

## Characteristics of Nonelderly New Yorkers Likely to Enroll in the Health Insurance Exchanges Under the Affordable Care Act

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The Urban Institute developed a New York state-specific version of its Health Insurance Reform Simulation Model (HIPSM) for use in providing analytic support to the state in its effort to assess the implications of the implementation of the Patient Protection and Affordable Care Act of 2010 (ACA). This document provides supplemental information on the demographic characteristics of the nonelderly population likely to enroll in New York's non-group and small group (SHOP) exchanges under the Affordable Care Act. As a comparison, we also provide the demographic characteristics of the entire nonelderly New York population. These results are estimated as if the ACA was fully implemented in 2011, consistent with the Urban Institute's original analysis in March of 2012.<sup>1</sup>

For these results, we assume the small employer size threshold is set to 100 employees and the small group and direct pay markets remain separate for premium rating purposes. The 100 employee threshold is consistent with the fully phased-in federal requirement, and the separate markets are consistent with the state's most recent policy decision. We also assume that the Basic Health Plan is not implemented.

### Notes

1. Fredric Blavin, Linda J. Blumberg, Matthew Buettgens, Jeremy Roth, *The Coverage and Cost Effects of Implementation of the Affordable Care Act in New York State*, (Washington, DC; The Urban Institute; 2012) [http://www.urban.org/health\\_policy/url.cfm?ID=412534](http://www.urban.org/health_policy/url.cfm?ID=412534)

**Table 1. Demographic Characteristics of Non-Group Exchange Enrollees in New York, Under Reform  
By Baseline Health Insurance Status**

	Non-Group Exchange (Post-Reform)					
	Baseline Coverage (Numbers in Thousands)					
	Uninsured		ESI or NG / HNY		Either	
	N	%	N	%	N	%
<b>Total Nonelderly</b>	327,000	100.0%	231,000	100.0%	558,000	100.0%
<b>Age</b>						
0 - 18	10,000	3.2%	8,000	3.5%	19,000	3.3%
19 - 24 years	49,000	15.1%	38,000	16.6%	88,000	15.7%
25 - 34 years	92,000	28.2%	37,000	16.1%	129,000	23.2%
35 - 45 years	79,000	24.3%	34,000	14.7%	113,000	20.3%
45 - 64 years	95,000	29.2%	113,000	49.1%	209,000	37.4%
<b>Modified Adjusted Gross Income</b>						
Under 138% FPL	*	*	23,000	9.8%	23,000	4.1%
138% - 200% FPL	174,000	53.3%	65,000	28.0%	239,000	42.9%
200% - 300% FPL	71,000	21.6%	70,000	30.4%	141,000	25.2%
300% - 400% FPL	26,000	7.9%	51,000	21.9%	77,000	13.7%
400%+ FPL	56,000	17.2%	23,000	9.8%	79,000	14.1%
<b>Race/Ethnicity</b>						
White, Non-Hispanic	156,000	47.8%	169,000	73.0%	325,000	58.2%
Black, Non-Hispanic	40,000	12.4%	19,000	8.3%	60,000	10.7%
Hispanic	89,000	27.3%	19,000	8.4%	108,000	19.4%
Asian / Pacific Islander	34,000	10.4%	20,000	8.9%	54,000	9.8%
Other	7,000	2.2%	3,000	1.5%	11,000	1.9%
<b>Health Insurance Unit Type</b>						
Child Only	*	*	6,000	2.8%	6,000	1.2%
Single, No Dependents	149,000	45.5%	106,000	45.7%	254,000	45.6%
Single, With Dependents	26,000	8.0%	13,000	5.6%	39,000	7.0%
Married, No Dependents	45,000	13.7%	44,000	19.2%	89,000	16.0%
Married, With Dependents	107,000	32.8%	62,000	26.7%	169,000	30.3%
<b>Self-Reported Health Status</b>						
Better than Fair/Poor	293,000	89.7%	196,000	84.9%	489,000	87.7%
Fair/Poor	34,000	10.3%	35,000	15.1%	69,000	12.3%
<b>Language</b>						
English	183,000	56.0%	174,000	75.2%	357,000	64.0%
Spanish	82,000	25.2%	16,000	7.1%	99,000	17.7%
Chinese	11,000	3.2%	8,000	3.4%	18,000	3.3%
Hindi and related	7,000	2.1%	3,000	1.5%	10,000	1.9%
French/Haitian	5,000	1.5%	3,000	1.2%	8,000	1.4%
Korean	6,000	1.7%	3,000	1.2%	8,000	1.5%
Russian	4,000	1.2%	2,000	1.0%	6,000	1.1%
Other	27,000	8.3%	21,000	9.1%	48,000	8.7%
N/A (Children < 5)	2,000	0.7%	0,000	0.2%	3,000	0.5%
<b>Gender</b>						
Male	188,000	57.4%	107,000	46.3%	295,000	52.8%
Female	139,000	42.6%	124,000	53.7%	263,000	47.2%
<b>Education<sup>1</sup></b>						
Less than High School	53,000	16.2%	13,000	5.6%	66,000	11.8%
High School	133,000	40.8%	70,000	30.1%	203,000	36.4%
Some College	75,000	23.0%	62,000	26.8%	137,000	24.5%
College Graduate	55,000	16.8%	79,000	34.1%	134,000	23.9%
<b>Functional Limitation<sup>2</sup></b>						
No	314,000	96.1%	217,000	93.9%	531,000	95.2%
Yes	13,000	3.9%	14,000	6.1%	27,000	4.8%

Source: UI Analysis of ACS NY Records

1: For adults only.

2: Includes cognitive, ambulatory, independent living, self-care, vision, or hearing difficulty.

Modified Adjusted Gross Income: income measure used by the IRS to determine eligibility for tax credits and Medicaid.

Health Insurance Unit: similar to household, it includes married adults and dependents who can obtain insurance coverage through a parent's policy.

\*Note: We simulate the provisions of the Affordable Care Act fully implemented in 2012. There is more uncertainty around the decisions by employers whether to offer coverage inside or outside the exchange than in the decisions of individuals to purchase nongroup coverage inside or outside the exchange.

**Table 2. Demographic Characteristics of SHOP Exchange Enrollees in New York, Under Reform**

	N	%
<b>Total Nonelderly</b>	432,000	--
<b>Age Group</b>		
0 - 18	80,000	18.6%
19 - 24 years	39,000	9.0%
25 - 44 years	142,000	32.8%
45 - 64 years	171,000	39.6%
<b>Modified Adjusted Gross Income</b>		
Under 138% FPL	54,000	12.6%
138% - 200% FPL	50,000	11.6%
200% - 300% FPL	98,000	22.6%
300% - 400% FPL	58,000	13.4%
400%+ FPL	172,000	39.7%
<b>Race/Ethnicity</b>		
White, Non-Hispanic	244,000	56.4%
Black, Non-Hispanic	41,000	9.5%
Hispanic	90,000	20.9%
Other	57,000	13.3%
<b>Self-Reported Health Status</b>		
Excellent/Good/Very Good	406,000	94.0%
Fair/Poor	26,000	6.0%
<b>Language Spoken at Home</b>		
English	272,000	63.0%
Non-English	145,000	33.5%
N/A (Children<5)	15,000	3.5%
<b>Gender</b>		
Male	210,000	48.5%
Female	222,000	51.5%
<b>Education<sup>1</sup></b>		
Less than High School	26,000	7.3%
High School	111,000	31.6%
Some College	106,000	30.2%
College Graduate	109,000	30.9%
<b>Current Coverage</b>		
Insured	406,000	93.8%
Not Insured	27,000	6.2%

**Source:** Urban Institute analysis, HIPSMS 2013.

1: For adults only.

Modified Adjusted Gross Income: income measure used by the IRS to determine eligibility for tax credits and Medicaid.

Health Insurance Unit: similar to household, it includes married adults and dependents who can obtain insurance coverage through a parent's policy.

**\*Note:** We simulate the provisions of the Affordable Care Act fully implemented in 2012. There is more uncertainty around the decisions by employers whether to offer coverage inside or outside the exchange than in the decisions of individuals to purchase nongroup coverage inside or outside the exchange.

**Table 3. Demographic Characteristics of the Nonelderly New York Population**

	Total Nonelderly Pop.	
	N	%
<b>Total Nonelderly</b>	17,277,000	100.0%
<b>Age</b>		
0 - 18	4,845,000	28.0%
19 - 24 years	1,708,000	9.9%
25 - 44 years	5,392,000	31.2%
45 - 64 years	5,332,000	30.9%
<b>Modified Adjusted Gross Income</b>		
Under 138% FPL	5,419,000	31.4%
138% - 200% FPL	1,726,000	10.0%
200% - 300% FPL	2,316,000	13.4%
300% - 400% FPL	1,882,000	10.9%
400%+ FPL	5,934,000	34.3%
<b>Race/Ethnicity</b>		
White, Non-Hispanic	9,479,000	54.9%
Black, Non-Hispanic	2,631,000	15.2%
Hispanic	3,431,000	19.9%
Asian / Pacific Islander	1,371,000	7.9%
Other	365,000	2.1%
<b>Health Insurance Unit Type</b>		
Child Only	315,000	1.8%
Single, No Dependents	4,649,000	26.9%
Single, With Dependents	2,373,000	13.7%
Married, No Dependents	2,331,000	13.5%
Married, With Dependents	7,609,000	44.0%
<b>Self-Reported Health Status</b>		
Better than Fair/Poor	15,454,000	89.4%
Fair/Poor	1,824,000	10.6%
<b>Language</b>		
English	10,910,000	63.1%
Spanish	2,678,000	15.5%
Chinese	463,000	2.7%
Hindi and related	274,000	1.6%
French/Haitian	267,000	1.5%
Korean	111,000	0.6%
Russian	183,000	1.1%
Other	1,141,000	6.6%
N/A (Children < 5)	1,250,000	7.2%
<b>Gender</b>		
Male	8,521,000	49.3%
Female	8,756,000	50.7%
<b>Education<sup>1</sup></b>		
Less than High School	1,526,000	8.8%
High School	4,088,000	23.7%
Some College	2,968,000	17.2%
College Graduate	3,850,000	22.3%
<b>Functional Limitation<sup>2</sup></b>		
No	16,261,000	94.1%
Yes	1,016,000	5.9%

Source: UI Analysis of ACS NY Records

1: For adults only.

2: Includes cognitive, ambulatory, independent living, self-care, vision, or hearing difficulty.

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Health Insurance Unit: similar to household, it includes married adults and dependents who can obtain insurance coverage through a parent's policy.

**\*Note:** We simulate the provisions of the Affordable Care Act fully implemented in 2012. There is more uncertainty around the decisions by employers whether to offer coverage inside or outside the exchange than in the decisions of individuals to purchase nongroup coverage inside or outside the exchange.