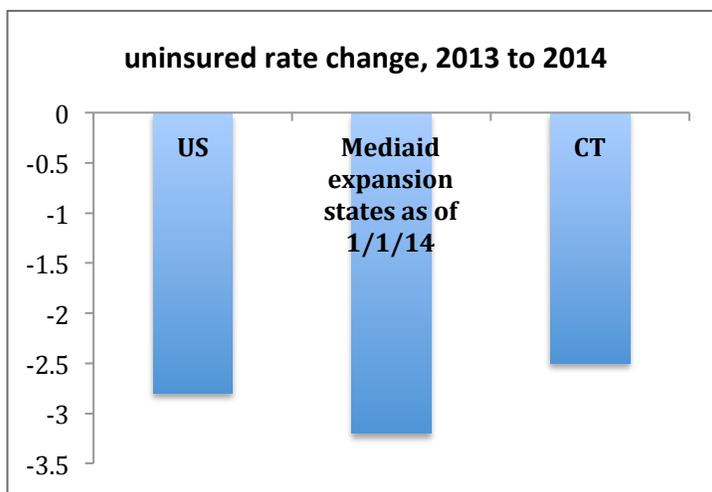


The ACA and covering the uninsured - How did Connecticut do?

A few weeks ago the long-awaited Census numbers on the numbers of state residents in 2014 without health coverage were published¹. Connecticut policymakers and advocates have been hoping the coverage provisions in the Affordable Care Act (ACA) that became effective January 1, 2014 would be reflected in a sharply lower uninsured rate and more coverage for state residents.

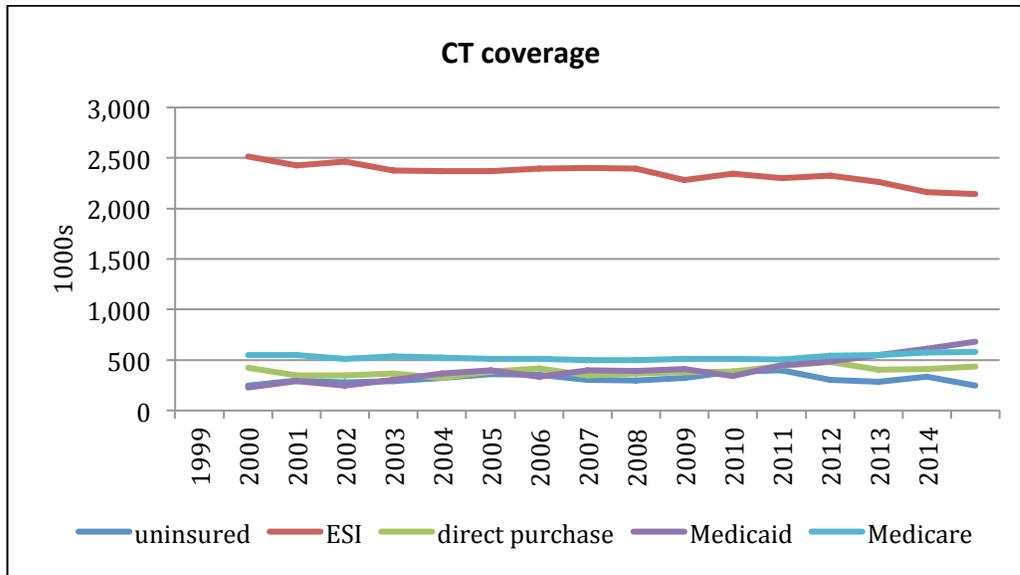
So how did we do?



Source: US Census

According to the Census, Connecticut's uninsured rate fell from 9.4% in 2013 to 6.9% last year. While it means that the number of uninsured state residents fell by 88,000, there are still 247,000 state residents without health care coverage. Unfortunately our drop of 2.5% was less than the US average (2.8%) and much less than for states like Connecticut that chose to expand Medicaid (3.2%). However Connecticut's starting rate in 2013 was already lower than most states.

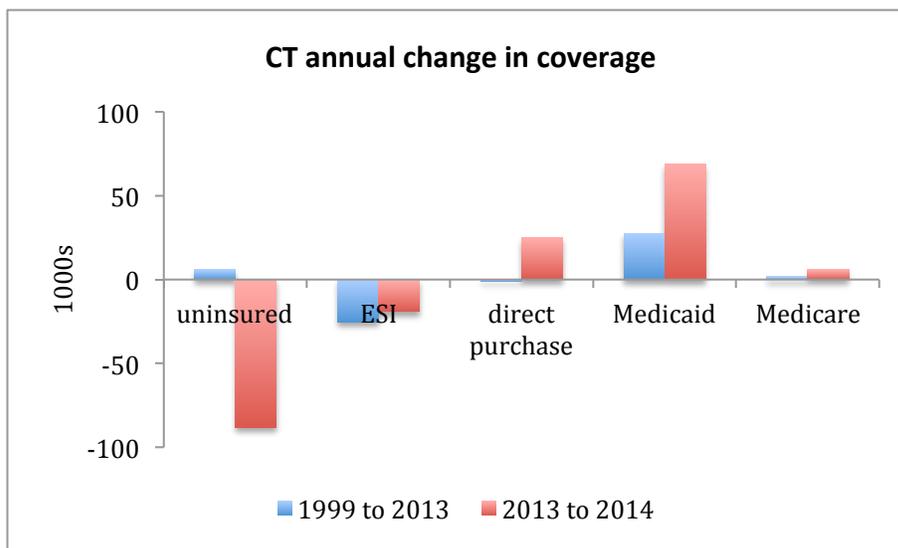
How has coverage changed for all state residents over time?



ESI – employer-sponsored insurance
Source: US Census

Most Connecticut residents get health coverage through an employer, but that percentage has been steadily dropping over the years. The percentage of state residents who are covered by Medicaid has been rising, while the uninsured has changed little over time.

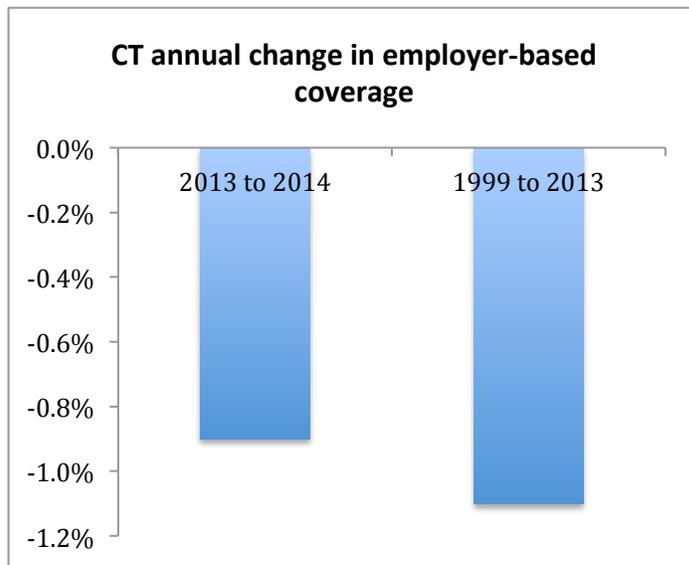
How was last year different?



ESI – employer-sponsored insurance
Source: US Census

Last year the rate of uninsured Connecticut residents dropped more than it had in over a decade. The uninsured drop was accompanied by a significant increase in Medicaid enrollment and, to a lesser extent, people directly purchasing coverage, both on and off the health insurance exchange, AccessHealthCT.

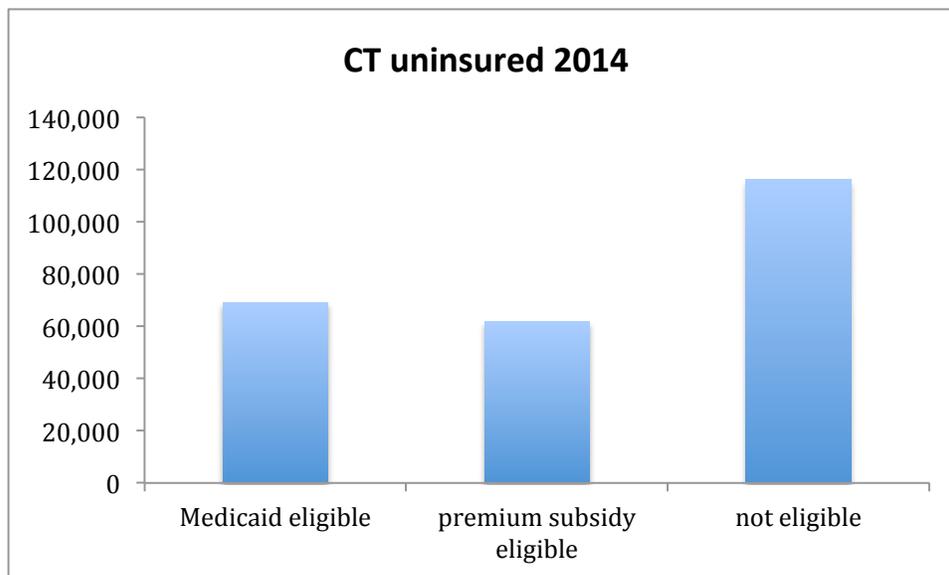
How was employer-sponsored insurance affected last year?



There is no evidence of an impact of the ACA on employer-sponsored coverage in Connecticut. Employment-based coverage did drop slightly by 0.9% from 2013 to 2014. However employer-based coverage has been consistently dropping for more than a decade. The drop from 2013 to 2014 was lower than Connecticut's average annual drop of 1.1% in employer-based coverage from 1999 to 2013.

Source: US Census

What assistance is available to Connecticut's remaining uninsured?

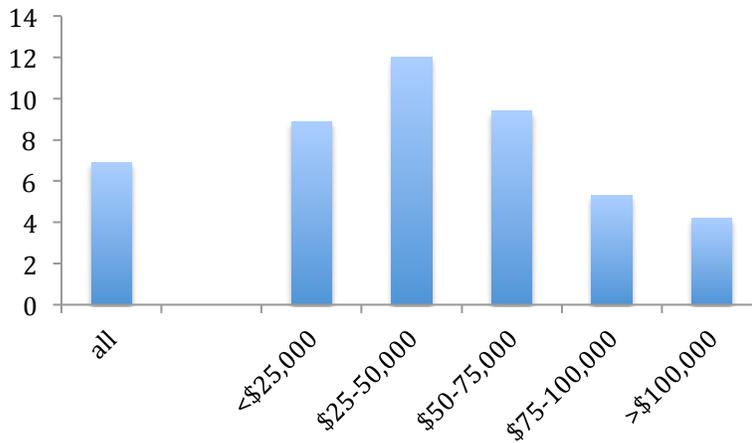


Of the 247,000 remaining uninsured in Connecticut last year, 28% (or 69,160) are likely eligible for Medicaid coverage and 25% (or 61,750) are eligible for premium subsidies through our state health insurance exchange. However almost half (47% or 116,090) are not eligible for either program.

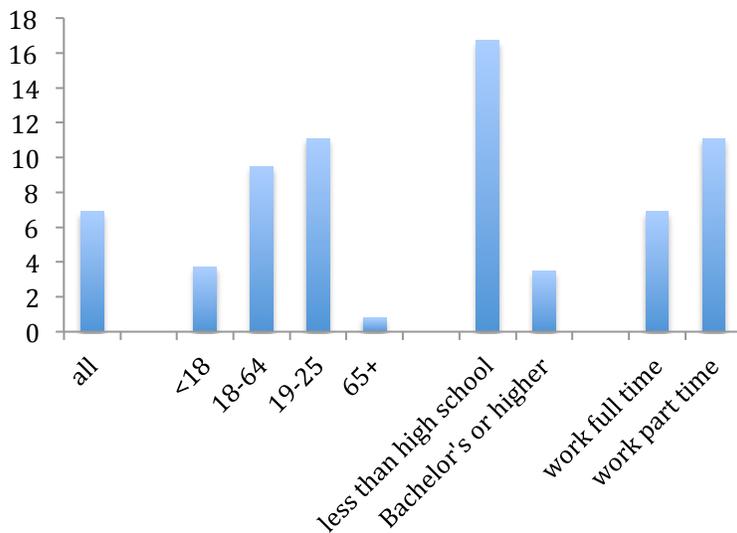
Source: Kaiser Family Foundation

Who is left uninsured in Connecticut in 2014?

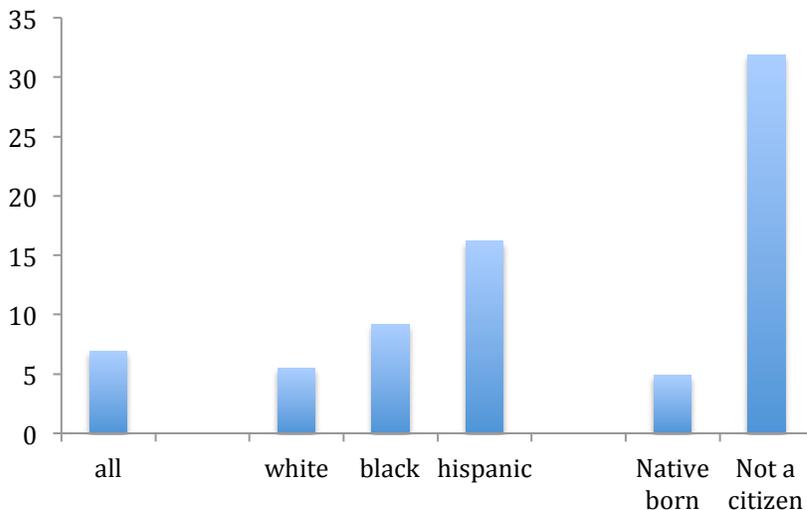
Connecticut's remaining 245,000 uninsured residents mirror the uninsured population from prior years.



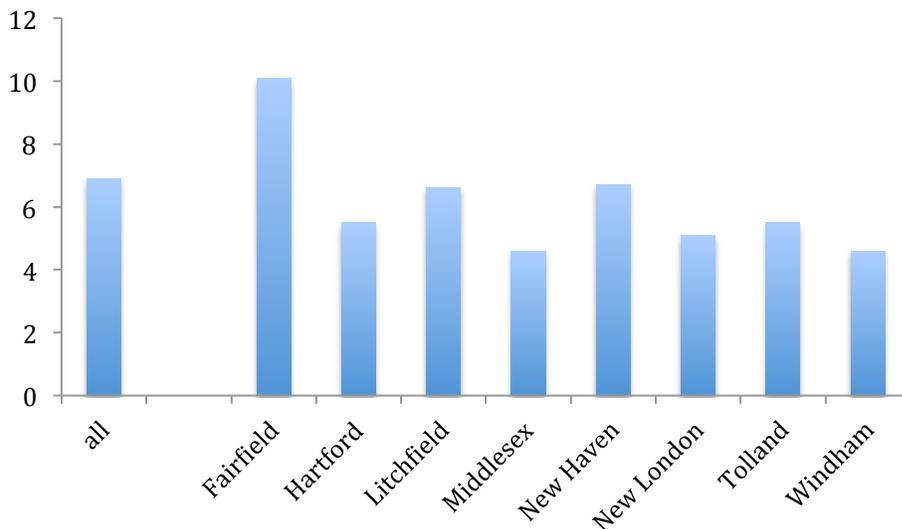
Connecticut's uninsured are more likely to be poor and near-poor.



Young adults, part time workers and state residents with less education are more likely to be uninsured.



Racial and ethnic minorities are most likely to be uninsured in Connecticut, but non-citizens are at special risk.



As in past years, Fairfield County led the state in their uninsured rate last year.

Source: SHADAC

Bottom Line:

Connecticut reduced the number of uninsured residents by 88,000 last year, but we can do much better. Half of Connecticut’s remaining 247,000 uninsured are eligible for Medicaid or subsidized coverage; improved outreach and education are key. There is no evidence of any effect of the Affordable Care Act on employer-sponsored coverage, which has been eroding over more than a decade.

Sources:

2014 American Community Survey, [Health Insurance Coverage, US Census Bureau](#), September 2015

[Uninsurance Rates for Connecticut in 2013 and 2014](#), SHADAC, September 2015

[New Estimates of Eligibility for ACA Coverage Among the Uninsured](#), Kaiser Family Foundation, October 2015

ⁱ There have been earlier estimates of Connecticut’s 2014 uninsured rate from numerous sources, but the Census is the gold standard. The Census Bureau samples the entire population, across all 50 states and the District of Columbia. They achieved an enviable 96% response rate for the 2014 survey. Census data also serves as the basis for respected analyses by others such as the Kaiser Family Foundation and the State Health Access Data Assistance Center (SHADAC), providing more detail about Connecticut’s remaining uninsured.