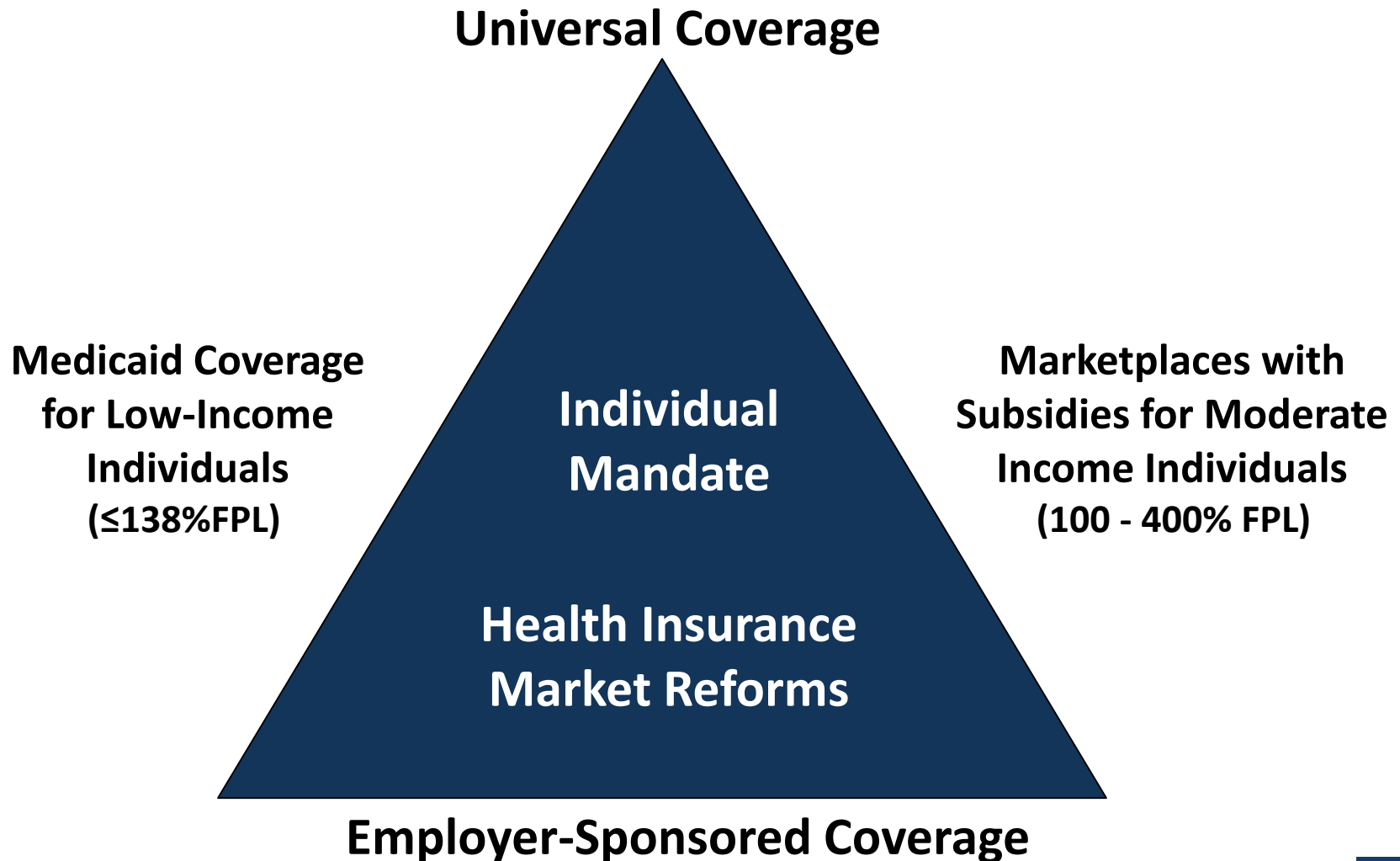


Health Insurance Exchanges: Status Update

Prevent Cancer Foundation
2015 Dialogue for Action
April 23, 2015

Karen Pollitz, Senior Fellow
Kaiser Family Foundation

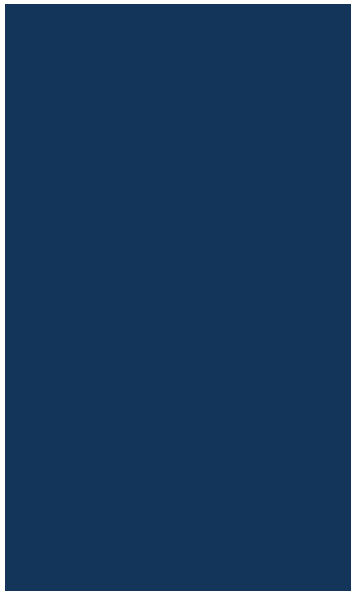
ACA aims to make insurance more available and affordable



Impact of the ACA: Millions have gained coverage through the Marketplaces and through Medicaid

Marketplace Enrollment
(In millions)

11.7



**Number who have selected a
Marketplace plan (February 2015)**

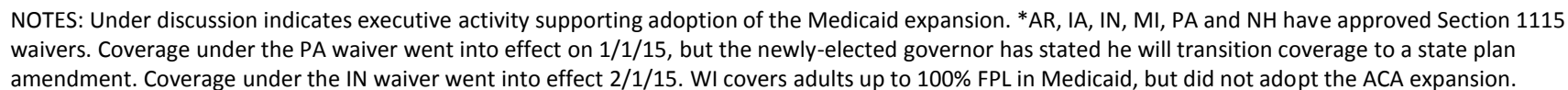
Growth in Medicaid
(In millions)

11.2



**Increase in Medicaid enrollment over
baseline (December 2014)**

Sources: HHS.gov/Health Care Blog post, [Open Enrollment Update – Week 13: February 7, 2015 – February 15, 2015](#) and state Marketplace websites. CMS, Medicaid & CHIP: December Monthly Application, Eligibility Determination, and Enrollment Report, February 23, 2015.

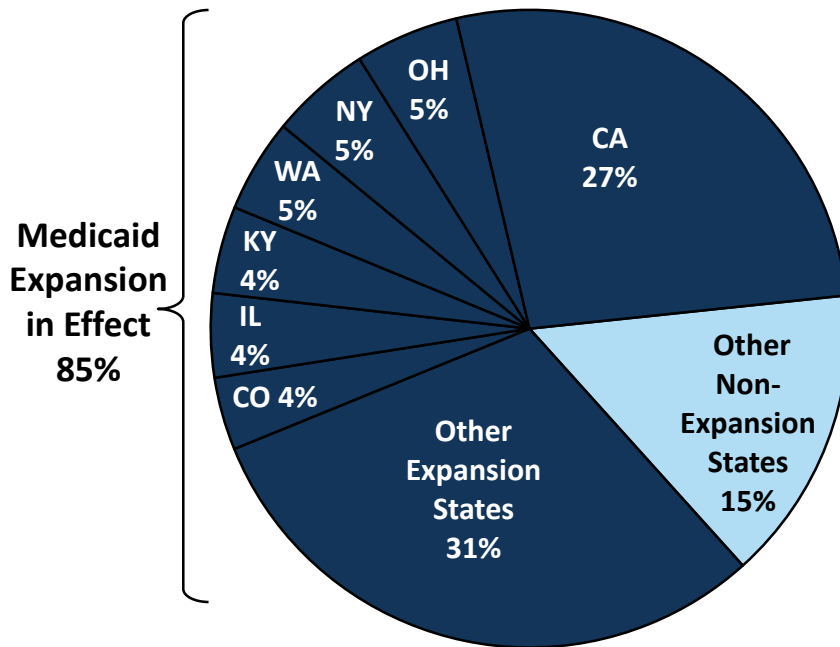


<http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>

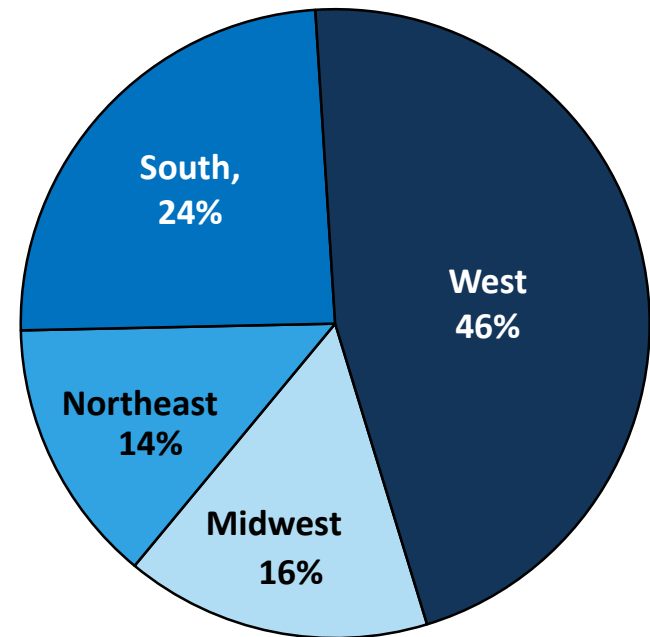
The majority of net enrollment growth in Medicaid and CHIP has been in expansion states, particularly in the West

Among 49 states reporting data for both periods:

Expansion Status



Region

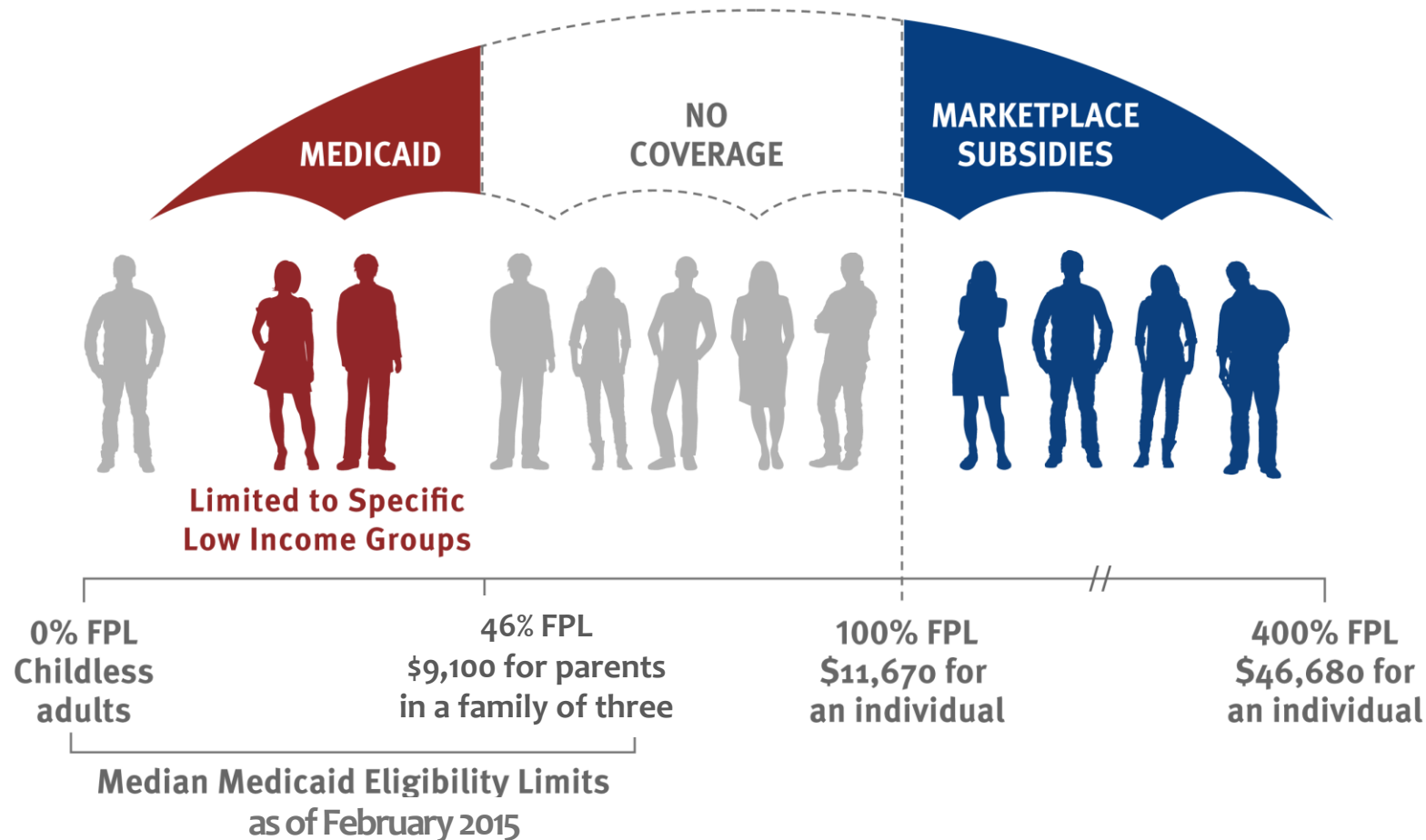


Total Net Change in Medicaid/CHIP Enrollment= 11.2 Million

NOTE: Data not available for CT and ME. Summer 2013 baseline enrollment data based on monthly average for Jul – Sept. 2013. Expansion status groupings based on states with expansions in effect. Medicaid expansion coverage in IN became effective February 2015 and are counted as a non-expansion state for Jan 2015 data.

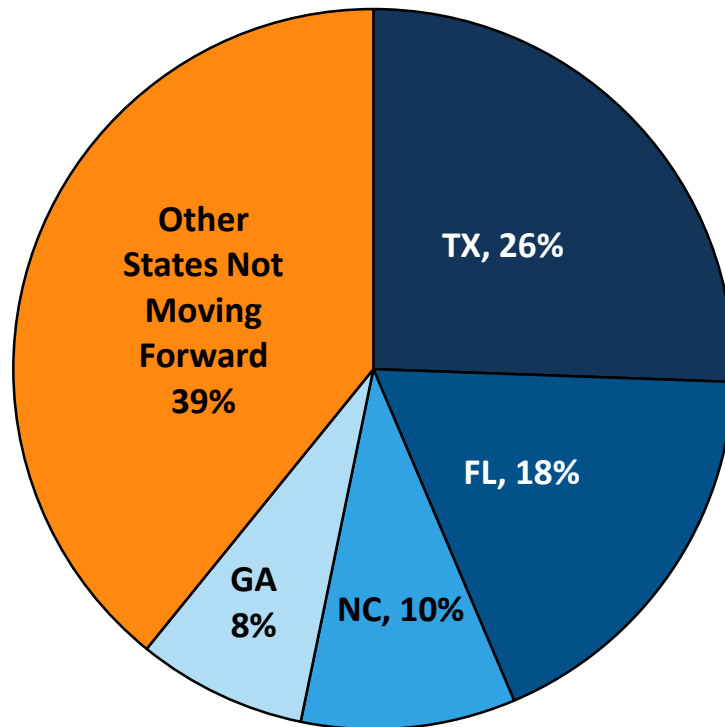
SOURCE: CMS, Medicaid & CHIP: Monthly Application and Eligibility Reports, October 2013 – January 2015.

In states that have not expanded Medicaid under the ACA, there are large gaps in coverage available for adults

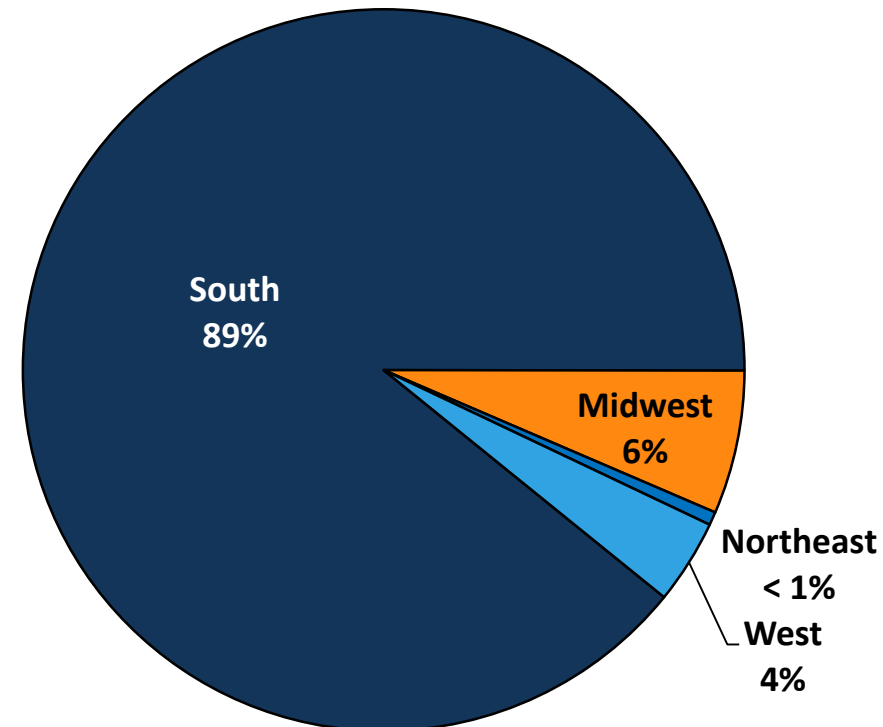


Nationwide, there are 3.7 Million low-income adults estimated to fall into the coverage gap

Distribution By State:



Distribution By Geographic Region:



Total = 3.7 Million in the Coverage Gap

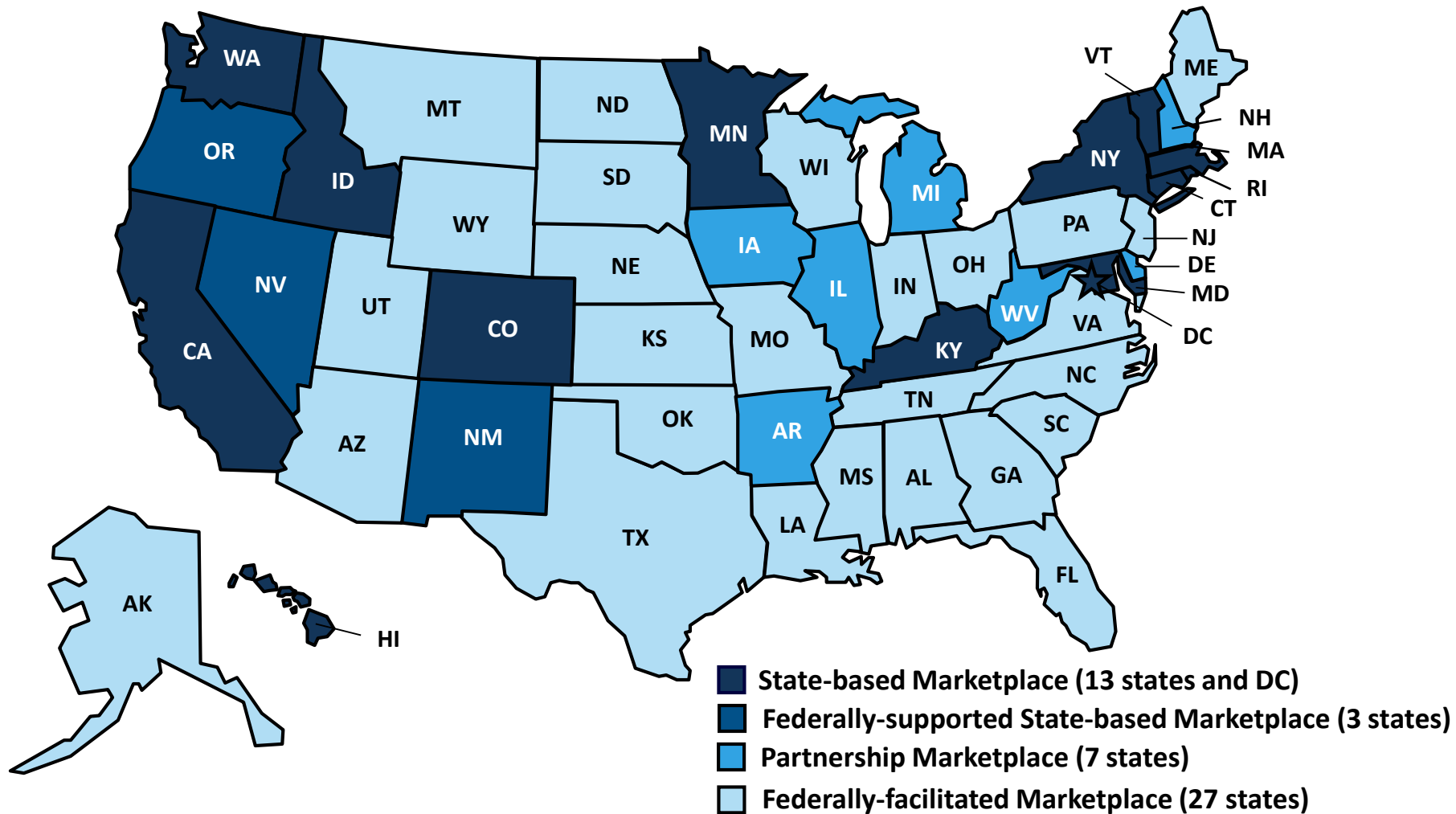
Notes: Excludes legal immigrants who have been in the country for five years or less and immigrants who are undocumented.

The poverty level for a family of three in 2015 is \$20,090. Totals may not sum to 100% due to rounding.

Source: "Number of Poor Uninsured Nonelderly Adults in the ACA Coverage Gap," KFF State Health Facts.

<http://kff.org/health-reform/state-indicator/number-of-poor-uninsured-nonelderly-adults-in-the-aca-coverage-gap/#>.

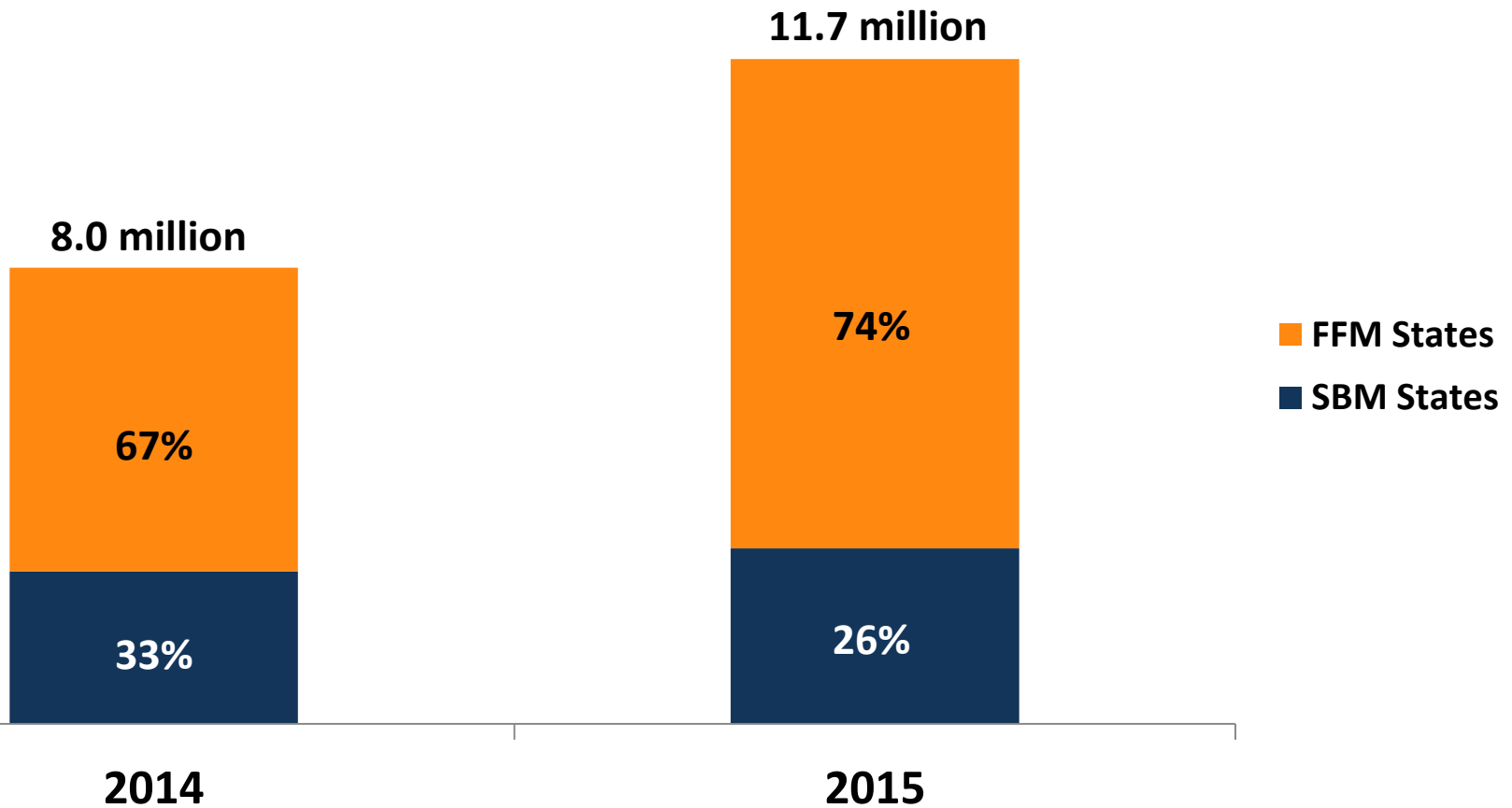
Most states have defaulted to a federally-run marketplace



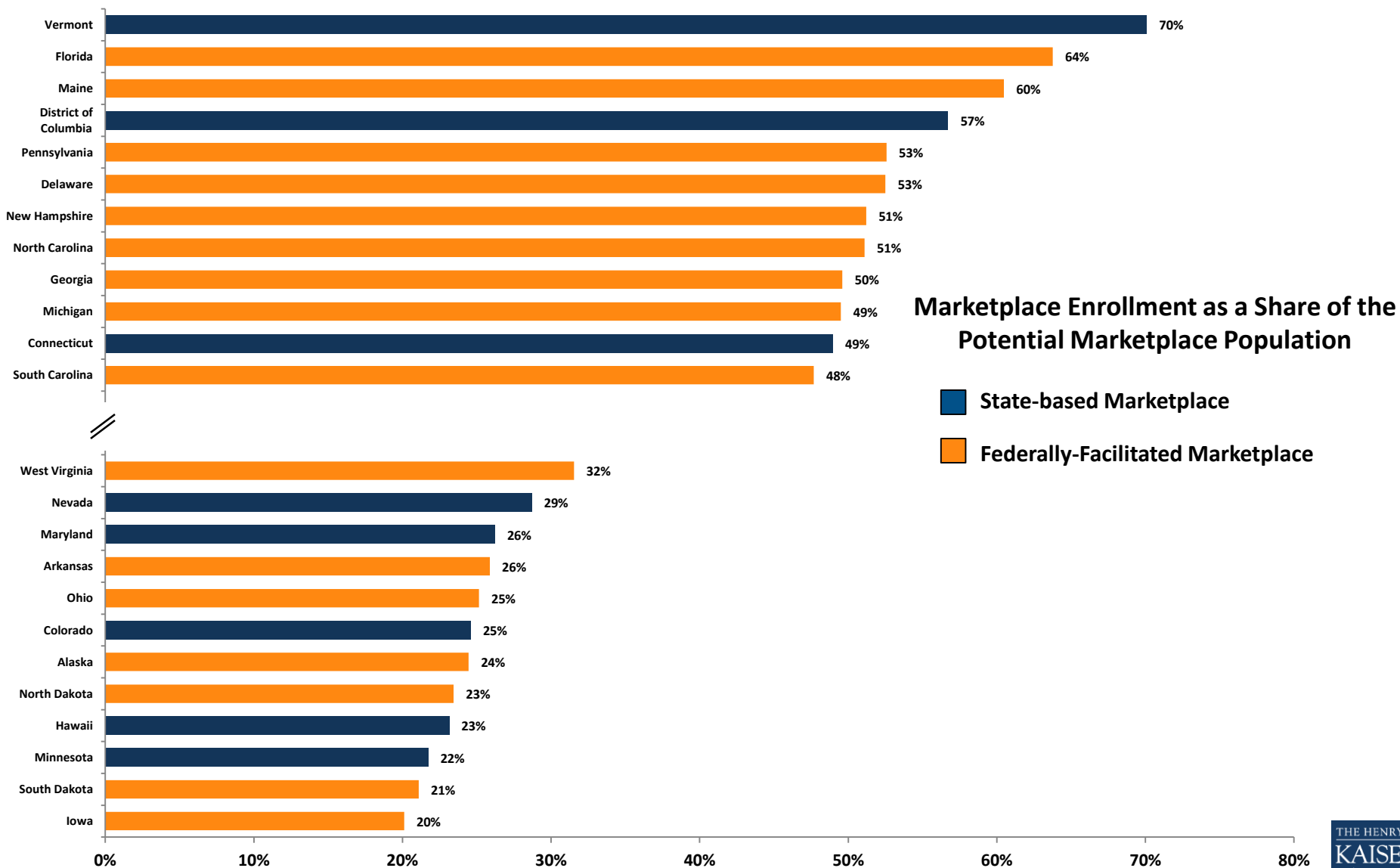
NOTES: This map displays the marketplace type for the individual market. For most states, the marketplace type is the same for the small business, or SHOP, marketplace; however, MS, NM, and UT operate State-based SHOP Marketplaces.

Marketplace sign-ups increased 45% in the second open enrollment period

Number of Individuals Selecting a Marketplace Plan

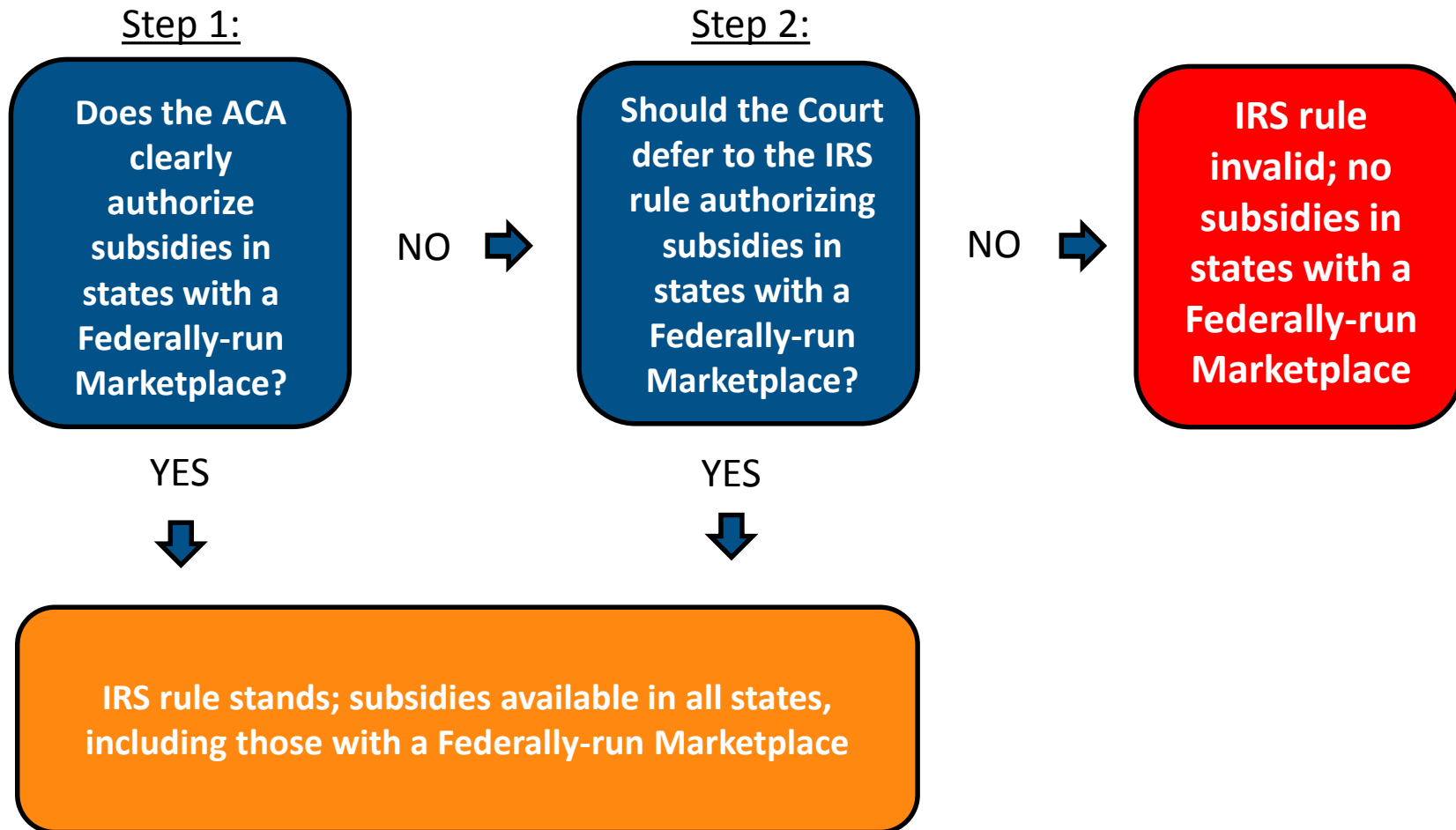


Enrollment was stronger in FFM states in the second year



SOURCE: Based on data from *Health Insurance Marketplace 2015 Open Enrollment Period: March Enrollment Report*, Department of Health and Human Services, March 10, 2015 and KFF estimates of the potential marketplace population based on 2014 Medicaid eligibility levels and the 2014 Current Population Survey.

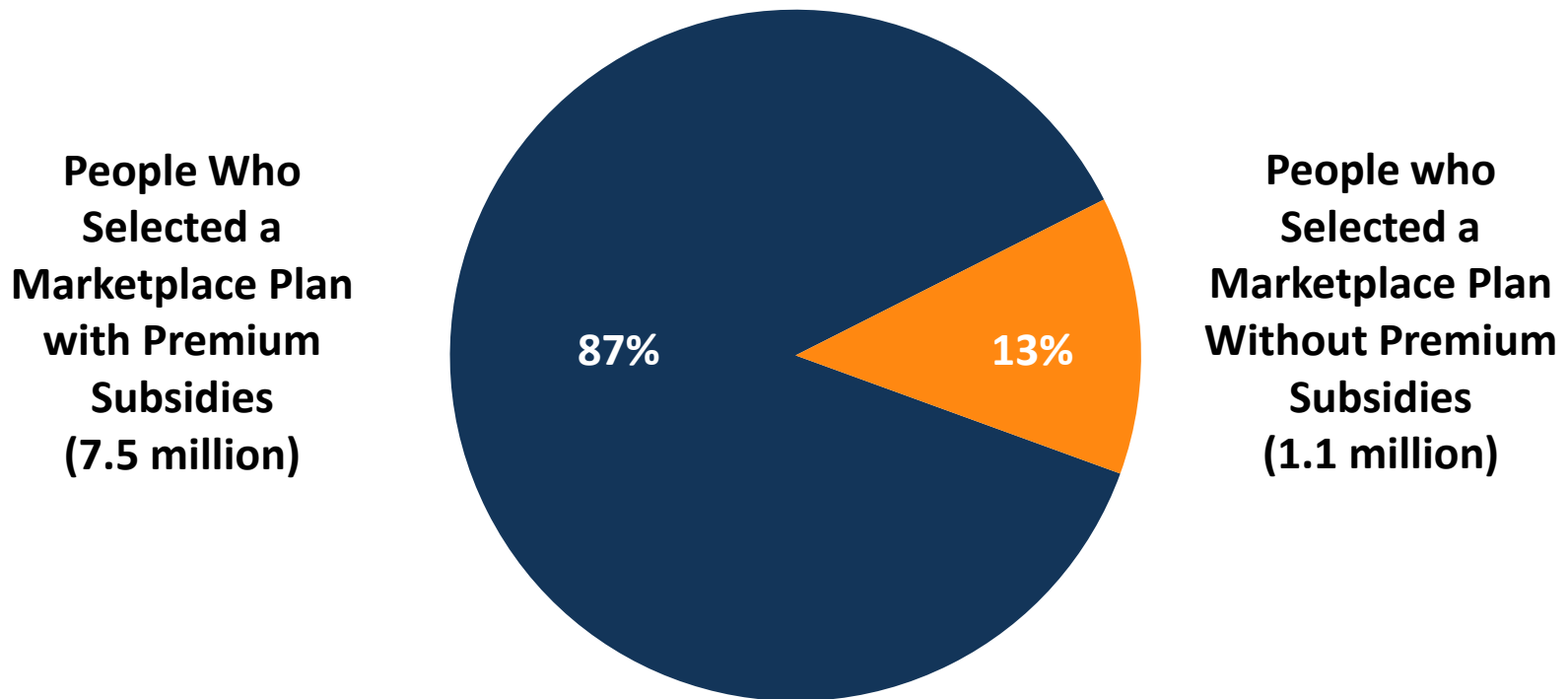
There is a 2-step legal analysis to decide the issue in *King v. Burwell*



NOTE: Federally-run Marketplaces include states with a Federally-facilitated Marketplace and states with a Partnership Marketplace.

***King v. Burwell* case before the Supreme Court challenges legality of subsidies in the federal marketplace.**

People Who Have Selected a Marketplace Plan in States with a Federally-run Marketplace, as of February 15, 2015



NOTE: Includes enrollment in states with a Partnership Marketplace and the Federally-facilitated Marketplace.

SOURCE: [Health Insurance Marketplace 2015 Open Enrollment Period: January Enrollment Report for the period November 15, 2015-January 16, 2015](#), ASPE, HHS (Jan. 27, 2015) and HHS.gov/Health Care Blog post, [Open Enrollment Update – Week 13: February 7, 2015 – February 15, 2015](#)

For more information on the ACA, visit...

www.kff.org

