

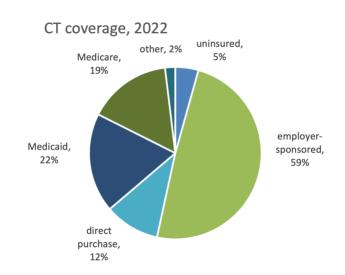
## **ANALYSIS**

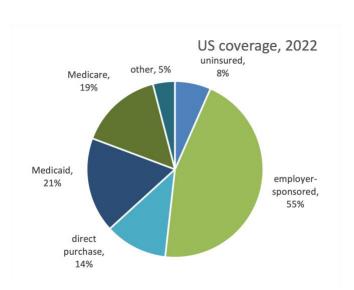
## Connecticut health care coverage continues slow shift from private to public coverage

February 14, 2024

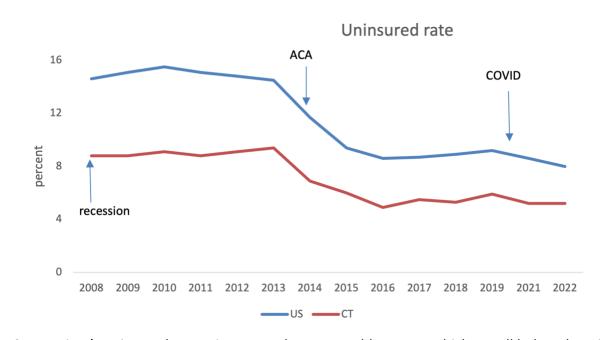
The <u>latest numbers</u> from the US Census on US health coverage in 2022 found that, as in the past, most Connecticut residents are covered through an employer-sponsored plan. Publicly-funded Medicare and Medicaid each cover about one in five Connecticut residents. While employer-sponsored coverage has slowly declined since 2008, public programs have grown, keeping Connecticut's uninsured rate lower than the US average.

In 2022, most Connecticut residents continued to receive coverage through an employer-based plan. Medicaid covered 127,000 more state residents than Medicare did in 2022. About one in eight Connecticut residents and one in seven Americans purchased their health insurance directly.

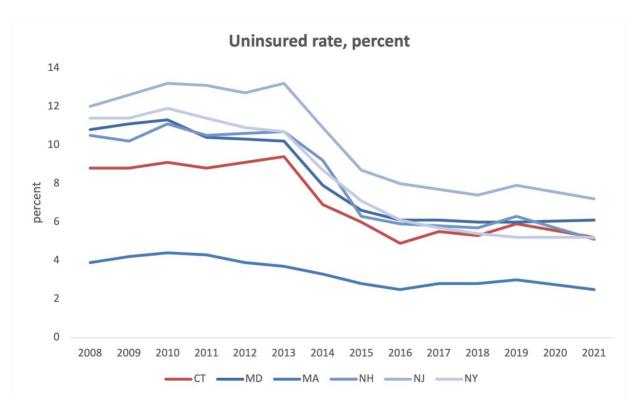




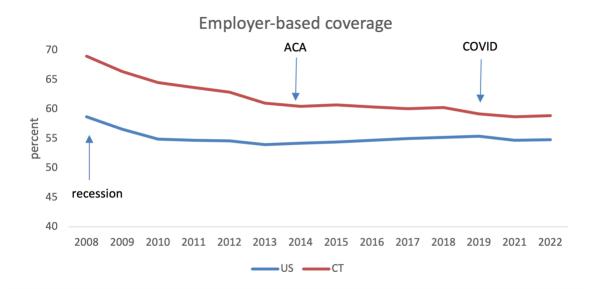
As in the past, Connecticut residents were less likely to go without health coverage than most Americans in 2022. Both US and Connecticut uninsured rates rose steeply with the 2008/2009 recession and dropped in 2014 with implementation of the Affordable Care Act. Despite high unemployment, the COVID recession did not raise the uninsured rate thanks to federal protections.



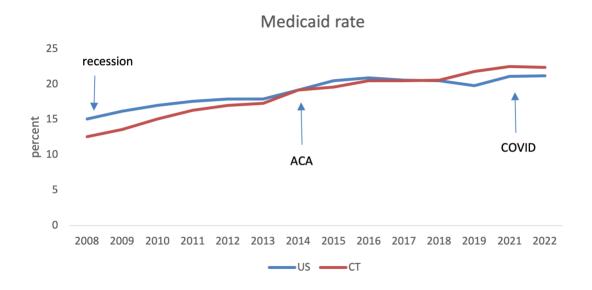
Connecticut's uninsured rate mirrors nearby comparable states, which are all below the US rate. Massachusetts's rate has been consistently lower than the rest of the region.



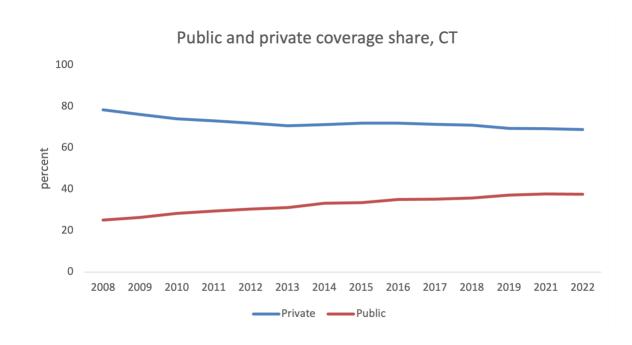
Both US and Connecticut employer-based coverage rates have been slowly declining, beginning with the 2008 recession. Implementation of the Affordable Care Act in 2014 had little or no effect on the rate of employer-based coverage.



Medicaid coverage has been rising in both the US and in Connecticut since the 2008 recession. It grew further with implementation of the Affordable Care Act and the COVID epidemic. Medicaid enrollment has been growing slightly faster in Connecticut, surpassing the US rate in 2018. Medicaid rates in the US and Connecticut will come down as COVID protections end.



As Connecticut employer coverage has declined, enrollment in publicly-funded Medicaid and Medicare has grown, keeping the uninsured rate down. While Medicaid numbers will decline as COVID protections end, the trend of more Connecticut residents moving from private to public health coverage is likely to continue.



Source: Health Insurance Coverage in the United States: 2022, US Census, September 12, 2023, <a href="https://www.census.gov/library/publications/2023/demo/p60-281.html">https://www.census.gov/library/publications/2023/demo/p60-281.html</a>