



Health Coverage and Affordability in California and the U.S.

Section 1332 State Innovation Waiver Meeting

Covered California

February 23, 2016

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Senior Vice President

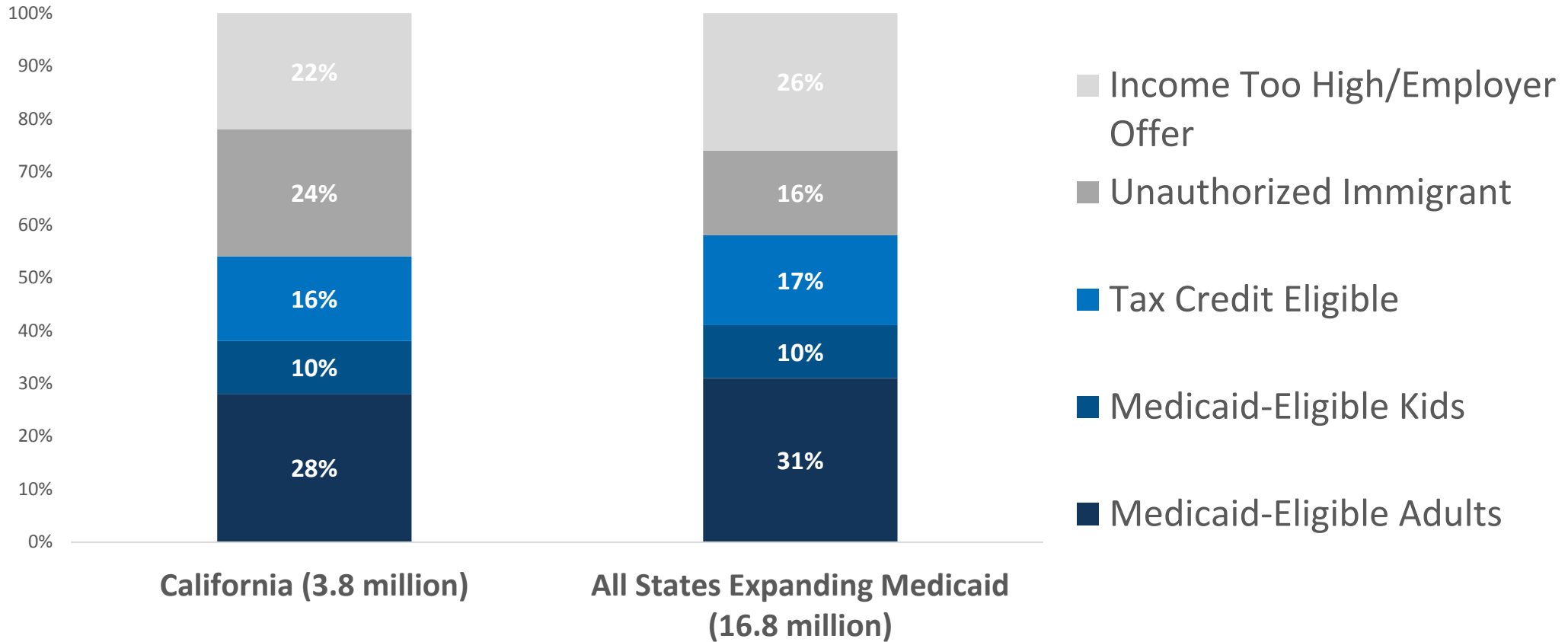
Kaiser Family Foundation

2016 Marketplace Plan Selections As A Share Of The Potential Market



Source: Kaiser Family Foundation analysis.

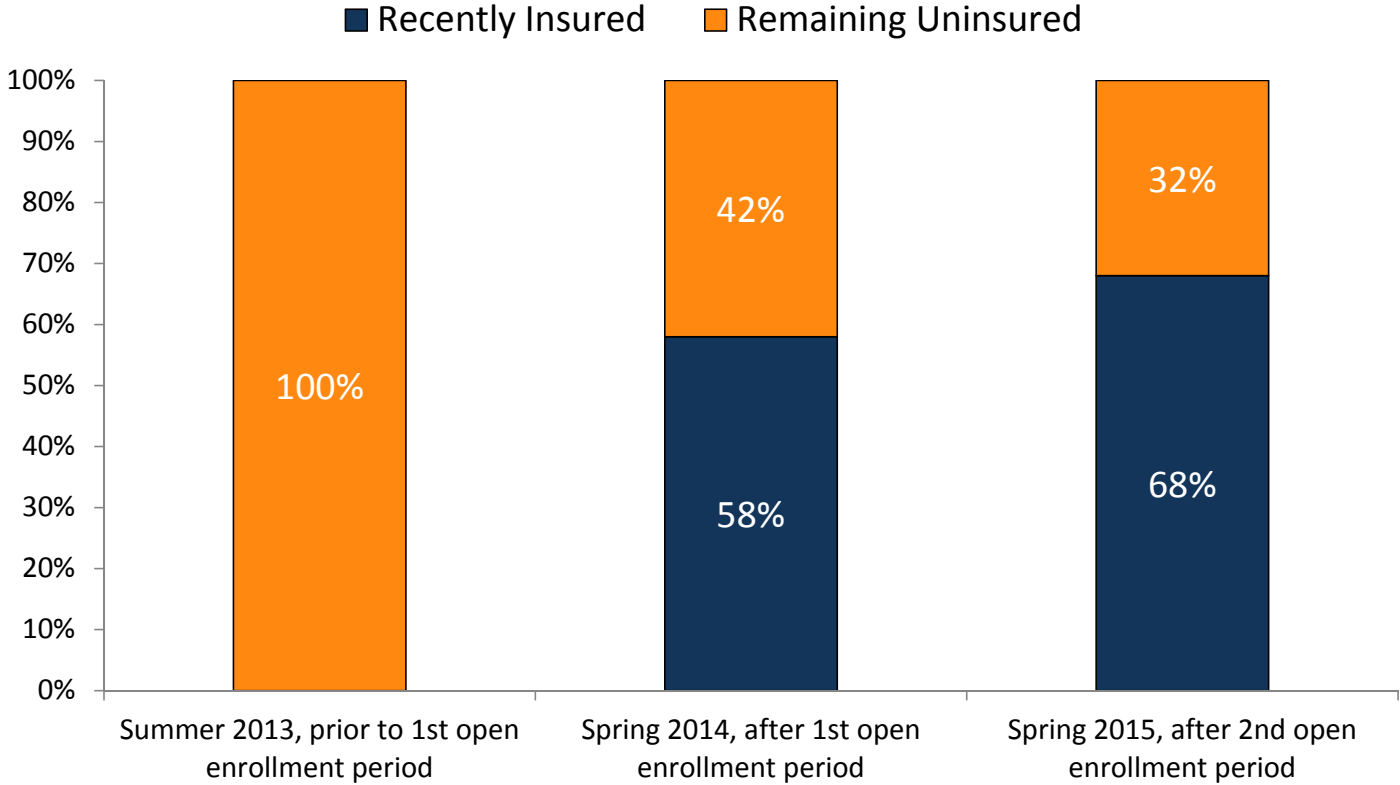
Eligibility For Coverage Among The Remaining Uninsured As Of Early 2015



Source: Kaiser Family Foundation analysis.

Coverage Among California's Previously Uninsured

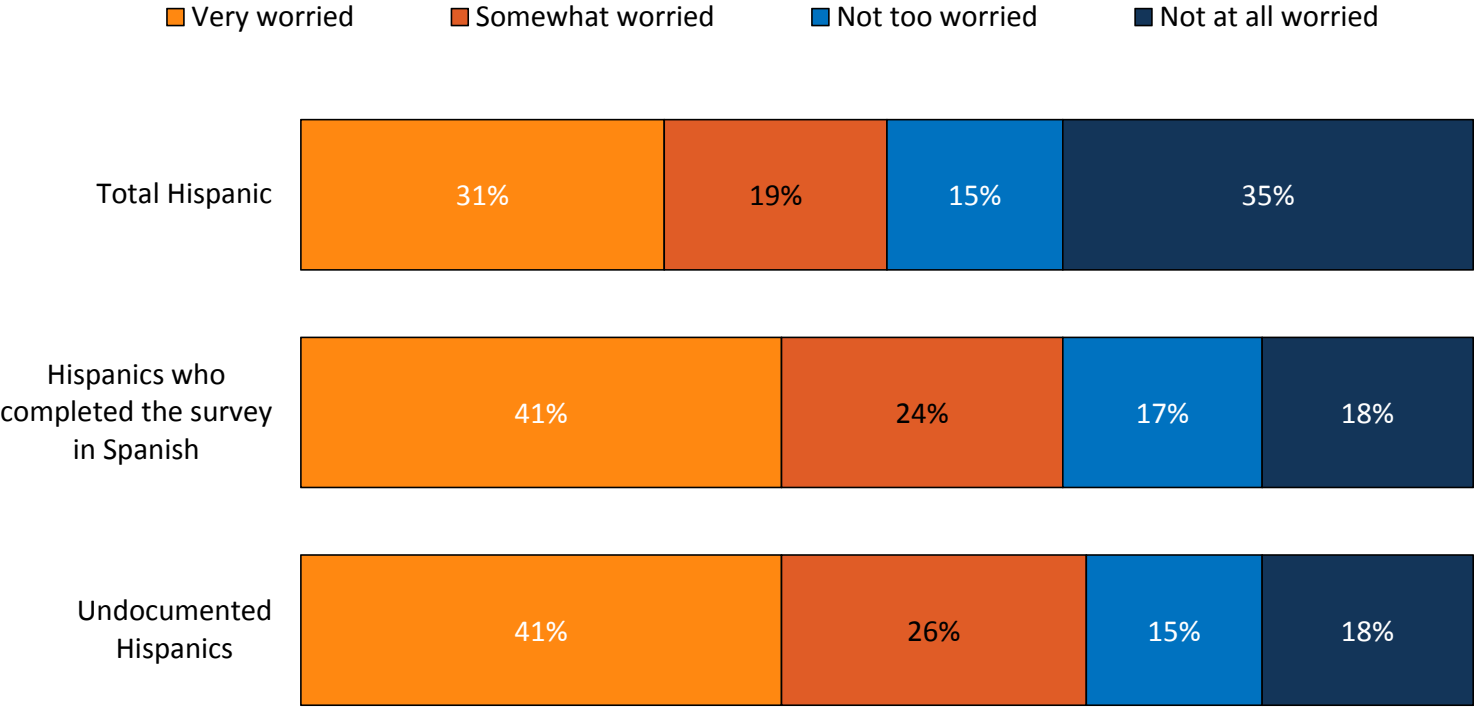
Are you, yourself, now covered by any form of health insurance or health plan including a private health insurance plan, a plan through an employer, or a plan through Medi-Cal, or do you not have health insurance at this time?



SOURCE: Kaiser Family Foundation California Longitudinal Panel Surveys

Many Remaining Uninsured Hispanics in California Worry Signing Up For Health Insurance Will Draw Attention To Immigration Status

AMONG CALIFORNIA REMAINING UNINSURED: How worried, if at all, are you that if you sign up for health insurance you will draw attention to your or a family member's immigration status?

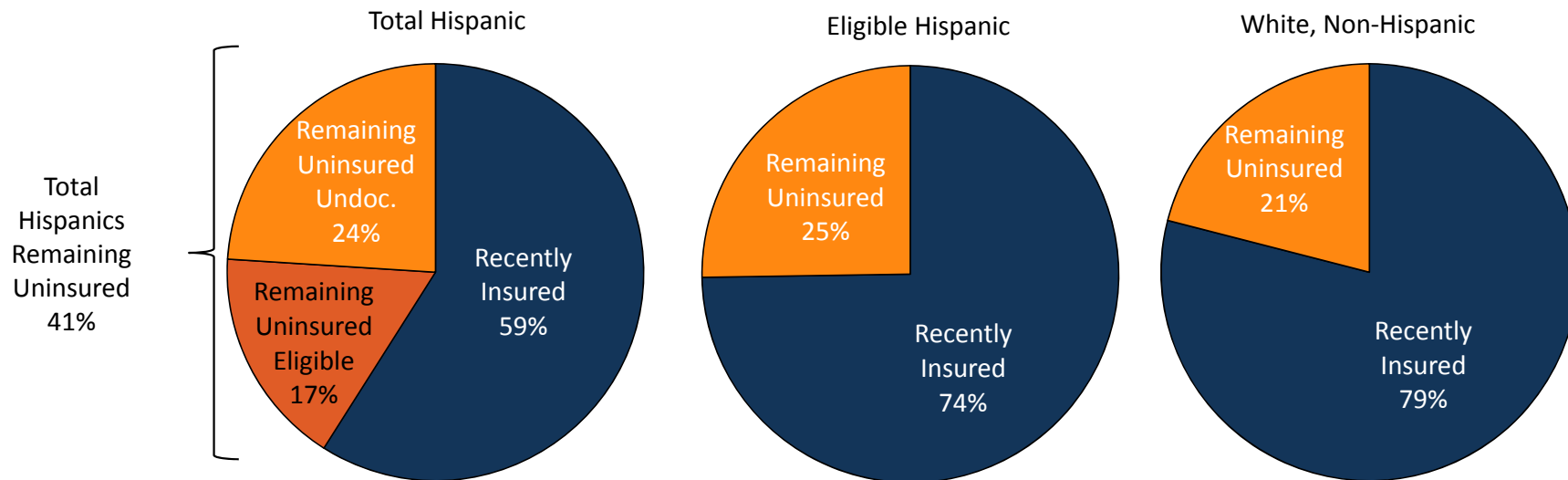


NOTE: Don't know/ Refused answers not shown.

SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)

Coverage Among Previously Uninsured California Hispanics And Whites After Health Care Law's 2nd Open Enrollment Period

Are you, yourself, now covered by any form of health insurance or health plan including a private health insurance plan, a plan through an employer, or a plan through Medi-Cal, or do you not have health insurance at this time?



NOTE: "Eligible" refers to those who would be eligible for participation in the ACA coverage expansions based on their self-reported status as a citizen, permanent resident, or lawfully present immigrant.

SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)

Affording Health Care Remains Top Financial Concern For Remaining Uninsured in California, While The Recently Insured Rank It Fourth

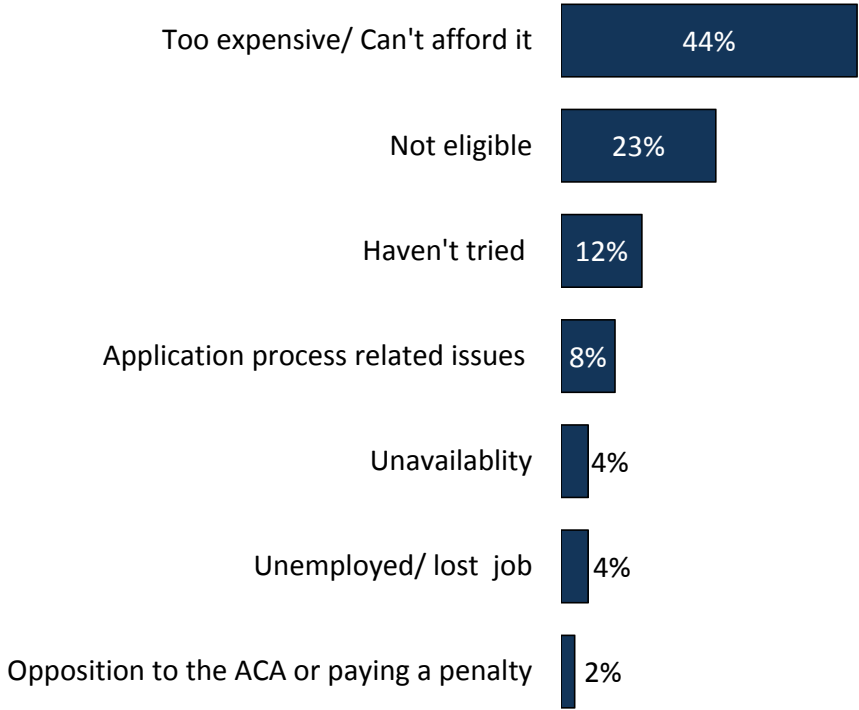
Percent who say each of the following is “very” or “somewhat” difficult for them and their family to afford:

RANK	Recently Insured	Remaining Uninsured
1	Rent/Mortgage (58%)	Health Care (85%)
2	Utilities (54%)	Rent/Mortgage (66%)
3	Gasoline (53%)	Gasoline (57%)
4	Health Care (49%)	Utilities (51%)
5	Food (40%)	Food (44%)

SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)

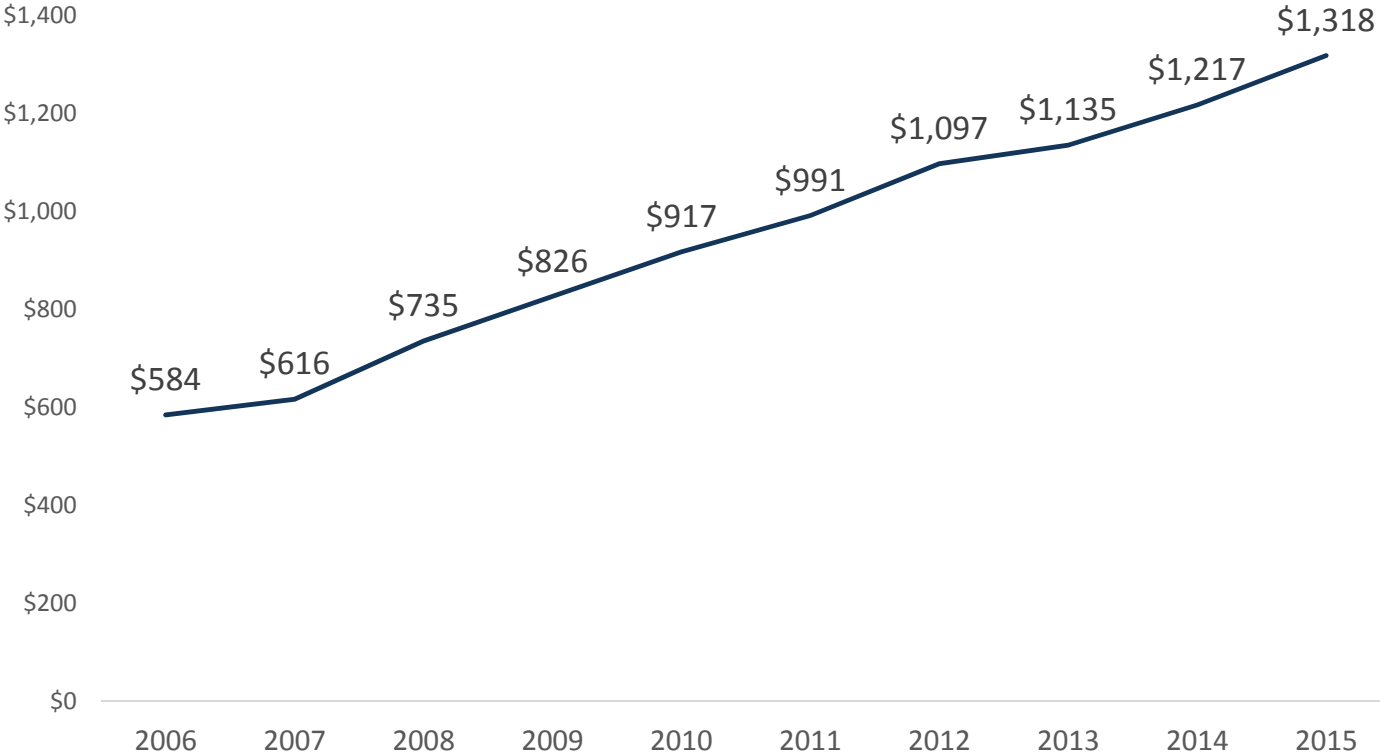
Reasons Why California Uninsured Say They Do Not Currently Have Health Insurance

AMONG CALIFORNIA REMAINING UNINSURED: Percent who say each of the following is the MAIN reason they do not currently have health insurance (open end):



SOURCE: Wave 3 of the Kaiser Family Foundation California Longitudinal Panel Survey (February 18- May 13, 2015)

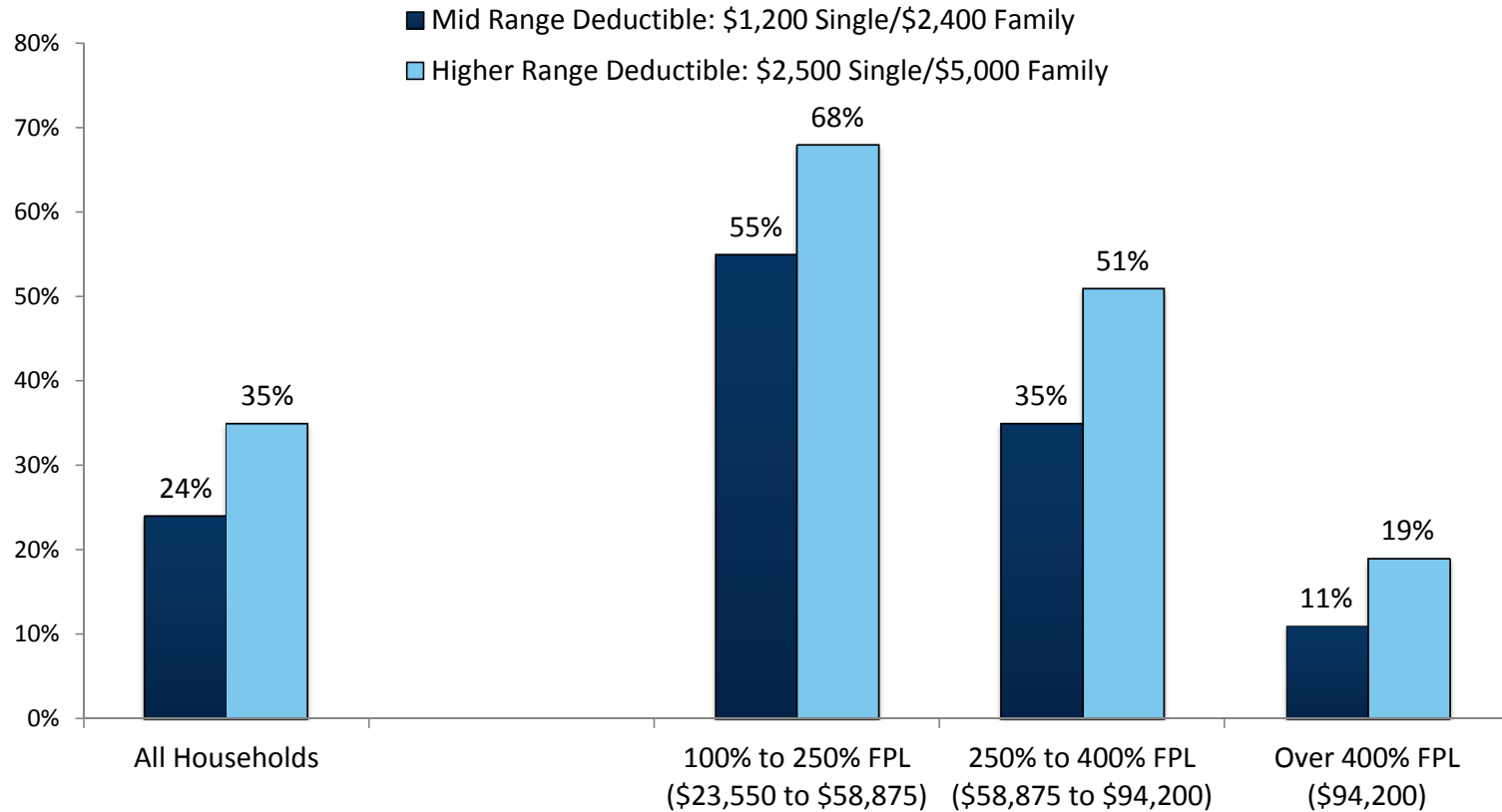
Deductibles Have Been Rising In Employer Plans



Source: Kaiser-HRET Employer Health Benefits Survey. Average deductible for those with a deductible.

Many Households Do Not Have Liquid Assets To Meet Deductibles

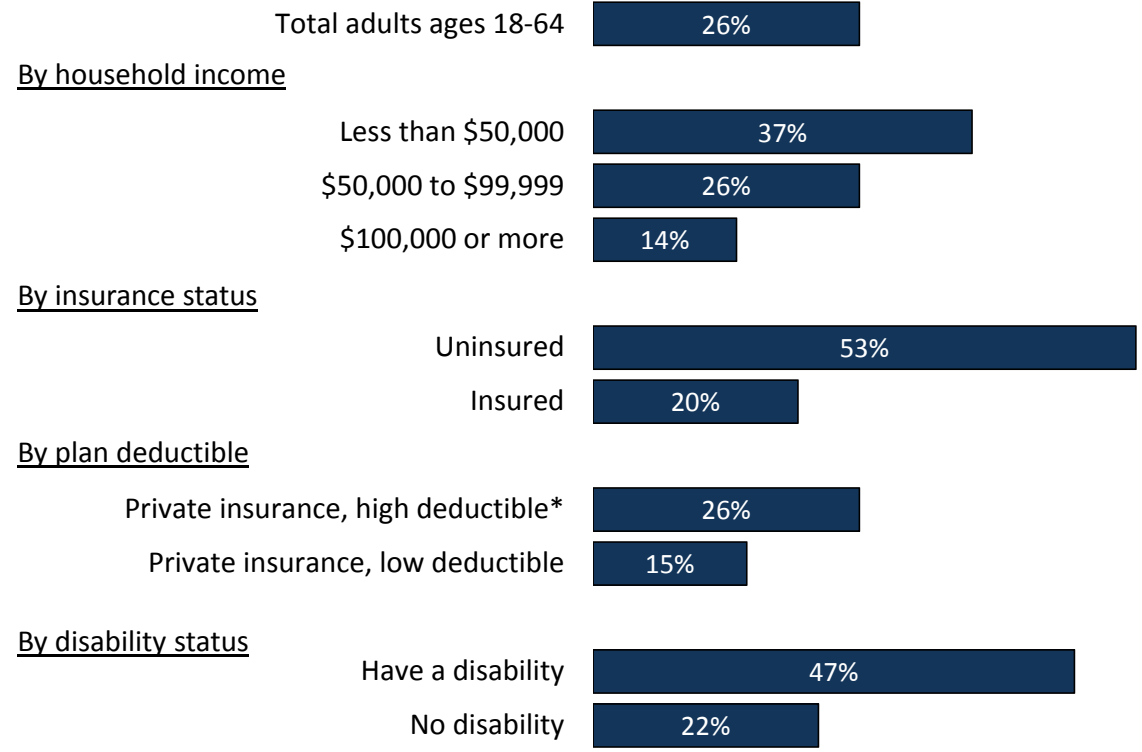
Among All Non-elderly, Non-poor Households With Private Insurance



SOURCE: Kaiser Family Foundation analysis of 2013 Survey of Consumer Finance (SCF) data. Income ranges are for a family of four.

Shares Reporting Problems Paying Medical Bills In Past Year

Percent who say they or someone in their household had problems paying medical bills in the past 12 months:

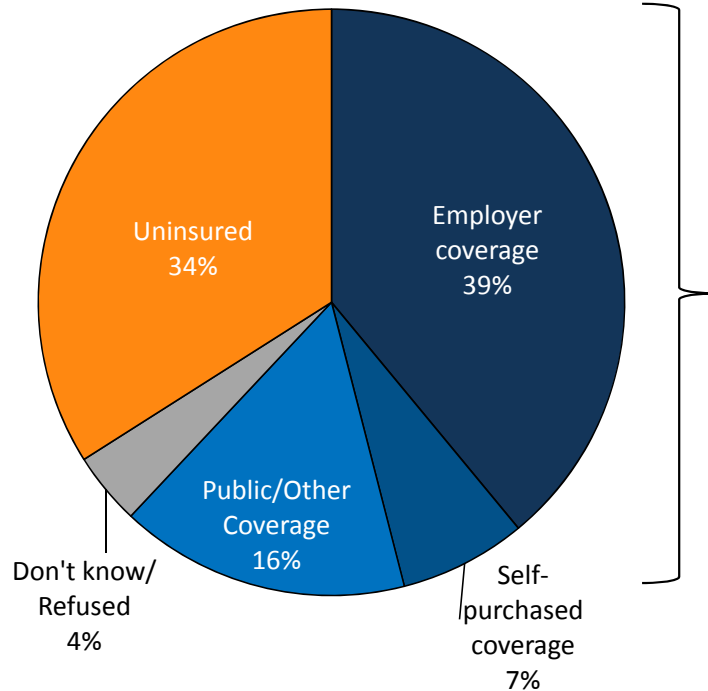


*High deductibles defined as \$1,500 and above for an individual or \$3,000 and above for a family.
SOURCE: Kaiser Family Foundation/New York Times Medical Bills Survey (conducted August 28-September 28, 2015)

Insurance Status Of Those Who Had Problems Paying Medical Bills

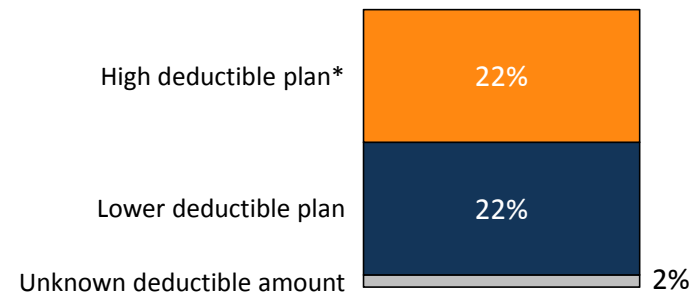
AMONG THOSE WHO HAD PROBLEMS PAYING HOUSEHOLD MEDICAL BILLS IN THE PAST 12 MONTHS:

Insurance status of the person who was the main source of the bills at the time treatment began:



ASKED OF THE 46% WITH EMPLOYER OR SELF-PURCHASED COVERAGE: Percentages shown based on total who had problems paying medical bills

Deductible level of those with employer-sponsored or self-purchased coverage:

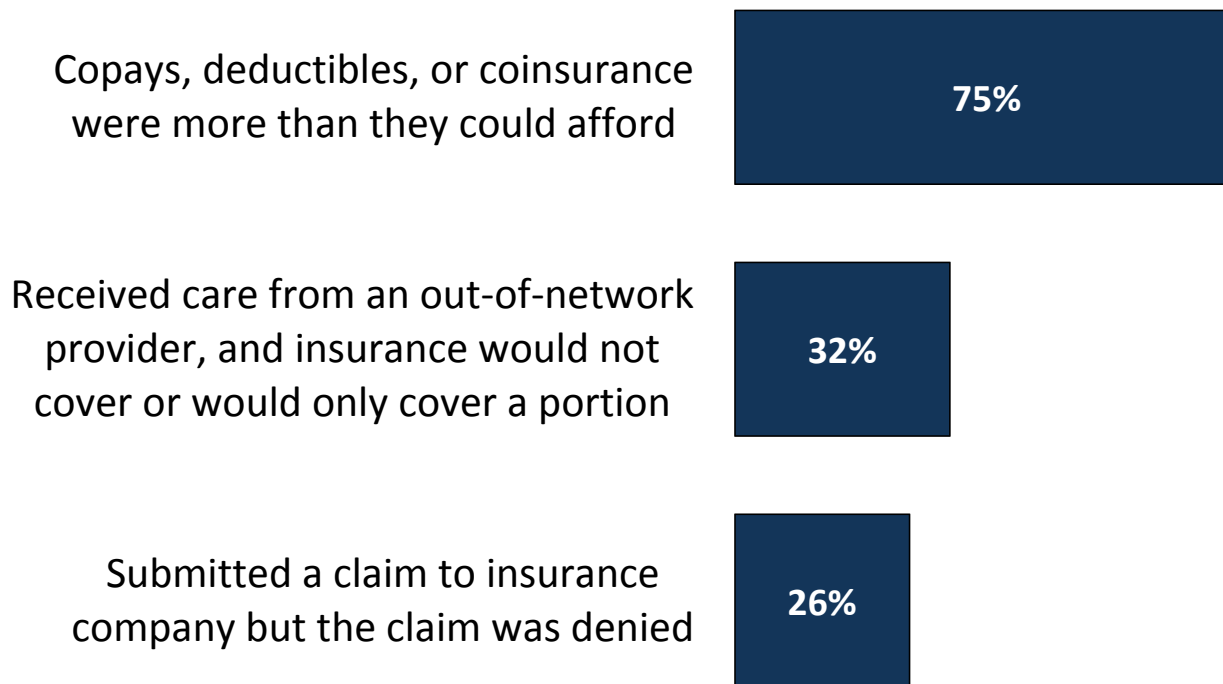


NOTE: *High deductibles defined as \$1,500 and above for an individual or \$3,000 and above for a family.

SOURCE: Kaiser Family Foundation/New York Times Medical Bills Survey (conducted August 28-September 28, 2015)

Most Who Had Problems Paying Medical Bills While Insured Say Cost-Sharing Was More Than They Could Afford

AMONG THOSE WHO HAD PROBLEMS PAYING HOUSEHOLD MEDICAL BILLS IN THE PAST 12 MONTHS WHO WERE INSURED WHEN TREATMENT BEGAN: Percent who say each of the following was a reason they had problems paying medical bills:



NOTE: Question wording abbreviated. See topline for full question wording.

SOURCE: Kaiser Family Foundation/New York Times Medical Bills Survey (conducted August 28-September 28, 2015)