



Report: Fewer Uninsured After ACA Plan Roll-Out

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Uninsured rates in the U.S. took a major dip -- from 20% to 15% -- after people were able to enroll in Affordable Care Act-sanctioned insurance plans, according to a report by the Commonwealth Fund.

The organization surveyed 4,425 individuals selected based on their likelihood to be affected by the expansion, and found the largest gains in coverage were among people ages 19-34, Latinos, and those in low-income brackets, reported Sara R. Collins, PhD, and colleagues at the organization.

The Commonwealth Fund also extrapolated their data to estimate that 9.5 million fewer individuals are going without insurance coverage in the U.S. as of last month compared with July 2013.

Jonathan Gruber, PhD, professor of economics at the Massachusetts Institute of Technology and an architect of the ACA, told *MedPage Today* that the numbers align with other recent estimates.

"There are many data sources for measuring the uninsured," Gruber said. "This is a good one and I am comfortable with the consistent story being told by all of them, which is a very large reduction in the uninsured."

David Cutler, PhD, a healthcare economist at Harvard -- also a previous Obama advisor -- agreed that the data are "certainly consistent with other estimates that have come out."

There was little dissent from more conservative organizations on the core findings, although they were more inclined to cast doubt on the implications.

Drew Gonshorowski, senior policy analyst at the Heritage Foundation in Washington, DC, said the "actual insurer data and hard data that we're going to get lag behind, so these estimates could be in the ballpark, but we have to wait and see."

"And it will be particularly interesting to see how subsequent enrollees actually rate their experiences," Gonshorowski told *MedPage Today* in a phone interview.

According to Gonshorowski, the Commonwealth Fund estimates were not above the eligible population, but are "within the realm of reality there."

"That seems to line up roughly with what we're seeing from other surveys," Michael D. Tanner, a senior fellow at the Cato Institute, told *MedPage Today* in a phone interview.

The Urban Institute also released results from its own health survey Thursday, finding that uninsured rates fell by 8.0 million from the first open enrollment period, a drop of 4 percentage points.

And a Gallup poll, including 45,125 Americans, found that the uninsured population declined from 17.4% at the start of 2013 to 13.4% in July 2014 -- the lowest in Gallup surveys since 2008.

But Tanner called the Commonwealth Fund figures misleading. "It includes people on Medicaid, not just private insurance." And, he pointed out, Medicaid coverage does not measure up to that of private insurance.

Tanner estimated that 4 million of the newly covered could be explained by Medicaid expansion.

"The number one reason people don't have insurance is that they don't have a job," Tanner said. "We should be careful about tossing around raw numbers and assuming it's all [the ACA]. People have more jobs, too."

Joseph Antos, a healthcare policy expert at the American Enterprise Institute, raised concerns about generalizing data from a small sample assessed via telephone, and criticized the Department of Health and Human Services for using a similar method for its early post-enrollment coverage estimates.

Both organizations compare an estimate of average monthly enrollment after the ACA health plan roll-out with a similar estimate before the expansion, he said.

"In both cases, the assumption is that July to September 2013 represents the enrollment that would be observed in different months in 2014 in the absence of the ACA," Antos said in an email to *MedPage Today*. "It may be the best one can do, but one should not conclude that the numbers are accurate."

"All one can reliably say at this point," Antos added, "is that the first open enrollment period appeared to meet the Congressional Budget Office's initial projections. But we knew that already from HHS reports."

The Commonwealth Fund report found that younger adults garnered the most benefit from enrollment, with uninsured rates among 19- to 34-year-olds falling from 28% to

18% since last fall -- capturing an estimated 5.7 million people who were previously without insurance.

In the 25 states that expanded their Medicaid programs, uninsured rates for Americans living below 133% of the federal poverty line -- those who would qualify for Medicaid -- fell from 28% to 17%.

On the other hand, the rate of insurance coverage in states that did not expand their Medicaid programs remained flat at 36%.

The report also suggested that patients are using their new coverage. Some 60% of new enrollees said they used their insurance to visit a doctor or a hospital, or to fill a prescription. And even more (80%) reported being optimistic that their new insurance will improve their ability to get needed care.