

## *Fact Sheet Methodology*

These fact sheets present the coverage gains and other health benefits Americans in each state have received as a result of the ACA—and are at risk of losing if the Republican Congress partially or fully repeals the ACA through budget reconciliation.

These fact sheets present the following metrics: the number of individuals who have gained insurance coverage since the ACA was implemented; the number of individuals who have purchased Marketplace coverage; the number of individuals who received financial assistance to purchase Marketplace coverage in 2016, and the average amount of financial assistance received; the number of individuals who enrolled in Medicaid under the ACA’s Medicaid expansion; the number of children under the age of 18 who have gained insurance coverage since the ACA was implemented; the number of young adults who have been able to stay on a parent’s health insurance plan as a result of the ACA; the number of individuals who have received cost-sharing reductions to lower out-of-pocket costs; the number of individuals who now have private health insurance that covers preventive services without any co-pays, coinsurance, or deductibles, as a result of the ACA; the average percentage difference between the cost of health insurance for women and men prior to the ACA; the number of individuals who have pre-existing health conditions; the amount of federal dollars states have received for Medicaid expansion; the number of Medicare beneficiaries who have saved money as a result of the ACA’s closing of the Medicare prescription drug “donut hole,” and the average amount saved by each; and the number of Medicare Part B beneficiaries who have received free preventive services without any co-pays, coinsurance, or deductibles, as a result of the ACA.

The number of individuals who have gained coverage nationwide since the ACA was implemented was drawn from “Health Insurance Coverage and the Affordable Care Act, 2010-2016,” and represents the number of individuals who have gained health insurance coverage from 2010 through February 22, 2016.<sup>1</sup> The number of individuals in each state who have gained coverage since the ACA was implemented was calculated using the Bureau of Labor Statistics and the Census Bureau’s Current Population Survey (CPS) data on the number of individuals who reported having insurance coverage in 2010 and 2015.<sup>2</sup>

The number of individuals who have purchased Marketplace coverage was drawn from the Compilation of State Data on the ACA prepared by the Office of the Assistant Secretary for Planning and Evaluation (ASPE) within the Department of Health and Human Services (HHS). This figure represents the number of individuals who selected a Marketplace Plan in 2016.<sup>3</sup>

The number of individuals who received financial assistance to purchase Marketplace coverage in 2016, and the average amount of financial assistance received, was drawn from the March 31, 2016, Effectuated Enrollment Snapshot, prepared by the Centers for Medicare and Medicaid Services (CMS)

---

<sup>1</sup> Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, *Health Insurance Coverage and the Affordable Care Act, 2010-2016* (Mar. 3, 2016).

<sup>2</sup> Census Bureau, *Current Population Survey Tables for Health Insurance Coverage* ([www.census.gov/data/tables/time-series/demo/income-poverty/cps-hi.html](http://www.census.gov/data/tables/time-series/demo/income-poverty/cps-hi.html)) (accessed Jan. 3, 2017) (analysis of Current Population Survey data reflecting health insurance coverage for adults from 2010 to 2015).

<sup>3</sup> Department of Health and Human Services, Centers for Medicare and Medicaid Services, *March 31, 2016 Effectuated Enrollment Snapshot* (June 30, 2016) ([www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html](http://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-06-30.html)) (accessed Jan. 3, 2017).

within HHS. These figures represent the number of individuals who had effectuated Marketplace enrollment and were receiving Advanced Premium Tax Credits (APTC) at the end of March 2016, and the average APTC amount each individual received, by state.<sup>4</sup>

The number of individuals who enrolled in Medicaid under the ACA's Medicaid expansion was drawn from a Kaiser Family Foundation analysis of the health insurance coverage and financing at risk under repeal of the ACA. This figure represents the number of individuals who were part of Expansion Group Enrollment in each state in 2015. The numbers of individuals who enrolled in North Dakota, Louisiana, and Montana's Medicaid expansions were drawn from the Compilation of State Data on the ACA prepared by ASPE, as data was unavailable from the Kaiser Family Foundation for these states. These figures represent the number of individuals who had gained insurance coverage due to Medicaid expansion in these three states, as of 2016.<sup>5</sup>

The number of children who have gained insurance coverage since the ACA was implemented was calculated using CPS data on the number of children under the age of 18 who were reported as having insurance coverage in 2010 and 2015.<sup>6</sup>

The number of young adults who have been able to stay on a parent's health insurance plan was drawn from the Compilation of State Data on the ACA prepared by ASPE. This figure represents the number of individuals who had gained coverage in 2013 by staying on their parents' plan until age 26.<sup>7</sup>

The number of individuals who received cost-sharing reductions to lower out-of-pocket costs such as deductibles, co-pays, and coinsurance was drawn from the March 31, 2016, Effectuated Enrollment Snapshot, prepared by CMS. This figure represents the number of individuals who had effectuated Marketplace enrollment and were receiving cost-sharing reductions at the end of March 2016.<sup>8</sup>

The number of individuals who now have health insurance that covers preventive services without any co-pays, coinsurance, or deductibles was drawn from the Compilation of State Data on the ACA prepared by ASPE. This figure represents the number of individuals with private coverage who had no cost-sharing for preventive services from 2013 to 2015.<sup>9</sup>

The average percentage difference between the cost of health insurance for women and men prior to the ACA was drawn from a 2012 analysis prepared by the National Women's Law Center. This figure

---

<sup>4</sup> *Id.*

<sup>5</sup> Kaiser Family Foundation, *What Coverage and Financing is at Risk Under a Repeal of the ACA Medicaid Expansion?* (Dec. 6, 2016) ([kff.org/report-section/what-coverage-and-financing-is-at-risk-under-a-repeal-of-the-aca-medicaid-expansion-appendix/](http://kff.org/report-section/what-coverage-and-financing-is-at-risk-under-a-repeal-of-the-aca-medicaid-expansion-appendix/)); Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, *Compilation of State Data on the Affordable Care Act*.

<sup>6</sup> Census Bureau, *Current Population Survey Tables for Health Insurance* (analysis of Current Population Survey data reflecting health insurance coverage for children under 18 from 2010 to 2015).

<sup>7</sup> Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, *Compilation of State Data on the Affordable Care Act*.

<sup>8</sup> Department of Health and Human Services, Centers for Medicare and Medicaid Services, *March 31, 2016 Effectuated Enrollment Snapshot* (June 30, 2016).

<sup>9</sup> Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, *Compilation of State Data on the Affordable Care Act*.

represents the maximum percentage difference in premiums between 40-year-old women and men, among plans that used gender rating at the time.<sup>10</sup>

The number of individuals who have pre-existing health conditions was drawn from a Kaiser Family Foundation analysis of pre-existing conditions and medical underwriting in the individual insurance market prior to the ACA. This figure represents the estimated number of non-elderly individuals who had pre-existing conditions in 2015 that would have been declinable prior to the ACA.<sup>11</sup>

The amount of federal dollars each state has received for Medicaid expansion was drawn from the Kaiser Family Foundation analysis of the health insurance coverage and financing at risk under repeal of the ACA. This figure represents federal spending on Expansion Group enrollees from January 2014 to June 2015, for each state that expanded Medicaid.<sup>12</sup>

The number of Medicare beneficiaries who have saved money as a result of the ACA's closing of the Medicare prescription drug "donut hole," and the average amount saved by each, were extracted from a CMS analysis of Medicare Part D beneficiary "donut hole" savings by state. These figures represent the total number of Medicare Part D beneficiaries who received discounts in 2015, and the average discount per beneficiary.<sup>13</sup>

The number of Medicare Part B beneficiaries who have received free preventive services without any co-pays, coinsurance, or deductibles, as a result of the ACA, was extracted from a CMS analysis of Medicare beneficiaries utilizing free preventive services by state. This figure represents the total number of Medicare Part B beneficiaries who received free preventive services in 2015.<sup>14</sup>

---

<sup>10</sup> National Women's Law Center, *Turning to Fairness* (Mar. 2012) ([www.nwlc.org/sites/default/files/pdfs/nwlc\\_2012\\_turningtofairness\\_report.pdf](http://www.nwlc.org/sites/default/files/pdfs/nwlc_2012_turningtofairness_report.pdf)).

<sup>11</sup> Kaiser Family Foundation, *Pre-Existing Conditions and Medical Underwriting in the Individual Insurance Market Prior to the ACA* (Dec. 12, 2016) ([kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/](http://kff.org/health-reform/issue-brief/pre-existing-conditions-and-medical-underwriting-in-the-individual-insurance-market-prior-to-the-aca/)).

<sup>12</sup> Kaiser Family Foundation, *What Coverage and Financing is at Risk Under a Repeal of the ACA Medicaid Expansion?* (Dec. 6, 2016).

<sup>13</sup> Department of Health and Human Services, Centers for Medicare and Medicaid Services, *Part D Donut Hole Savings by State YTD 2015* ([downloads.cms.gov/files/Part%20D%20dount%20hole%20savings%20by%20state%20YTD%202015.pdf](http://downloads.cms.gov/files/Part%20D%20dount%20hole%20savings%20by%20state%20YTD%202015.pdf)) (accessed Jan. 3, 2017).

<sup>14</sup> Department of Health and Human Services, Centers for Medicare and Medicaid Services, *Beneficiaries Utilizing Free Preventive Services by State, 2015* ([downloads.cms.gov/files/Beneficiaries%20Utilizing%20Free%20Preventive%20Services%20by%20State%20YTD%202015.pdf](http://downloads.cms.gov/files/Beneficiaries%20Utilizing%20Free%20Preventive%20Services%20by%20State%20YTD%202015.pdf)) (accessed Jan. 3, 2017).