

APPENDIX 1. Health Coverage Distribution of Nonelderly Adults in 2024 (thousands of people)

Thousands of people	Current law*	12-month adult continuous eligibility	24-month adult continuous eligibility
Insured (minimum essential coverage)	174,709	174,985	175,211
Employer	116,218	116,073	115,952
Private nongroup	17,401	17,371	17,346
Medicaid/CHIP	33,827	34,278	34,650
Disabled	8,082	8,082	8,082
Medicaid expansion	14,206	14,522	14,781
Traditional nondisabled adult	11,461	11,597	11,709
State-funded program	78	78	78
Other public	7,263	7,263	7,263
Uninsured (no MEC)	25,256	24,980	24,754
Uninsured	23,388	23,121	22,902
Noncompliant nongroup	1,868	1,859	1,852
Total	199,965	199,965	199,965

Changes from current law (thousands of people)	Current law*	12-month adult continuous eligibility	24-month adult continuous eligibility
Insured (minimum essential coverage)	–	276	502
Employer	–	-145	-265
Private nongroup	–	-30	-55
Medicaid/CHIP	–	451	823
Disabled	–	0	0
Medicaid expansion	–	315	574
Traditional nondisabled adult	–	136	248
State-funded program	–	0	1
Other public	–	0	0
Uninsured (no MEC)	–	-276	-502
Uninsured	–	-267	-487
Noncompliant nongroup	–	-9	-16
Total	–	0	0

Percent change from current law	Current law*	12-month adult continuous eligibility	24-month adult continuous eligibility
Insured (minimum essential coverage)	–	0.2%	0.3%
Employer	–	-0.1%	-0.2%
Private nongroup	–	-0.2%	-0.3%
Medicaid/CHIP	–	1.3%	2.4%
Disabled	–	0.0%	0.0%
Medicaid expansion	–	2.2%	4.0%
Traditional nondisabled adult	–	1.2%	2.2%
State-funded program	–	0.0%	0.7%
Other public	–	0.0%	0.0%
Uninsured (no MEC)	–	-1.1%	-2.0%
Uninsured	–	-1.1%	-2.1%
Noncompliant nongroup	–	-0.5%	-0.8%
Total	–	0.0%	0.0%

* Includes mandatory 12-month continuous eligibility for children.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

APPENDIX 2. Nonelderly Adult Medicaid Enrollment by State in 2024 with 12-Month Continuous Eligibility (thousands of people)

State	Current law	Medicaid 12-month continuous eligibility		Medicaid 24-month continuous eligibility	
			Difference		Difference
Alabama	333	336	3	338	6
Alaska	102	103	1	105	3
Arizona	988	1,004	16	1,016	28
Arkansas	439	445	7	450	11
California	5,735	5,832	96	5,899	164
Colorado	607	617	10	624	18
Connecticut	448	455	7	461	13
Delaware	105	107	1	108	2
District of Columbia	155	156	1	157	3
Florida	1,332	1,349	18	1,361	30
Georgia	603	611	7	615	12
Hawaii	146	148	2	149	4
Idaho	189	191	2	193	5
Illinois	1,253	1,273	19	1,287	34
Indiana	709	720	11	728	19
Iowa	301	306	5	308	7
Kansas	117	118	1	119	2
Kentucky	752	764	11	772	19
Louisiana	732	743	11	751	19
Maine	178	180	2	182	4
Maryland	645	655	10	662	17
Massachusetts	919	933	14	942	23
Michigan	1,156	1,173	17	1,184	29
Minnesota	515	523	8	529	13
Mississippi	232	234	2	236	4
Missouri	598	606	8	612	14
Montana	128	130	2	131	3
Nebraska	151	153	2	155	4
Nevada	335	340	5	344	8
New Hampshire	106	107	1	108	2
New Jersey	810	823	13	832	22
New Mexico	393	400	6	404	11
New York	3,239	3,239	0	3,285	46
North Carolina	755	764	9	770	15
North Dakota	43	43	1	44	1
Ohio	1,296	1,317	20	1,331	34
Oklahoma	459	466	7	471	12
Oregon	480	487	8	493	13
Pennsylvania	1,340	1,359	19	1,373	32
Rhode Island	149	151	2	153	4
South Carolina	366	371	5	374	7
South Dakota	37	37	0	38	1
Tennessee	562	570	7	575	12
Texas	1,368	1,384	17	1,396	28
Utah	229	232	3	234	6
Vermont	71	72	1	72	1
Virginia	709	720	11	728	19
Washington	733	745	12	753	20
West Virginia	271	275	4	277	6
Wisconsin	488	495	8	501	13
Wyoming	19	19	0	19	0
Total	33,827	34,278	451	34,650	823

Notes: Medicaid 12-month continuous eligibility with low enrollment impact. Continuous eligibility enrollees have normal Medicaid cost.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

APPENDIX 3. Health Care Spending on the Nonelderly in 2024

Millions of dollars		Current law*	12-month adult continuous eligibility	24-month adult continuous eligibility
Household	Premiums	324,799	324,373	324,001
	Other health care spending	308,594	307,975	306,909
	Subtotal, household	633,394	632,349	630,910
Federal government	Medicaid	408,570	409,459	410,889
	Administrative savings		-87	-159
	Marketplace PTC	97,735	97,601	97,406
	Marketplace CSR	0	0	0
	Additional	1,367	1,367	1,367
	Uncompensated care	28,579	28,389	28,236
	Subtotal, federal government	536,251	536,730	537,738
	State government	Medicaid	217,842	218,170
Administrative savings			-51	-93
Marketplace PTC		0	0	0
Marketplace CSR		0	0	0
Additional		372	372	372
Uncompensated care		17,862	17,743	17,647
Subtotal, state government		236,076	236,234	236,673
Employers	Premium contributions	886,667	885,586	884,706
Providers	Uncompensated care	23,929	23,597	23,329
Total, all payers		2,316,316	2,314,497	2,313,721

Changes from current law (millions of dollars)		Current law*	12-month adult continuous eligibility	24-month adult continuous eligibility
Household	Premiums	–	-426	-798
	Other health care spending	–	-619	-1,685
	Subtotal, household	–	-1,045	-2,483
Federal government	Medicaid	–	889	2,319
	Administrative savings	–	-87	-159
	Marketplace PTC	–	-134	-329
	Marketplace CSR	–	0	0
	Additional	–	0	0
	Uncompensated care	–	-189	-343
	Subtotal, federal government	–	479	1,488
State government	Medicaid	–	328	904
	Administrative savings	–	-51	-93
	Marketplace PTC	–	0	0
	Marketplace CSR	–	0	0
	Additional	–	0	0
	Uncompensated care	–	-118	-214
	Subtotal, state government	–	158	597
Employers	Premium contributions	–	-1,081	-1,962
Providers	Uncompensated care	–	-332	-600
Total, all payers		–	-1,820	-2,596

APPENDIX 3. Health Care Spending on the Nonelderly in 2024 (continued)

Percent change from current law		Current law*	12-month adult continuous eligibility	24-month adult continuous eligibility
Household	Premiums	–	-0.1%	-0.2%
	Other health care spending	–	-0.2%	-0.5%
	Subtotal, household	–	-0.2%	-0.4%
Federal government	Medicaid	–	0.2%	0.6%
	Administrative savings			
	Marketplace PTC	–	-0.1%	-0.3%
	Marketplace CSR	–		
	Additional	–	0.0%	0.0%
	Uncompensated care	–	-0.7%	-1.2%
	Subtotal, federal government	–	0.1%	0.3%
	State government	Medicaid	–	0.2%
Administrative savings				
Marketplace PTC		–		
Marketplace CSR		–		
Additional		–	0.0%	0.0%
Uncompensated care		–	-0.7%	-1.2%
Subtotal, state government		–	0.1%	0.3%
Employers	Premium contributions	–	-0.1%	-0.2%
Providers	Uncompensated care	–	-1.4%	-2.5%
Total, all payers		–	-0.1%	-0.1%

* Includes mandatory 12-month continuous eligibility for children.

Note: PTC = premium tax credit; CSR = cost-sharing reduction.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

APPENDIX 4. Government Health Care Spending on the Nonelderly in 2024, High Continuous Eligibility Savings

Millions of dollars		Current law*	12-month adult continuous eligibility	24-month adult continuous eligibility
Federal government	Medicaid	408,570	409,412	410,805
	Administrative savings		-163	-298
	Marketplace PTC	97,735	97,601	97,406
	Marketplace CSR	0	0	0
	Additional	1,367	1,367	1,367
	Uncompensated care	28,579	28,389	28,236
	Subtotal, federal government	536,251	536,607	537,516
State government	Medicaid	217,842	218,153	218,717
	Administrative savings		-96	-175
	Marketplace PTC	0	0	0
	Marketplace CSR	0	0	0
	Additional	372	372	372
	Uncompensated care	17,862	17,743	17,647
	Subtotal, state government	236,076	236,172	236,561

Changes from current law (millions of dollars)		Current law*	12-month adult continuous eligibility	24-month adult continuous eligibility
Federal government	Medicaid	—	842	2,235
	Administrative savings	—	-163	-298
	Marketplace PTC	—	-134	-329
	Marketplace CSR	—	0	0
	Additional	—	0	0
	Uncompensated care	—	-189	-343
	Subtotal, federal government	—	356	1,265
State government	Medicaid	—	310	874
	Administrative savings	—	-96	-175
	Marketplace PTC	—	0	0
	Marketplace CSR	—	0	0
	Additional	—	0	0
	Uncompensated care	—	-118	-214
	Subtotal, state government	—	96	485

Percent change from current law		Current law*	12-month adult continuous eligibility	24-month adult continuous eligibility
Federal government	Medicaid	—	0.2%	0.5%
	Administrative savings			
	Marketplace PTC	—	-0.1%	-0.3%
	Marketplace CSR	—		
	Additional	—	0.0%	0.0%
	Uncompensated care	—	-0.7%	-1.2%
	Subtotal, federal government	—	0.1%	0.2%
State government	Medicaid	—	0.1%	0.4%
	Administrative savings			
	Marketplace PTC	—		
	Marketplace CSR	—		
	Additional	—	0.0%	0.0%
	Uncompensated care	—	-0.7%	-1.2%
	Subtotal, state government	—	0.0%	0.2%

* Includes mandatory 12-month continuous eligibility for children.

Note: PTC = premium tax credit; CSR = cost-sharing reduction.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2021.