



## Facts and Figures on the ACA in California: What We've Gained and What We Stand to Lose

The 2016 election of Donald Trump as president, combined with a Republican-controlled Congress, could result in a partial or complete repeal of the Affordable Care Act (ACA). Here is a reminder of what has been achieved under the ACA — and what California now stands to lose.

Nationally, the uninsured rate is at a historic low:

- ▶ 20 million Americans are covered as a result of the ACA.<sup>1</sup>
- ▶ Close to 90% of all Americans are now covered: The uninsured rate fell from 16.6% in 2013 to a historic low of 10.5% in 2015.<sup>2</sup>

Some of the ACA's biggest gains have been in California:

- ▶ Over 5 million Californians have insurance as a result of the ACA — roughly a quarter of all Americans covered under the law.
- ▶ 91% of Californians are now insured. The uninsured rate in California fell from 17.2% in 2013 to a historic low of 8.6% in 2015.<sup>3</sup>
- ▶ In California, the uninsured rate dropped across all racial/ethnic groups, with the greatest gains seen among Latinos. Between 2013 and 2015, 1.5 million additional Latinos gained coverage, and the uninsured rate in this population fell from 23% to 12%.<sup>4</sup>

The sources of coverage for the more than 5 million Californians insured under the ACA include:

- ▶ 1.4 million bought insurance on Covered California.<sup>5</sup>
- ▶ 3.7 million Californians enrolled in Medi-Cal under the ACA expansion — representing more than a quarter of the 13.6 million Californians now covered under Medi-Cal.<sup>6</sup>
- ▶ Hundreds of thousands of young adults under the age of 26 were able to stay on their parents' plan.

Over 1 million Californians receive financial assistance to afford coverage through Covered California:

- ▶ Of Covered California's 1.4 million consumers, 1.2 million receive federal subsidies to help them pay their monthly premiums.<sup>7</sup>
- ▶ The average federal premium subsidy per household is \$438/month.<sup>8</sup>

The California Health Care Foundation will work to protect the coverage and access to care that millions of Californians have gained under the ACA. We remain committed to building a health care system that works for all Californians. Learn more at [www.chcf.org](http://www.chcf.org).

### Endnotes

1. "20 Million People Have Gained Health Insurance Coverage Because of the Affordable Care Act, New Estimates Show [press release]," US Health and Human Services Agency, March 3, 2016, [www.hhs.gov](http://www.hhs.gov).
2. "Key Facts About the Uninsured Population," Kaiser Family Foundation, September 29, 2016, [kff.org/uninsured](http://kff.org/uninsured).
3. *Health Insurance Coverage in the United States: 2015*, US Census Bureau, September 13, 2016, [www.census.gov](http://www.census.gov).
4. "Uninsured Rates for the Nonelderly by Race/Ethnicity: 2013-2015," Kaiser Family Foundation, [kff.org/uninsured](http://kff.org/uninsured).
5. "ACA 411: Enrollment Through Covered California," California Health Care Foundation (CHCF), [www.chcf.org/aca-411](http://www.chcf.org/aca-411).
6. *Medi-Cal Monthly Enrollment Fast Facts, June 2016*, CA Department of Health Care Services, [www.dhcs.ca.gov](http://www.dhcs.ca.gov) (PDF).
7. "ACA 411: People with or Without Premium Subsidies Through Covered California," CHCF, [www.chcf.org/aca-411](http://www.chcf.org/aca-411).
8. "ACA 411: Average Monthly Value of Premium Subsidies Through Covered California — Individual Market," CHCF, [www.chcf.org/aca-411](http://www.chcf.org/aca-411).