

# The Affordable Care Act: Impacts in Marin County

March 2013

## Coverage Expansion Highlights

- Coverage Expansion
  - Med-Cal eligibles will increase to 138% FPL for everyone 0-64.
  - Almost 1.7 million uninsured Californians will have coverage through expansion.
- Exchange and Employer Participation
  - Californians between 138-400% FPL will be eligible for insurance subsidies through California Covered (The Exchange) and will be responsible to contribute 3-9.8% of their income towards their premiums.
  - Over 2.3 million uninsured Californians will be eligible for these subsidies as will an additional 900,000 who currently purchase insurance on the individual market.
- No one will be denied based on pre-existing conditions, preventive care will be free, and young adults have coverage under their parents up to age 26.

## Current Insurance in Marin County

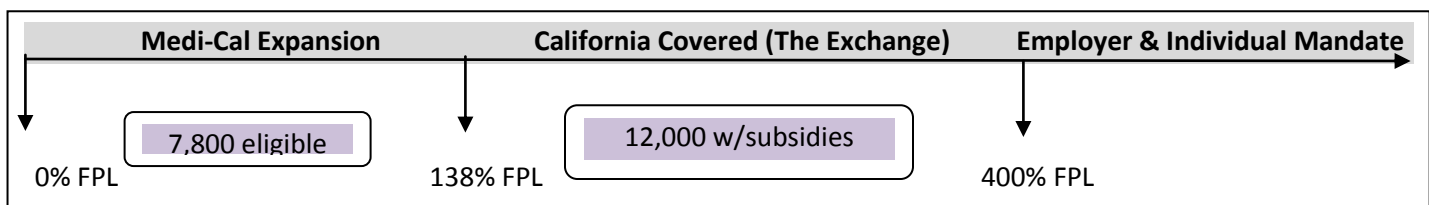
According to UCLA Center for Health Policy Research, among the 206,000 people in Marin aged 0-64 in 2009: <sup>1</sup>

- 60.5% had job-based coverage (124,630)
- 7.4% had Medi-Cal or Healthy Families (15,244)
- 22.3% had other coverage (45,938)
- 9.9% were uninsured (20,400)

## Projections Post ACA Implementation

- 7,800 individuals will qualify for expanded Medi-Cal
- 8,600 currently qualify for Medi-Cal but are not enrolled
- 12,000 are presumed to qualify for subsidies on the Exchange, California Covered
- 17,000 will remain uninsured
  - 11% (1850) will be newly uninsured
  - 21% (3600) will be documented and subject to the mandate but choose to pay the penalty
  - 28% (4750) will be documented but not subject to individual mandate (Tax penalty exemptions are granted for people for whom the lowest cost plan option exceeds 8% of income and for those with incomes below the tax filing threshold, members of certain faiths, those suffering hardships, Native Americans, and imprisoned people.
  - 40% (6,800) will be undocumented

### Projections Post ACA



<sup>1</sup> UCLA Center for Health Policy Research: Two Thirds of California's Seven Million Uninsured May Obtain Coverage Under Health Care Reform, February 2011.