

Americans' Experiences With Insurance Gained Under the Affordable Care Act

Findings from the Commonwealth Fund Affordable Care Act Tracking Survey, 2015

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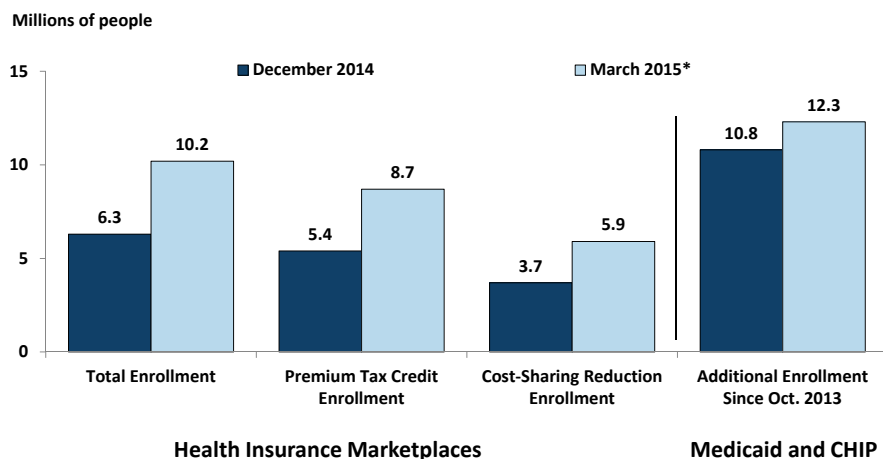
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Exhibit 1. Enrollment in Marketplace Plans and Medicaid Has Climbed to more than 22 Million People; Majority Have Premium and Cost-Sharing Reduction Subsidies



*As of April 2015 for Medicaid and CHIP enrollment data
Source: Centers for Medicare and Medicaid Services, February and June 2015.



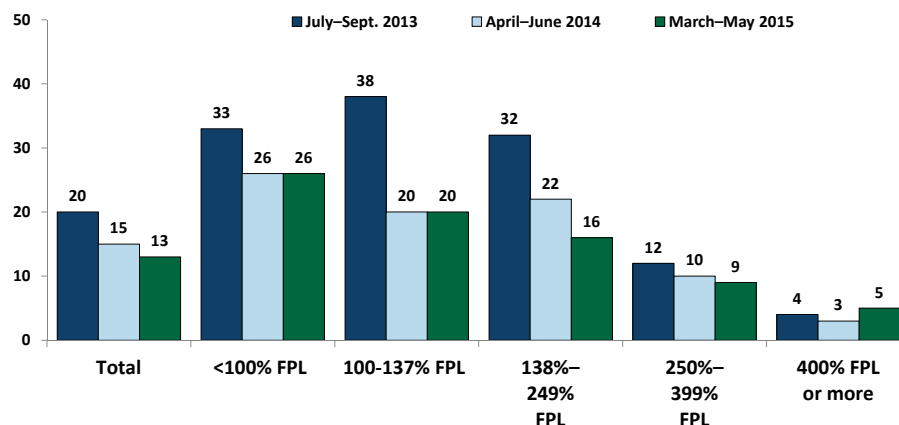
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Exhibit 2. After The End of the Second Open Enrollment Period, the Percentage of Uninsured U.S. Adults Was 13 Percent

Percent adults ages 19–64 uninsured



Note: FPL refers to federal poverty level.

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

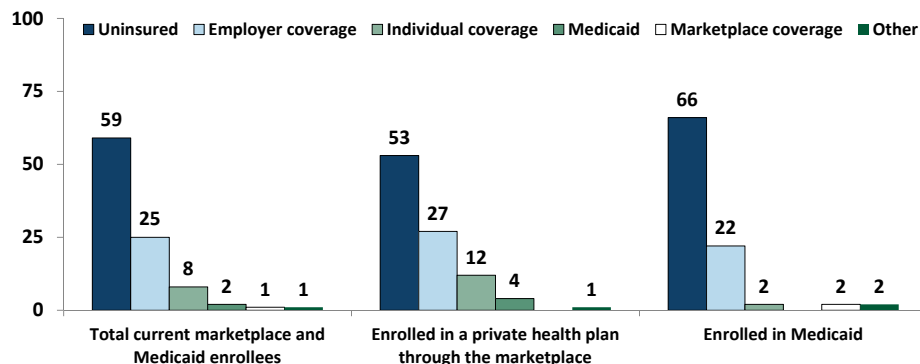


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Exhibit 3. More than Half of Adults Who Enrolled in Marketplace Plans or Medicaid Were Uninsured Before Getting Their New Plan

What type of health insurance did you have prior to getting your marketplace or Medicaid coverage?

Percent



Adults ages 19–64 who are currently enrolled in marketplace coverage or have had Medicaid for less than 2 years

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



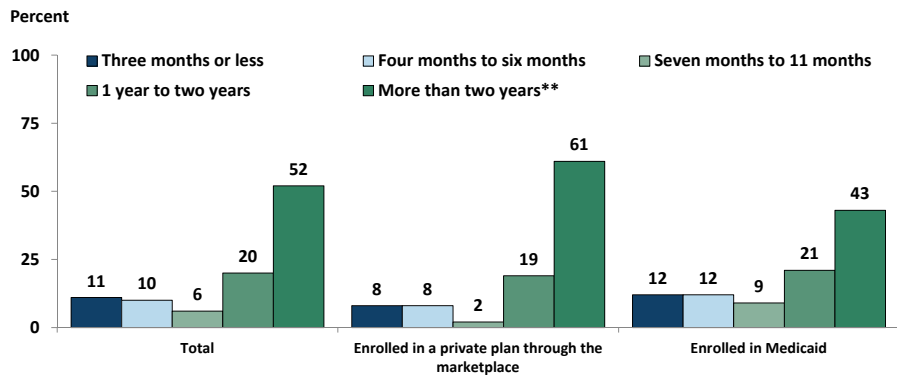
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Exhibit 4. Most Adults Who Were Uninsured Before Getting New Coverage Had Been Uninsured for a Year or More

At the time you got your marketplace or Medicaid coverage, how long had you been uninsured?



Adults ages 19–64 who were uninsured before gaining their Medicaid or marketplace coverage*

* Includes those currently enrolled in marketplace coverage, 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 2 years. ** Includes those who reported never having had insurance.

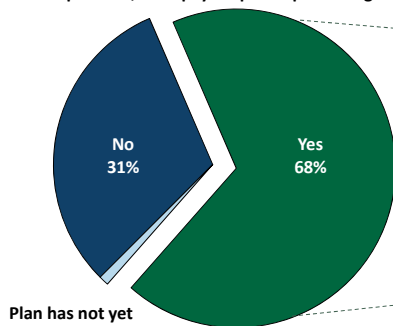
Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



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Exhibit 5. 62 Percent of Adults With Marketplace or Medicaid Coverage Who Had Used Their Plan Said They Would Not Have Been Able to Access or Afford This Care Before

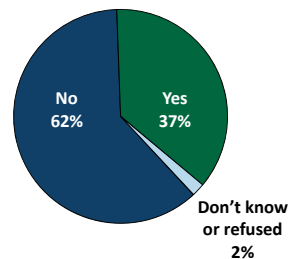
Over the time that you have had your health coverage through the marketplace or Medicaid, have you used this coverage to visit a doctor, hospital, or other health care provider, or to pay for prescription drugs?



Plan has not yet gone into effect
1%

Adults ages 19–64 who are currently enrolled in a marketplace plan or have had Medicaid for less than 2 years

Prior to getting this coverage, would you have been able to access and/or afford this care?



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

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

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



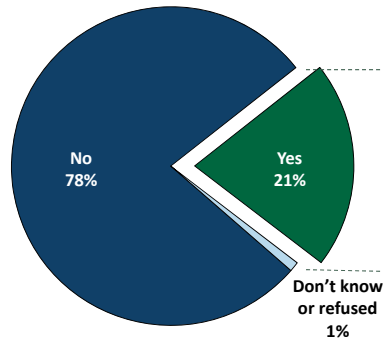
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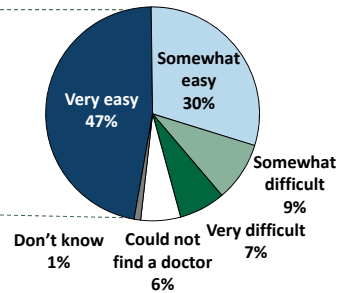
Exhibit 6. More than Three-Quarters of Adults with Medicaid or Marketplace Coverage Who Tried to Find a New Primary Care Doctor Found it Very or Somewhat Easy

Over the time you have had your health coverage through the marketplace or Medicaid, have you tried to find a new primary care doctor or general doctor?



Adults ages 19–64 who are enrolled in a private plan through the marketplace or have had Medicaid for less than 2 years

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



Adults ages 19–64 who have tried to find new primary care or general doctor

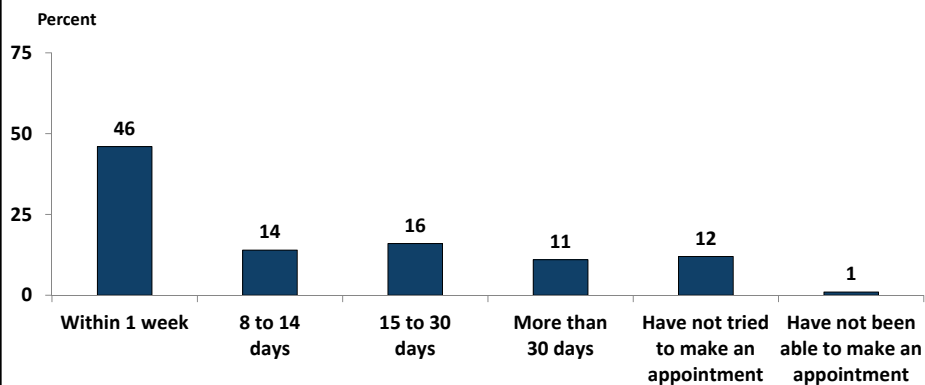
Note: Segments may not sum to 100 percent because of rounding.
Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



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Exhibit 7. Sixty Percent 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 are enrolled in a private plan through the marketplace or have had Medicaid for less than 2 years 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.
Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



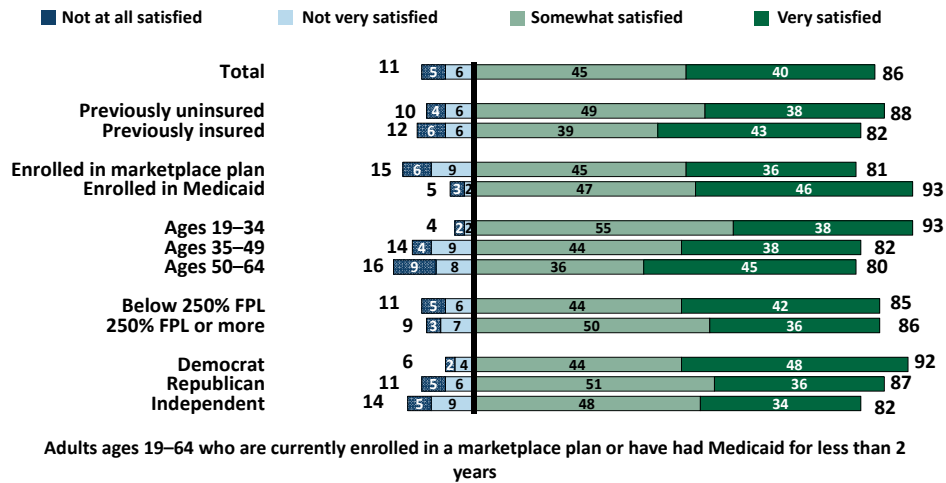
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Exhibit 8. More Than 8 of 10 Adults with Marketplace or Medicaid Coverage Were Very or Somewhat Satisfied With It

Overall, how satisfied are you with your health insurance?

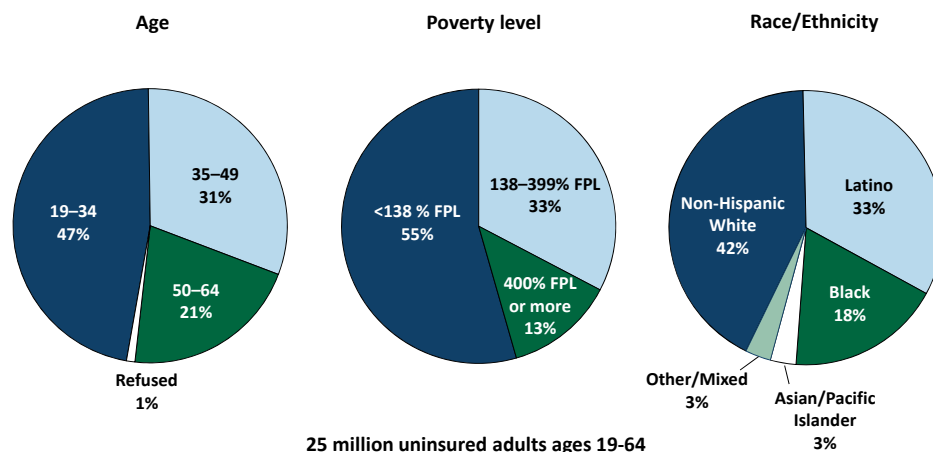


Notes: Segments may not sum to indicated total because of rounding. Bars may not sum to 100 percent because of don't know/refusal to respond. FPL refers to federal poverty level.
Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March-May 2015.



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Exhibit 9. An Estimated 25 Million Adults Remain Uninsured; Disproportionately Young, Poor, and Latino



Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March-May 2015.



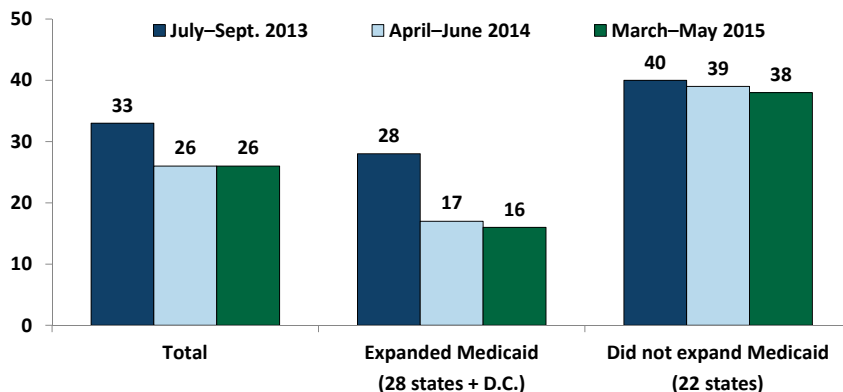
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Exhibit 10. Uninsured Rates Among Low-Income Adults in States That Have Not Expanded Medicaid Are More Than Twice That of Those in Medicaid Expansion States

Percent adults ages 19–64 with incomes below 100 percent of poverty who were uninsured



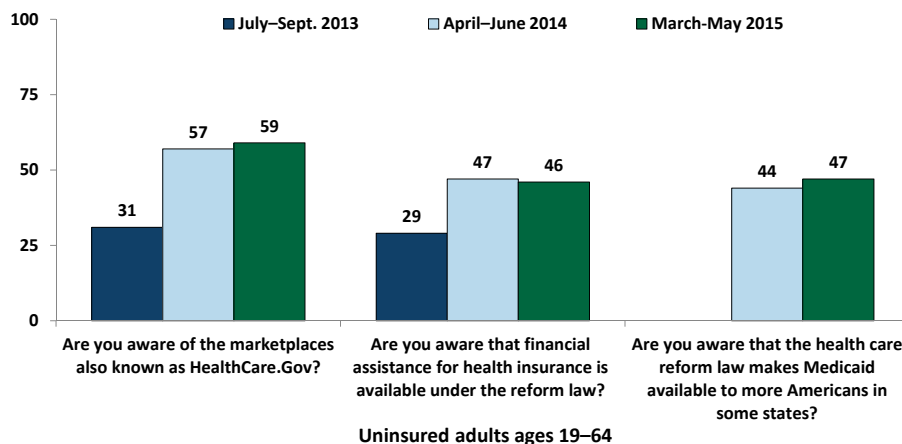
Note: The following states expanded their Medicaid program and began enrolling individuals in March 2015 or earlier: AR, AZ, CA, CO, CT, DE, HI, IA, IN, IL, KY, MA, MD, MI, MN, ND, NH, NJ, NM, NV, NY, OH, OR, PA, RI, VT, WA, WV, and the District of Columbia. All other states were considered to have not expanded.
Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–Sept. 2013, April–June 2014, and March–May 2015.



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Exhibit 11. Many Uninsured Adults Continue to Lack Awareness of the Marketplaces, Financial Assistance, and Medicaid Expansion

Percent aware



Notes: FPL refers to federal poverty level. Question wording was slightly different between the three surveys. Respondents were not asked about Medicaid expansion awareness in 2013.
Source: The Commonwealth Fund Affordable Care Act Tracking Surveys, July–Sept. 2013, April–June 2014, and March–May 2015.



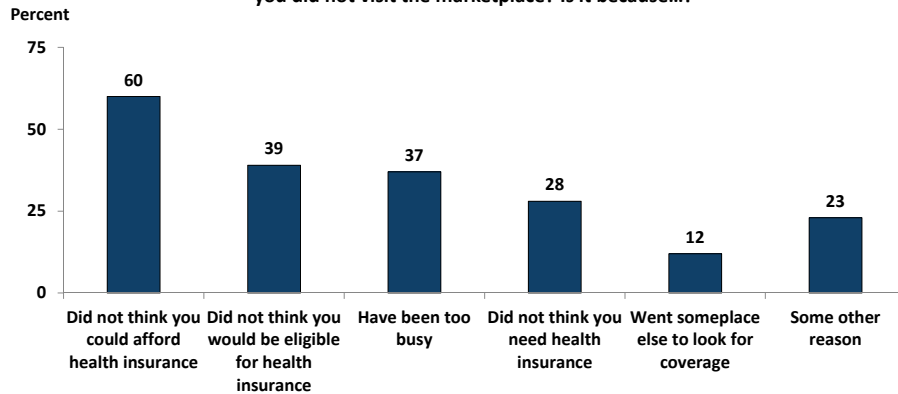
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Exhibit 12. Three of Five Uninsured Adults Who Were Aware of the Marketplaces Didn't Visit Because They Didn't Think They Could Afford Health Insurance

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



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

Source: The Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015.



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Exhibit 13. The ACA Post-King v. Burwell: Key Issues Ahead

- Covering remaining uninsured
 - Will 22 states that have yet to expand Medicaid move forward?
 - What are the best strategies to bring more people into coverage?
- Affordability of premiums and health care – 2016 changes.
 - What drives state differences? Do state policy decisions matter?
 - Will we see higher deductibles, or more innovation in benefit design?
- Financial sustainability of state-based marketplaces
 - Will more state-based marketplaces use HealthCare.gov?
 - Experimentation with regional marketplaces, other strategies?
- Legal challenges
 - House of Representatives v. Burwell re cost-sharing reduction subsidies; other.
- Federal and state legislation to fix, change, block provisions.
- 1332 state innovation waivers
 - Will states apply for waivers to try new approaches to reform; how will expected federal guidance shape proposals?



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Exhibit 14. Survey Methodology

- Conducted by SSRS from March 9, 2015, to May 3, 2015.
- 16-minute telephone interviews in English and Spanish, among a random, nationally representative sample of 4,881 adults ages 19 to 64, living in the United States; 2,203 interviews were on landlines and 2,678 on cellular phones.
- Sample was designed to increase likelihood of surveying respondents eligible for new coverage options under the ACA in the following way:
 - SSRS re-contacted 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.
- 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 12.8 percent.



Resources and Acknowledgments

S. R. Collins, P. W. Rasmussen, M. M. Doty, and S. Beutel, *Americans' Experiences with Marketplace and Medicaid Coverage—Findings from the Commonwealth Fund Affordable Care Act Tracking Survey, March–May 2015*, The Commonwealth Fund, June 2015; <http://www.commonwealthfund.org/publications/issue-briefs/2015/jun/experiences-marketplace-and-medicaid>

March 31, 2015 Effectuated Enrollment Snapshot (CMS), <http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2015-Fact-sheets-items/2015-06-02.html>

Medicaid and CHIP: December 2014 Monthly Applications, Eligibility Determinations and Enrollment Report, CMS Report (Feb. 23, 2015); <http://www.medicaid.gov/medicaid-chip-program-information/program-information/downloads/december-2014-enrollment-report.pdf>

Medicaid and CHIP: April 2015 Monthly Applications, Eligibility Determinations and Enrollment Report, CMS Report (June 23, 2015), <http://www.medicaid.gov/medicaid-chip-program-information/program-information/downloads/april-2015-enrollment-report.pdf>



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