

Demographic and Socio-Economic Profiles of ACA Consumers

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The Affordable Care Act (ACA) expanded health insurance coverage for Americans bringing the number of uninsured to 12% of the population (as of mid-2015). Using the ACA tax provision eligibility schedules and the Medicaid eligibility rules, the goal of this study is to divide the population of U.S. consumers into four exclusive ACA-impact groups and to assess the demographic and socio-economic makeup of these groups. The four groups are: (1) those eligible for Medicaid before and after Obamacare, (2) those ineligible for Medicaid due to state non-expansion, (3) those eligible for tax credit, and (4) the high-income or credit phase-out group. The data for descriptive analysis comprises 4,672 working individuals younger than 65 who responded to the 2013 Survey of Consumer Finances. The results indicate that about 19% of respondents were eligible for Medicaid prior to the ACA but this number could increase to about 24% if all states expanded Medicaid. Moreover, 56% of respondents eligible for Medicaid are covered by some form of government-provided health insurance and 8% report having private insurance. However, 23% of the Medicaid-eligible respondents remain uninsured. It is possible that these respondents are either unaware of their eligibility or may not meet other eligibility requirements besides income.

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