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NEW SURVEY: AFTER FIRST ACA ENROLLMENT PERIOD, UNINSURED RATE DROPPED FROM 20 PERCENT TO 15 PERCENT; LARGEST DECLINES AMONG YOUNG ADULTS, LATINOS, AND LOW-INCOME PEOPLE

Commonwealth Fund Report Finds Most People with New Insurance Are Happy with Coverage and Using It to Get Needed Care; Majority Who Bought Plans in Marketplaces or Enrolled in Medicaid Were Previously Uninsured

New York, NY, July 10, 2014—At the close of the Affordable Care Act’s first open enrollment period, an estimated 9.5 million fewer U.S. adults were uninsured, according to a new Commonwealth Fund survey released today. The national uninsured rate among working age-adults dropped from 20 percent in July–September 2013 to 15 percent in April–June 2014. Most people with new coverage, either a marketplace plan or Medicaid, said they were optimistic that it would improve their ability to get health care. A majority of those who had used their new plan to get care or fill a prescription said they would not have been able to do so before.

The largest gains in coverage were experienced by young adults ages 19 to 34, whose uninsured rate fell from 28 percent to 18 percent; Latinos, whose rate declined from 36 percent to 23 percent; and low-income adults, whose rate dropped from 35 percent to 24 percent.

In states that expanded eligibility for Medicaid, uninsured rates among low-income adults fell substantially. But in states that did not expand Medicaid, uninsured rates for people under the poverty level remained largely unchanged; these rates were double those of states that expanded. A large portion (42%) of new Medicaid enrollees were young adults 19 to 34. This was the largest share of any adult age group.

Sixty-three percent of adults with new coverage through the marketplaces or Medicaid had been uninsured previously.

“This is the first survey to look at both coverage trends as well as people’s experiences using their new insurance. The findings suggest that the Affordable Care Act is beginning to achieve its central goal—reducing the number of Americans who are uninsured and improving access to health care,” said Sara Collins, lead survey researcher and The Commonwealth Fund’s Vice President for Health Care Coverage and Access. “Adults who are being helped the most are those who historically have had the greatest difficulty affording health insurance and getting the care they need.”

The Commonwealth Fund’s Affordable Care Act Tracking Survey interviewed 4,425 working-age adults nationally about their health insurance status, awareness of the marketplaces, and enrollment in both private plans and Medicaid. The survey also asked adults with new insurance to report on their views of and experiences with their coverage.

Highlights of the report, *Gaining Ground: Americans’ Health Insurance Coverage and Access to Care After the Affordable Care Act’s First Open Enrollment Period*, include:

- Marketplace Visits Increased:
 - Forty-three percent of adults potentially eligible for coverage had visited the marketplaces by early June 2014, up from 24 percent in December.
 - Of those, 51 percent selected a private plan or enrolled in Medicaid.
- People Using New Plans:
 - By the beginning of June, 60 percent of adults with new coverage said they had used their plans to go to a doctor or hospital or fill a prescription.
 - Of those, 62 percent said they would have not have been able to afford or access this care prior to getting their new insurance.
- Provider Networks Adequate for a Majority:
 - More than half of adults (54%) with new coverage said their plan included all or some of the doctors they wanted.
 - More than three of five adults with new coverage who found primary care doctors were able to get an appointment within two weeks.
- Newly Insured Optimistic:
 - 81 percent of those with new coverage were optimistic their insurance would improve their ability to get the care they need.
 - Fifty-eight percent of adults with new insurance said they were better off now than before they had their coverage.

“Health insurance coverage is the critical first step to getting people in the door for needed care,” said Commonwealth Fund President David Blumenthal, M.D. “It is clear the Affordable Care Act is already helping improve the lives of millions of Americans. Now we have to make sure that our health care system is working smartly and delivering the best care in the most efficient way possible.”

Medicaid Expansion's Impact

Uninsured rates for low-income adults declined most dramatically in the District of Columbia and the 25 states that expanded their Medicaid programs, falling from 28 percent to 17 percent among people with incomes under the poverty level. In contrast, uninsured rates for low-income people remained fairly constant in the 25 states that did not expand Medicaid, with more than one-third (36%) remaining uninsured.

The report analyzed trends in uninsured rates in the six states with the largest population. Enrollment rates varied, likely due to states' efforts, as well as their decisions to expand Medicaid. In California, which pursued an aggressive outreach and enrollment campaign and expanded its Medicaid program, the uninsured rate for all working-age adults fell by half, from 22 percent prior to open enrollment to 11 percent by early June 2014. In Texas, which did not expand Medicaid, the uninsured rate for adults at all income levels fell from 34 percent prior to open enrollment to 22 percent by early June, while in Florida, which also did not expand Medicaid, the slight decline in the rate, from 30 percent to 26 percent, was not statistically significant. The current uninsured rates in Florida and Texas are statistically the same with both states continuing to leave uninsured the largest share of their adult population of the six largest states.

Looking Ahead: Millions of the Nation's Poorest Still Left Behind

The Commonwealth Fund survey also points to areas where more work is needed. Millions of the nation's poorest adults in states that have not yet expanded Medicaid eligibility still lack access to health insurance coverage. Further, awareness of the new coverage options under the Affordable Care Act lags among uninsured people and those with the lowest incomes.

The report will be available at: <http://www.commonwealthfund.org/publications/issue-briefs/2014/jul/Health-Coverage-Access-ACA>.

Methodology

The Commonwealth Fund Affordable Care Act Tracking Survey, April-June 2014, was conducted by SSRS from April 9, 2014, to June 2, 2014. The survey consisted of 17-minute telephone interviews in English or Spanish and was conducted among a random, nationally representative sample of 4,425 adults, ages 19 to 64, living in the United States. Overall 2,098 interviews were conducted with respondents on landline telephones and 2,327 interviews were conducted on cellular phones, including 1,481 with respondents who live in households with no landline telephone access.

The survey's sample was designed to increase the likelihood of surveying respondents eligible for new coverage options under the ACA. Respondents in an earlier Commonwealth Fund survey from July-September 2013 who said they were uninsured or had individual coverage were asked if they could be re-contacted for the April-June 2014 survey. SSRS also re-contacted households reached through their omnibus survey of adults who were uninsured or had individual coverage prior to open enrollment. The data are weighted to correct for the stratified sample design, the use of pre-screened and re-contact respondents from the earlier surveys, 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, gender, race/ethnicity, education, household size, geographic division, and population density using the U.S. Census Bureau's 2011 American Community Survey and by household telephone use using the CDC's 2012 National Health Interview Survey.

The resulting weighted sample is representative of the approximately 186.1 million U.S. adults ages 19 to 64. 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 19 percent response rate and the cellular phone main-sample component achieved a 15 percent response rate. The overall response rate, including prescreened and re-contact sample was 14 percent.

This survey is the fourth in a series of surveys the Commonwealth Fund has been conducting to track the effects of the Affordable Care Act.

The Commonwealth Fund is a private foundation supporting independent research on health policy reform and a high performance health system.