The ACA and What It Means for Black Americans

Presented by the Kaiser Family Foundation

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Today’s Speakers from the Kaiser Family Foundation

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Promoting Health Coverage through the ACA

- Universal Coverage
- Medicaid Coverage For Low-Income Individuals
- Health Insurance Market Reforms
- Employer-Sponsored Coverage
- Individual Mandate
- Marketplaces With Subsidies for Moderate Income Individuals
Most uninsured individuals are at income levels that qualify for Medicaid expansion or marketplace subsidies.

Health Insurance Coverage of the Nonelderly, 2012

- 56% Employer-Sponsored Coverage
- 21% Medicaid*
- 18% Uninsured
- 6% Private Non-Group

266.9 Million Nonelderly
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

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

Marketplace Enrollment as a Share of the Potential Marketplace Population

- **State-based Marketplace**
- **Federally Facilitated Marketplace**

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

Mississippi 115.7%
Florida 87.9%
Louisiana 87.3%
Oregon 84.4%
Texas 75.1%
Georgia 72.8%
South Carolina 71.3%
Arkansas 70.5%
Virginia 66.1%
Idaho 65.1%

Samantha Artiga
Director, Disparities Policy Project
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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.

**Changes in Medicaid under the ACA**
- Simplified Enrollment and Renewal in All States
- "No Wrong Door" Enrollment in All States
- Expands Eligibility in States that Implement Expansion
- Increased Outreach and Enrollment

**Expected Impacts on Medicaid Enrollment**
- Previously Eligible but Not Enrolled in All States
- Newly Eligible in States that Implement the Expansion
- Stability and Continuity of Coverage in All States

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

![Map of Medicaid expansion status]

**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 138% FPL, but did not adopt the expansion.

**SOURCES:** States implementing in 2014 and not moving forward at this time are based on CMS data. 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.

NOTE: Includes the five percentage point of income disregard.

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 ≤138% FPL in the Coverage Gap by Race/Ethnicity:

- Total: 30%
- Whites: 29%
- Blacks: 40%
- Hispanics: 24%
- Other: 21%
- People of Color: 30%

NOTES: Excludes legal immigrants who have been in the country for five years or less and undocumented immigrants. The poverty level is $19,930 for a family of three and $11,490 for an individual in 2013.


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:

- White: 71%
- Asian: 67%
- Black: 47%
- American Indian: 40%
- Hispanic: 39%

- Uninsured
- Medicaid /Other Public
- Employer/Other Private

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
State-by-State Data on Minority Health

www.kff.org/statedata/

Obamacare & You: Resources For People with HIV

http://greaterthan.org/campaign/obamacare/
GREATER THAN AIDS: EMPOWERED

ALICIA KEYS IN CONVERSATION WITH FIVE INSPIRING WOMEN LIVING WITH HIV

http://greaterthan.org/empowered/

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/
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**

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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**
Frequently Asked Questions (FAQs) on Health Reform

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

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
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

- "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/aca-consumer-resources

kff.org/cuidado-de-salud-recursos-para-los-consumidores/
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