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# Repairing or Replacing the ACA Insurance Market: Why Do It?

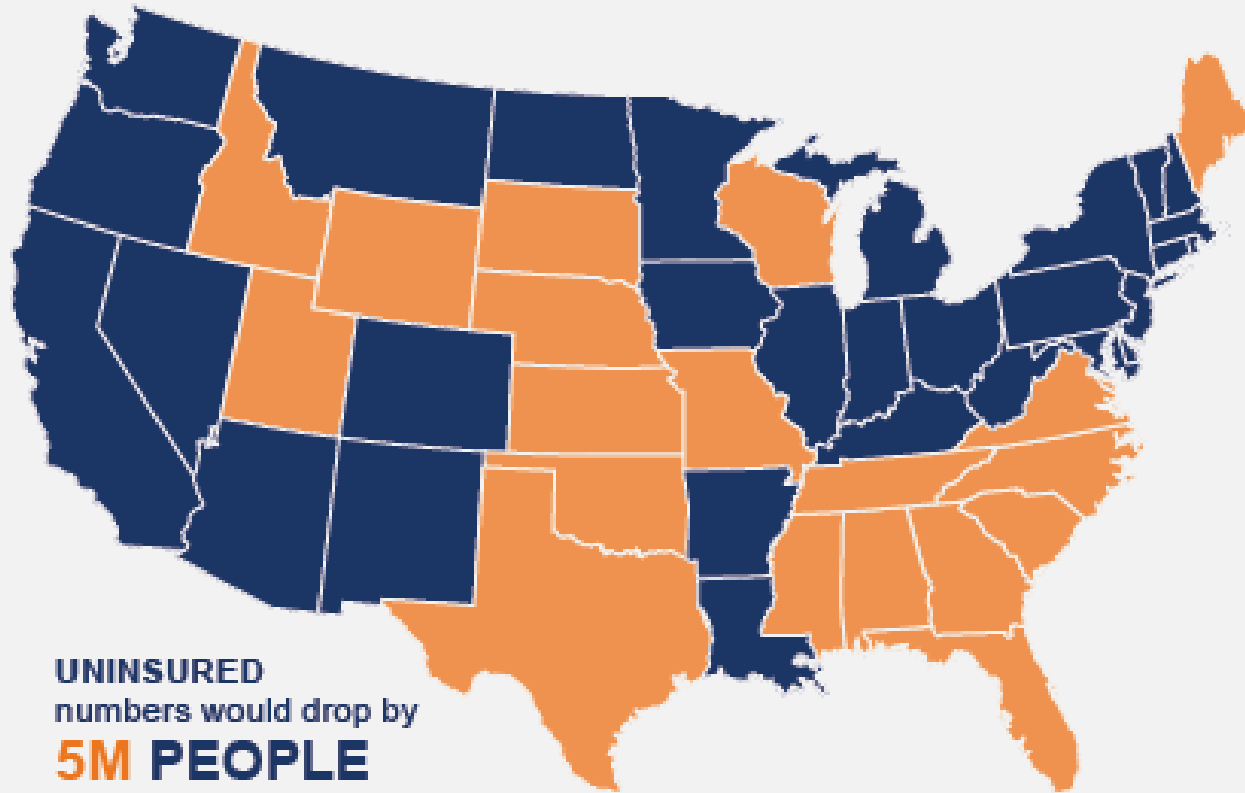
Comments at the 24<sup>th</sup> Princeton Conference  
Implications of the Election for the Health Care System

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May 24, 2017



## WHAT IF ACA holdout states expanded Medicaid?



**UNINSURED**  
numbers would drop by  
**5M PEOPLE**  
if the **19 HOLDOUT STATES**  
expand Medicaid

Largest declines  
in the uninsured:

3.6M Adults without kids

2.4M White non-Hispanics

2.2M People w/ only a high  
school education

1.3M Texans

1.3M Full-time workers

1.2M Black non-Hispanics

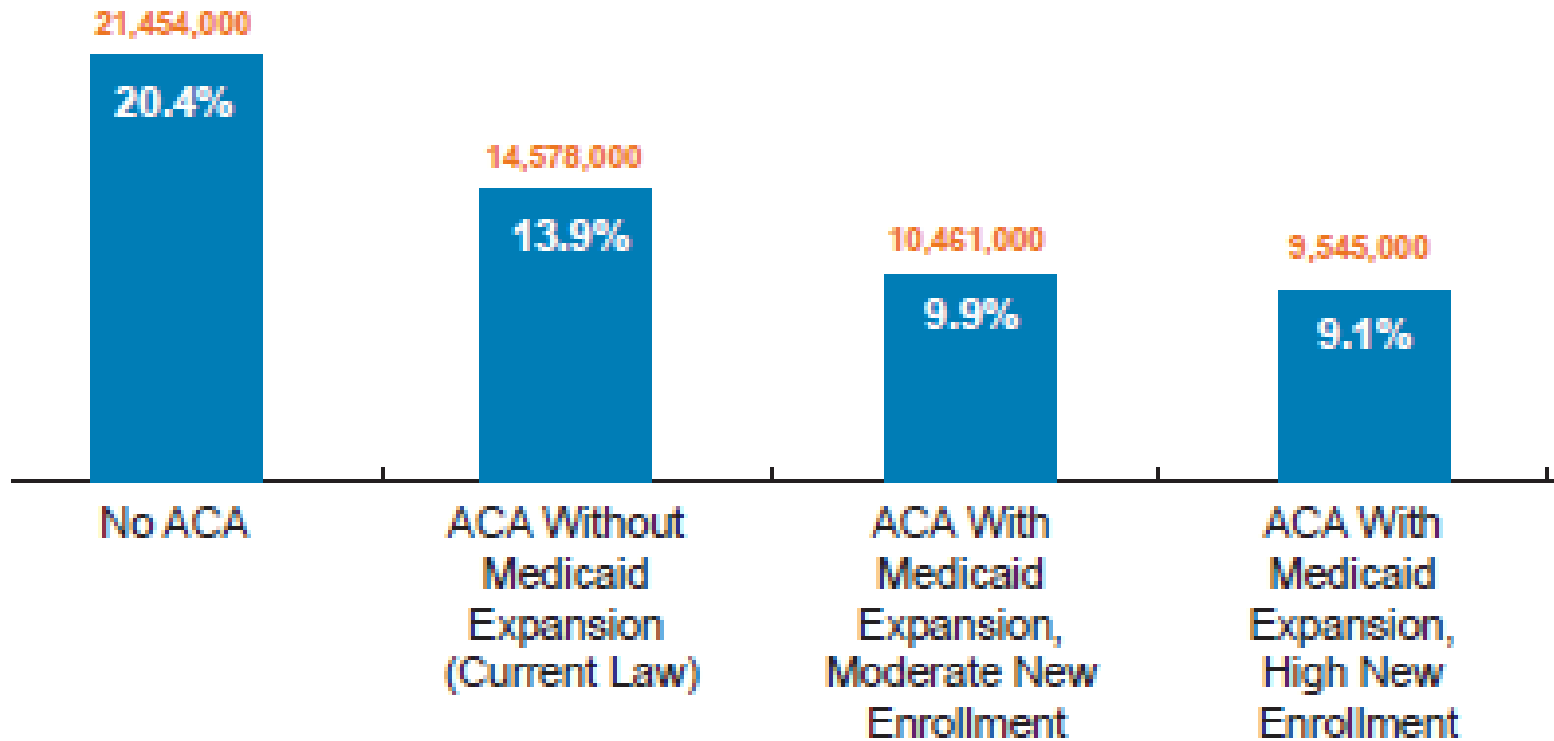
1.2M Hispanics

Source: "What if More States Expanded Medicaid in 2017? Changes in Eligibility, Enrollment, and the Uninsured"

Matthew Buettgens and Genevieve Kenney; July 20, 2016

<http://www.urban.org/research/publication/what-if-more-states-expanded-medicaid-2017-changes-eligibility-enrollment-and-uninsured>

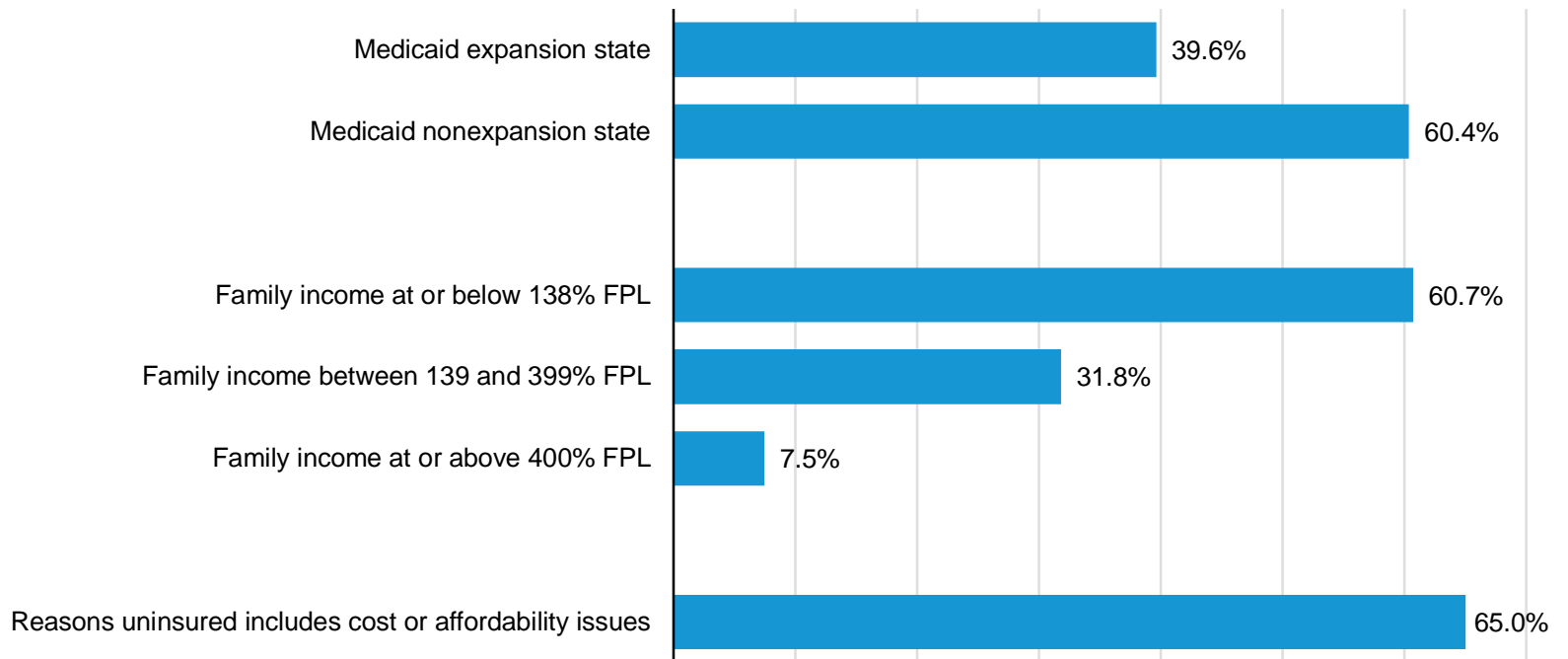
**Figure 1. Projected Non-Elderly Uninsured Persons and Uninsured Rates in States that Have Not Expanded Medicaid, 2017**



Source: *The Urban Institute. HIPSIM 2016*

Source: "What if More States Expanded Medicaid in 2017? Changes in Eligibility, Enrollment, and the Uninsured"  
Matthew Buettgens and Genevieve Kenney; July 20, 2016  
<http://www.urban.org/research/publication/what-if-more-states-expanded-medicaid-2017-changes-eligibility-enrollment-and-uninsured>

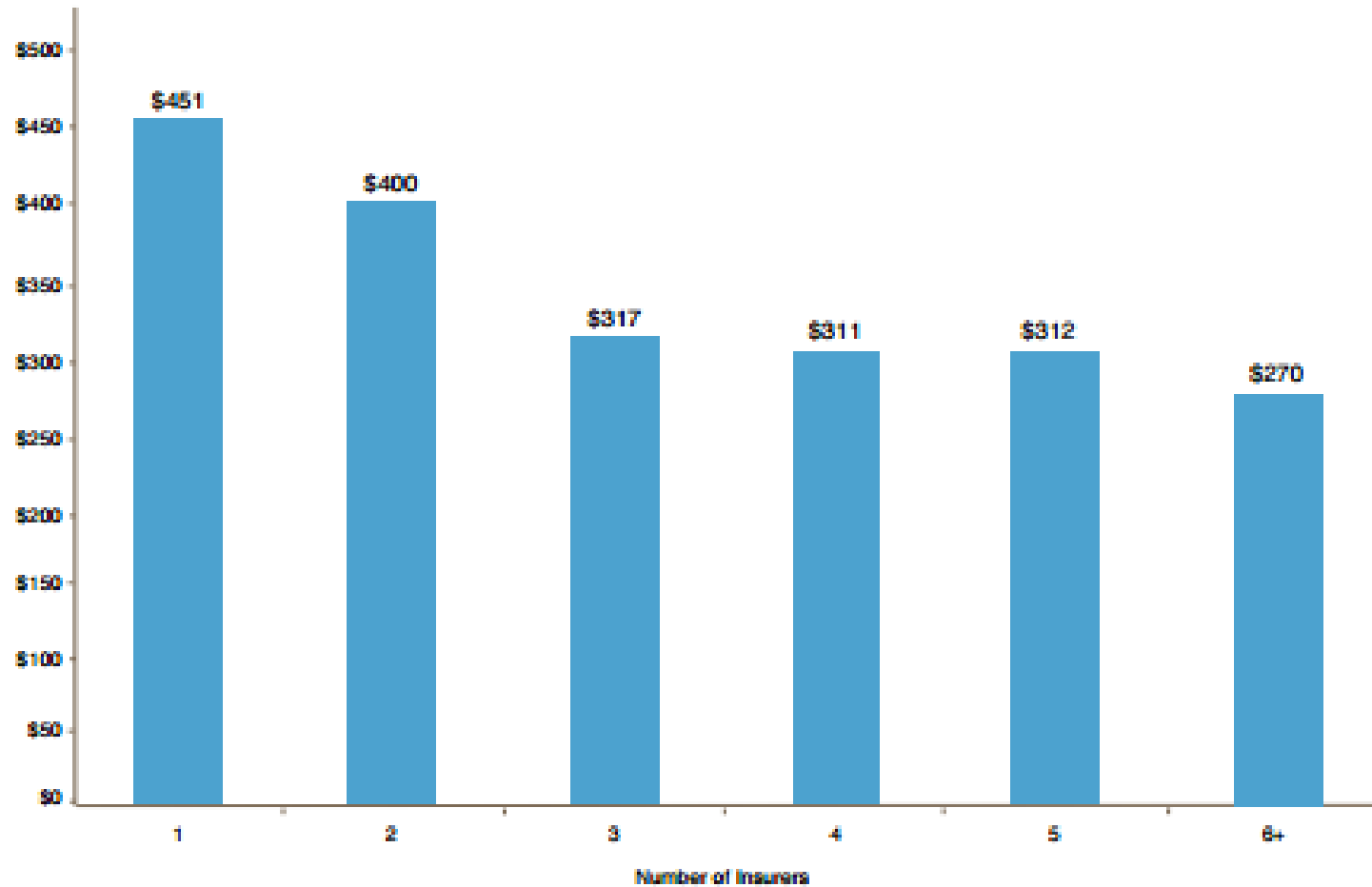
Figure 7. Distribution of Remaining Uninsured Adults Ages 18 to 64 by Family Income and State Medicaid Expansion Status, March 2017



Source: Health Reform Monitoring Survey, quarter 1 2017

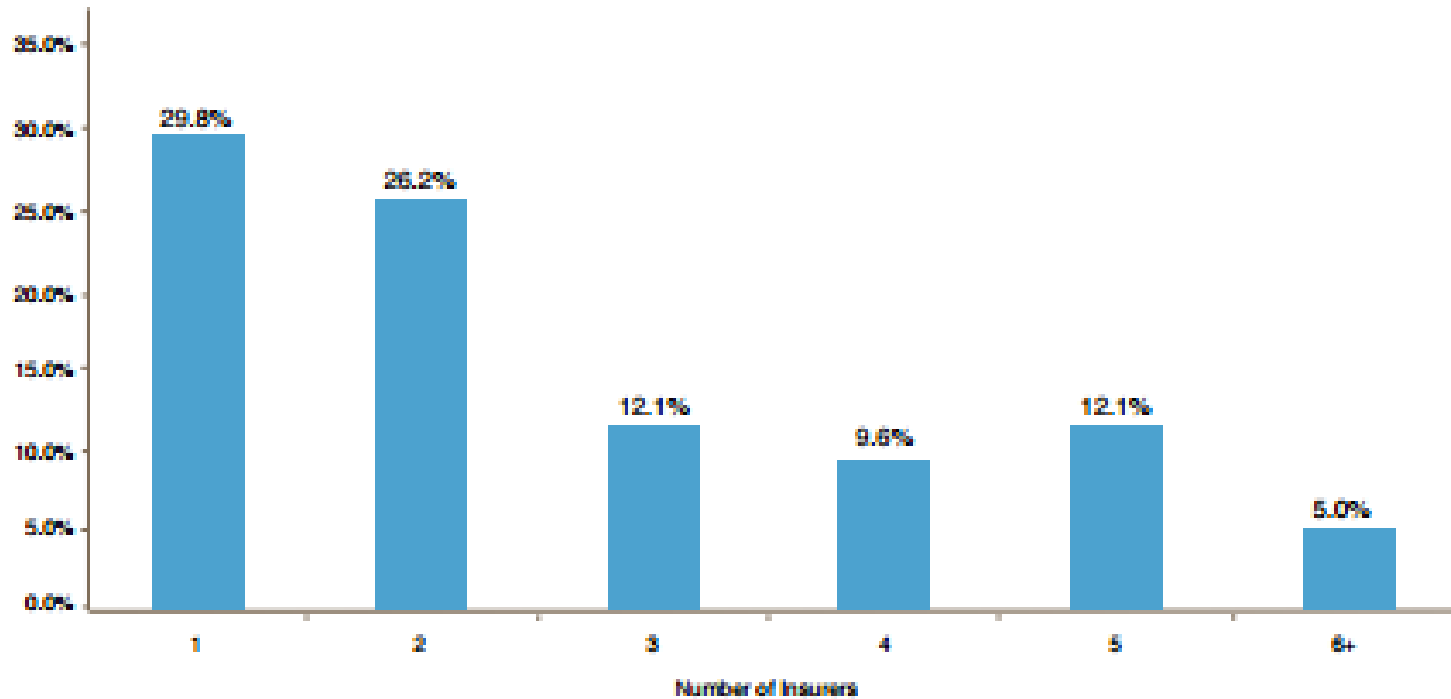
Notes: States expanding Medicaid under the ACA by March 2016.

**Figure 1. 2017 Median Benchmark Monthly Premium Levels by Rating Region Insurer Participation**



**Source:** "What Characterizes the Marketplaces with One or Two Insurers?"  
John Holahan, Linda J. Blumberg, Erik Wengle; May 10, 2017  
<http://www.urban.org/research/publication/what-characterizes-marketplaces-one-or-two-insurers>

**Figure 2. Median Percent Change in Benchmark Premium by Number of Insurers Participating in Rating Region, 2016–2017**



*Note: The benchmark premium is the second-lowest-cost silver premium in the rating region's marketplace.*

*Source: Urban Institute analysis of premium and insurer participation data taken from Healthcare.gov public use files and relevant state marketplace websites.*

Source: "What Characterizes the Marketplaces with One or Two Insurers?"  
John Holahan, Linda J. Blumberg, Erik Wengle; May 10, 2017  
<http://www.urban.org/research/publication/what-characterizes-marketplaces-one-or-two-insurers>

**Table 2. Comparison of ACA and AHCA Tax Credits by Age and Income for Selected Cities**

| 25-year-old    | 150% of FPL |         | 250% of FPL |         | 350% of FPL |         | 450% of FPL |         |
|----------------|-------------|---------|-------------|---------|-------------|---------|-------------|---------|
|                | ACA         | AHCA    | ACA         | AHCA    | ACA         | AHCA    | ACA         | AHCA    |
| Cleveland      | \$1,412     | \$2,000 | \$0         | \$2,000 | \$0         | \$2,000 | \$0         | \$2,000 |
| Detroit        | \$1,483     | \$2,000 | \$0         | \$2,000 | \$0         | \$2,000 | \$0         | \$2,000 |
| Seattle        | \$1,497     | \$2,000 | \$0         | \$2,000 | \$0         | \$2,000 | \$0         | \$2,000 |
| Providence     | \$1,710     | \$2,000 | \$0         | \$2,000 | \$0         | \$2,000 | \$0         | \$2,000 |
| Los Angeles    | \$1,744     | \$2,000 | \$7         | \$2,000 | \$0         | \$2,000 | \$0         | \$2,000 |
| Birmingham     | \$3,885     | \$2,000 | \$2,148     | \$2,000 | \$533       | \$2,000 | \$0         | \$2,000 |
| Oklahoma City  | \$3,894     | \$2,000 | \$2,156     | \$2,000 | \$542       | \$2,000 | \$0         | \$2,000 |
| Tucson         | \$3,977     | \$2,000 | \$2,240     | \$2,000 | \$625       | \$2,000 | \$0         | \$2,000 |
| Charleston, WV | \$4,276     | \$2,000 | \$2,539     | \$2,000 | \$924       | \$2,000 | \$0         | \$2,000 |
| Charlotte      | \$4,629     | \$2,000 | \$2,891     | \$2,000 | \$1,277     | \$2,000 | \$0         | \$2,000 |
| 64-year-old    | 150% of FPL |         | 250% of FPL |         | 350% of FPL |         | 450% of FPL |         |
|                | ACA         | AHCA    | ACA         | AHCA    | ACA         | AHCA    | ACA         | AHCA    |
| Cleveland      | \$5,711     | \$4,000 | \$3,973     | \$4,000 | \$2,359     | \$4,000 | \$0         | \$4,000 |
| Detroit        | \$5,926     | \$4,000 | \$4,189     | \$4,000 | \$2,574     | \$4,000 | \$0         | \$4,000 |
| Seattle        | \$5,968     | \$4,000 | \$4,231     | \$4,000 | \$2,616     | \$4,000 | \$0         | \$4,000 |
| Providence     | \$6,606     | \$4,000 | \$4,869     | \$4,000 | \$3,254     | \$4,000 | \$0         | \$4,000 |
| Los Angeles    | \$6,709     | \$4,000 | \$4,972     | \$4,000 | \$3,357     | \$4,000 | \$0         | \$4,000 |
| Birmingham     | \$13,131    | \$4,000 | \$11,393    | \$4,000 | \$9,778     | \$4,000 | \$0         | \$4,000 |
| Oklahoma City  | \$13,157    | \$4,000 | \$11,420    | \$4,000 | \$9,805     | \$4,000 | \$0         | \$4,000 |
| Tucson         | \$13,408    | \$4,000 | \$11,670    | \$4,000 | \$10,056    | \$4,000 | \$0         | \$4,000 |
| Charleston, WV | \$14,306    | \$4,000 | \$12,568    | \$4,000 | \$10,954    | \$4,000 | \$0         | \$4,000 |
| Charlotte      | \$15,362    | \$4,000 | \$13,625    | \$4,000 | \$12,010    | \$4,000 | \$0         | \$4,000 |

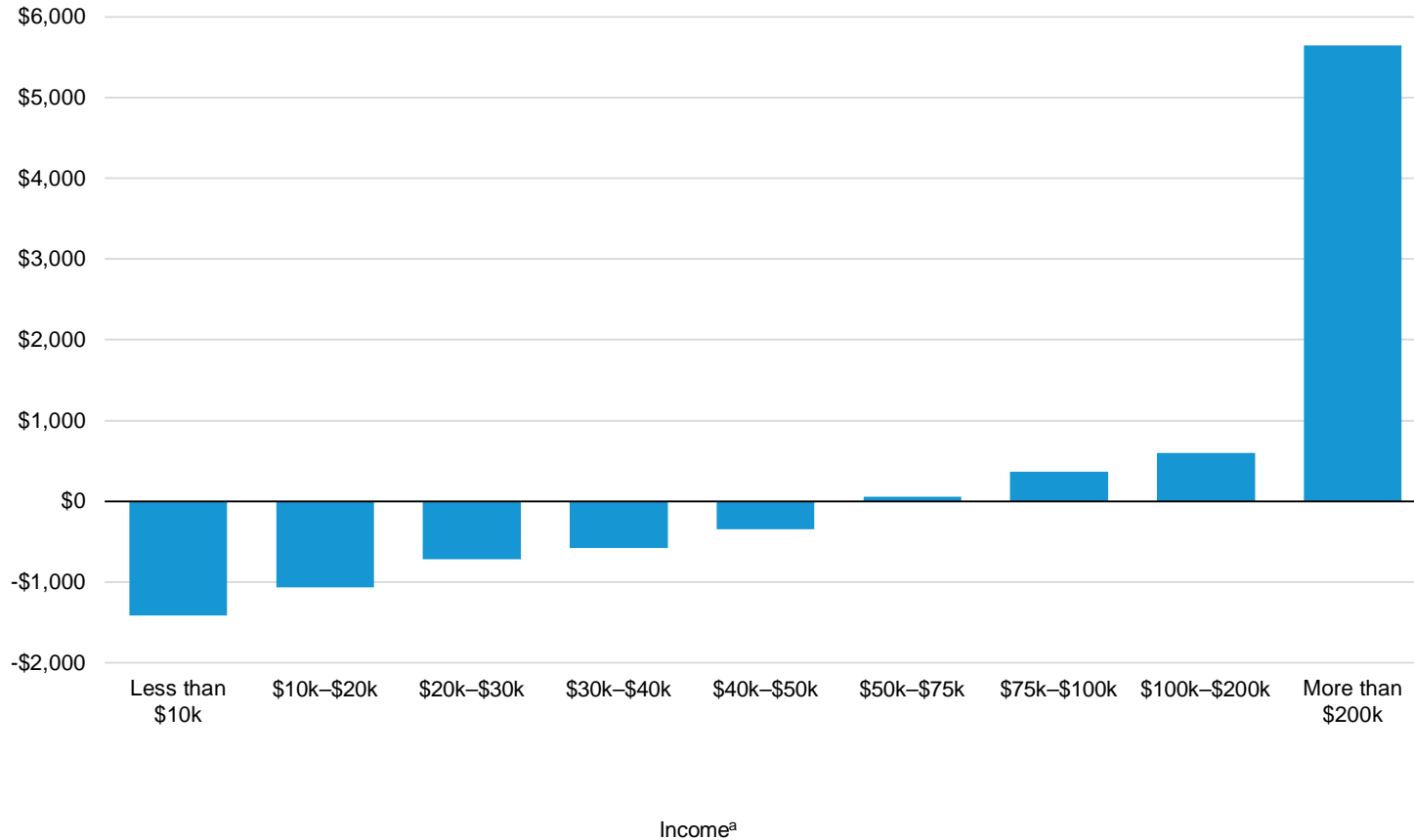
Source: "Premium Tax Credits Tied to Age Versus Income and Available Premiums: Differences by Age, Income, and Geography"

John Holahan, Linda J. Blumberg, Erik Wengle; May 17, 2017

<http://www.urban.org/research/publication/premium-tax-credits-tied-age-versus-income-and-available-premiums-differences-age-income-and-geography>

FIGURE 1

## Distribution of Change in Average Net Transfers (Benefits less Taxes) under the AHCA, 2022



**Source:** "Who Gains and Who Loses under the American Health Care Act"  
Linda J. Blumberg, Matthew Buettgens, John Holahan, Gordon B. Mermin, Frank Sammartino; March 22, 2017  
<http://www.urban.org/research/publication/who-gains-and-who-loses-under-american-health-care-act>