Covering Connecticut

The effects of the Affordable Care Act on state residents

DEMOGRAPHIC OVERVIEW: Bridgeport residents under 65

136,000  
total residents under age 65

23,000  
uninsured, 2017

35,000  
would be uninsured without the ACA

12,000 residents are covered because of the ACA

- Among Bridgeport residents under age 65, the uninsured rate is 17%. Without the ACA, it would be 26%.

If the ACA was repealed, Bridgeport residents would experience disproportionate harm, compared to Connecticut residents statewide.

- 9% of Bridgeport residents under age 65 are covered due to the ACA.

- That number is nearly twice the 5.4% of under-65 residents statewide who are covered because of the health law.

| Coverage changes resulting from the ACA, Bridgeport 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 Bridgeport residents < age 65 | Number of people | Percentage change |
| Medicaid                         | 44,000           | 54,000                                         | 40%              | 10,000 | 22%          |
| Employer-sponsored insurance     | 52,000           | 51,000                                         | 38%              | **     | **           |
| Individual market                | 3,000            | 5,000                                          | 4%               | 3,000  | 96%          |
| Other*                           | 3,000            | 3,000                                          | 2%               | **     | **           |
| Uninsured                        | 35,000           | 23,000                                         | 17%              | -12,000| -34%         |
| Total                            | 136,000          | 136,000                                        | 100%             |         |              |


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.
Among Bridgeport residents who are covered due to the ACA:

- 86% are people of color
- 71% have no education beyond high school
- 86% live in working families, including 76% with full-time workers

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 51,000 Bridgeport 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 costs

These protections benefit the 5,000 Bridgeport 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 17,000 Bridgeport residents – 11% of city residents of all ages – who are covered by Medicare.