

The following tables and appendix are supplemental to a Commonwealth Fund issue brief, S. R. Collins, M. Z. Gunja, and M. M. Doty, *Following the ACA Repeal-and-Replace Effort, Where Does the U.S. Stand on Insurance Coverage? Findings from the Commonwealth Fund Affordable Care Act Tracking Survey, March–June 2017* (The Commonwealth Fund, September 2017), available on the Fund's website at: <http://www.commonwealthfund.org/publications/issue-briefs/2017/sep/post-aca-repeal-and-replace-health-insurance-coverage>.

Table 1. Demographics of Overall Sample, Uninsured Adults, and Adults by Coverage Source

	Total adults (ages 19–64)	Uninsured adults	Total current marketplace and Medicaid enrollees*	Enrolled in a private health plan through the marketplace	Enrolled in Medicaid	Enrolled in employer- sponsored insurance
Unweighted n	4,813	739	1,204	460	740	2,199
Percent distribution	100%	14.0%	21.8%	8.5%	13.4%	51.5%
Millions	190	27	42	16	25	98
Age						
19–34	34	40	36	28	41	32
19–25	16	16	18	12	22	14
26–34	18	24	18	16	20	19
35–49	31	33	33	33	33	31
50–64	33	23	30	38	26	34
Race/Ethnicity						
Non-Hispanic White	61	43	52	56	49	69
Black	13	15	17	16	18	10
Latino	17	36	20	18	22	12
U.S.-born Latinos	8	10	11	9	13	8
Foreign-born Latinos	9	26	9	9	9	5
Asian/Pacific Islander	5	1	5	5	5	4
Other/Mixed	2	2	4	4	4	2
Poverty status						
Below 138% poverty	27	50	47	25	61	9
138%–249% poverty	21	27	28	27	29	16
250%–399% poverty	19	11	10	18	6	25
400% poverty or more	33	12	15	31	4	50
Health status						
Fair/Poor health status, or any chronic condition or disability^	52	48	60	51	67	47
No health problem	48	52	40	49	33	53
Political affiliation						
Democrat	30	22	35	38	33	30
Republican	20	14	13	15	12	24
Independent	23	24	20	16	22	24
Something else	16	20	20	23	19	14
State Medicaid expansion decision**						
Expanded Medicaid	62	48	71	62	77	62
Did not expand Medicaid	38	52	29	38	23	38
Marketplace type***						
State-based marketplace	31	24	38	34	41	30
Federally facilitated marketplace	69	76	62	66	59	70
Region						
Northeast	17	11	19	19	19	17
Midwest	21	14	21	18	23	23
South	38	52	31	36	27	38
West	24	23	29	27	30	22
Adult work status						
Full-time	54	41	34	50	23	73
Part-time	14	20	19	17	20	10
Not working	32	38	47	32	57	17
Employer size^^						
1–24 employees	27	54	42	52	33	15
25–99 employees	14	15	14	14	15	15
100–499 employees	14	9	13	12	13	15
500 or more employees	41	18	27	18	35	53
Education level						
High school or less	38	63	50	40	57	25
Some college/technical school	31	23	29	29	30	31
College graduate or higher	31	13	20	29	13	44

Notes: * Includes those currently enrolled in marketplace coverage, those who are enrolled in Medicaid, and those who signed up for coverage through the marketplace but are not sure if it is Medicaid or private coverage. ** The following states expanded their Medicaid program and began enrolling individuals in January 2017 or earlier: AK, AR, AZ, CA, CO, CT, DE, HI, IA, IN, IL, KY, LA, 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. *** The following states have state-based marketplaces: CA, CO, CT, ID, MA, MD, MN, NY, RI, VT, WA, and the District of Columbia. All other states were considered to have federally facilitated marketplaces. ^ At least one of the following chronic conditions: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; or high cholesterol. ^^ Base: full- and part-time employed adults ages 19–64.

— Not applicable.

Data: The Commonwealth Fund Affordable Care Act Tracking Survey, March–June 2017.

Table 2. Uninsured Rates Among Adults, 2013–2017

	Uninsured adults (ages 19–64)				
	2013	2014	2015	2016	2017
Unweighted n	1,112	894	702	642	739
Percent distribution	19.9%	14.8%	13.3%	12.7%	14.0%
Millions	37	28	25	24	27
Age					
19–34	28	18	19	18	16
19–25	31	19	16	17	14
26–34	26	18	23	19	18
35–49	18	15	13	11	15
50–64	14	11	8	9	10
Race/Ethnicity					
Non-Hispanic White	16	12	9	9	10
Black	21	20	18	13	17
Latino	36	23	26	29	30
U.S.-born Latino	24	*	*	14	17
Foreign-born Latino	47	*	*	43	42
Asian/Pacific Islander	18	10	8	9	5
Other/Mixed	23	12	14	11	13
Poverty status					
Below 138% poverty	35	24	25	24	26
138%–249% poverty	32	22	16	16	18
250%–399% poverty	12	10	7	8	8
400% poverty or more	4	3	2	2	5
Health status					
Fair/Poor health status, or any chronic condition or disability [^]	20	16	14	13	13
No health problem	20	14	13	12	15
Political affiliation					
Democrat	18	13	10	10	10
Republican	11	11	8	8	10
Independent	19	14	15	12	15
Something else	28	19	17	16	17
State Medicaid expansion decision ^{**}					
Expanded Medicaid	18	12	10	10	11
Did not expand Medicaid	23	19	18	16	19
Marketplace type ^{***}					
State-based marketplace	19	10	11	10	11
Federally facilitated marketplace	20	17	15	14	15
Region					
Northeast	13	12	8	10	9
Midwest	17	13	8	8	9
South	24	19	18	16	19
West	21	12	13	13	14
Adult work status					
Full-time	14	12	10	9	11
Part-time	29	19	14	17	20
Not working	25	17	18	17	17
Employer size ^{^^}					
1–24 employees	32	25	21	24	25
25–99 employees	20	17	17	14	13
100–499 employees	13	8	9	6	8
500 or more employees	7	6	4	3	5
Education level					
High school or less	28	23	22	22	23
Some college/technical school	19	14	11	11	11
College graduate or higher	10	5	5	3	6

Notes: * Data on foreign-born status are not available. ** We categorize states as expansion states if their state expanded their Medicaid program as of January of the survey year. *** We categorize states as state-based marketplace or federally facilitated marketplace according to the marketplace type of the survey year. [^] At least one of the following chronic conditions: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; or high cholesterol. ^{^^} Base: full- and part-time employed adults ages 19–64.

Data: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–Sept. 2013, April–June 2014, March–May 2015, Feb.–April 2016, and March–June 2017.

Table 3. Demographics of Total Adults and Uninsured Adults, 2013 and 2017

	Total adults (ages 19–64)		Uninsured adults (ages 19–64)	
	2013	2017	2013	2017
Unweighted n	6,132	4,813	1,112	739
Percent distribution	100%	100%	19.9%	14.0%
Millions	186	190	37	27
Age				
19–34	32	34	46	40
19–25	15	16	23	16
26–34	18	18	23	24
35–49	32	31	29	33
50–64	33	33	23	23
Race/Ethnicity				
Non-Hispanic White	63	61	50	43
Black	12	13	13	15
Latino	16	17	29	36
U.S.-born Latino	7	8	9	10
Foreign-born Latino	9	9	20	26
Asian/Pacific Islander	4	5	3	1
Other/Mixed	2	2	3	2
Poverty status				
Below 138% poverty	30	27	52	50
138%–249% poverty	18	21	29	27
250%–399% poverty	20	19	12	11
400% poverty or more	32	33	6	12
Health status				
Fair/Poor health status, or any chronic condition or disability [^]	47	52	47	48
No health problem	53	48	53	52
Political affiliation				
Democrat	30	30	28	22
Republican	20	20	11	14
Independent	24	23	22	24
Something else	16	16	22	20
State Medicaid expansion decision ^{**}				
Expanded Medicaid	59	62	53	48
Did not expand Medicaid	41	38	46	52
Marketplace type ^{***}				
State-based marketplace	36	31	33	24
Federally facilitated marketplace	64	69	66	76
Region				
Northeast	17	17	12	11
Midwest	22	21	18	14
South	38	38	46	52
West	23	24	25	23
Adult work status				
Full-time	53	54	39	41
Part-time	12	14	18	20
Not working	33	32	42	38
Employer size ^{^^}				
1–24 employees	26	27	48	54
25–99 employees	17	14	19	15
100–499 employees	15	14	11	9
500 or more employees	41	41	17	18
Education level				
High school or less	39	38	56	63
Some college/technical school	30	31	29	23
College graduate or higher	29	31	14	13

Notes: ^{**} We categorize states as expansion states if their state expanded their Medicaid program as of January of the survey year. ^{***} We categorize states as state-based marketplace or federally facilitated marketplace according to the marketplace type of the survey year. [^] At least one of the following chronic conditions: hypertension or high blood pressure; heart disease; diabetes; asthma, emphysema, or lung disease; or high cholesterol. ^{^^} Base: full- and part-time employed adults ages 19–64.

Data: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–Sept. 2013 and March–June 2017.

Table 4. Premium Assistance and Cost-Sharing Protections Under the Affordable Care Act, for 2017

FPL	Income	Premium contribution as a share of income	Cost-sharing limits	Actuarial value: Silver plan
100% – <138%	S: \$11,880 – S: <\$16,394 F: \$24,300 – F: <\$33,534	2.04%	S: \$2,350 F: \$4,700	94%
138% – 149%	S: \$16,394 – <\$17,820 F: \$33,534 – <\$36,450	3.06% – 4.08%		94%
150% – 199%	S: \$17,820 – <\$23,760 F: \$36,450 – <\$48,600	4.08% – 6.43%		87%
200% – 249%	S: \$23,760 – <\$29,700 F: \$48,600 – <\$60,750	6.43% – 8.21%	S: \$5,700 F: \$11,400	73%
250% – 299%	S: \$29,700 – <\$35,640 F: \$60,750 – <\$72,900	8.21% – 9.69%	S: \$7,150 F: \$14,300	70%
300% – 399%	S: \$35,640 – <\$47,520 F: \$72,900 – <\$97,200	9.69%		70%
400%+	S: \$47,520+ F: \$97,200+	—		—

Notes: FPL refers to federal poverty level. Income levels based on 2016 FPL. Actuarial values are the average percent of medical costs covered by a health plan. S = single; F = family of four.

Data: Internal Revenue Service, *Internal Revenue Bulletin, Rev. Proc. 2016-24* (IRS, May 2, 2016); and "Payment Protection and Affordable Care Act, HHS Notice of Benefit and Payment Parameters for 2017, Final Rule," *Federal Register*, March 8, 2016 81(45):12204–352.

Appendix. Comparison of Uninsured Estimates from Recent Surveys

There are several surveys that have tracked changes in insurance coverage since the implementation of the Affordable Care Act's major coverage expansions. These surveys use slightly different methods, but were conducted over similar periods, with a baseline survey measuring the uninsured rate prior to implementation of the health reform law's major coverage provisions. Although the surveys have produced slightly different estimates, they are directionally the same, showing a significant decline in the rate and number of uninsured adults in the United States.

Survey Estimates of Changes in U.S. Uninsured Rates Since 2013

Survey	Pre-implementation uninsured rate (%) [95% CI]	Post-implementation uninsured rate (%) [95% CI]	Millions of uninsured
The Commonwealth Fund Affordable Care Act Tracking Survey ¹	19.9% [18.5% – 21.4%]	14.0% [12.7% – 15.5%]	27 million [23.9 million – 29.4 million]
National Health Interview Survey ²	20.4% [19.7% – 21.1%]	12.1% [11.3% – 12.9%]	23.9 million
Gallup Healthways Well-Being Index ³	20.7%	13.6%	—

Notes: Confidence intervals are shown when they were reported by the organization.

— Estimates were not reported.

¹ The Commonwealth Fund Affordable Care Act Tracking Survey, March–June 2017.

² R. A. Cohen, M. E. Martinez, and E. P. Zammitti, *Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, January–March 2017* (National Center for Health Statistics, Aug. 2017).

³ Z. Auter, *U.S. Uninsured Rate Edges Up Slightly* (Gallup-Healthways Well-Being Index, April 10, 2017).

Methodological Differences Between Private Surveys

Survey	Population	Time frame	Sample frame	Response rate
The Commonwealth Fund Affordable Care Act Tracking Survey ¹	U.S. adults, ages 19 to 64	July–Sept. 2013 to March–June 2017	Dual-frame, random-digit dialing telephone survey	2013: 20.1% 2017: 9.6%
National Health Interview Survey ^{2,3}	U.S. adults, ages 18 to 64	2013 to January–March 2017	Multistage area probability design	80%
Gallup Healthways Well-Being Index ^{4,5,6}	U.S. adults, ages 18 to 64	2013 to January–March 2017	Dual-frame, random-digit dialing telephone survey telephone survey	7%–9%

¹ The Commonwealth Fund Affordable Care Act Tracking Survey, March–June 2017.

² R. A. Cohen, M. E. Martinez, and E. P. Zammitti, *Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, January–March 2017* (National Center for Health Statistics, Aug. 2017).

³ *About the National Health Interview Survey* (National Center for Health Statistics, July 2017).

⁴ Z. Auter, *U.S. Uninsured Rate Edges Up Slightly* (Gallup-Healthways Well-Being Index, April 10, 2017).

⁵ K. Finegold and M. Z. Gunja, *Survey Data on Health Insurance Coverage for 2013 and 2014*, ASPE issue brief (Office of the Assistant Secretary for Planning and Evaluation, Oct. 31, 2014).

⁶ *Health Reform Monitoring Survey: HRMS Frequently Asked Questions* (Urban Institute, 2016).

HOW THIS STUDY WAS CONDUCTED

The Commonwealth Fund Affordable Care Act Tracking Survey, March–June 2017, was conducted by SSRS from March 28 to June 20, 2017. The survey consisted of 15-minute telephone interviews in English or Spanish and was conducted among a random, nationally representative sample of 4,813 adults, ages 19 to 64, living in the United States. Overall, 1,198 interviews were conducted on landline telephones and 3,615 interviews on cellular phones.

This survey is the fifth in a series of Commonwealth Fund surveys to track the implementation and impact of the Affordable Care Act. The first was conducted by SSRS from July 15 to September 8, 2013, by telephone among a random, nationally representative U.S. sample of 6,132 adults ages 19 to 64. The survey had an overall margin of sampling error of ± 1.8 percentage points at the 95 percent confidence level.

The second survey in the series was conducted by SSRS from April 9 to June 2, 2014, by telephone among a random, nationally representative U.S. sample of 4,425 adults ages 19 to 64. The survey had an overall margin of sampling error of ± 2.1 percentage points at the 95 percent confidence level. The sample for the April–June 2014 survey was designed to increase the likelihood of surveying respondents who were most likely eligible for new coverage options under the ACA. As such, respondents in the July–September 2013 survey who said they were uninsured or had individual coverage were asked if they could be recontacted for the April–June 2014 survey. SSRS also recontacted households reached through its omnibus survey of adults who were uninsured or had individual coverage prior to the first open enrollment period for 2014 marketplace coverage.

This third survey in the series was conducted by SSRS from March 9 to May 3, 2015, by telephone among a random, nationally representative U.S. sample of 4,881 adults, ages 19 to 64. The March–May 2015 sample was also designed to increase the likelihood of surveying respondents who had gained coverage under the ACA. SSRS recontacted households reached through their omnibus survey of adults between November 5, 2014, and February 1, 2015, who were uninsured, had individual coverage, had a marketplace plan, or had public insurance. The survey has an overall margin of sampling error of ± 2.1 percentage points at the 95 percent confidence level.

The fourth survey in the series was conducted by SSRS from February 2 to April 5, 2016, by telephone among a random, nationally representative U.S. sample of 4,802 adults, ages 19 to 64. The February–April 2016 sample was also designed

to increase the likelihood of surveying respondents who had gained coverage under the ACA. Interviews in wave 4 were obtained through two sources: 1) stratified RDD sample, using the same methodology as in waves 1, 2 and 3; and 2) households reached through the SSRS omnibus where interviews were previously completed with respondents ages 19 to 64 who were uninsured, had individual coverage, had a marketplace plan, or had public insurance. The survey has an overall margin of sampling error of ± 2.0 percentage points at the 95 percent confidence level.

The March–June 2017 sample was also designed to increase the likelihood of surveying respondents who had gained coverage under the ACA. Interviews in wave 5 were obtained through two sources: 1) stratified RDD sample, using the same methodology as in waves 1, 2, 3 and 4; and 2) households reached through the SSRS omnibus where interviews were previously completed with respondents ages 19 to 64 who were uninsured, had individual coverage, had a marketplace plan, or had public insurance.

As in all waves of the survey, SSRS oversampled adults with incomes below 250 percent of poverty to further increase the likelihood of surveying respondents eligible for the coverage options as well as allow separate analyses of responses of low-income households.

The data are weighted to correct for oversampling uninsured and direct-purchase respondents, the stratified sample design, the overlapping landline and cellular phone sample frames, and disproportionate nonresponse that might bias results. The data are weighted to the U.S. 19-to-64 adult population by age, by state, gender by state, race/ethnicity by state, education by state, household size, geographic division, and population density using the U.S. Census Bureau's 2015 American Community Survey. Data are weighted to household telephone use parameters using the CDC's 2016 National Health Interview Survey.

The resulting weighted sample is representative of the approximately 190 million U.S. adults ages 19 to 64. Data for income, and subsequently for federal poverty level, were imputed for cases with missing data, utilizing a standard regression imputation procedure. The survey has an overall margin of sampling error of ± 2.1 percentage points at the 95 percent confidence level. The landline portion of the main sample survey achieved a 16.5 percent response rate and the cellular phone main-sample component achieved a 9.7 percent response rate. The overall response rate, including the prescreened sample, was 9.6 percent.