



## The ACA and What It Means for Black Americans

Presented by the Kaiser Family Foundation

Tuesday, February 25, 2014  
12:30 p.m. ET – 1:30 p.m. ET

### Today's Speakers from the Kaiser Family Foundation



**Jennifer Tolbert**  
Director of State  
Health Reform



**Samantha Artiga**  
Director,  
Disparities Policy  
Project



**Jessica Stephens**  
Senior Policy Analyst,  
Disparities Policy Project



**Penny Duckham**  
Executive  
Director, Media  
Fellowships  
Program



**Jennifer Tolbert**

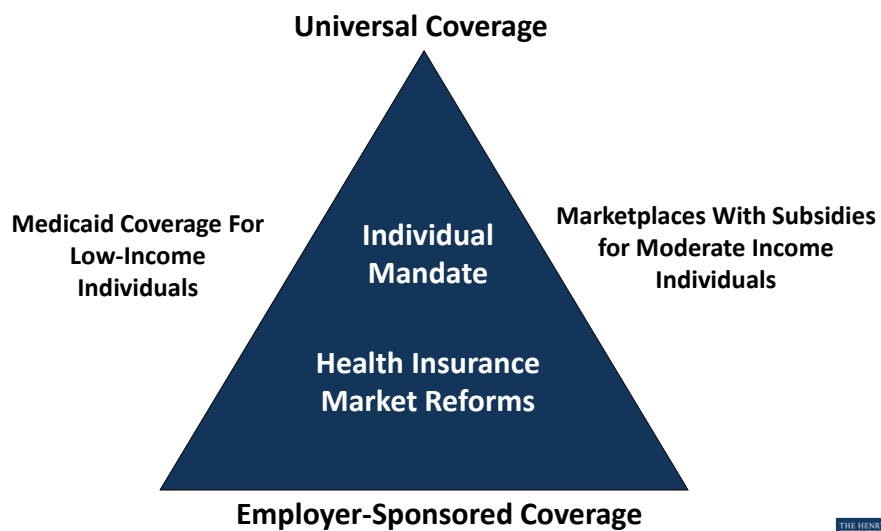


Director of State Health Reform

Kaiser Family Foundation

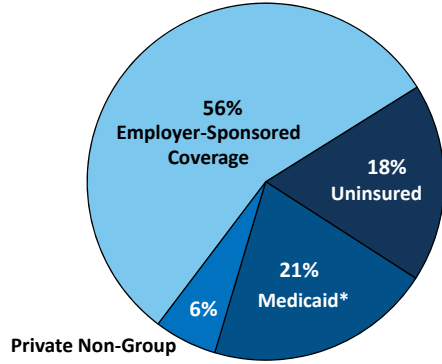


**Promoting Health Coverage through the ACA**



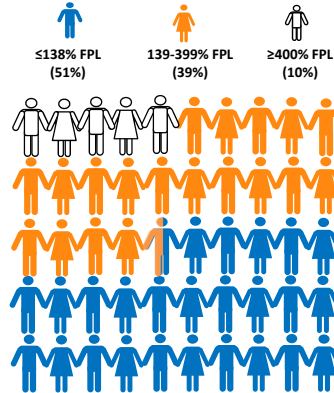
## Most uninsured individuals are at income levels that qualify for Medicaid expansion or marketplace subsidies.

Health Insurance Coverage of the Nonelderly, 2012



266.9 Million Nonelderly

Income



47.3 Million Uninsured

\*Medicaid also includes other public programs: CHIP, other state programs, Medicare and military-related coverage. The federal poverty level for a family of three in 2012 was \$19,090.

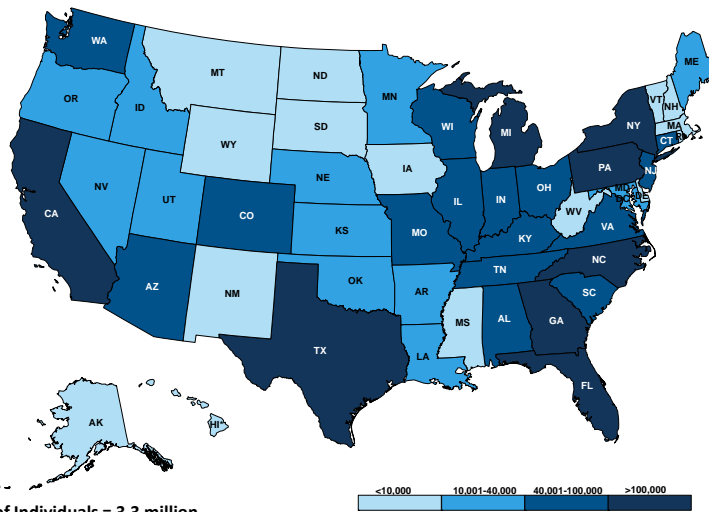
Numbers may not add to 100% due to rounding.

SOURCE: KCMU/Urban Institute analysis of 2013 ASEC Supplement to the CPS.



## Marketplace enrollment surpassed 3 million in January.

Number of Individuals Who Have Selected a QHP

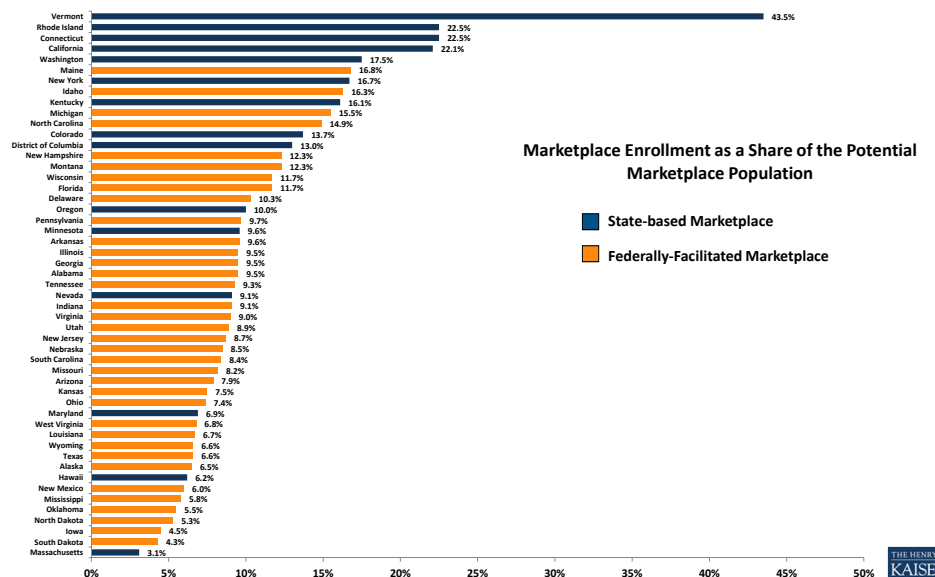


Total Number of Individuals = 3.3 million

Source: Health Insurance Marketplace: February Enrollment Report, Department of Health and Human Services, February 12, 2014.

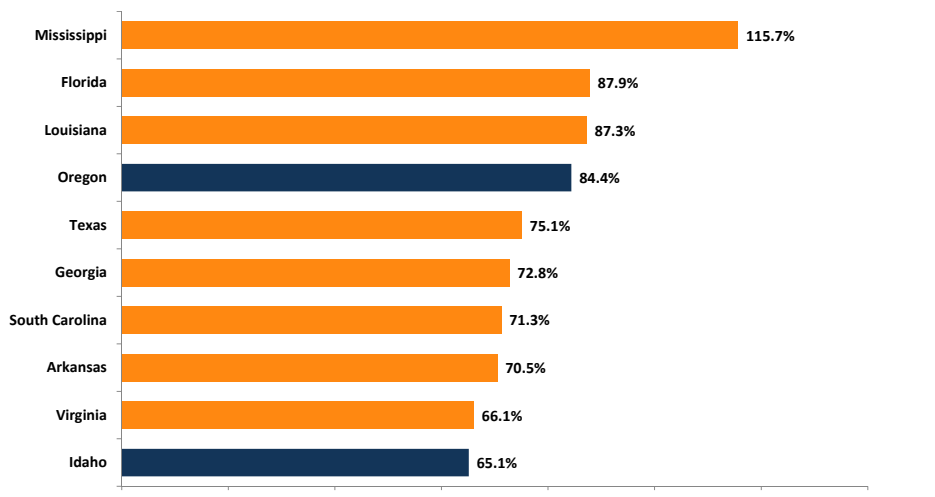


### State-based Marketplaces are more successfully enrolling people into coverage, with a few notable exceptions.



SOURCE: Based on data from Health Insurance Marketplace: January Enrollment Report, Department of Health and Human Services, January 13, 2014 and State-by-State Estimates of the Number of People Eligible for Premium Tax Credits Under the Affordable Care Act, Kaiser Family Foundation, November 5, 2013.

### Eight of the ten states with the largest increase in Marketplace enrollment from December to January are in the South.



SOURCE: Based on data from Health Insurance Marketplace: February Enrollment Report, Department of Health and Human Services, February 12, 2014 and Health Insurance Marketplace: January Enrollment Report, Department of Health and Human Services, January 13, 2014.

## Samantha Artiga



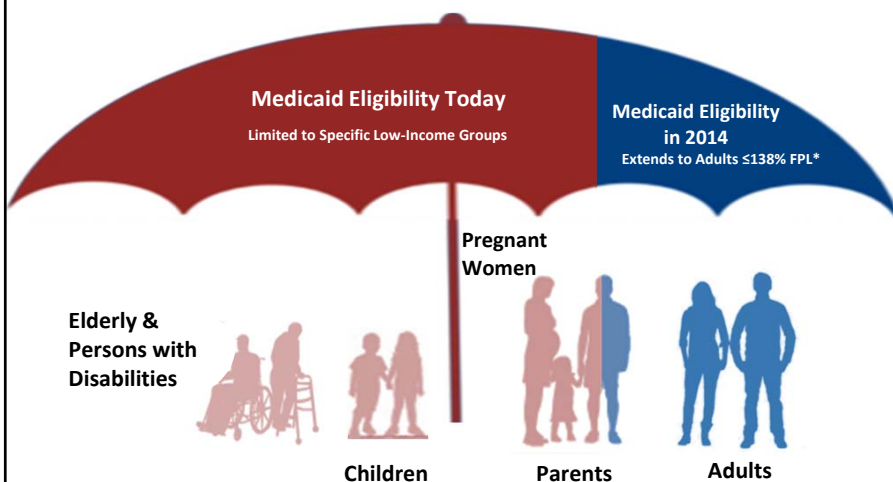
Director, Disparities Policy Project

Associate Director, Kaiser Commission on Medicaid and the Uninsured

Kaiser Family Foundation



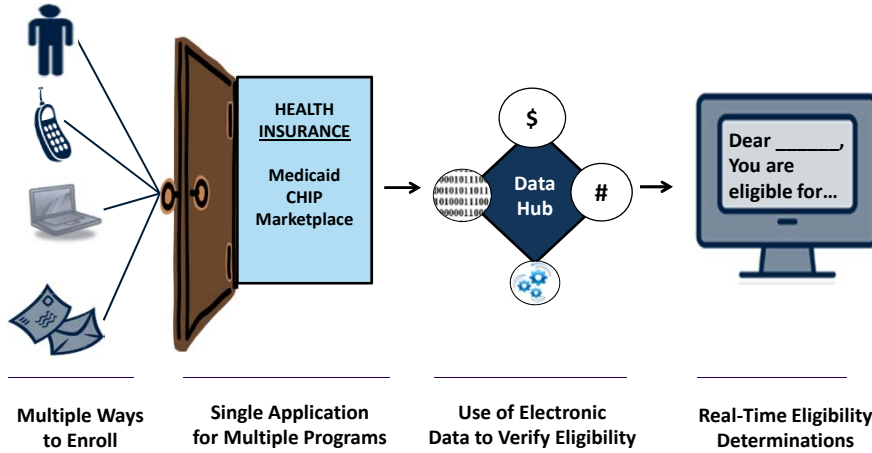
## The ACA Medicaid expansion fills current gaps in coverage.



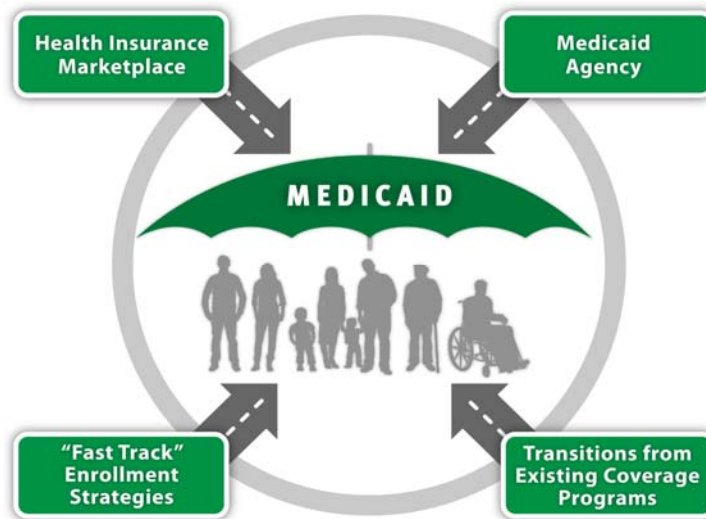
\*138% FPL = \$15,856 for an individual and \$26,951 for a family of three in 2013.



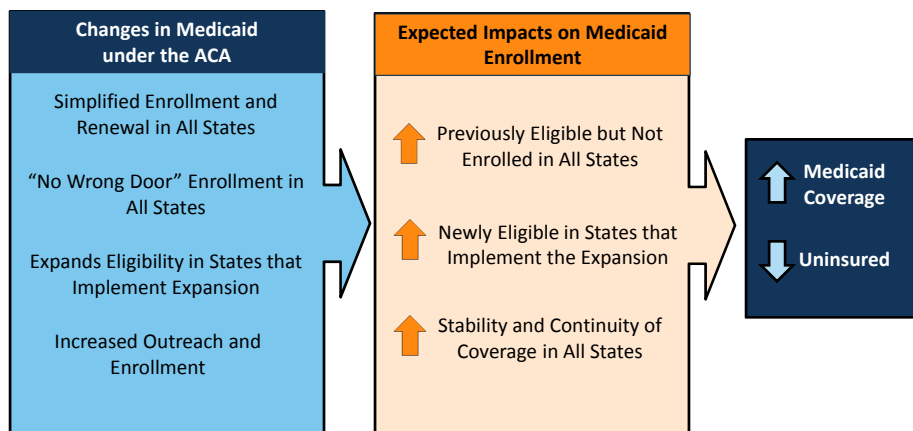
All states must streamline enrollment processes regardless of whether they expand Medicaid.



Individuals are connecting to Medicaid through multiple pathways today.



## The ACA will lead to increased Medicaid enrollment in a number of ways.



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## Experiences to Date

- **States continuing to implement new eligibility and enrollment processes and coordinate enrollment in Medicaid with the Marketplaces.**
- **CMS has begun reporting new timely eligibility and enrollment data.**
  - Data are new and subject to gaps and limitations.
  - Quality and completeness will improve over time.
- **Early data show a jump in Medicaid and CHIP eligibility determinations since open enrollment for the Marketplaces began in October 2013.**
  - Between October-December 2013, state Medicaid and CHIP agencies and state-based Marketplaces made over 6.3 million Medicaid and CHIP determinations.
  - As of February 1, 2014, 3.2 million individuals determined or assessed eligible for Medicaid or CHIP by the Marketplaces (1.2 million by FFM in 36 states; 2 million by SBMs in 15 states).
- **Some states have efficiently enrolled large numbers of eligible people through facilitated enrollment options and transitions from early expansion programs.**
- **In the long run, key measures of impact will be changes in number of uninsured and the experiences of individuals who gain coverage.**

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**Jessica Stephens**

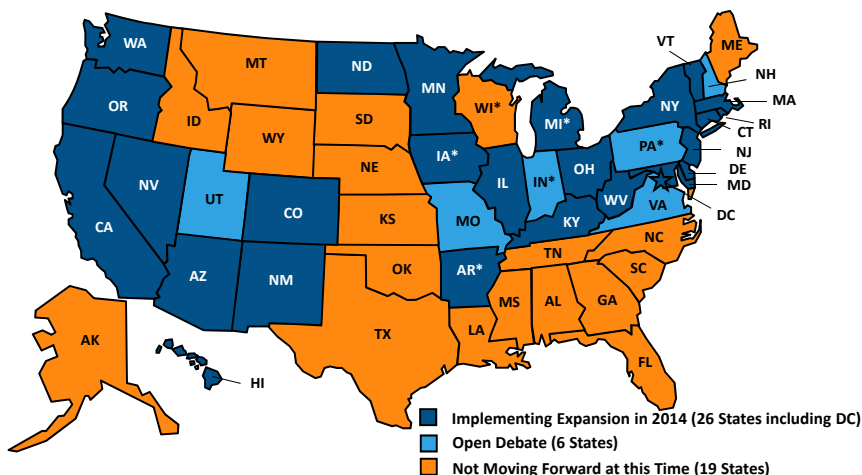


Senior Policy Analyst,  
Disparities Policy Project  
and Kaiser Commission on  
Medicaid and the  
Uninsured

Kaiser Family Foundation



**However, not all states are moving forward with the Medicaid expansion.**



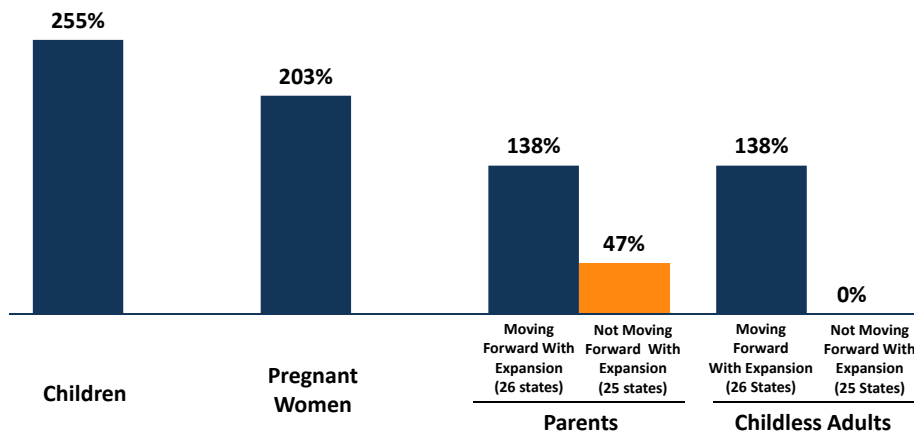
NOTES: Data are as of January 28, 2014. \*AR and IA have approved waivers for Medicaid expansion; MI has an approved waiver for expansion and plans to implement in Apr. 2014; IN and PA have pending waivers for alternative Medicaid expansions; WI amended its Medicaid state plan and existing waiver to cover adults up to 100% FPL, but did not adopt the expansion.  
SOURCES: States implementing in 2014 and not moving forward at this time are based on data from CMS [here](#) States noted as "Open Debate" are based on KCMU analysis of State of the State Addresses, recent public statements made by the Governor, issuance of waiver proposals or passage of a Medicaid expansion bill in at least one chamber of the legislature.





## Adult eligibility will increase in states expanding Medicaid, but remain low in states that are not expanding.

Median Medicaid/CHIP Eligibility Thresholds as a Percent of the Federal Poverty Level, January 2014



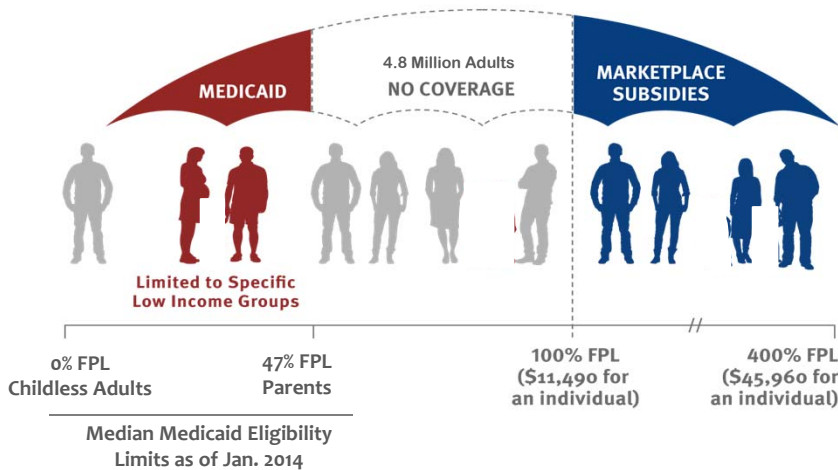
NOTE: Includes the five percentage point of income disregard.

SOURCE: Based on data from the Centers for Medicare and Medicaid Services, available at:

<http://medicaid.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Medicaid-and-CHIP-Eligibility-Levels/medicaid-chip-eligibility-levels.html> as of November 15, 2013.



## Millions of poor adults will be left without a coverage option in states that do not expand Medicaid under the ACA.

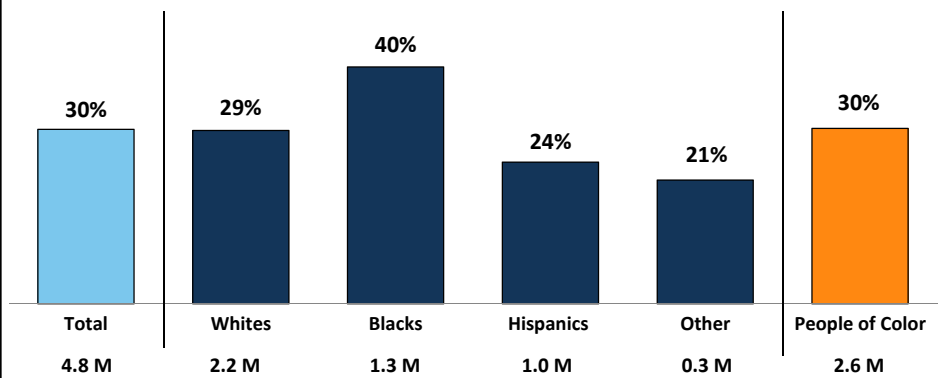


NOTE: Applies to states that do not expand Medicaid. In most states not moving forward with the expansion, adults without children are ineligible for Medicaid. Based on state Medicaid expansion decisions as of 2014.



### The impact of the coverage gap varies widely by race/ethnicity.

Share of Nonelderly Uninsured Adults  $\leq 138\%$  FPL in the Coverage Gap by Race/Ethnicity:



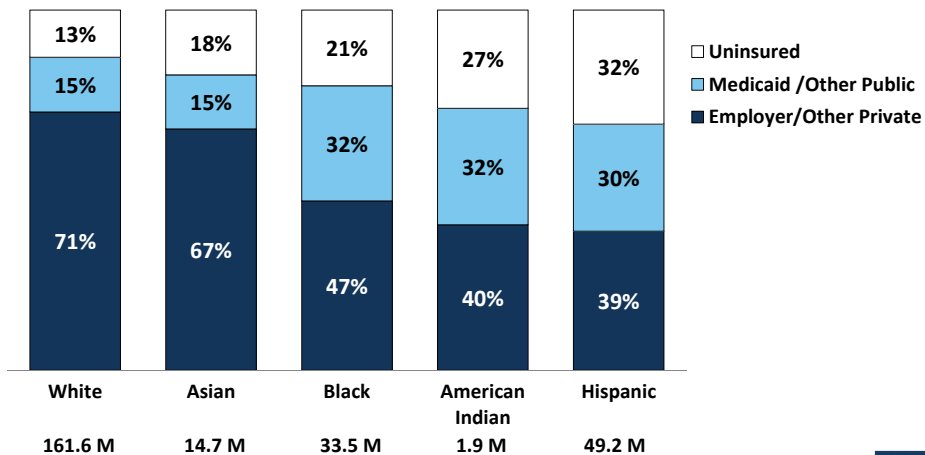
NOTES: Excludes legal immigrants who have been in the country for five years or less and undocumented immigrants. The poverty level is \$19,530 for a family of three and \$11,490 for an individual in 2013.

SOURCE: Kaiser Family Foundation analysis based on 2014 Medicaid eligibility levels and 2012-2013 Current Population Survey.



### Continued coverage gaps will likely lead to widening racial and ethnic disparities in health coverage.

Insurance Coverage of Nonelderly in the U.S. by Race/Ethnicity, 2011:



SOURCE: KCMU/ Urban Institute analysis of 2012 ASEC Supplement to the CPS.



The presenters' slides conclude here.

The following slides feature additional resources that may be of interest to people interested in this health policy topic.



Find more resources at [kff.org/disparities-policy](http://kff.org/disparities-policy)

The screenshot displays the 'Disparities Policy' section of the Kaiser Family Foundation website. The page features several key sections:


- Health and Access to Care and Coverage for LGBT Individuals in the U.S.:** A brief highlighting that state laws vary significantly for both same-sex marriage and health coverage requirements, accompanied by a map of the United States.
- The Impact of the Coverage Gap in States Not Expanding Medicaid By Race and Ethnicity:** An important finding stating that 4 in 10 share of uninsured Black adults who could qualify for Medicaid but fall into the gap.
- DATA SPOTLIGHT:** An analysis finding wide disparities in income and assets for White, Black, and Hispanic Medicare beneficiaries, with a bar chart comparing 2012 income and 2012 savings for these groups.
- THE LATEST:** A list of recent reports, including 'Health Care Access and Coverage for the Lesbian, Gay, Bisexual, and Transgender (LGBT) Community in the United States: Opportunities and Challenges in a New Era' and 'The Impact of the Coverage Gap in States Not Expanding Medicaid by Race and Ethnicity'.
- THE ESSENTIALS:** A collection of key questions and answers on topics like 'Disparities in Health and Health Care: Five Key Questions and Answers' and 'Health Coverage by Race and Ethnicity: The Potential Impact of the Affordable Care Act'.
- ACA AND IMMIGRANTS:** A section stating that undocumented immigrants will be ineligible for Medicaid and premium subsidies in the Exchanges under the ACA.
- KEY FACT:** A statistic showing that 54% of people of color are projected to account for a majority of the U.S. population by 2050.
- KAISER HEALTH:** A section with reports on 'Longer-Term Women's Advantages in Health Law: Health Effects of the American Dream' and 'Research Roundup: The Cost of Expanding Medicaid Expansion; Shift in R2D2 Work Patterns'.

## State-by-State Data on Minority Health

Search State Health Facts:

Choose Category - or - Choose Location

- > Demographics and the Economy
- > Health Costs & Budgets
- > Health Coverage & Uninsured
- > Health Insurance & Managed Care
- > Health Reform
- > Health Status
- > HIV/AIDS
- > Medicaid & CHIP
- > Medicare
- > Minority Health
- > Providers & Service Use
- > Women's Health



[www.kff.org/statedata/](http://www.kff.org/statedata/)



## Obamacare & You: Resources For People with HIV

**TOGETHER WE ARE  
GREATER THAN AIDS.**

Wondering what Obamacare means for someone with HIV? It might seem complicated, but this website is designed to help you learn more about your choices. Read on to find out about new health insurance options that may help with your care and treatment. [More >>](#)

Find out what the Affordable Care Act means for you.

Select your current insurance status.

I AM...

UNINSURED	ON MEDICAID	ON MEDICARE
ON RYAN WHITE OR ADAP	ON EMPLOYER INSURANCE	ON PRIVATE INSURANCE

OTHER »

### Common Questions



How do I know if I am eligible for additional financial support to help pay for a plan?

[See all Common Questions »](#)

**OBAMACARE &  
YOU**

OVERVIEW

NEW BENEFITS

FIND YOUR STORY

FIND YOUR STATE

CHECKLIST

INSURANCE OPTIONS

COMMON QUESTIONS


GLOSSARY

CLINIC TOOLKIT

<http://greaterthan.org/campaign/obamacare/>



**GREATER THAN AIDS: EMPOWERED**



*we are empowered.*

**ALICIA KEYS  
IN CONVERSATION  
WITH FIVE INSPIRING  
WOMEN LIVING WITH  
HIV**

**WEAIDS**  
greaterthan.org

<http://greaterthan.org/empowered/>

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**KFF Resources on Health Coverage Among Black Americans**

- The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid
- The Impact of the Coverage Gap in States Not Expanding Medicaid by Race and Ethnicity
- Health Coverage for the Black Populations Today and Under the ACA

[kff.org/disparities-policy/](http://kff.org/disparities-policy/)

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### KFF Resources on **Insurance Coverage for Women**

- Health Reform: Implications for Women's Access to Coverage and Care
- Fact Sheet: Women's Health Insurance Coverage
- Health Insurance Coverage of Women, State Estimates
- Medicaid's Role for Women Across the Lifespan: Current Issues and the Impact of the Affordable Care Act
- Preventive Services Covered by Private Health Plans under the Affordable Care Act

Search for **"women's health"** on [kff.org](http://kff.org)



### KFF Resources on **Contraception and Abortion**

- A Guide to the Supreme Court's Review of the Contraceptive Coverage Requirement
- Coverage for Abortion Services and the ACA
- Fact Sheet: Emergency Contraception
- State Health Facts: Abortion Statistics and Policies

Search for **"contraceptive"** or **"abortion"** on [kff.org](http://kff.org)



## Frequently Asked Questions (FAQs) on Health Reform

Search Q&A by adding a search term or clicking on a section heading

Home Health Reform Health Reform FAQs

Health Reform FAQs

To search Frequently Asked Questions about Health Reform, enter your search terms in the box to the right.

While we have made every effort to provide accurate information in these FAQs, people should contact the Marketplace or Medicaid agency in their state for guidance on their specific circumstances.

The Kaiser Family Foundation appreciates help received from staff at the Center on Budget and Policy Priorities and the Georgetown University Center on Health Insurance Reform in answering these frequently asked questions.

For additional resources to answer consumer questions, see [www.healthreformmyondthebasics.org](http://www.healthreformmyondthebasics.org)

**FAQ Sections**

- Marketplace Eligibility, Enrollment Periods, Plans and Premiums
- Individual Mandate
- Minimum Essential Coverage

Search Health Reform FAQs

**Marketplace Eligibility, Enrollment Periods, Plans and Premiums**

- + What is the health insurance Marketplace?
- + How do I find my state Marketplace?
- + Who can buy coverage in the Marketplace?
- + I live in one state, but drive across the border every day to work in a different state. What Marketplace should I use to buy coverage?
- + I'm eligible for health benefits at work but want to see if I can get a better deal in the Marketplace. Can I do that?
- + Can I buy a plan in the Marketplace if I don't have a green card?
- + When can I enroll in private health plan coverage through the Marketplace?
- + When can I enroll in Medicaid through the Marketplace?
- + When can small employers enroll in coverage through the SHOP Marketplace?

[kff.org/health-reform/faq/health-reform-frequently-asked-questions/](http://kff.org/health-reform/faq/health-reform-frequently-asked-questions/)



## KFF Resources on Exchanges / Marketplaces

- (NEW) Marketplace Enrollment as a Share of the Potential Marketplace Population
- State Marketplace Statistics
- Explaining Health Care Reform: Questions About Health Insurance Exchanges
- State Decisions For Creating Health Insurance Exchanges

Search for “marketplaces” on [kff.org](http://kff.org)



### KFF Resources on **Tax Credits & Premiums**

- Quantifying Tax Credits for People Now Buying Insurance on Their Own
- Explaining Health Care Reform: Questions About Health Insurance Subsidies
- Why Premiums Will Change for People Who Now Have Nongroup Insurance

Search for “[tax credit](#)” on [kff.org](#)



### KFF Resources on **Insurance Market Reforms**

The “Health Insurance Market Reforms” series covers:

- Pre-Existing Condition Exclusions
- Guaranteed Issue
- Rate Restrictions
- Rate Review

Search for “[Health Insurance Market Reforms](#)” at [kff.org](#)





## KFF Resources for Consumers on the ACA

**FAQS**

### Frequently Asked Questions About Health Reform


Have a question about health reform? See if you can find what you're looking for on our list of Frequently Asked Questions.

[Go to FAQs](#)

**INFOGRAPHIC**

### Premium Subsidy Scenarios Under Obamacare

**PREMIUM SUBSIDY SCENARIOS UNDER OBAMACARE**



This infographic shows 3 scenarios that illustrate the cost of health insurance under the Affordable Care Act for families in different circumstances, both before and after premium subsidies (in the form of a tax credit).

[> See infographic](#)

**OBAMACARE & YOU**

Obamacare and You is a series of one-page papers explaining how the Affordable Care Act, also known as "Obamacare," will affect different groups of people. Click on the links below to learn more:

- > [If You Are Uninsured](#)
- > [If You Are Low-Income and May Qualify for Medicaid](#)
- > [If You Have a Pre-Existing Condition](#)
- > [If You Buy Coverage in the Individual Market](#)
- > [If You Have Job-Based Coverage](#)
- > [If You Have Medicare](#)
- > [If You Are A Woman](#)


If you are living with HIV, more information on how the ACA affects you is available on our [HIV consumer web portal](#), presented as part of [Greater Than AIDS](#).

**FLOWCHART**

### How to Get Coverage in 2014

**HEALTH COVERAGE UNDER THE AFFORDABLE CARE ACT**

How to Get Coverage Beginning in 2014



Follow the lines on this flowchart to see what kinds of healthcare you qualify for starting in 2014.

[> See Flowchart](#)

**QUIZ**

### Health Reform Quiz

Test your knowledge of the Affordable Care Act with our 10-question quiz!

[Take the Quiz](#)

[kff.org/aca-consumer-resources](http://kff.org/aca-consumer-resources)



## KFF Resources in Spanish

- "Los YouToons Se Preparan Para Obamacare" (Video)
- **Obamacare y Usted**
  - Seven fact sheets on how the ACA affects people if they:
    - Have Medicare
    - Qualify for Medicaid
    - Have coverage through their employers
    - Are uninsured
    - Have pre-existing conditions
    - Are a woman
    - Buy coverage in the individual market
- **Calculadora de subsidios**



[kff.org/cuidado-de-salud-recursos-para-los-consumidores/](http://kff.org/cuidado-de-salud-recursos-para-los-consumidores/)



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