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## Change in Persons with Health Insurance Before and After the Affordable Care Act - The National Picture

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## Focus on Facts

Maxine Goodman Levin College of Urban Affairs – Cleveland State University

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# Change in Persons with Health Insurance Before and After the Affordable Care Act: The National Picture

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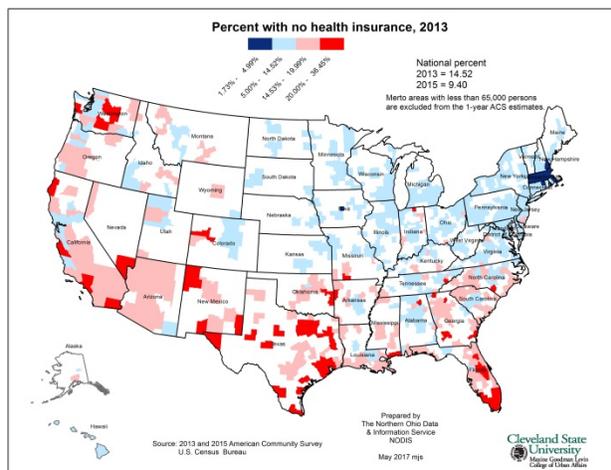
- The Patient Protection and Affordable Care Act (also known as ACA and/or Obamacare) was designed to reduce the number of people who lack any form of health care insurance. This controversial law took effect in stages between 2010 and 2014. The U.S. House of Representatives recently passed a new law to abolish the ACA and substitute new rules for health insurance. The U.S. Senate is now considering its own version of the new law. Until then, the ACA is still in effect. This report focuses on the nationwide geographic changes in health insurance coverage before and after the ACA.
- Since implementation of the ACA the nation has seen an increase in the number and percentage of the civilian noninstitutionalized population with health care coverage.<sup>1</sup> An estimated 20.7 million more persons had coverage in 2015 than in 2013, reducing the number uncovered from 45.2 million to 29.8 million.<sup>2</sup> The percent without health insurance was 14.5 percent in 2013 and dropped to 9.4 percent in 2015.
- Among adults under 65 years old (the age at which Medicare becomes available) the percentage without health insurance dropped from an estimated 20.3 percent to 13.1 percent, which is an increase of almost 16 million persons with coverage.
- The estimated percent with no insurance among those under age 18 declined from 7.1 percent in 2013 to 4.8 percent in 2015. The 25 to 34 year old age cohort saw a drop from an estimated 26.5 percent to 17.5 percent.
- Map 1 shows the geographic pattern of percent of persons without coverage in 2013 for metro areas for which there are data (minimum population of 65,000). Map 2 shows the pattern in 2015. Map 3 shows the change in percentage of civilian noninstitutionalized population without health coverage from 2013 to 2015. To best show change Maps 2 and 3 use the 2013 national estimated average of 14.5 percent as the breakpoint between positive and negative percentages, with blue shades indicating below the 2013 average uninsured rates and red shades indicating above average uninsured rates.
- While the Northeast, Midwest, and West Coast saw the greatest improvement in coverage, lack of coverage is also apparent in the South. Map 3 shows that the percent without coverage dropped in virtually every MSA of at least 65,000 persons by 2015. These maps illustrate the impact of the ACA across the country in increasing health care insurance coverage.

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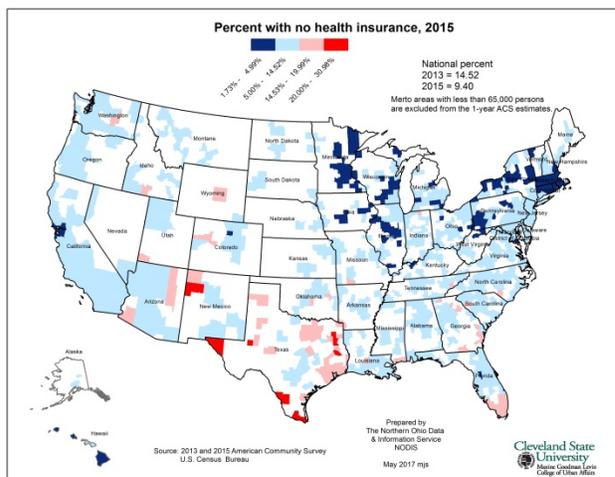
<sup>1</sup> Data are from the American Community Survey (ACS). The ACS, though enacted in 2010 was implemented in stages over time. See Health Insurance Coverage in the United States: 2015, Current Population Reports, P60-257(RV), by Jessica C. Barnett and Marina S. Vornovitsky, September 2016.

<sup>2</sup> Population growth accounts for the apparent discrepancy in the difference between change in those covered and those not covered between 2013 and 2015.

**Map 1: Percent Civilian Noninstitutionalized Persons with No Health Care Insurance by MSA, 2013**



**Map 2: Percent Civilian Noninstitutionalized Persons with No Health Care Insurance by MSA, 2015**



**Map 3: Percent Change in Civilian Noninstitutionalized Persons with No Health Care Insurance by MSA, 2013 to 2015**

