



Coverage Expansions and the Remaining Uninsured: *A Look at California During Year One of ACA Implementation*

Rachel Garfield
Kaiser Family Foundation

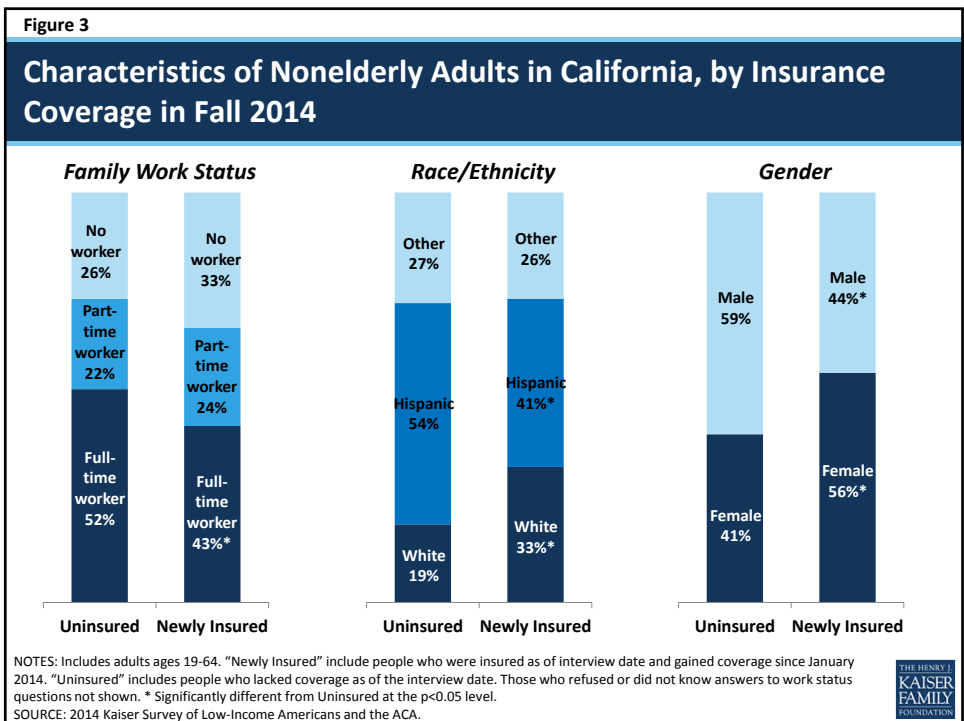
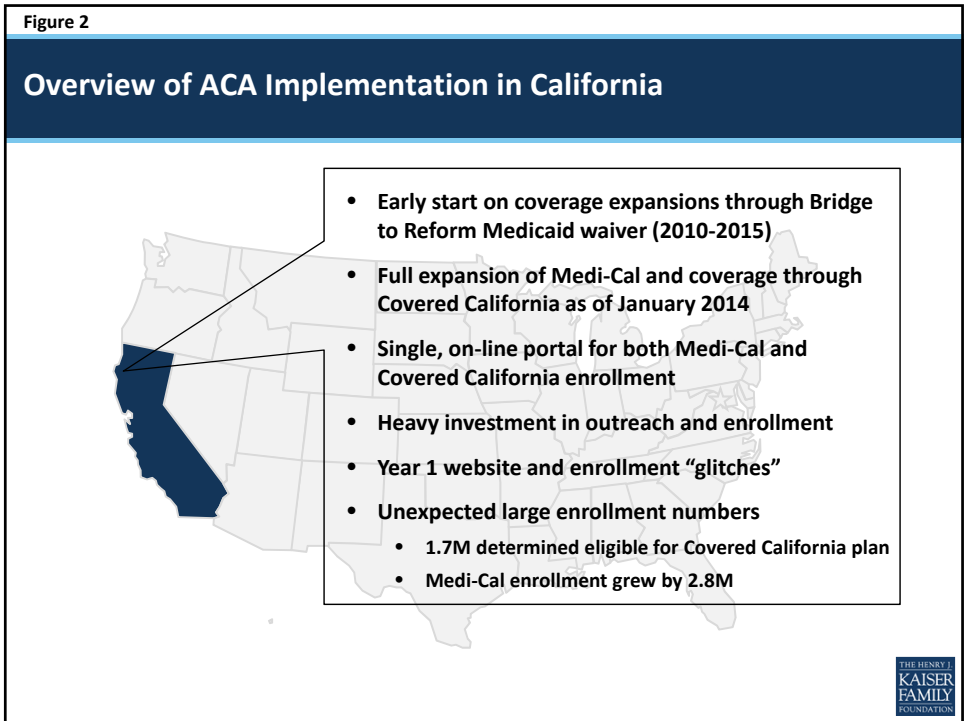
May 28, 2015

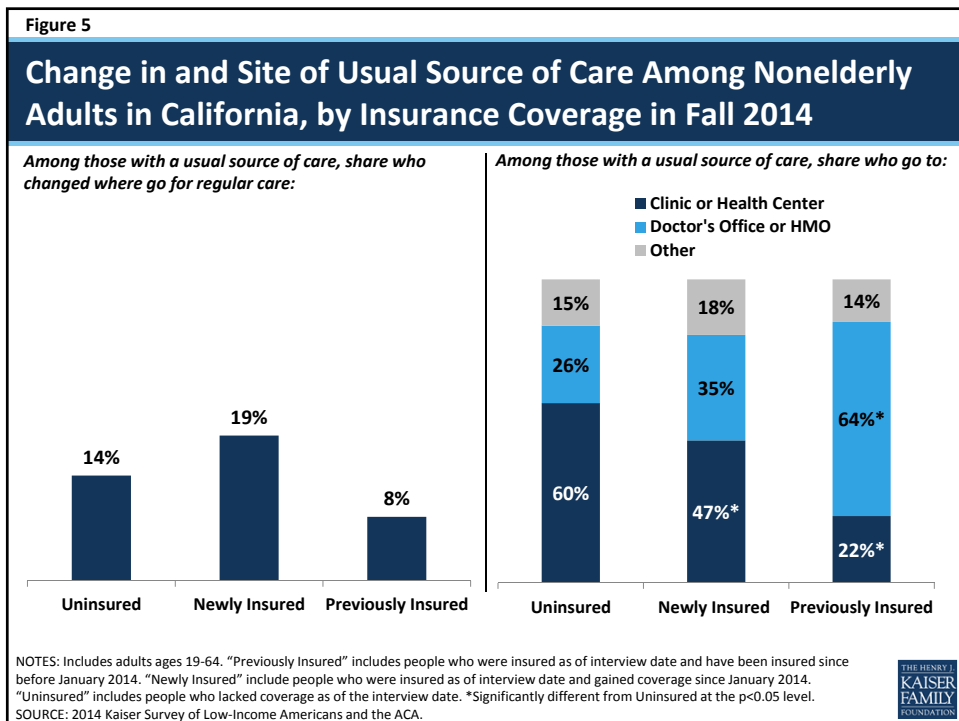
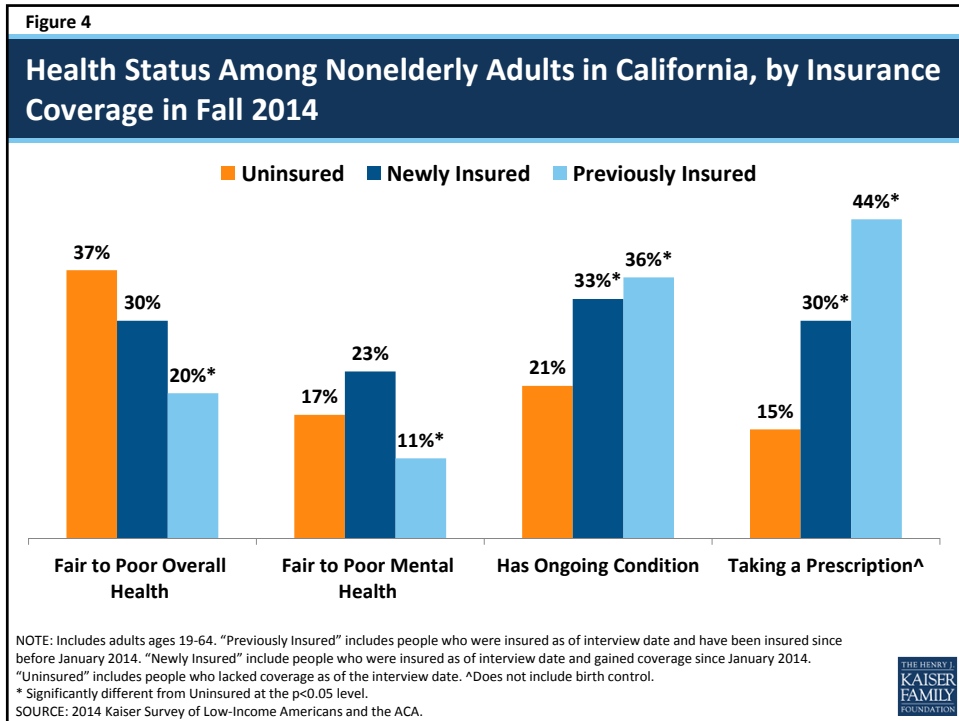
Figure 1

Project Overview: Kaiser Survey of Low-Income Americans and the ACA

- **Aims: Move beyond enrollment numbers to:**
 - Assess availability and affordability of health coverage for low- and middle-income populations under the ACA
 - Understand how people use the health care system under the ACA
 - Track what happens to those who remain uninsured under the ACA
 - Examine how, if at all, the ACA affects families in other ways (such as financial stability, employment, or stress)
- **Design:**
 - Pre-reform (2013) baseline survey & post implementation (2014) year one survey
 - National telephone survey paired with parallel, state-specific surveys in CA & MO
 - Sample includes nonelderly adults (ages 19-64), both insured and uninsured, with oversamples of low- and moderate-income
 - Wave 2 survey fielded from September 2, 2014 through December 15, 2014
 - Wave 2 sample includes 4,555 nonelderly California adults







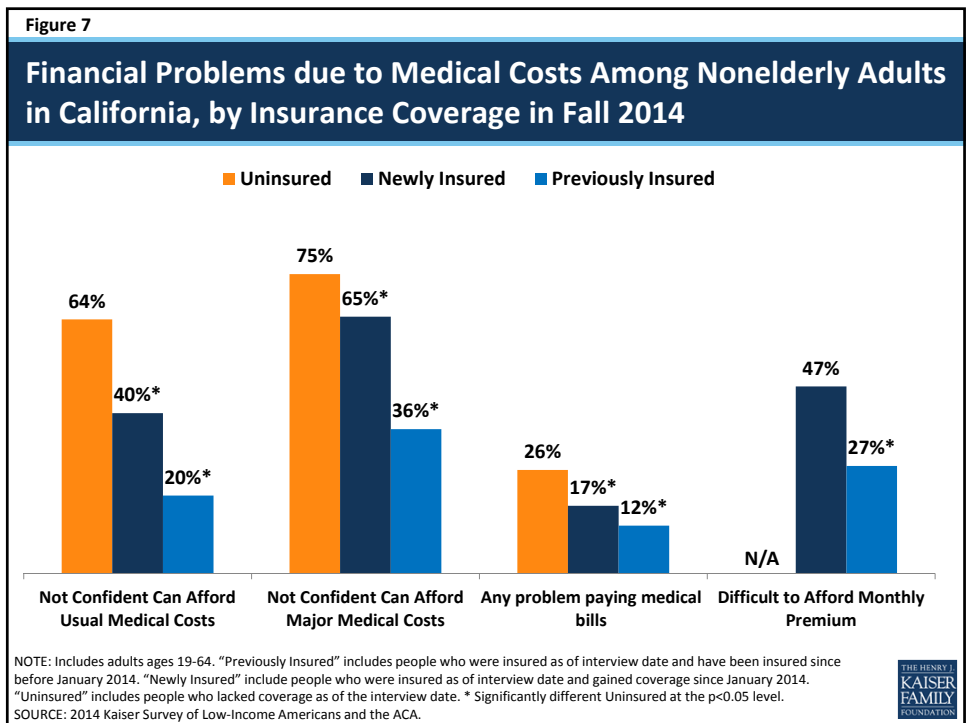
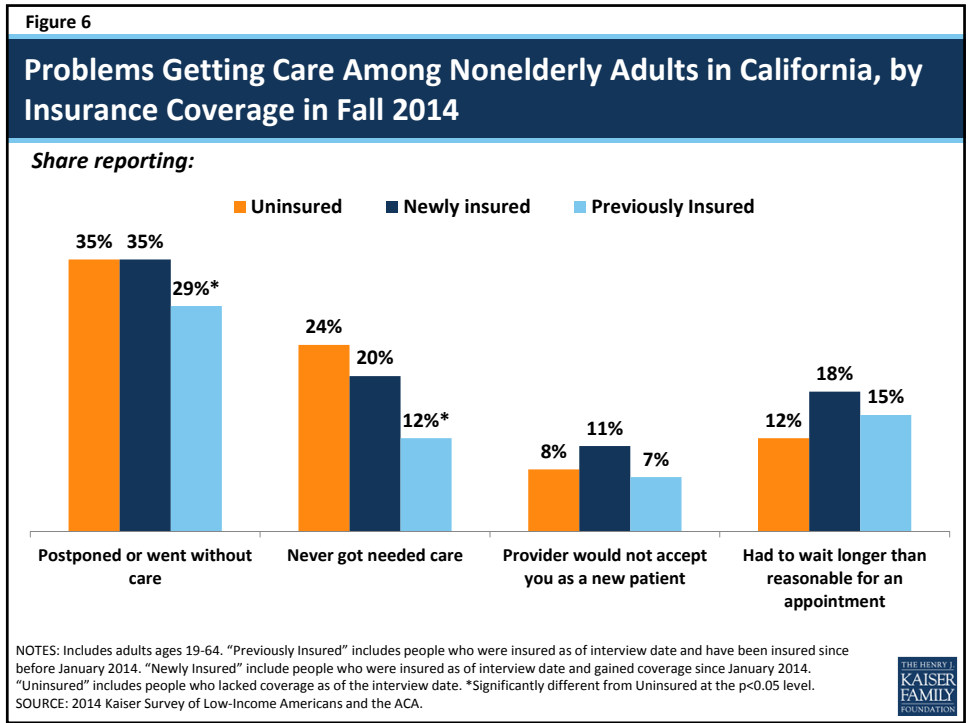
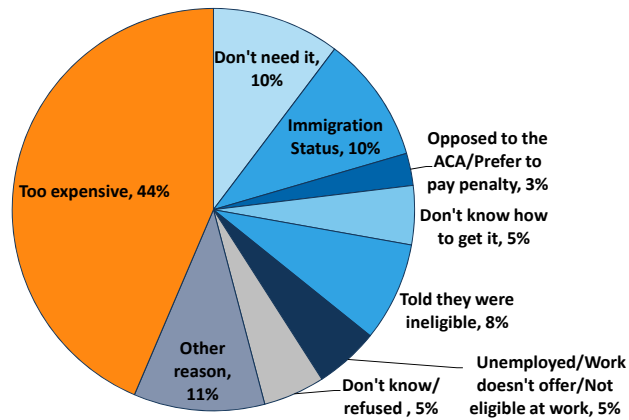


Figure 8

Reasons for Being Uninsured Among Uninsured Nonelderly Adults in California, Fall 2014

When asked in their own words, the remaining uninsured said that the main reason they were without insurance was...



NOTE: Includes uninsured adults ages 19-64.

SOURCE: 2014 Kaiser Survey of Low-Income Americans and the ACA.



Figure 9

Conclusions and Policy Implications

1. Coverage expansions reached many who have historically been left out of the public and private insurance systems.
 - Ongoing community outreach, particularly to the Hispanic population, may further extend coverage gains.
2. Uninsured adults in the state continue to face barriers to needed care.
 - Clinics and health centers serve a vital role in meeting the needs of this population and will require ongoing support to continue to do so.
3. Cost continues to prevent many uninsured adults from seeking or gaining coverage.
 - While coverage provides financial protection once insured, many newly insured adults are still in precarious financial positions and face affordability challenges.
4. Newly insured adults report improved access to care, but continued attention is needed to ensure those who have coverage are able to access care.

