



Gale Zucker Photography

Covering Connecticut

The effects of the Affordable Care Act on state residents

HARTFORD

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: Hartford residents under 65

115,000

total residents under age 65

12,000

uninsured, 2017

21,000

would be uninsured without the ACA

9,000 residents are covered because of the ACA

- Among Hartford residents under age 65, 11% are uninsured. Without the ACA, the uninsured rate would be 18%.

If the ACA was repealed, Hartford residents would experience disproportionate harm, compared to Connecticut residents statewide.

- 7% of Hartford 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, Hartford 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 Hartford residents < age 65	Number of people	Percentage change
Medicaid	54,000	60,000	53%	6,000	12%
Employer-sponsored insurance	35,000	35,000	30%	**	**
Individual market	2,000	4,000	4%	2,000	119%
Other*	3,000	3,000	3%	**	**
Uninsured	21,000	12,000	11%	-9,000	-41%
Total	115,000	115,000	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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Among Hartford residents who are covered due to the ACA:

- 87% are people of color
- 69% have no education beyond high school
- 74% live in working families, including 60% with full-time workers

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

Workers in family	2,000 (26%)	1,000 (14%)	5,000 (60%)	
	None	Part-time only	Full-time	
Education	3,000 (29%)	3,000 (39%)	2,000 (24%)	**
	No high school degree	High school graduate	Some college	College graduate
Age	**	4,000 (52%)	3,000 (31%)	**
	0-18	19-34	35-54	55-64
Race	2,000 (28%)	4,000 (49%)	1,000 (13%)	**
	Black	Latino	White	Other

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 35,000 Hartford residents – 30% 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 Hartford residents – 4% of those 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 Hartford residents – 12% of city residents of all ages – who are covered by Medicare.