



Covering Connecticut

The effects of the Affordable Care Act on state residents

WATERBURY

This analysis compares estimates of health care coverage in 2017 with the Affordable Care Act (ACA) and without it. Numbers are rounded to the nearest thousand.

For more data, please see the full report at www.cthealth.org.

DEMOGRAPHIC OVERVIEW: Waterbury residents under 65

98,000

total residents under age 65

8,000

uninsured, 2017

15,000

would be uninsured without the ACA

7,000 residents are covered because of the ACA

- Among Waterbury residents under age 65, the uninsured rate is 8%. Without the ACA, it would be 16%.

If the ACA was repealed, Waterbury residents would experience disproportionate harm, compared to Connecticut residents statewide.

- 8% of Waterbury residents under age 65 are covered due to the ACA.
- That compares to the 5.4% of under-65 residents statewide who are covered because of the ACA.

Coverage changes resulting from the ACA, Waterbury residents under age 65, 2017

	Estimated number of people covered without the ACA	Estimated coverage under the ACA		Impact of ACA	
		Number of people	Percentage of Waterbury residents < age 65	Number of people	Percentage change
Medicaid	40,000	46,000	47%	6,000	16%
Employer-sponsored insurance	38,000	37,000	38%	**	**
Individual market	3,000	4,000	4%	2,000	70%
Other*	2,000	2,000	2%	**	**
Uninsured	15,000	8,000	8%	-7,000	-48%
Total	98,000	98,000	100%		

Source: Urban Institute analysis, Health Insurance Policy Simulation Model 2017.

Note: Components may not add because of rounding.

*This category includes people covered by Medicare and other public health insurance.

**Numbers are not shown due to small sample size.



Covering Connecticut *Continued*

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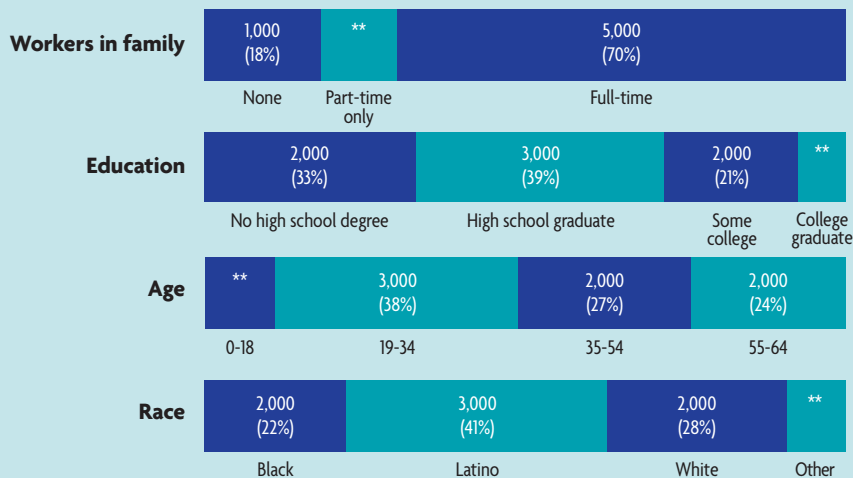
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Among Waterbury residents who are covered due to the ACA:

- 72% are people of color
- 72% have no education beyond high school
- 82% live in working families, including 70% with full-time workers

Number and share of nonelderly Waterbury residents who are covered due to the ACA, by demographic characteristics, 2017



Source: Urban Institute analysis, HIPS 2017. Note: Components may not add because of rounding. **Numbers are not shown due to small sample size.

New safeguards and benefits for people with private insurance and Medicare

Under the ACA, people with employer-sponsored coverage:



- Are protected from catastrophic medical costs because insurers can no longer impose annual or lifetime coverage limits



- Receive coverage of preventive services – including check-ups for babies, children, and adults; cancer screenings; and contraception – without copayments, deductibles, or other out-of-pocket costs



- Can immediately obtain coverage through Medicaid or Access Health CT if they lose their job-based coverage

These protections benefit the 37,000 Waterbury residents – 38% of city residents under 65 – who have employer-sponsored insurance.

In addition to those protections, people who buy insurance through the individual market:



- Cannot be denied coverage or charged more if they have pre-existing conditions



- Are guaranteed coverage of all “essential health benefits,” including treatment of mental health and substance use disorders, prescription drugs, and maternity care



- May qualify for financial assistance to lower their premiums and out-of-pocket cost-sharing on plans offered through Access Health CT, depending on their income

These protections benefit the 4,000 Waterbury residents – 4% of city residents under 65 – who buy coverage through the individual market.

The ACA gives Medicare beneficiaries additional coverage of preventive services and lowers their costs for prescription drugs. For them, the ACA has:



- Provided coverage of annual physicals, cancer screenings, and other preventive services, free of charge



- Increased coverage for medications in the “donut hole.” Medicare now covers 60% of the cost of name-brand drugs and 49% of the cost of generic medications for drug expenses that are between \$3,700 and \$4,950 per year. Without the ACA, Medicare beneficiaries would pay the full cost of these drugs.

These protections benefit the 16,000 Waterbury residents – 14% of city residents of all ages – who are covered by Medicare.