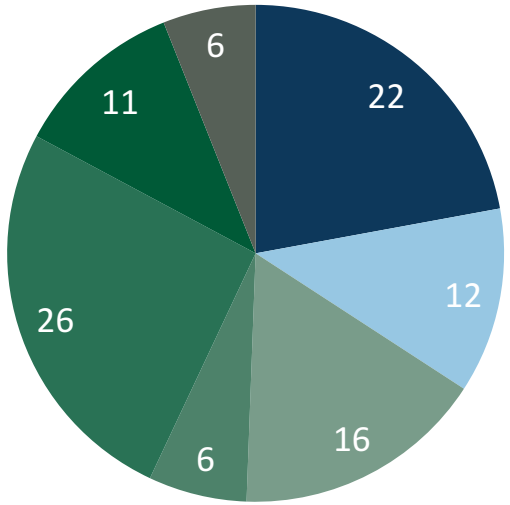
Note: Bars may not sum to 100 percent because of rounding.  
Data: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–September 2013 and February–April 2016.

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *Who Are the Remaining Uninsured and Why Haven't They Signed Up for Coverage?* The Commonwealth Fund, August 2016.



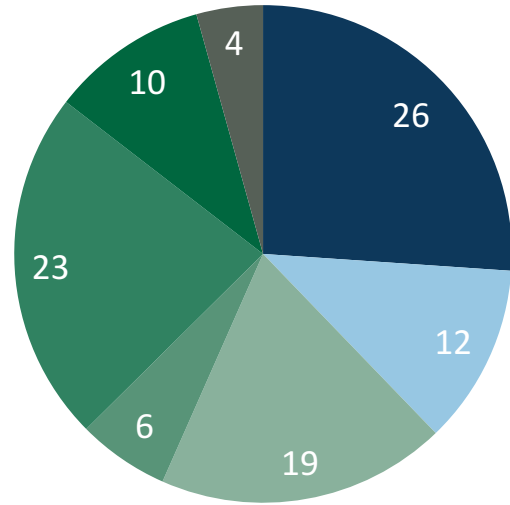
# Most Uninsured Adults and Young Adults Have Incomes That Might Make Them Eligible for Marketplace Subsidies or Medicaid

*Percent of adults ages 19–64 who are uninsured*



*Total: 24 million*

*Percent of young adults ages 19–34 who are uninsured*



*Total: 11.5 million*

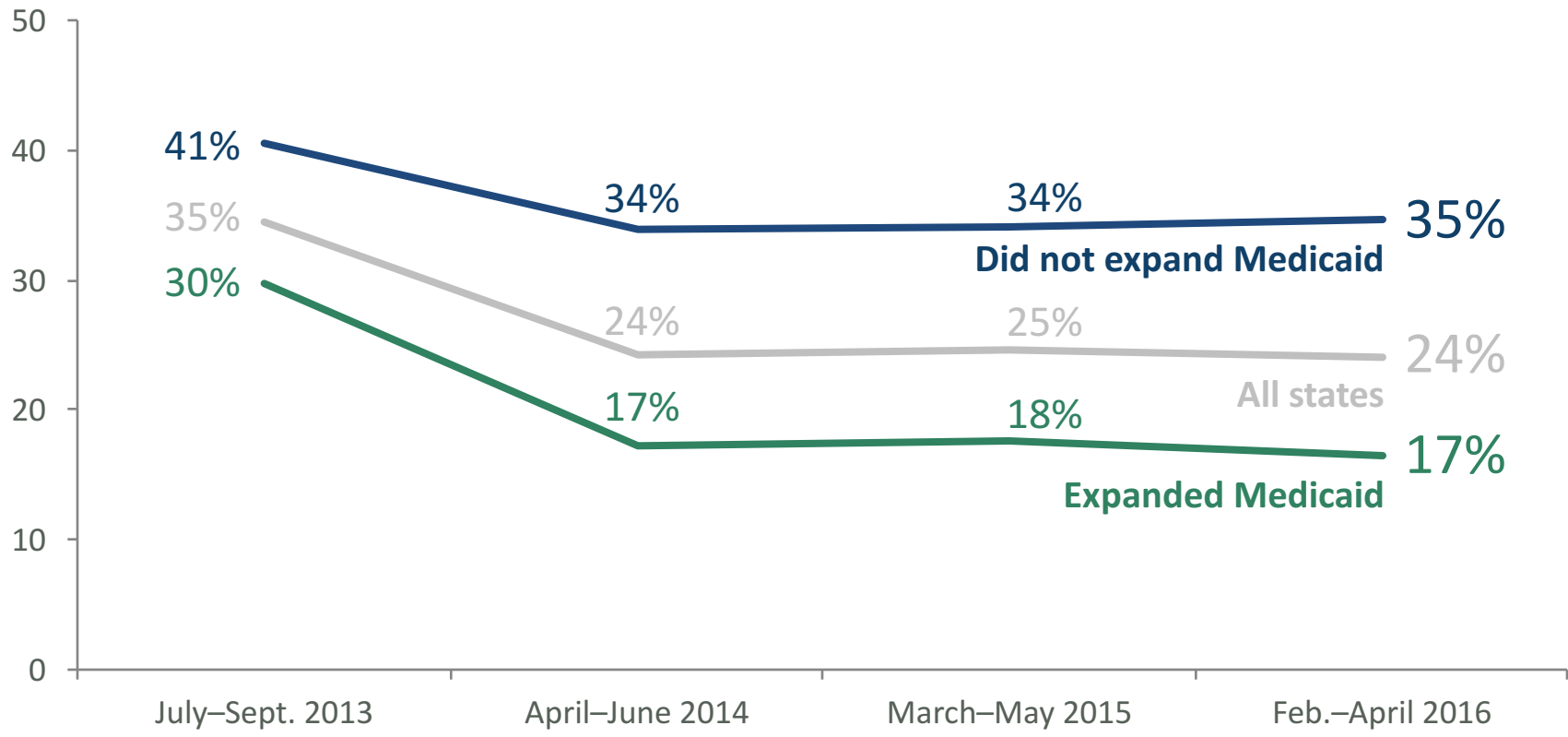
- <100% FPL, nonexpansion state
- 100%–137% FPL, nonexpansion state
- <100% FPL, expansion state
- 100%–137% FPL, expansion state
- 138%–249% FPL
- 250%–399% FPL
- 400%+ FPL

Notes: Estimates do not adjust for immigration status. FPL refers to federal poverty level. Segments may not sum to 100 percent because of rounding. States that are considered expansion states are those that expanded their Medicaid programs as of February 2016 (AK, AR, AZ, CA, CO, CT, DE, HI, IA, IN, IL, KY, MA, MD, MI, MN, MT, ND, NH, NJ, NM, NV, NY, OH, OR, PA, RI, VT, WA, WV, and the District of Columbia). All other states were considered to have not expanded. Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.



# Low-Income Adults in States That Have Not Expanded Medicaid Are Uninsured at Twice the Rates of Those in Expansion States

Percent of adults ages 19–64 with incomes below 138 percent of poverty who were uninsured




Data: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–September 2013, April–June 2014, March–May 2015, and February–April 2016.

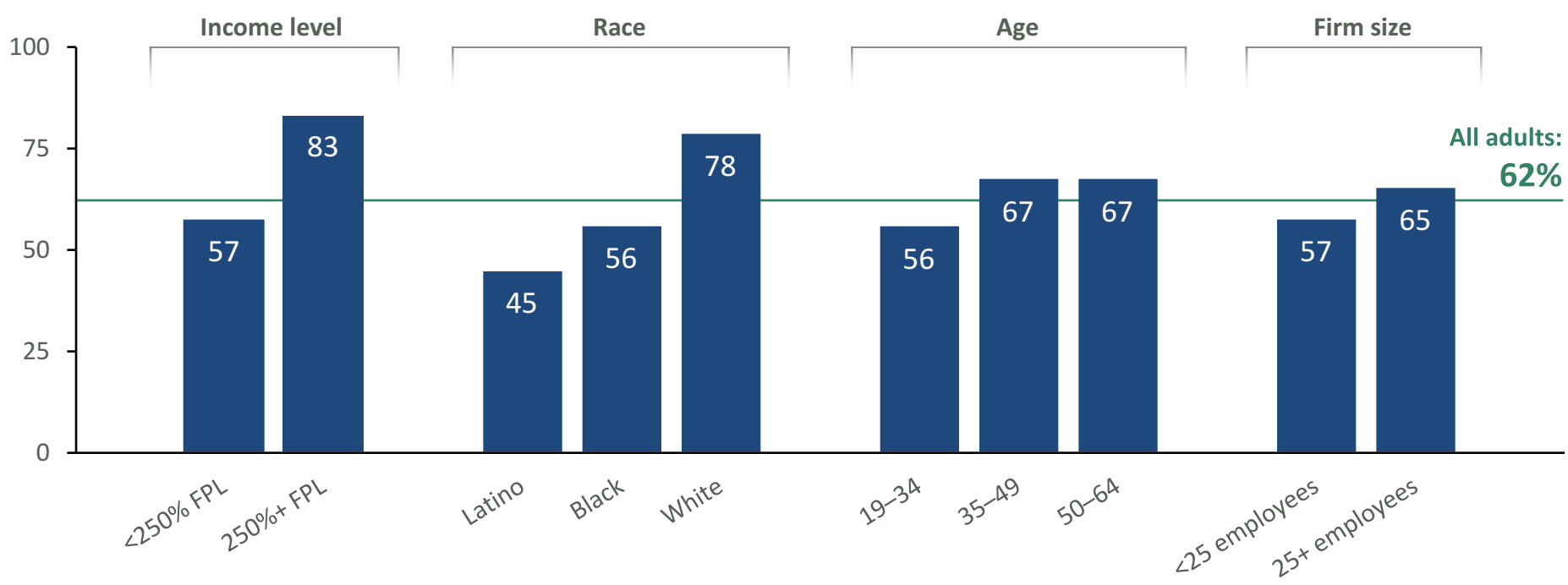
Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *Who Are the Remaining Uninsured and Why Haven't They Signed Up for Coverage?* The Commonwealth Fund, August 2016.



# Awareness of the Marketplaces Is Lower Among Demographic Groups with Higher Uninsured Rates

 Are you aware of the marketplaces also known as HealthCare.gov or the marketplace in your state?

Percent of uninsured adults ages 19–64 who are aware




Notes: FPL refers to federal poverty level. 250% of the poverty level is \$29,425 for an individual or \$60,625 for a family of four.

Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

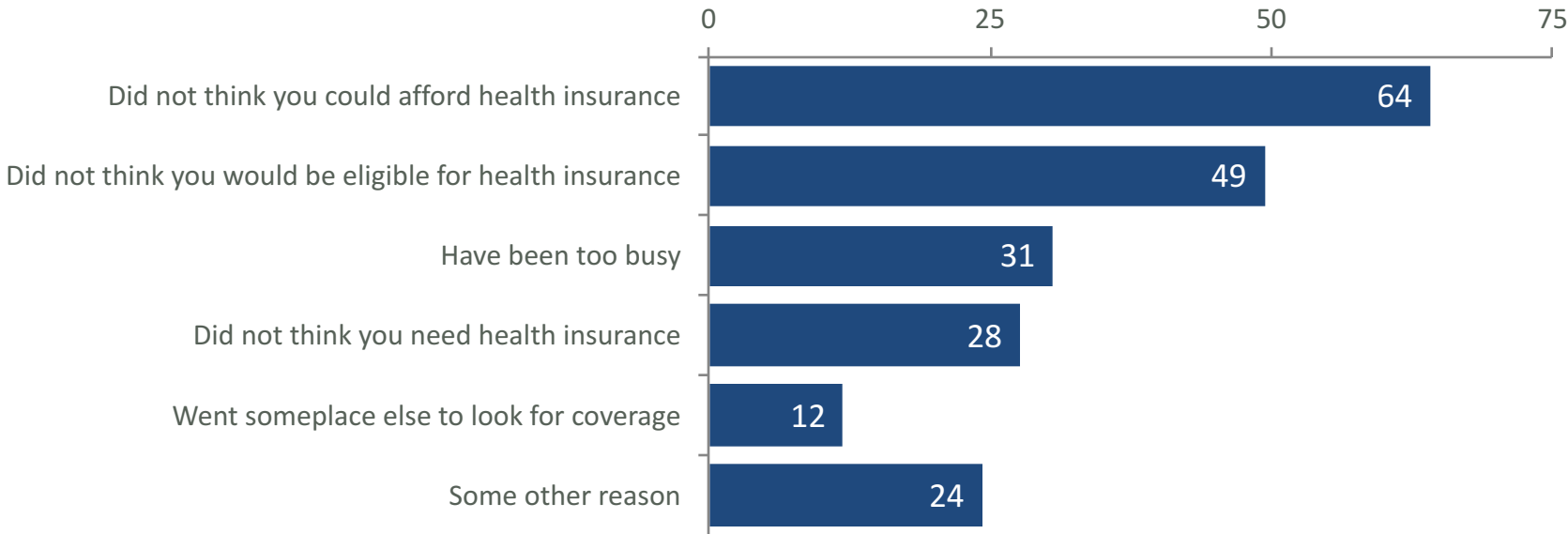
Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *Who Are the Remaining Uninsured and Why Haven't They Signed Up for Coverage?* The Commonwealth Fund, August 2016.



# Reasons Cited by Uninsured Adults for Not Visiting the Marketplace

 You said that you have not visited the marketplace to shop for health insurance. What are the reasons you did not visit the marketplace? Was it because . . . ?

*Percent of uninsured adults ages 19–64 who are aware of the marketplaces but did not visit to shop for coverage*




Note: Respondents could report more than one reason for not visiting the marketplace.  
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

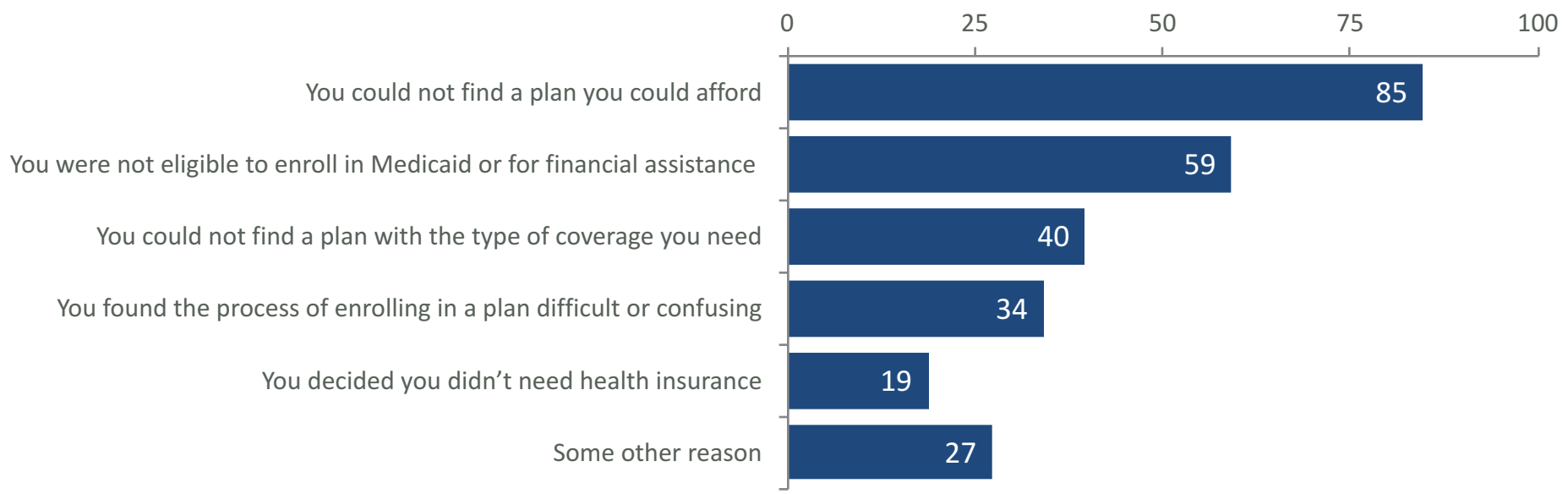
Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *Who Are the Remaining Uninsured and Why Haven't They Signed Up for Coverage?* The Commonwealth Fund, August 2016.



# Among Marketplace Visitors Who Neither Enrolled nor Got Coverage from Another Source, Most Said They Could Not Find an Affordable Plan

 Can you tell me why you did not obtain a private health insurance plan or Medicaid coverage when you visited the marketplace? Was it because . . . ?

*Percent of uninsured adults ages 19–64 who visited the marketplaces, did not select coverage, and did not receive coverage through another source*



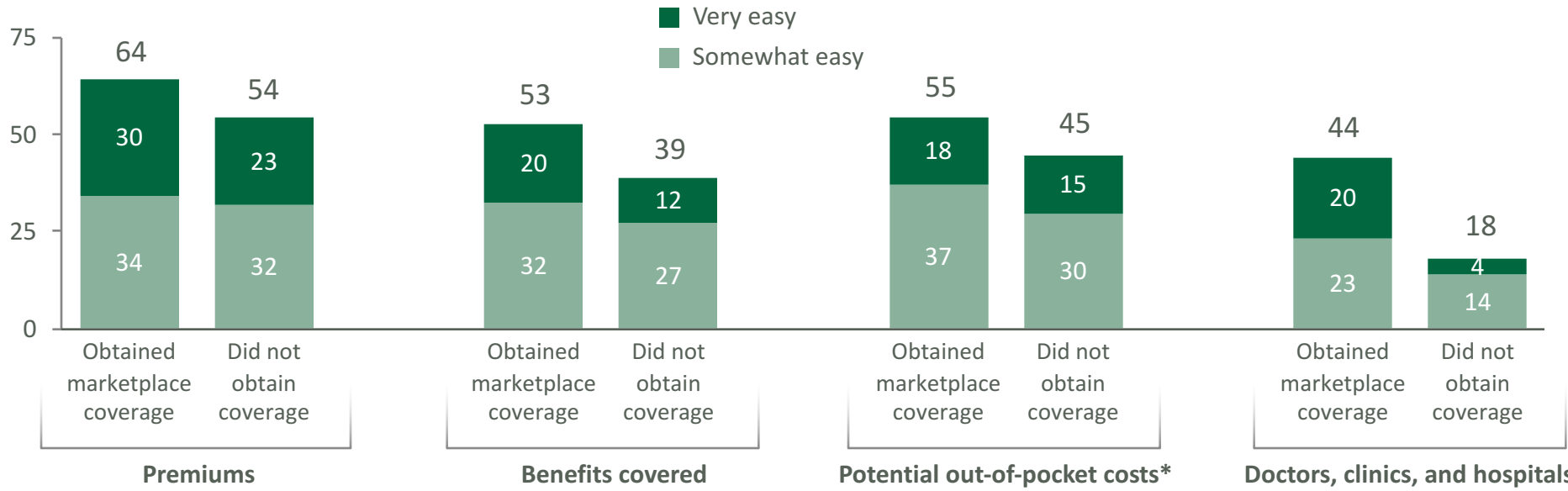
Note: Respondents could report more than one reason for not selecting coverage.  
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *Who Are the Remaining Uninsured and Why Haven't They Signed Up for Coverage?* The Commonwealth Fund, August 2016.



# Adults Who Obtained Marketplace Coverage Found It Easier to Compare Plan Features Than Adults Who Did Not Obtain Coverage

 How easy or difficult was it to compare the . . . of different insurance plans?



Percent of adults ages 19–64 who went to the marketplace and are marketplace-eligible\*\*

Notes: Segments may not sum to subtotals because of rounding. “Obtained marketplace coverage” includes those who visited the marketplace and have had marketplace coverage for three years or less. “Did not obtain coverage” does not include those who obtained coverage through another source.  
\* Potential out-of-pocket costs from deductibles and copayments. \*\* Marketplace-eligible includes adults in expansion states who are above 138% FPL and adults in nonexpansion states who are above 100% FPL.

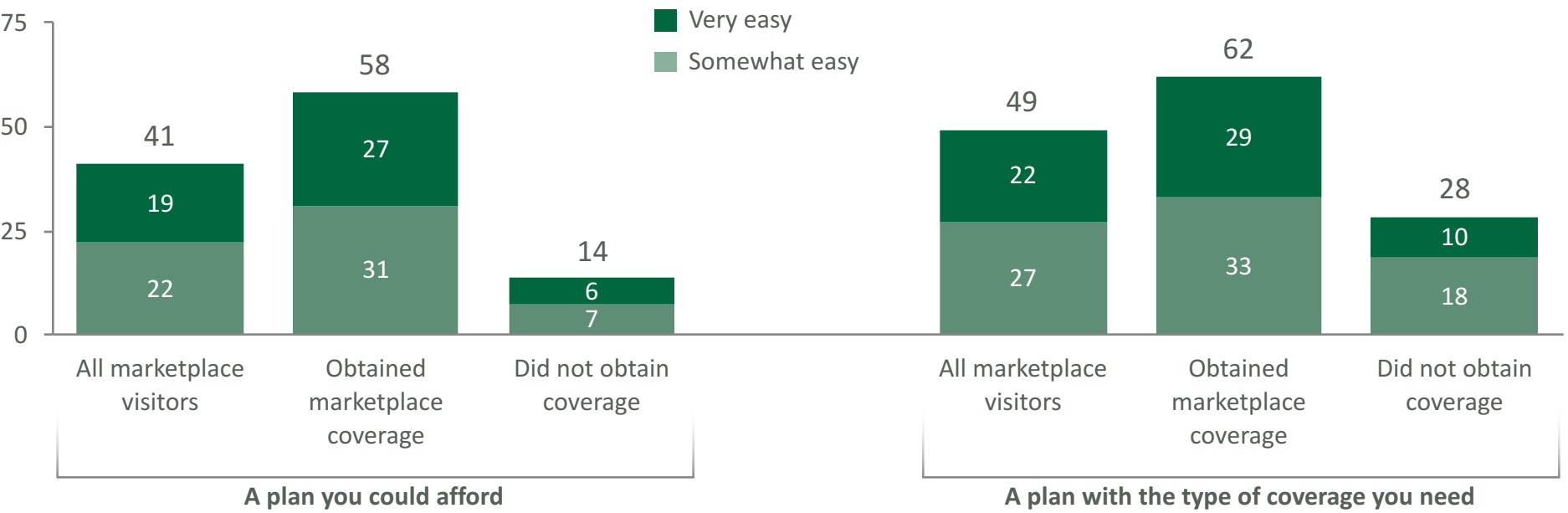
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.





# Adults Who Obtained Coverage Found It Easier to Find an Affordable Plan Than Adults Who Did Not Obtain Coverage

 How easy or difficult was it to find . . . ?




Percent of adults ages 19–64 who went to the marketplace and are marketplace-eligible\*

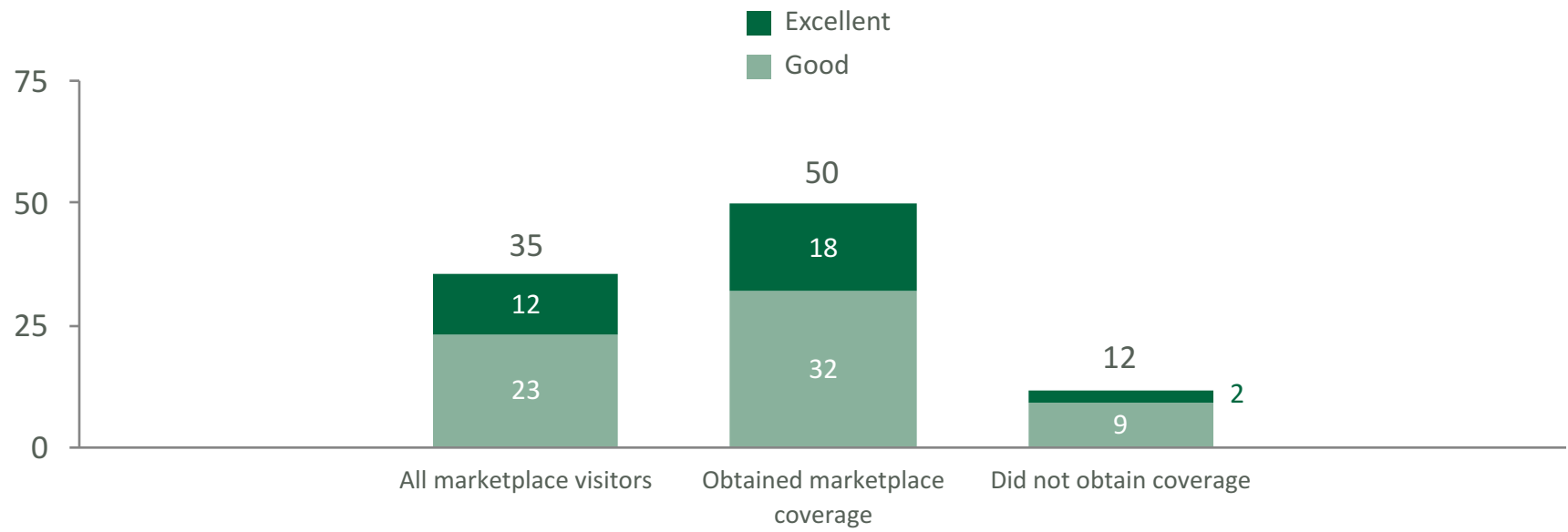
Notes: Segments may not sum to subtotals because of rounding. “Obtained marketplace coverage” includes those who visited the marketplace and have had marketplace coverage for three years or less. “Did not obtain coverage” does not include those who obtained coverage through another source.

\* Marketplace-eligible includes adults in expansion states who are above 138% FPL and adults in nonexpansion states who are above 100% FPL.

Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

# Ratings of the Overall Marketplace Shopping Experience Were Higher Among Those Who Enrolled Compared to Those Who Did Not Enroll

 Overall, how would you describe your experience in trying to get health insurance through the marketplace in your state?



*Percent of adults ages 19–64 who went to the marketplace and are marketplace-eligible\**

Notes: Segments may not sum to subtotals because of rounding. “Obtained marketplace coverage” includes those who visited the marketplace and have had marketplace coverage for three years or less. “Did not obtain coverage” does not include those who obtained coverage through another source.

\* Marketplace-eligible includes adults in expansion states who are above 138% FPL and adults in nonexpansion states who are above 100% FPL.

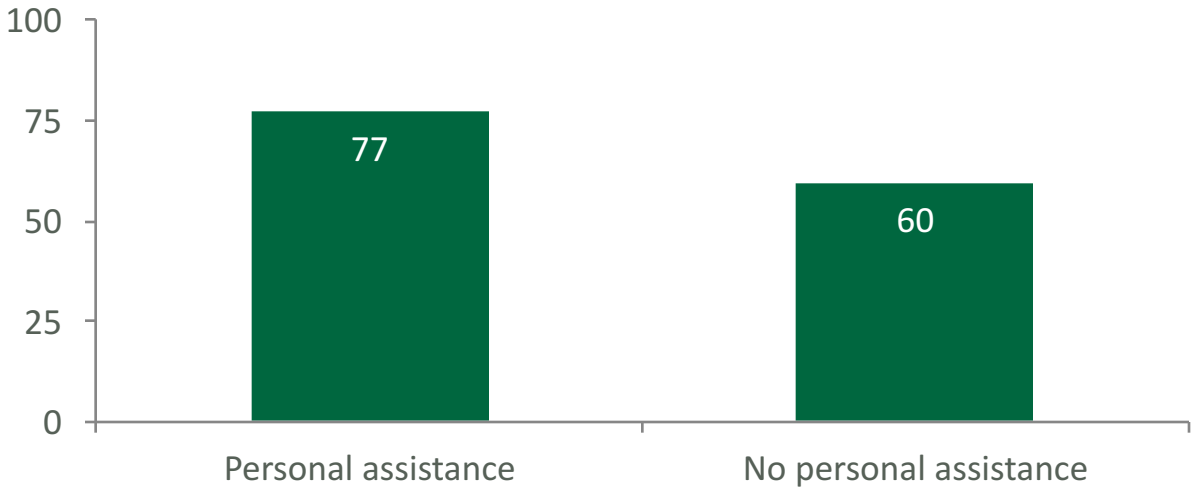
Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

# Three of Four Adults Who Received Personal Assistance Obtained Coverage



When you shopped for health insurance, did you ever receive any personal assistance to help you select an insurance plan? This could have included calling a telephone hotline or getting help from an insurance broker, navigator, or in some other way.

Percent who obtained marketplace or Medicaid coverage



Adults ages 19–64 who visited the marketplace

Notes: Percentages were adjusted for race, education, poverty, age and health status. “Obtained coverage” includes those who visited the marketplace and have had marketplace or Medicaid coverage for three years or less.

Data: The Commonwealth Fund Affordable Care Act Tracking Survey, February–April 2016.

Source: S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *Who Are the Remaining Uninsured and Why Haven’t They Signed Up for Coverage?* The Commonwealth Fund, August 2016.

