WATERBURY

The effects of the Affordable Care Act on state residents

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If the ACA was repealed, Waterbury residents would experience disproportionate harm, compared to Connecticut residents statewide.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

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Estimated number of people covered without the ACA</th>
<th>Estimated coverage under the ACA</th>
<th>Impact of ACA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicaid</td>
<td>40,000</td>
<td>46,000</td>
<td>6,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>16%</td>
</tr>
<tr>
<td>Employer-sponsored insurance</td>
<td>38,000</td>
<td>37,000</td>
<td>**</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>**</td>
</tr>
<tr>
<td>Individual market</td>
<td>3,000</td>
<td>4,000</td>
<td>2,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>70%</td>
</tr>
<tr>
<td>Other*</td>
<td>2,000</td>
<td>2,000</td>
<td>**</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>**</td>
</tr>
<tr>
<td>Uninsured</td>
<td>15,000</td>
<td>8,000</td>
<td>-7,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>-48%</td>
</tr>
<tr>
<td>Total</td>
<td>98,000</td>
<td>98,000</td>
<td></td>
</tr>
</tbody>
</table>

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 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

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.