

ACA leads to big leap in insured

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The expansion of health insurance coverage and reducing the ranks of the chronically uninsured lie at the heart of reforms contained in the Affordable Care Act. The four-year anniversary of the law's enactment and the end of reform's initial open enrollment period provide a good opportunity to assess the law's initial impact on coverage in Nevada and the rest of the nation.

The go-to source for information on ACA-related enrollment data remains Charles Gaba's www.ACASignups.net. Gaba and colleagues have meticulously documented state-by-state changes in public and private coverage throughout the six-month enrollment period, and have facilitated a lively blog assessing the veracity of data used to track enrollment.

To date, Gaba estimates that between 14.4 and 23.6 million Americans have gained health insurance as a result of the ACA. These figures include over 8 million individuals signed up for private plans through the exchanges since last October, and an estimated 5.2 to 7.3 million who have gained coverage through states participating in the Medicaid expansion. An additional 1.6 to 3.1 million have gained coverage through the law's rule forcing insurers to cover dependents up to the age of 26.

In Nevada, ACA-related coverage estimates are a bit more sobering. To date, around 45,000 have enrolled in private plans through our state's beleaguered exchange and another 33,000 young Nevadans have gained dependent coverage on their parent's plans. Another 62,000-plus Nevadans have gained coverage through our state's participation in the Medicaid expansion.

Though using different methodologies, three major private surveys – Gallup, RAND and the Urban Institute – have all found that the number of uninsured people declining as the ACA has taken effect. A recent RAND study, for example, estimated a more modest net gain of 9.3 million Americans with health insurance coverage from September 2013 to mid-March 2014, with much of those gains coming from off-exchange and employer-sponsored insurance. Nonetheless, the same report indicated a significant drop in the share of uninsured adults during the same time period from 20.5 to 15.8 percent.

Despite this good news, numerous unresolved policy issues must be tackled if we're ever going to achieve the goal universal coverage in our society. These include, to name just a few, millions of Americans that continue to face financial barriers to accessing care, including "underinsured" individuals and families with growing cost sharing requirements, narrow provider networks for many of the newly insured, severe health workforce shortages, and billions of dollars of

wasteful spending each year – all of which have serious implications for the ability, not to mention affordability, of expanding coverage further over the coming years.

Nevertheless, the early evidence indicates that the Affordable Care Act has already led to a substantial increase in insurance coverage and has begun to improve access to care for millions of Americans. It is now time for policymakers to deal with the law's unfinished business and to realize reform's promise of guaranteed health care to the people who need it most.

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