

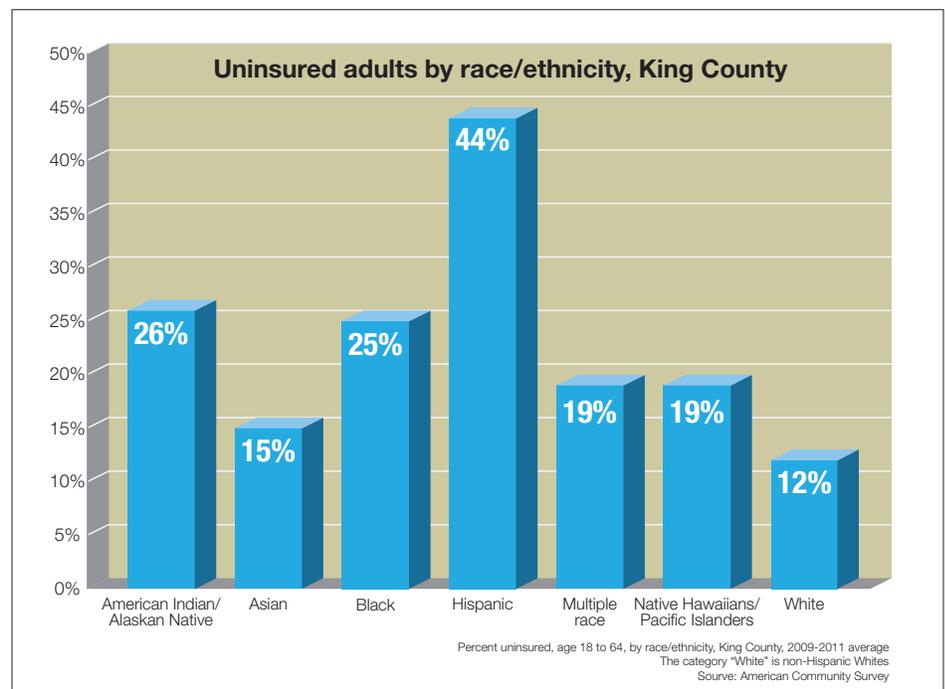
## The Impact of the Affordable Care Act on Uninsured Adults in King County

**The Affordable Care Act** will significantly improve peoples' ability to access health insurance in King County when insurance expansions take effect on Jan. 1, 2014. If expansion happened today, 85% of King County's uninsured adults—or 183,800 people—would become eligible for public or subsidized health insurance.<sup>1</sup>

### Snapshot of the uninsured in King County today

One in six King County residents between the ages 18 and 64—or 217,300 people—are uninsured.<sup>1</sup> There were almost 50,000 more uninsured adults in 2011 than there were in 2008, an increase from 13.4% to 16.4%. Although substantially lower than the U.S. rate of 21.0%, the overall King County rate conceals severe inequities.

- People who live in south King County cities are more likely to be uninsured. For example, adults in Des Moines are seven to eight times more likely to be uninsured than adults in Mercer Island or Sammamish.<sup>2, 3</sup>
- Hispanic/Latinos are nearly four times as likely and Black/African Americans more than twice as likely to be uninsured as Whites (Figure 1).<sup>2</sup> 18.2% of adult males are uninsured, compared to 14.0% of adult females.<sup>2</sup>



### Expanded eligibility for public insurance

In January 2014, the number of people eligible for Medicaid in King County will increase to include those with incomes at or below 138% of the Federal Poverty Level (FPL) (currently \$31,809 for a family of four).<sup>4</sup>

About 83,000 uninsured people will become eligible for Medicaid.<sup>1</sup> Public Health estimates that about 7,000 of the newly eligible will be homeless people.<sup>5</sup>

Fig. 1

The highest concentration of newly eligible adults lives in south King County (Figure 2). On average, one in 12 adults in SeaTac, Des Moines, Federal Way, Kent, Auburn, Burien and Renton will qualify for Medicaid beginning in 2014.<sup>2, 3, 6</sup>

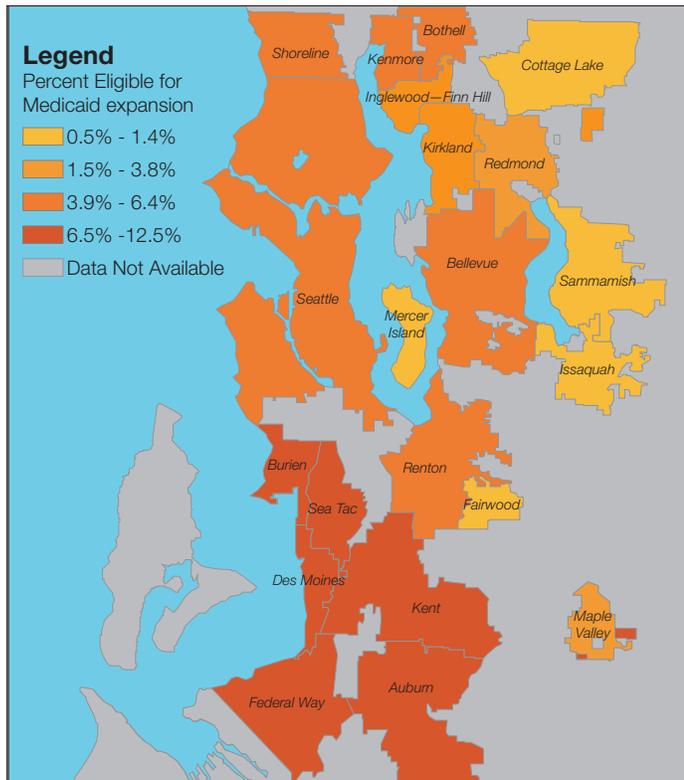


Fig. 2

Medicaid enrollment in King County will increase substantially in 2014 as a result of increased eligibility and outreach and enrollment efforts. However, not everyone who is eligible is expected to sign up. An estimated 79,000 people will enroll in Medicaid in 2014, expanding current enrollment by more than two-thirds. This includes 62,000 people who are newly eligible, and 17,000 people who are currently eligible and may choose to enroll as a result of increased outreach and education.<sup>7</sup>

*Note: This fact sheet was prepared using the latest available data on non-elderly adults, from the U.S. Census American Community Survey and other sources as footnoted. The results assume that in 2014, when Medicaid expansion and subsidized insurance take effect, these data will not have changed.*

## Insurance subsidies

In addition to those who become eligible for Medicaid, 100,800 uninsured adults with household incomes between 139% and 400% of the Federal Poverty Level may become eligible for subsidized health insurance through Washington Healthplanfinder, our state's health benefit exchange.<sup>1</sup> As with Medicaid, the highest concentration of people eligible for subsidies in the exchange—about one in eight adults—live in south King County.<sup>2, 3</sup>

## Who will remain uninsured?

While the Affordable Care Act will significantly expand insurance coverage in King County, some people will remain uninsured in 2014 and beyond. Lawfully present immigrants are not eligible for the Medicaid expansion if they have lived in U.S. for less than five years, and undocumented immigrants are ineligible regardless of how long they have been in the U.S. According to the U.S. Census, there are at least 5,800 uninsured immigrants in King County living at or below 138% of the FPL,<sup>8</sup> but this number likely undercounts people who are undocumented. Although they will not qualify for Medicaid expansion, lawfully present immigrants who have lived in the U.S. for less than five years will be able to purchase coverage through Washington Healthplanfinder and those with incomes below 400% FPL may be eligible for subsidies.

In addition, some people who qualify for public or subsidized insurance will choose not to enroll and will remain uninsured, and some may be exempt from the requirement to have coverage.

## For more information

For more information, please email [data.request@kingcounty.gov](mailto:data.request@kingcounty.gov) or visit [www.kingcounty.gov/healthservices/health/partnerships/HealthReform.aspx](http://www.kingcounty.gov/healthservices/health/partnerships/HealthReform.aspx).

<sup>1</sup> 2011 American Community Survey, U.S. Census

<sup>2</sup> 2009-2011 American Community Survey, U.S. Census

<sup>3</sup> For more information on adults without health insurance by city, please visit [www.kingcounty.gov/healthservices/health/partnerships/HealthReform.aspx](http://www.kingcounty.gov/healthservices/health/partnerships/HealthReform.aspx)

<sup>4</sup> The Affordable Care Act allows for States to expand Medicaid expansion up to 133% FPL; however the threshold will effectively be 138% FPL, because the ACA requires that 5% of people's income be "disregarded" when determining eligibility.

<sup>5</sup> Medicaid Expansion Potential Coverage for King County Homeless Adults, John Gilvar, Public Health – Seattle & King County, March 2012. Based on analysis from Safe Harbors, DSHS and Health Care for the Homeless database.

<sup>6</sup> Data on cities is currently available for cities with a population of at least 20,000. Data on additional cities will be available in December 2013.

<sup>7</sup> Health Policy Center, the Urban Institute, and the Washington State Office of Financial Management: "The ACA Medicaid Expansion in Washington State," May 2012, Executive Summary updated in July, 2012, available at [http://www.hca.wa.gov/hcr/documents/ACA\\_Medicaid\\_Expansion\\_WA\\_State.pdf](http://www.hca.wa.gov/hcr/documents/ACA_Medicaid_Expansion_WA_State.pdf).

<sup>8</sup> 2008-2010 Public Use Microdata Sample, American Community Survey, U.S. Census