

Public Exchange Coverage is More Costly and Less Effective than Medicaid

Citations and Notes

- 1 UHG estimates based on analysis of Department of Health and Human Services (HHS) data from 2016, 2017, and 2018.
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Office of the Assistant Secretary for Planning and Evaluation (ASPE). "Health Plan Choice and Premiums in the 2018 Federal Health Insurance Exchange," October 2017. https://aspe.hhs.gov/system/files/pdf/258456/Landscape_Master2018_1.pdf
Office of the Actuary, CMS. "2016 Actuarial Report on the Financial Outlook for Medicaid," 2016. <https://www.cms.gov/Research-Statistics-Data-and-Systems/Research/ActuarialStudies/Downloads/MedicaidReport2016.pdf>
The cost of coverage is a per capita national average, reflecting total (federal, state, and consumer) costs, including premiums and cost-sharing. The comparison is based on full-year coverage in 2018 for Public Exchange enrollees ages 18 to 64 under 250 percent of the federal poverty level and for non-disabled Medicaid beneficiaries ages 19 to 64 who are categorized as newly eligible for Medicaid coverage under the ACA.
- 2 UHG estimates based on analysis of HHS data, 2016 and 2017.
- 3 UHG estimates based on analysis of HHS data, 2016 and 2017.
- 4 The second-lowest silver plan is the benchmark used to determine the amount of financial assistance individuals and families receive and one of the most popular plan choices on the Public Exchanges.
- 5 ASPE. October 2017. Applies to enrollees in the states using HealthCare.gov.
Applies to enrollees in the states using HealthCare.gov.
- 6 Kaiser Family Foundation. "Marketplace Average Benchmark Premiums," 2018. <https://www.kff.org/health-reform/state-indicator/marketplace-average-benchmark-premiums/?currentTimeframe=0&sortModel=%7B%22collid%22:%22Location%22,%22sort%22:%22asc%22%7D>
Applies to enrollees in all states and the District of Columbia.
- 7 Congressional Budget Office (CBO). "Federal Subsidies for Health Insurance Coverage for People Under Age 65: Tables from CBO's September 2017 Projections," September 2017. <https://www.cbo.gov/sites/default/files/recurringdata/51298-2017-09-healthinsurance.pdf>
Federal spending does not include projected outlays for coverage under the Basic Health Program in Minnesota and New York.
- 8 CMS. "First Half of 2017 Average Effectuated Enrollment," December 2017. <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2017-Fact-Sheet-items/2017-12-13-2.html>
Effectuated enrollment was 9.9 million in June 2017, the most recent month for which data are available.
- 9 Office of the Actuary, CMS. "Table O1 National Health Expenditures and Selected Economic Indicators." <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/NationalHealthAccountsProjected.html>
- 10 Office of the Actuary, CMS. "Table 17 Health Insurance Enrollment and Enrollment Growth Rates." <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/NationalHealthAccountsProjected.html>
- 11 CMS. "December 2017 Medicaid and CHIP Enrollment Data Highlights." <https://www.medicaid.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/index.html>
- 12 Office of the Actuary, CMS, Table 17.
- 13 CBO projections of 2017 Public Exchange enrollment include: 25 million in July 2012, 26 million in February 2013, 25 million in April 2014, and 25 million in January 2015.
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- 14 CBO, September 2017.
- 15 CMS. "Health Insurance Marketplace Open Enrollment Snapshot – Week 13," February 2016. <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-02-04.html>
- 16 CMS. "2017 Effectuated Enrollment Snapshot," June 2017. <https://downloads.cms.gov/files/effectuated-enrollment-snapshot-report-06-12-17.pdf>
- 17 ASPE. "Health Insurance Marketplaces 2015 Open Enrollment Period: March Enrollment Report," March 2015. https://aspe.hhs.gov/system/files/pdf/83656/ib_2015mar_enrollment.pdf
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- 18 ASPE. "Health Insurance Marketplace: Summary Enrollment Report for the Initial Annual Open Enrollment Report," May 2014. https://aspe.hhs.gov/system/files/pdf/76876/ib_2014Apr_enrollment.pdf
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