



THE KAISER COMMISSION ON
Medicaid and the Uninsured

Health Reform and the Remaining Uninsured

Diane Rowland, Sc.D.

Executive Vice President, Henry J. Kaiser Family Foundation

Executive Director, Kaiser Commission on Medicaid and the Uninsured

Grantmakers In Health Fall Forum

Washington, DC

October 24, 2013

Figure 1

The goal of the ACA is to make coverage more available, more reliable, and more affordable.

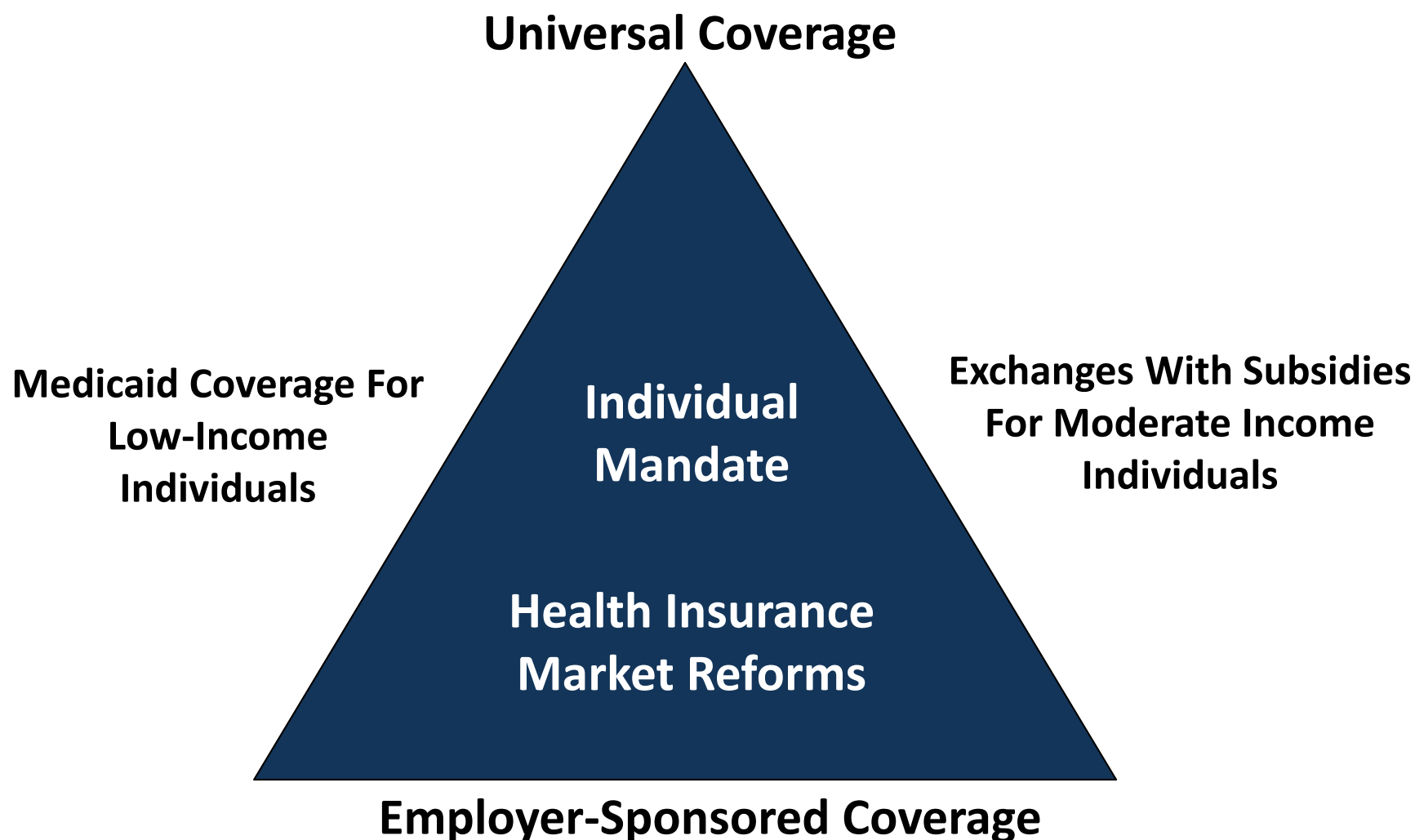
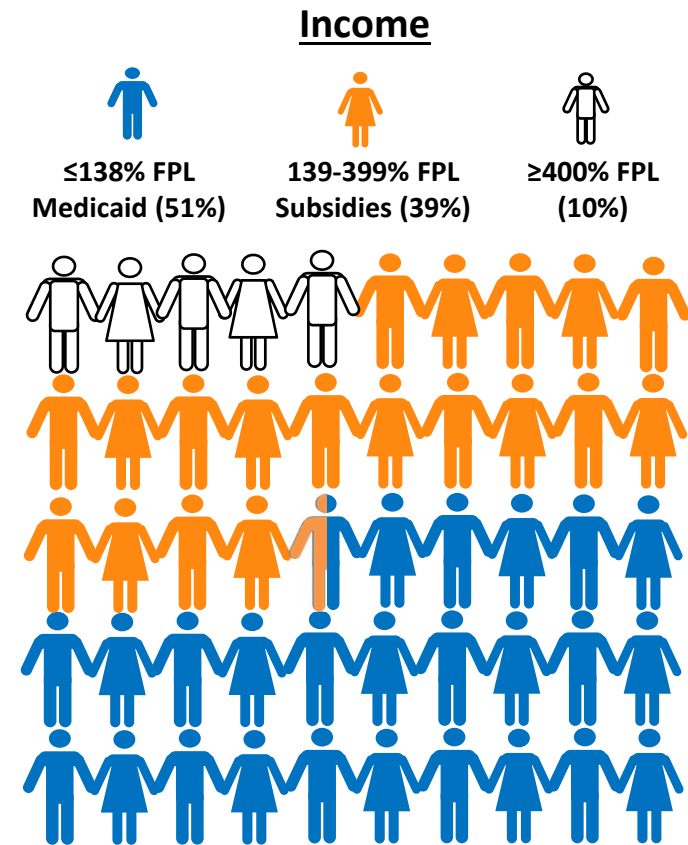
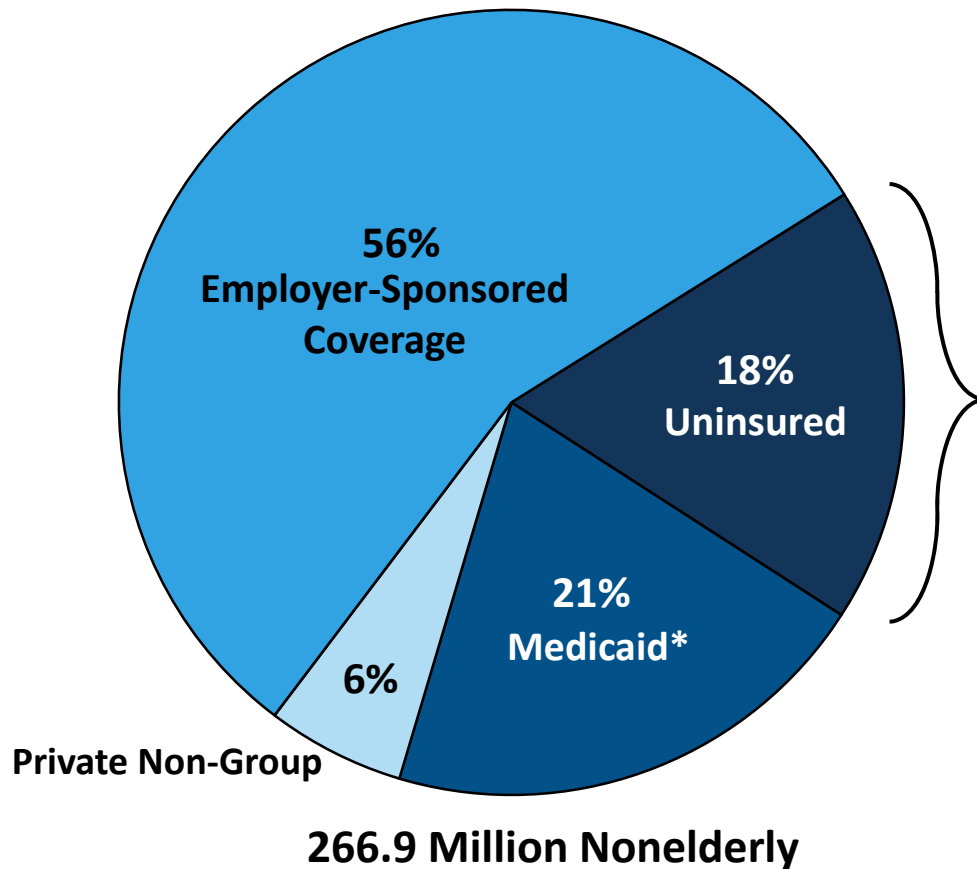


Figure 2

The ACA expands coverage by building on Medicaid and creating new Marketplaces with premium subsidies.

Health Insurance Coverage of the Nonelderly, 2012

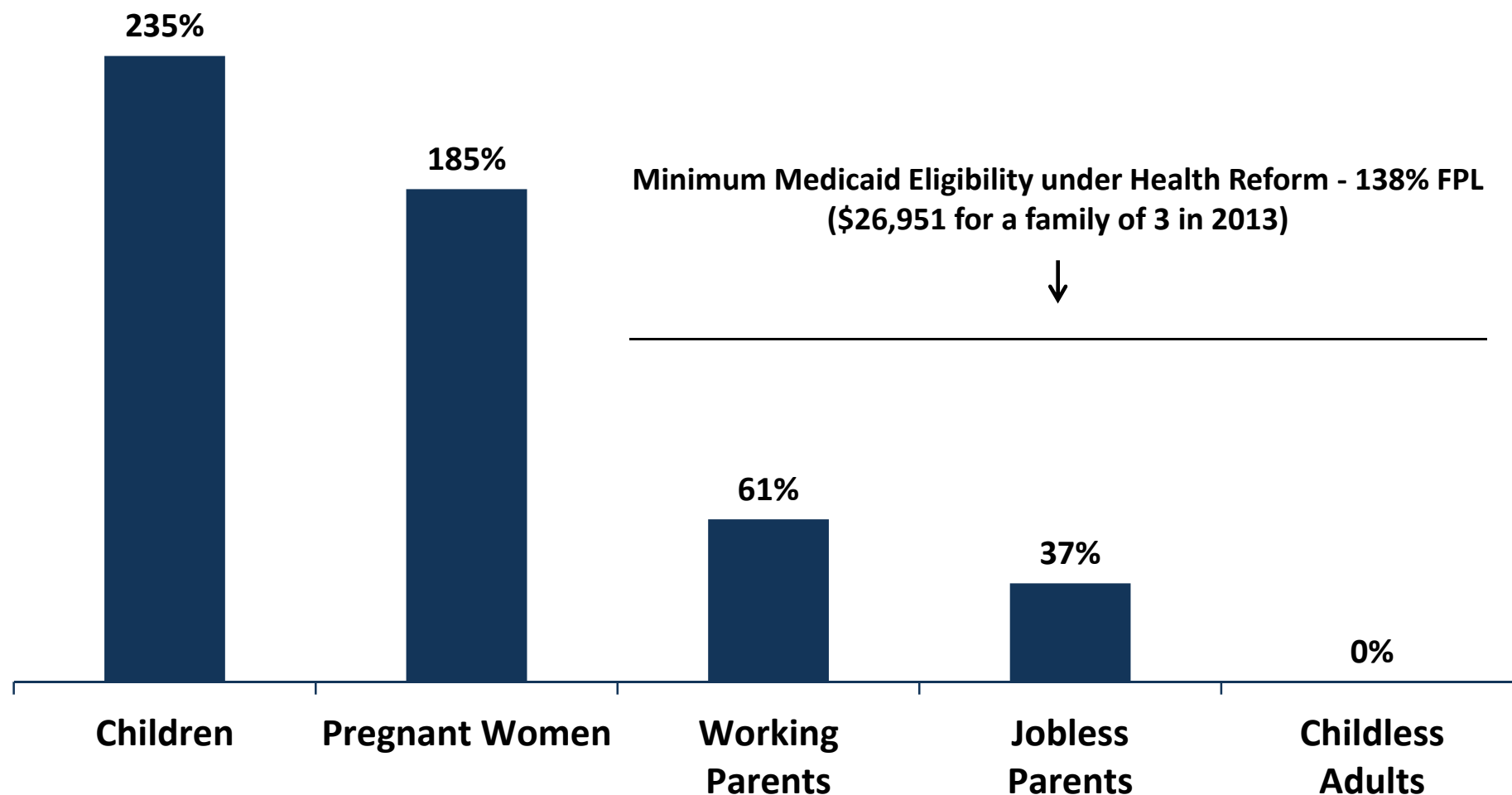


*Medicaid also includes other public programs: CHIP, other state programs, Medicare and military-related coverage. The federal poverty level for a family of three in 2013 is \$19,530. Percentages may not total 100% due to rounding.

SOURCE: KCMU/Urban Institute analysis of 2013 ASEC Supplement to the CPS.

Figure 3

The Medicaid expansion will significantly increase eligibility for parents and childless adults.



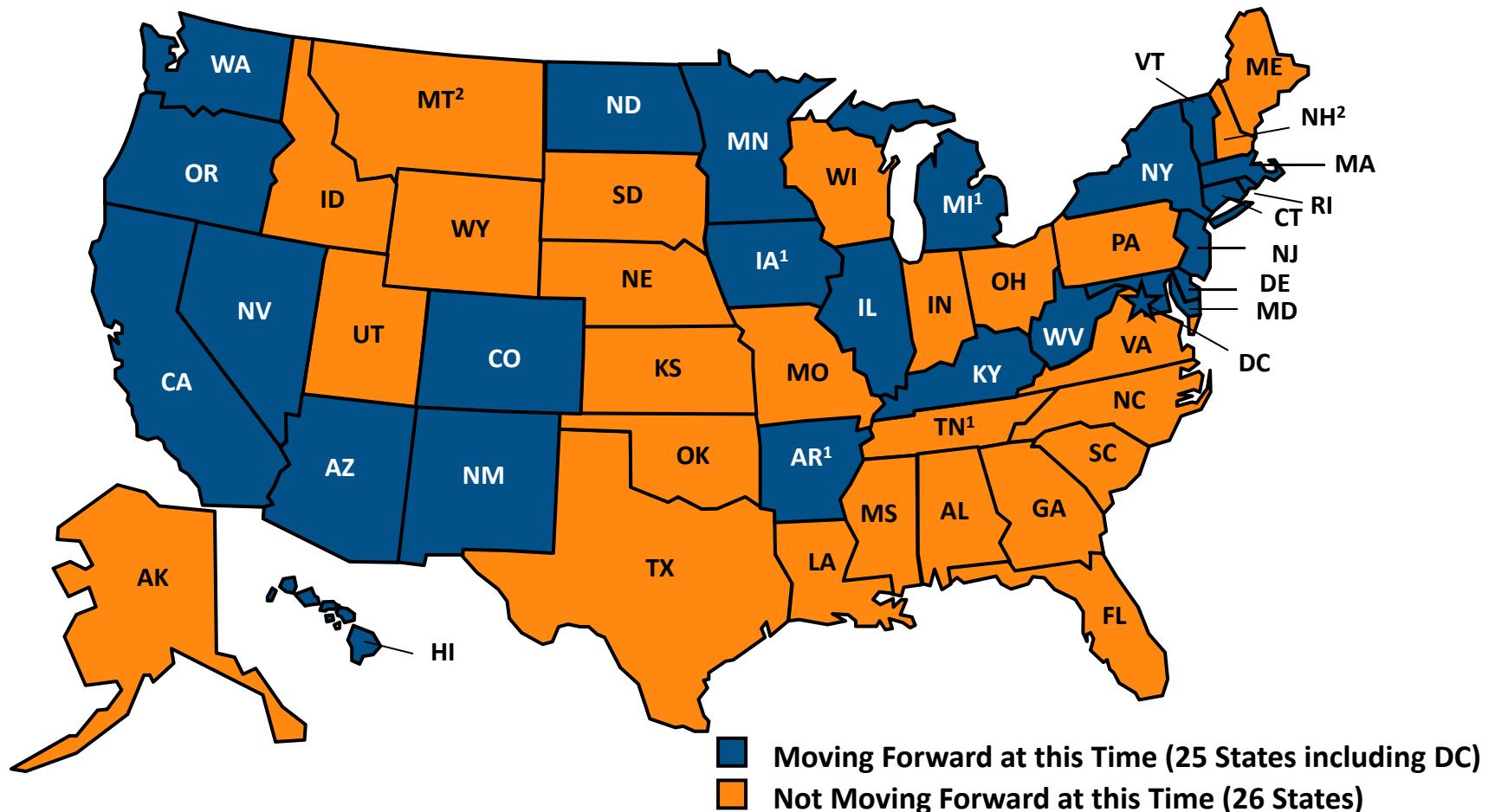
SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2013.



THE KAISER COMMISSION ON
Medicaid and the Uninsured

Figure 4

Not all states are expanding Medicaid (as of September 30, 2013).



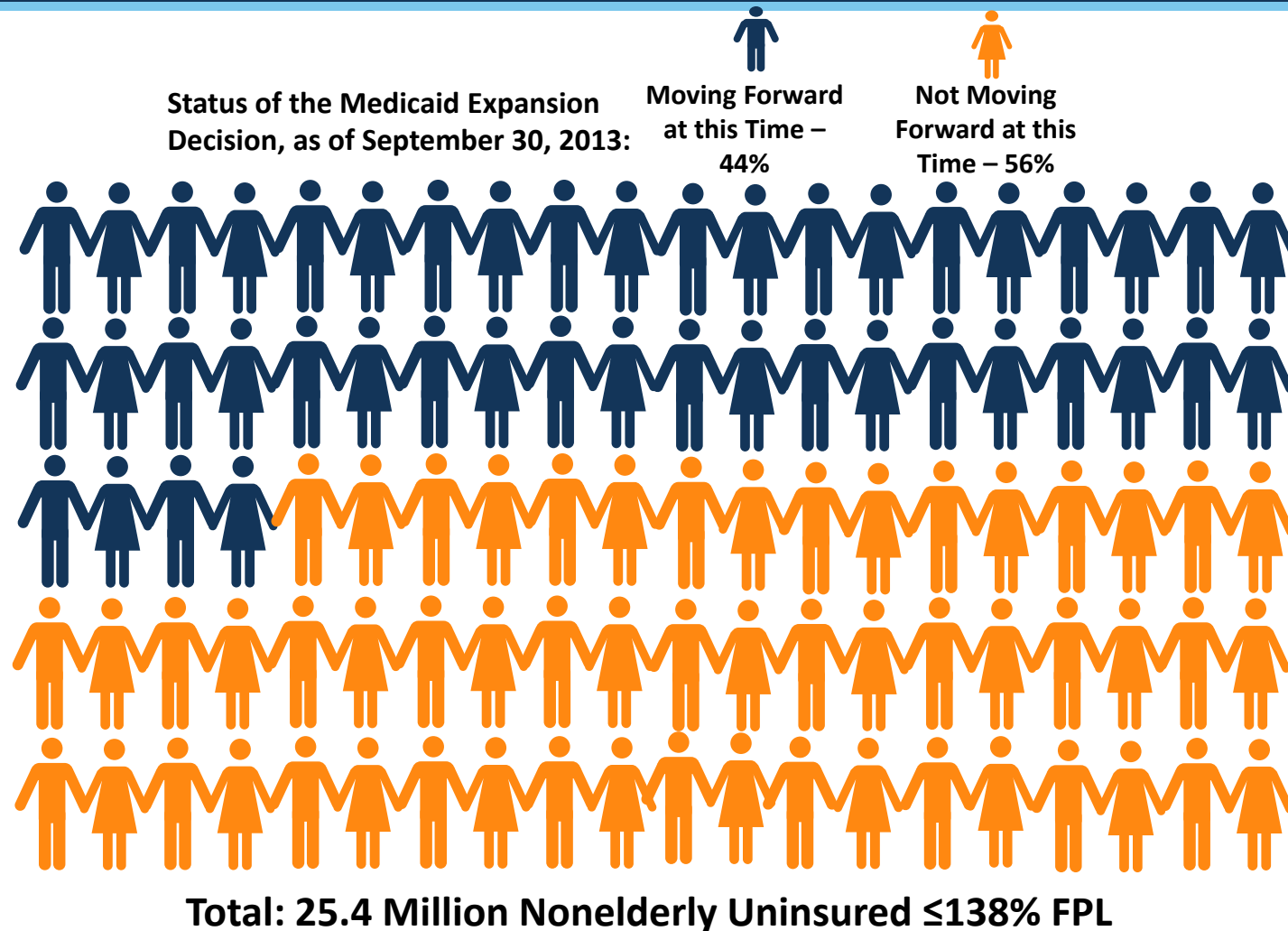
NOTES: 1 - Exploring an approach to Medicaid expansion likely to require waiver approval. 2- Discussion of a special session being called on the Medicaid expansion.

SOURCES: State decisions on the Medicaid expansion as of September 30, 2013. Based on data from the Centers for Medicare and Medicaid Services, available at:

<http://medicaid.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Medicaid-and-CHIP-Eligibility-Levels/medicaid-chip-eligibility-levels.html>.

Figure 5

Over half of uninsured $\leq 138\%$ FPL reside in states not moving forward with the Medicaid expansion at this time.

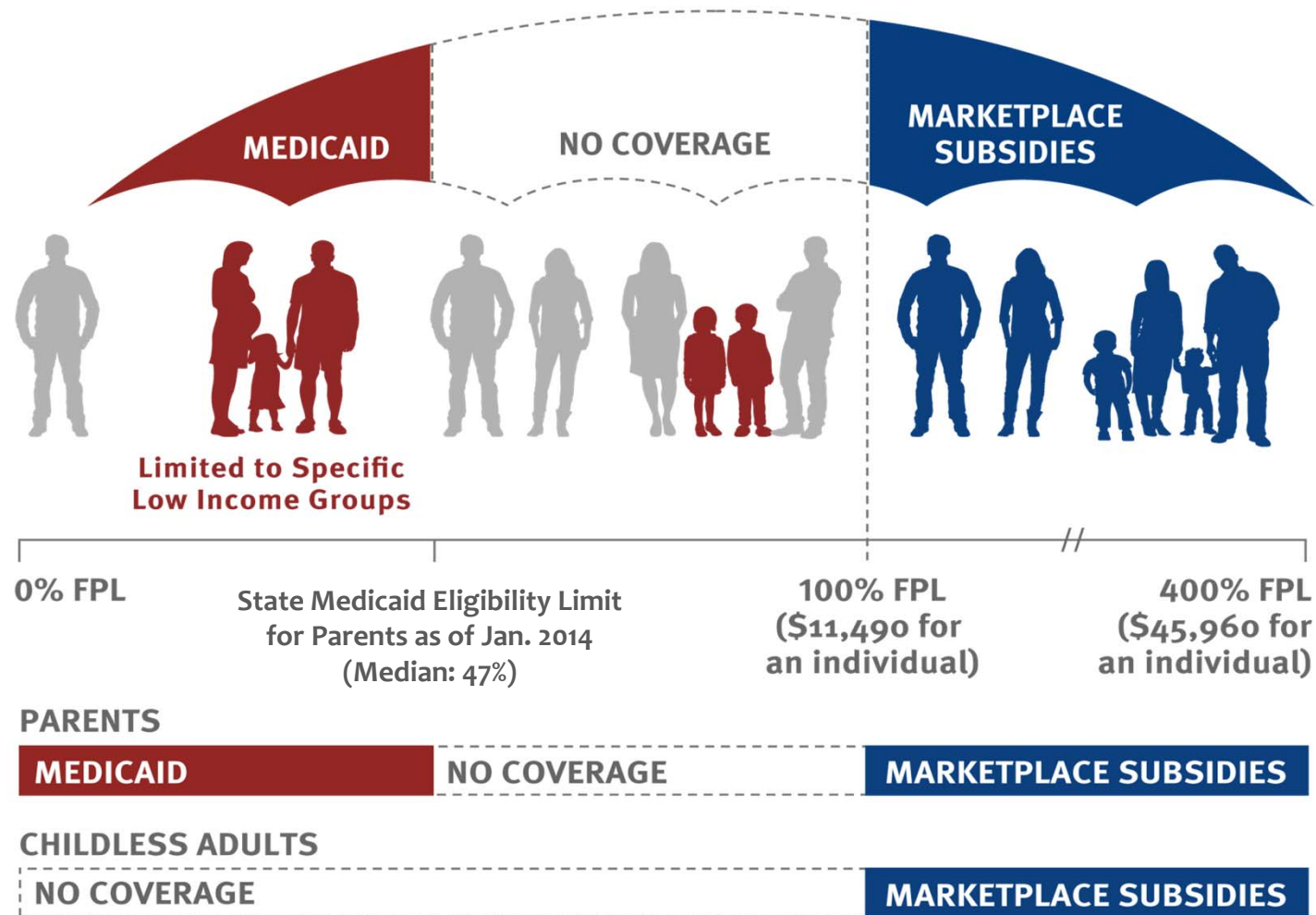


NOTE: 138% FPL = \$15,856 for an individual and \$26,951 for a family of three in 2013.

SOURCE: KCMU analysis of 2011 American Community Survey

Figure 6

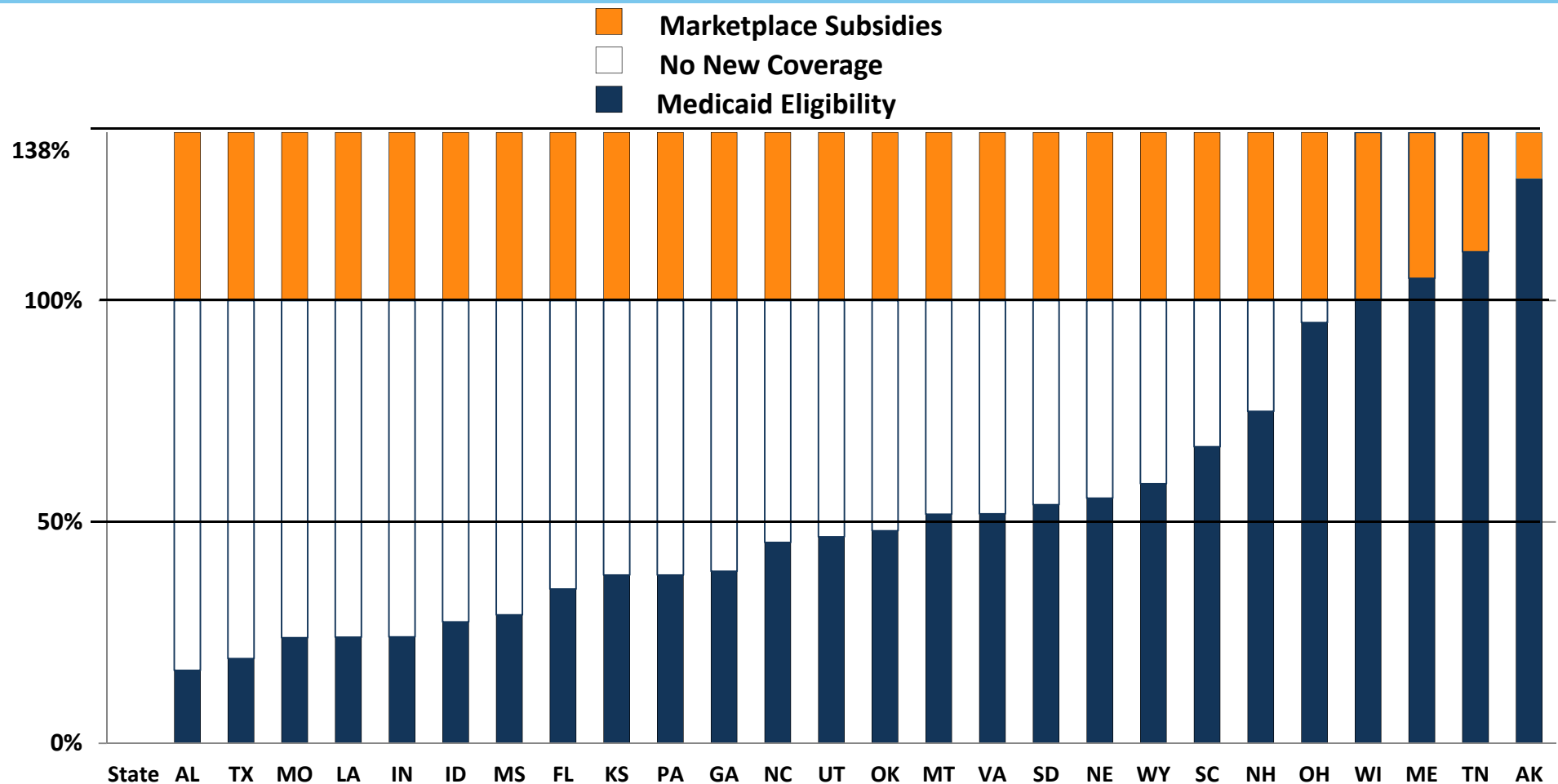
In states that do not expand Medicaid, there will be large gaps in coverage for low-income adults.



NOTE: Applies to states that do not expand Medicaid. In most states not moving forward with the expansion, adults without children are ineligible for Medicaid.

Figure 7

Coverage Options for Parents as of January 2014 in States Not Moving Forward with the Medicaid Expansion at this Time



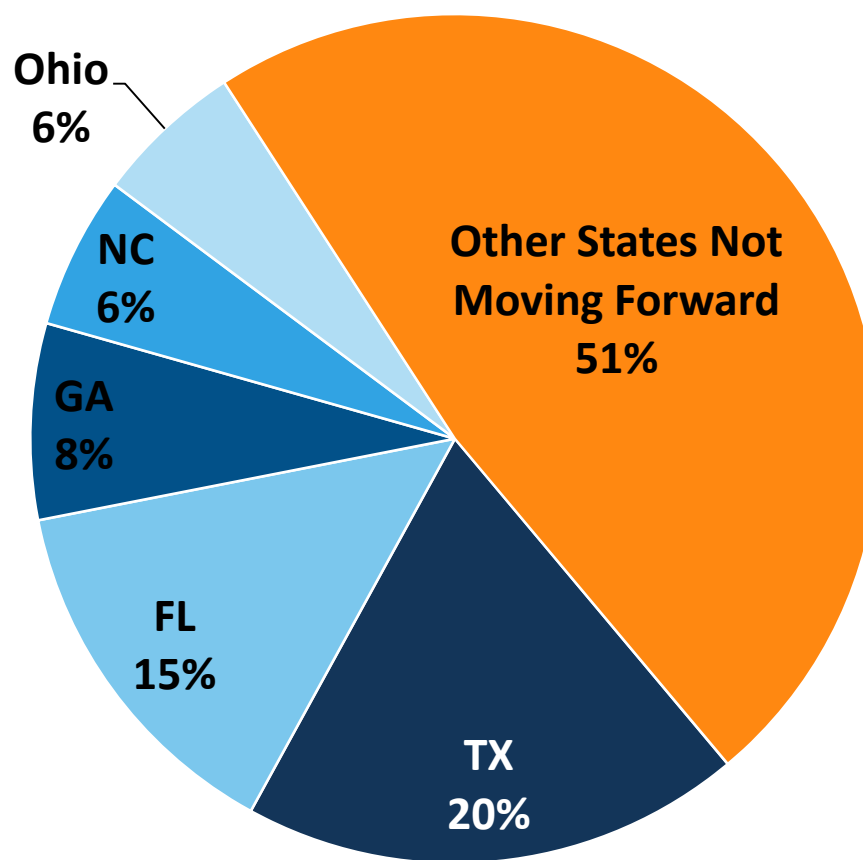
Eligibility levels are for parents of dependent children in a family of three.

SOURCE: Based on data from the Centers for Medicare and Medicaid Services, available at:

<http://www.medicaid.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Medicaid-and-CHIP-Eligibility-Levels/medicaid-chip-eligibility-levels.html>

Figure 8

Without Medicaid expansion, 5.2 million uninsured nonelderly adults below poverty may fall into the coverage gap.



5.2 Million Uninsured

Notes: Excludes legal immigrants who have been in the country for five years or less and immigrants who are not lawfully present. The poverty level for a family of three in 2013 is \$19,530.

Source: Kaiser Family Foundation analysis based on 2014 Medicaid eligibility levels and 2012-2013 Current Population Survey. See Methods Box for more detail.

Figure 9

Who will remain uninsured under the ACA?

- 5.2 million nonelderly uninsured adults with incomes above a state's Medicaid eligibility level but below poverty in states that do not expand Medicaid.
- 6.1 million nonelderly uninsured undocumented immigrants who are not eligible for Medicaid or Marketplace subsidies.
- Individuals who do not meet the individual requirement to buy health insurance and do not purchase it (religious opposition, incarcerated, members of Indian tribes, family income is below tax filing threshold, individuals who would pay over 8% of income for health insurance after employer contributions or tax credits).
- Individuals eligible for Medicaid but not enrolled.
- Individuals who choose to pay a penalty instead of buying health insurance.

NOTE: 100% FPL = \$11,490 for an individual and \$19,530 for a family of three in 2013.
Tax filing threshold = \$10,000 for an individual, \$20,000 for a family in 2013