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## Focus on Facts: Persons with Health Insurance Before and After the Affordable Care Act

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## Focus on Facts

Maxine Goodman Levin College of Urban Affairs – Cleveland State University

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# Persons with Health Insurance Before and After the Affordable Care Act

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- Health care expenses in the U.S. are paid mostly by health care insurance. Most people have private health insurance, primarily through an employer. Many others obtain coverage through programs offered by the government. Many individuals (and families) do not have health insurance at all.”<sup>i</sup>
- The Patient Protection and Affordable Care Act (also known as ACA and/or Obamacare) was designed to reduce the number of people who do not have any form of health care insurance. This controversial law took effect in stages between 2010 and 2014. The U.S. House of Representatives recently passed a new law to abolish the ACA and substitute new rules for health care insurance. The U.S. Senate is now considering its own version of the new law. Until then, the ACA is still in effect.
- The ACA mandates coverage for all persons. It finances expanded Medicaid eligibility in states that choose to participate. It also establishes health insurance exchanges in every state, helping individuals, families, and small businesses shop to enroll in private medical insurance. And it creates minimum standards of coverage. The complex system for insurance today includes different types:<sup>ii</sup>
  - Private insurance obtained through employers.
  - Private insurance obtained through ACA-created health insurance exchanges.
  - Medicare is the federal program for people who are 65 or older, some people with disabilities, and people with End-Stage Renal Disease.<sup>iii</sup>
  - Medicaid provides health coverage to eligible low-income adults, children, pregnant women, elderly adults, and people with disabilities.<sup>iv</sup>
  - The Children’s Health Insurance Program (CHIP) provides health coverage to eligible children, through both Medicaid and separate CHIP programs.<sup>v</sup>
  - Private plans for individuals outside the ACA-created exchanges are available in some limited cases that count as qualifying health coverage.<sup>vi</sup>
  - Other programs include health care coverage options for military veterans.<sup>vii</sup>
- The ACA has increased the number and percentage of persons with health care coverage. About 20.7 million more people nationally had coverage in 2015 than in 2013, reducing the number uncovered from 45.2 million to 29.8 million (Table 1)<sup>viii</sup>. The percent without health care insurance was 14.5 percent in 2013 and dropped to 9.4 percent in 2015 (Figure 1).<sup>ix</sup>

**Table 1: Number of Civilian, Non-Institutionalized Persons with Health Insurance, 2013 and 2015**

	2013					2015					Change				
	United States	Ohio	Akron and Cleveland-Elyria MSAs	Cuyahoga County	Cleveland	United States	Ohio	Akron and Cleveland-Elyria MSAs	Cuyahoga County	Cleveland	United States	Ohio	Akron and Cleveland-Elyria MSAs	Cuyahoga County	Cleveland
No health insurance coverage	45,180,675	1,257,556	277,703	133,313	62,141	29,757,544	746,276	149,693	75,906	33,395	15,423,131	511,280	128,010	57,407	28,746
With health insurance coverage	265,977,429	10,140,742	2,462,207	1,115,045	321,970	286,693,025	10,695,753	2,384,841	1,164,525	347,853	-20,715,596	-555,011	77,366	-49,480	-25,883
Total	311,158,104	11,398,298	2,739,910	1,248,358	384,111	316,450,569	11,442,029	2,534,534	1,240,431	381,248	-5,292,465	-43,731	205,376	7,927	2,863



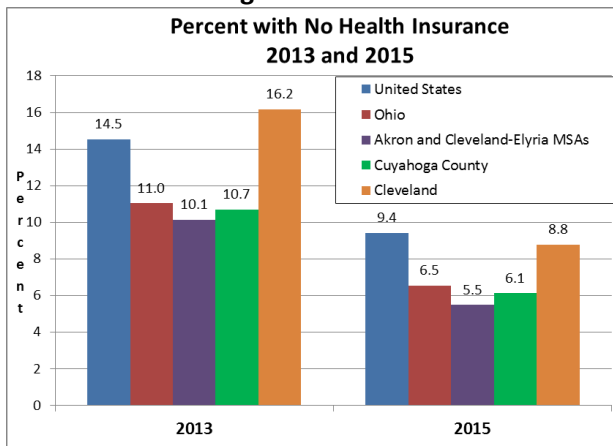
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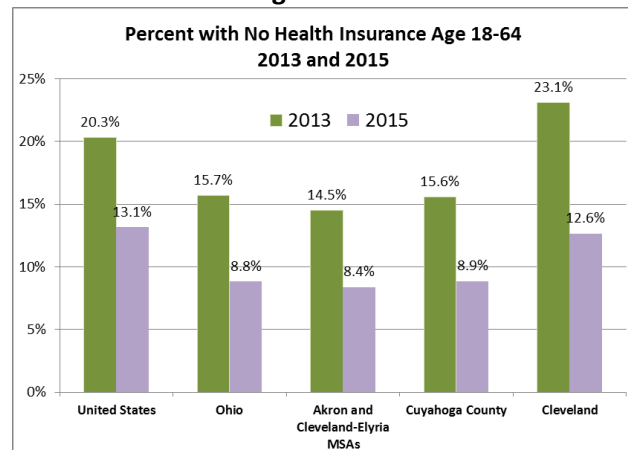
- Among adults aged 18 and 65 (when Medicare becomes available) the percentage uninsured dropped from about 20.3 percent to 13.1 percent. That is an increase of almost 16 million adults with coverage.
- The proportion of uninsured children under age 18 declined nationally from 7.1 percent in 2013 to 4.8 percent in 2015. The 25 to 34 age cohort saw a drop from 26.5 to 17.5% nationally.
- Figure 1 compares local and regional percentages to the national averages. In Cleveland, 28,746 fewer people had no coverage in 2015 than in 2013. In suburban Cuyahoga County that number is 28,661. Another 70,603 fewer people had no coverage in the portions of the Akron and Cleveland-Elyria MSAs outside of Cuyahoga County. Despite the ACA, however, 149,693 people in these MSAs remained without any health insurance in 2015.
- Figure 2 shows estimated rates of uninsured persons for adults under age 65 in the nation, Ohio, the MSA, county, and city. Percentages in the state and Cleveland for 2015 declined to almost half of what they were in 2013. The county and metro area also saw large drops among the uninsured.

**Figure 1**



**F**

**Figure 2**



<sup>i</sup> *Health Insurance Coverage in the United States: 2015*, Current Population Reports, P60-257(RV), by Jessica C. Barnett and Marina S. Vornovitsky, September 2016, page 1.

<sup>ii</sup> States have broad discretion in setting their income eligibility standards, and eligibility varies across states for both Medicaid and CHIPS programs.

<sup>iii</sup> <https://www.medicare.gov/sign-up-change-plans/decide-how-to-get-medicare/whats-medicare/what-is-medicare.html>

<sup>iv</sup> <https://www.medicaid.gov/medicaid/index.html>

<sup>v</sup> <https://www.medicaid.gov/chip/chip-program-information.html>

<sup>vi</sup> <https://www.healthcare.gov/private-plan-exceptions-outside-open-enrollment/>

<sup>vii</sup> <https://www.healthcare.gov/veterans/>

<sup>viii</sup> Population growth accounts for the apparent discrepancy in the difference between change in those covered and those not covered between 2013 and 2015.

<sup>ix</sup> Data are from the Census Bureau's 2013 and 2015 American Community Survey (ACS).