



Covering Connecticut

The effects of the Affordable Care Act on state residents

WOMEN

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: Women under 65

1,511,000

total women under age 65

81,000

uninsured, 2017

156,000

would be uninsured without the ACA

74,000 women are covered because of the ACA

- An estimated 81,000 women under age 65 in Connecticut are uninsured in 2017. Without the ACA, that number would be 156,000.
- Among women under 65, 5% are uninsured. Without the ACA, the uninsured rate would be 10% – twice as high.

Coverage changes resulting from the ACA, women under age 65, 2017

	Number without the ACA	Number with the ACA	Changes resulting from ACA	
			Number of people	Percentage change
Medicaid	310,000	379,000	69,000	22%
Individual market coverage	63,000	79,000	16,000	25%
Employer-sponsored insurance	951,000	941,000	-11,000	-11%
Other*	32,000	32,000	**	**
Uninsured	156,000	81,000	-74,000	-48%
Total	1,511,000	1,511,000		

Source: Urban Institute analysis, Health Insurance Policy Simulation Model 2017. Note: Components may not add because of rounding. For example, rounded to the nearest 100, the numbers of women who have coverage through the individual market with and without the ACA are respectively 78,600 and 63,000. Accordingly, the ACA is responsible for a 25% higher proportion of women who receive individual coverage.

* Other coverage includes military coverage, Veterans Health Administration coverage, and Medicare for people under age 65.

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

Covering Connecticut *Continued*

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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 941,000 women in Connecticut – 62% of those 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



- Cannot be charged more because they are women – a common practice before the health law

These protections benefit the 79,000 women – 5% of those under 65 – who buy coverage through the state's 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 affect the 334,000 women – 18% of those of all ages – who are covered by Medicare.

Under the ACA,
women cannot be charged more for insurance
because they are **women**.