Exhibit 3
Change in Probability That Out-of-Pocket Spending Equals or Exceeds Thresholds as Marketplace Enrollment Increases

As enrollment increases from 0% to 2.6% of population, adjusted for changing population characteristics

Notes: Average marketplace enrollment in June 2014 was 2.6 percent of the adult population. Regression models adjust for marketplace enrollment rate (the number of individuals enrolled divided by the total adult population), state Medicaid expansion status (year interacted with whether a state had expanded Medicaid), and year, and control for age, work status, gender, education level, marital status, and state dummies. Data: Current Population Surveys, 2010–2014, and Charles Gaba, 2016.

Exhibit 4
Change in Probability That Combined Out-of-Pocket and Premium Spending Equals or Exceeds Thresholds as Marketplace Enrollment Increases

As enrollment increases from 0% to 2.6% of population, adjusted for changing population characteristics

Notes: Average marketplace enrollment in June 2014 was 2.6 percent of the adult population. Regression models adjust for marketplace enrollment rate (the number of individuals enrolled divided by the total adult population), state Medicaid expansion status (year interacted with whether a state had expanded Medicaid), and year, and control for age, work status, gender, education level, marital status, and state dummies.


Notes: Average marketplace enrollment in June 2014 was 2.6 percent of the adult population. Regression models adjust for marketplace enrollment rate (the number of individuals enrolled divided by the total adult population), state Medicaid expansion status (year interacted with whether a state had expanded Medicaid), and year, and control for age, work status, gender, education level, marital status, and state dummies. Estimates based on 2014 year dummy (compared to 2013).


Reduction in Probability That Out-of-Pocket Health Spending Equals or Exceeds $2,000 as Marketplace Enrollment Rate Increases

As enrollment rate increases from zero to state rate in 2014, adjusted for changing population characteristics

Note: Coefficients on marketplace enrollment rates from regressions are multiplied by each state's average marketplace enrollment rate (2.6% is the national average) to provide adjusted reduction in probability of spending at or above threshold.
