



Health Coverage Under the Affordable Care Act: Enrollment Trends and State Estimates

Based on enrollment data from late 2020 and early 2021, approximately 31 million people were enrolled in Marketplace or Medicaid expansion coverage related to provisions of the Affordable Care Act (ACA), the highest total on record.

KEY POINTS

- The Affordable Care Act (ACA) created new pathways to coverage via health insurance Marketplaces and Medicaid expansion in participating states, which both took effect beginning in 2014.
- As of the most recently available administrative data, 11.3 million consumers were enrolled in Marketplace plans as of February 2021, and 14.8 million people were newly enrolled in Medicaid via the ACA's expansion of eligibility to adults as of December 2020. In addition, 1 million individuals were enrolled in the ACA's Basic Health Program option, and nearly 4 million previously-eligible adults gained coverage under the Medicaid expansion due to enhanced outreach, streamlined applications, and increased federal funding under the ACA.
- Across these coverage groups, 31 million Americans were enrolled in coverage related to the ACA, representing the highest total on record.
- In addition, the ACA also enables young adults to stay on their parents plans until age 26, and more than 1 million new consumers have signed up for Marketplace plans during the 2021 Special Enrollment Period since February 15, 2021.
- All 50 states and the District of Columbia have experienced substantial reductions in the uninsured rate since 2013, the last year before full implementation of the ACA.

OVERVIEW

The enactment of the Affordable Care Act (ACA) in 2010¹ was the largest expansion of coverage in the U.S. health care system since the passage of Medicare and Medicaid in 1965. A comprehensive health care reform law, the ACA expanded health insurance coverage to millions of Americans through two main pathways:

- Providing tax credits to consumers with incomes between 100% and 400% of the federal poverty level (FPL) to lower the cost of individual market health insurance purchased through new state Marketplaces;² and
- Expanding Medicaid eligibility to adults with incomes up to 138% FPL, in participating states.³

The ACA also invested in outreach to help eligible individuals enroll in coverage and streamlined the application process for Medicaid.

The impact of the ACA on the number of uninsured Americans has been substantial. Between 2010 and 2016 the number of nonelderly uninsured adults decreased by 41 percent, falling from 48.2 million to 28.2 million.⁴ This Issue Brief presents current estimates of enrollment in health insurance coverage obtained through the ACA Marketplaces and the Medicaid expansion and the subsequent reductions in state-level uninsured rates since the ACA was implemented in 2014.

METHODS

For both Marketplace and Medicaid expansion enrollment, we present the most recent administrative data with state-by-state totals from the Centers for Medicare & Medicaid Services (CMS), as well as historical national totals for the years 2014-2020.

Current Marketplace enrollment estimates are for February 2021 coverage and reflect effectuated enrollment counts calculated using the number of individuals with an active policy at any point during that month who had paid their first month's premium, if applicable. Effectuated enrollment totals are included from both States with Marketplaces using the HealthCare.gov platform and those with State-based Marketplaces.

Medicaid enrollment estimates are state-reported counts of unduplicated individuals enrolled in the state's Medicaid program through the Medicaid Budget and Expenditure System (MBES). The most recent Medicaid enrollment data are from December 2020. For states that have expanded Medicaid, the enrollment data provide specific counts for the number of individuals enrolled in the new expansion adult eligibility group, referred to as the "adult group," with separate totals for those who became newly eligible under the ACA expansion, as well as those who would have been eligible for coverage prior to the ACA but are now part of the adult group. State Medicaid expenditure reports are generally submitted to CMS within 30 days following the end of each quarter. Some states, however, submit their expenditure reports later; accordingly, these results should be considered preliminary.

Minnesota and New York have also implemented the Basic Health Program (BHP) option under the ACA to cover individuals with incomes between 138-200% FPL. We report annual average BHP enrollment, as reported to CMS by the states.

Estimates on the uninsured come from the American Community Survey (ACS), the largest national survey of households. The Census Bureau surveys almost 300,000 households each month for the ACS and collects health insurance and demographic data, along with other types of information. Uninsured rates for the full state population of all ages come from the ACS's public data tables for 2013 and 2019 (the most current year of ACS data available), which we used to compare state-by-state changes in uninsured rates since the implementation of the ACA.⁵

RESULTS

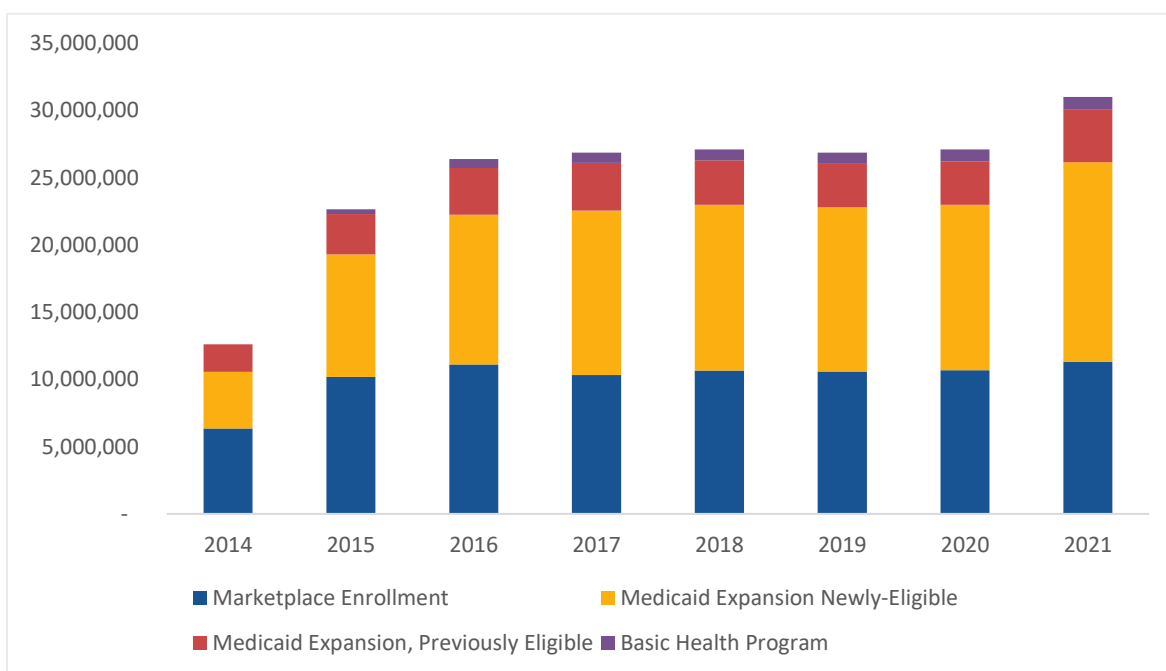
Figure 1 and Table 1 present national ACA-related enrollment for 2014-2021. As of February 2021, 11.3 million consumers had enrolled and effectuated health insurance coverage through the Marketplaces. This estimate does not include individuals who have signed up for coverage during the COVID Special Enrollment Period (SEP) for HealthCare.gov that began on February 15, 2021, and runs through August 15, 2021. Since the SEP began and new outreach funds were also made available, over 1 million additional consumers have signed up for a health plan through HealthCare.gov.⁶ This total does not include any impact from expanded SEP opportunities offered by the 15 State-Based Marketplaces in 2021.

At the close of 2020, an estimated 14.8 million newly-eligible adults were enrolled in Medicaid coverage through the adult group created by the ACA expansion, as shown in Table 1. An additional estimated 3.9 million people were enrolled in the Medicaid expansion adult group under the ACA who would have been eligible for Medicaid before the ACA. The ACA, however, simplified Medicaid enrollment for these individuals and made permanent under federal law some state-specific coverage expansions that pre-dated the ACA (e.g., coverage under a section 1115 demonstration project). To date, 37 states and the District of Columbia have adopted the ACA Medicaid expansion of coverage to adults.⁷

Two states – Minnesota and New York – have also implemented the Basic Health Program (BHP) option under the ACA, with enrollment totaling approximately 1.0 million in early 2021.

Taken together, these results indicate that overall enrollment in Marketplace coverage, Medicaid expansion, and the Basic Health Program for 2021 was approximately 31 million people, the highest enrollment total since the ACA was enacted.

Figure 1. ACA-Related Enrollment: Marketplace, Medicaid Expansion, and the Basic Health Program, 2014-2021



Note: See Table 1 for additional details on time frame and definition for each enrollment category.

Table 1. ACA-Related Enrollment: Marketplace, Medicaid, and the Basic Health Program (BHP), 2014-2021

Year	Marketplace Enrollment*	Medicaid Expansion Group, Newly-Eligible#	Medicaid Expansion Group, Previously Eligible	BHP Enrollment†	TOTAL
2014	6,337,860	4,214,218	2,047,055	0	12,599,133
2015	10,187,197	9,103,944	3,002,271	358,000	22,651,412
2016	11,115,044	11,135,415	3,473,065	654,000	26,377,524
2017	10,330,759	12,229,576	3,524,856	772,000	26,857,191
2018	10,643,786	12,338,135	3,305,210	798,000	27,085,131
2019	10,579,744	12,201,118	3,247,188	833,000	26,861,050
2020	10,673,516	12,300,921	3,241,535	866,000	27,081,972
2021	11,290,546	14,849,998	3,890,934	961,000	30,992,478

Notes:

* Marketplace effectuated enrollment figures for 2014 and 2015 are as of 12/31/2014 and 3/31/2015 respectively, versus February coverage as of 3/15 for 2016-2021. Marketplace enrollment data for 2014-2015 are lower quality due to the manual payment processing system in place for those years. 2014 and 2015 Marketplace enrollment figures are published here:

https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/Marketplace-Products/Effectuated_Quarterly_Snapshots. February 2016-2021 data are from the CCIIO Enrollment Payment System and beginning in 2017 have been published in the Effectuated Enrollment Snapshot for the respective year.

Medicaid enrollment data, 2014-2020, are from the February monthly enrollment (ever enrolled during the month) for the expansion adult eligibility group, as reported by states through the Medicaid Budget and Expenditure System (MBES). 2021 Medicaid enrollment data are from December 2020 monthly enrollment, as this is the most recent available monthly enrollment count from MBES.

Published reports and detailed data information for Medicaid enrollment data, including caveats, can be found at:

<https://www.medicaid.gov/medicaid/national-medicaid-chip-program-information/medicaid-chip-enrollment-data/medicaid-enrollment-data-collected-through-mbes/index.html>

† BHP programs did not start until 2015. BHP enrollment data are based on average monthly (for Minnesota) or quarterly (for New York) projected enrollment submitted by the states to CMS in advance of the applicable quarter and are rounded to the nearest thousand. BHP enrollment data for 2021 is through May 2021.

Table 2 presents enrollment estimates by state for Marketplace and Medicaid coverage, plus uninsured rates before and after the ACA. Figure 2 illustrates the percentage change in the uninsured rate from 2013-2019 for each state. Nationally, the uninsured rate has decreased 5.3 percentage points (from 14.5% to 9.2%) since the ACA coverage provisions were implemented in 2014. All states experienced reductions in their uninsured rates, with 7 states – CA, KY, NY, OR, RI, WA, WV, all of which expanded Medicaid – reducing their uninsured rate by at least half. The uninsured rate in 2019 varied widely across the country. Massachusetts had the lowest uninsured rate at 3.0% and experienced one of the smaller relative reductions under the ACA because it had already implemented large coverage expansions prior to 2014. Texas had the highest uninsured rate at 18.4%. State decisions regarding the ACA Medicaid expansion are a main driver of this variability. The Census Bureau’s gold-standard estimates of the uninsured population, which come from the ACS, are not yet available for 2020.

The ACA is a wide-ranging law, and these estimates are a conservative estimate of the law’s impact on health insurance coverage for several reasons. First, the total does not include the impact of the COVID Special Enrollment Period in 2021. Second, the total does not include the provision of the ACA that took effect in 2010 allowing young adults to remain on their parents’ plans until age 26, which previous research estimated led to more than 2 million young adults gaining insurance.⁸ Finally, the streamlining of Medicaid applications, enhanced outreach, and expanded eligibility led to increased enrollment even among children and parents who were eligible for Medicaid through traditional pre-expansion pathways, a phenomenon referred to as the “welcome mat” effect. Thus, 31 million likely underestimates the total effect of the ACA on coverage.

Table 2: Marketplace Enrollment, Medicaid Expansion Enrollment, and Uninsured Rates by State

State	Marketplace Effectuated Enrollment, February 2021*	Medicaid Expansion, Newly Eligible, December 2020#	Uninsured Rate (%)†	
			2013	2019
Alabama	159,136	N/A	13.6	9.7
Alaska	16,780	63,539	18.5	12.2
Arizona	143,964	164,269	17.1	11.3
Arkansas	60,258	306,497	16.0	9.1
California	1,583,781	4,074,553	17.2	7.7
Colorado	161,342	479,375	14.1	8.0
Connecticut	95,213	280,326	9.4	5.9
Delaware	23,889	10,994	9.1	6.6
District of Columbia	15,822	72,856	6.7	3.5
Florida	2,018,631	N/A	20.0	13.2
Georgia	482,350	N/A	18.8	13.4
Hawaii	20,191	24,869	6.7	4.2
Idaho	66,422	89,933	16.2	10.8
Illinois	270,823	703,749	12.7	7.4
Indiana	124,979	447,750	14.0	8.7
Iowa	54,820	177,817	8.1	5.0
Kansas	82,971	N/A	12.3	9.2
Kentucky	70,680	612,712	14.3	6.4
Louisiana	76,289	598,589	16.6	8.9
Maine	55,502	57,803	11.2	8.0
Maryland	154,815	366,815	10.2	6.0
Massachusetts	259,677	0	3.7	3.0
Michigan	249,353	810,068	11.0	5.8
Minnesota ¹	106,138	229,649	8.2	4.9
Mississippi	99,897	N/A	17.1	13.0
Missouri	200,588	N/A	13.0	10.0
Montana	41,842	100,485	16.5	8.3
Nebraska	83,275	27,938	11.3	8.3
Nevada	79,976	275,436	20.7	11.4
New Hampshire	44,228	69,814	10.7	6.3
New Jersey	257,819	622,526	13.2	7.9
New Mexico	38,922	285,557	18.6	10.0
New York ²	197,083	395,785	10.7	5.2
North Carolina	501,252	N/A	15.6	11.3
North Dakota	21,822	22,864	10.4	6.9
Ohio	187,869	561,735	11.0	6.6
Oklahoma	161,639	N/A	17.7	14.3
Oregon	129,436	490,690	14.7	7.2
Pennsylvania	315,334	913,888	9.7	5.8
Rhode Island	30,670	82,223	11.6	4.1
South Carolina	217,292	N/A	15.8	10.8
South Dakota	29,974	N/A	11.3	10.2
Tennessee	196,626	N/A	13.9	10.1
Texas	1,210,431	N/A	22.1	18.4
Utah	198,037	78,637	14.0	9.7
Vermont	23,700	0	7.2	4.5
Virginia	243,598	494,240	12.3	7.9
Washington	202,546	662,676	14.0	6.6
West Virginia	17,217	193,341	14.0	6.7
Wisconsin	180,328	N/A	9.1	5.7
Wyoming	25,319	N/A	13.4	12.3
Total	11,290,546	14,849,998	14.5	9.2

Notes:

1 - Minnesota has also created a Basic Health Program (BHP) under the ACA, which had 104,125 enrollees as of April-May 2021.

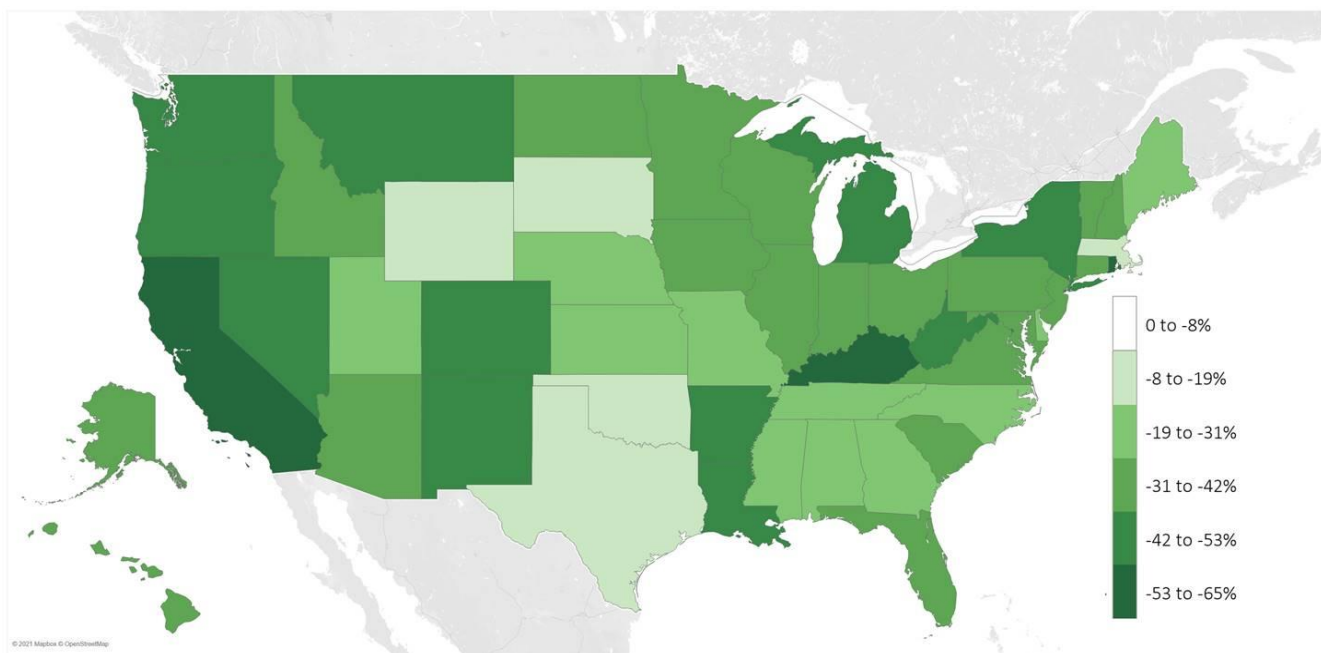
2 - New York has also created a BHP under the ACA, which had 898,891 enrollees as of April-May 2021.

* Marketplace Data: Effectuated enrollment, which is a count of individuals with an active policy at any point in the month of February 2021, who had paid their first month's premium, if applicable, as of March 15, 2021.

Medicaid Data: Monthly enrollment of newly eligible population as reported in December 2020 on the CMS-64, updated in May 2021. Awaiting state reporting, enrollment reasonableness review is in progress. Enrollment only applicable for states that have expanded their Medicaid programs to Adults with incomes up to 138% FPL (the "adult group"). For the states that have not expanded Medicaid their enrollment is noted as "N/A." Massachusetts and Vermont already offered subsidized coverage to those with incomes below 138% FPL, so they are listed as having 0 newly-eligible adults, even though they have implemented the ACA's Medicaid expansion.

† Uninsured Rates: American Community Survey, "Health Insurance Coverage Status and Type of Coverage by State and Age for All People", 2013, 2019: <https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.2013.html>
<https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.2019.html>

Figure 2: Relative Reduction in the Uninsured Rate by State, 2013 to 2019

**Notes:**

Percent change based on uninsured rate for the full population (all ages) in each state, comparing 2013 to 2019. See Table 2 for additional details.

ENDNOTES

¹ As amended by the Health Care and Education Reconciliation Act of 2010.

² Individuals with incomes greater than 400% FPL can purchase coverage through the Marketplaces but did not originally qualify for subsidies. Under the American Rescue Plan individuals with incomes above 400% FPL are now eligible for subsidies.

³ The ACA established a Medicaid eligibility level of 133% FPL for children, pregnant women, and adults as of January 2014, and included a standard income disregard of five percentage points of the federal poverty level, which effectively raises this limit to 138% FPL Medicaid. ACA Medicaid expansion to adults with incomes up to 133% FPL is a state option, and as of May 2021, 37 states and the District of Columbia had chosen to do so.

⁴ Finegold K, Conmy A, Chu RC, Bosworth A, and Sommers, BD. *Trends in the U.S. Uninsured Population, 2010-2020*. (Issue Brief No. HP-2021-02). Washington, DC: Office of the Assistant Secretary for Planning and Evaluation, U.S. Department of Health and Human Services. February 11, 2021. <https://aspe.hhs.gov/system/files/pdf/265041/trends-in-the-us-uninsured.pdf>

⁵ Census Bureau, American Community Survey, Health Insurance Coverage Status and Type of Coverage by State and Age for All People, 2013, 2019 <https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.2013.html> <https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.2019.html>

⁶ HHS, May 11, 2021 *Statement by HHS Secretary Xavier Becerra on One Million Sign-Ups on HealthCare.gov During Special Enrollment Period* [Press Release] <https://www.hhs.gov/about/news/2021/05/11/statement-by-hhs-secretary-xavier-becerra-on-one-million-sign-ups-on-healthcare-during-special-enrollment-period.html>

⁷ Oklahoma voters approved a ballot initiative in 2020 to expand Medicaid. Enrollment in the Medicaid expansion began June 1, 2021 and coverage will begin July 1, 2021. Missouri voters approved a ballot initiative in 2020 to expand Medicaid. Missouri withdrew its State Plan Amendments related to expansion in May 2021.

⁸ Uberoi, N., Finegold, K., & Gee, E. (March 3, 2016). Health insurance coverage and the Affordable Care Act, 2010-2016. Washington (DC): Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation. Accessed at: <https://aspe.hhs.gov/system/files/pdf/187551/ACA2010-2016.pdf>.

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