

Spotlight

Monitoring the Impact of Health Reform on Americans Ages 50–64

Uninsured Rate Dropped 31 Percent Since December 2013

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As we mark the 5-year anniversary of the Affordable Care Act (ACA), new survey data from December 2014 show that the share of Americans ages 50 to 64 without health insurance fell by nearly a third, from 11.6 percent to 8.0 percent, between December 2013 and December 2014 (figure 1). Overall, the number of 50- to 64-year olds with health coverage increased by approximately 2.2 million between December 2013 and December 2014.¹

The ACA's Role

The ACA expands access to health insurance coverage for 50- to 64-year-olds through several provisions. These include: (1) increasing the number of people who are eligible for Medicaid, (2) subsidies to help consumers purchase coverage through new health insurance Marketplaces, (3) prohibiting insurers from denying coverage or charging higher rates based on medical history or preexisting conditions, and (4) restricting how much insurers can increase premiums for older consumers.

Before the ACA, 50- to 64-year olds without access to health insurance through their employers often faced barriers to obtaining coverage, such as high costs, denials due to preexisting conditions, and limited Medicaid eligibility.

Bigger Drop in States that Expanded Medicaid

States that chose to expand eligibility for their Medicaid programs saw a larger drop in uninsured rates among 50- to 64-year-olds than states that did

not. As of December 2014, the uninsured rate for this population was twice as high in states that chose not to expand their Medicaid programs (figure 2).

The 27 states that chose to expand Medicaid eligibility as of December 2014 saw the largest drop in the uninsured rate among the 50- to 64-year-old age group, from 9.8 percent in December 2013 to 5.5 percent in December 2014. States that did not expand their Medicaid programs saw a smaller decrease in their uninsured rate among this age group, from 13.8 percent to 11.0 percent.

Medicaid expansion was a clear driver of the reduction in the uninsured rate among 50- to

FIGURE 1
Uninsured Rates Decreasing among 50- to 64-Year-Olds

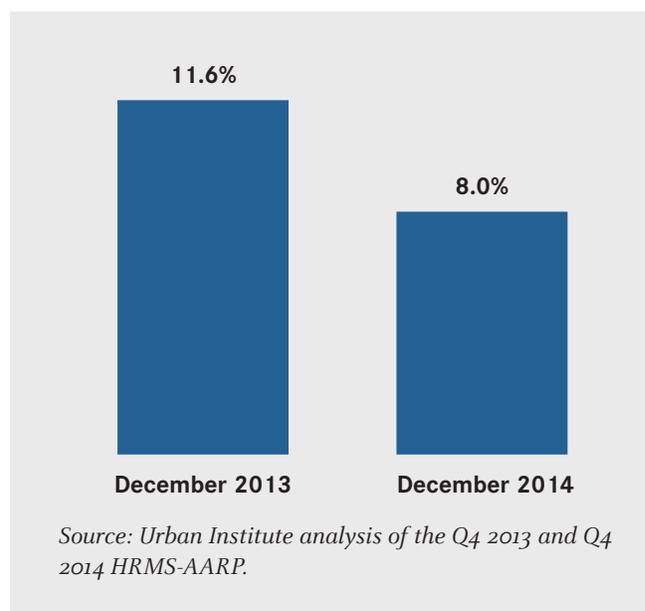
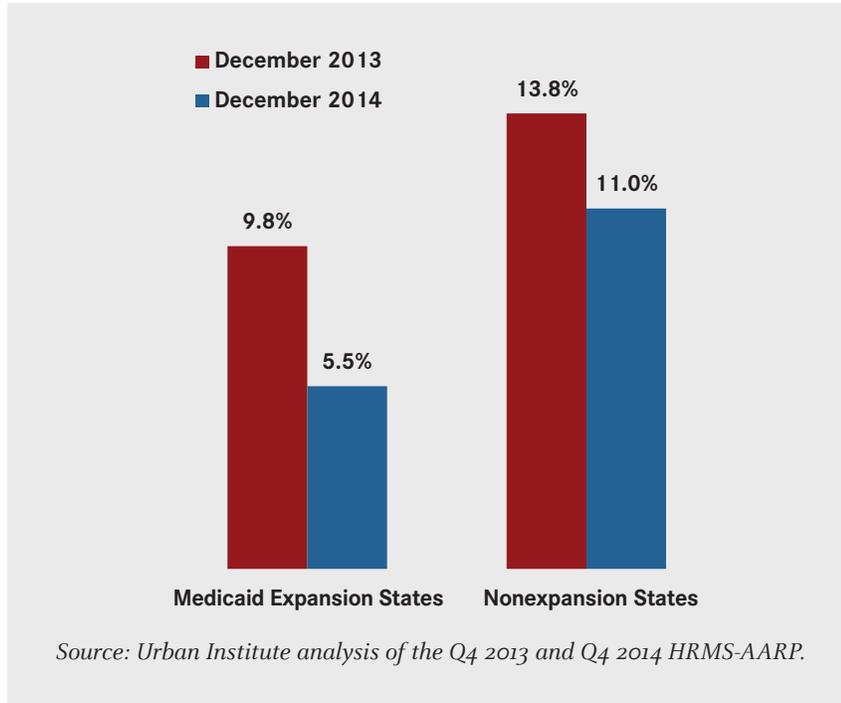


FIGURE 2

Uninsured Rate for 50- to 64-Year-Olds is Twice as High in Non-Medicaid Expansion States



64-year olds. In states that expanded their programs, the percentage of 50- to 64-year olds on Medicaid increased from 6.5 percent to 10.8 percent between December 2013 and December 2014 (not shown). In contrast, Medicaid coverage for 50- to 64-year olds in nonexpansion states only grew from 5.6 percent to 6.1 percent, which is not statistically significant.

More Data to Come

This is a preliminary look at results of a survey conducted early in the second ACA open enrollment period (i.e., November 15, 2014, through February 15, 2015) as part of AARP Public Policy Institute’s “Monitoring the Impact of Health Reform” series. The series examines the experiences of 50- to 64-year-olds as ACA implementation continues. In the next few months, AARP and the Urban Institute will release data that include a survey fielded after the conclusion of the entire second open enrollment period.

Data were collected by the Urban Institute’s Health Reform Monitoring Survey (HRMS), a quarterly Internet-based survey of nonelderly adults designed to provide rapid feedback on the implementation of the ACA. The survey data used for the AARP’s “Monitoring the Impact of Health Reform on Americans 50 to 64” series is based on an oversample of 50- to 64-year-old adults (HRMS-AARP).²

Earlier analysis from the first open enrollment period can be found here: <http://www.aarp.org/health/health-insurance/info-2014/monitoring-impact-of-health-reform-AARP-ppi-health.html>.

1 Urban Institute estimate based on analysis of changes in the uninsured rate, 2013 U.S. Census Bureau data, and U.S. Census Bureau data from the 2014 National Population Projections (March 4, 2015).

2 The oversample was fielded in December 2013, March 2014, December 2014, and March 2015 and captured approximately 8,000 adults ages 50 to 64 each quarter. The HRMS-AARP is weighted to be nationally representative. The results presented here have not been adjusted for any changes in the demographic characteristics of the HRMS-AARP sample between December 2013 and December 2014.

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