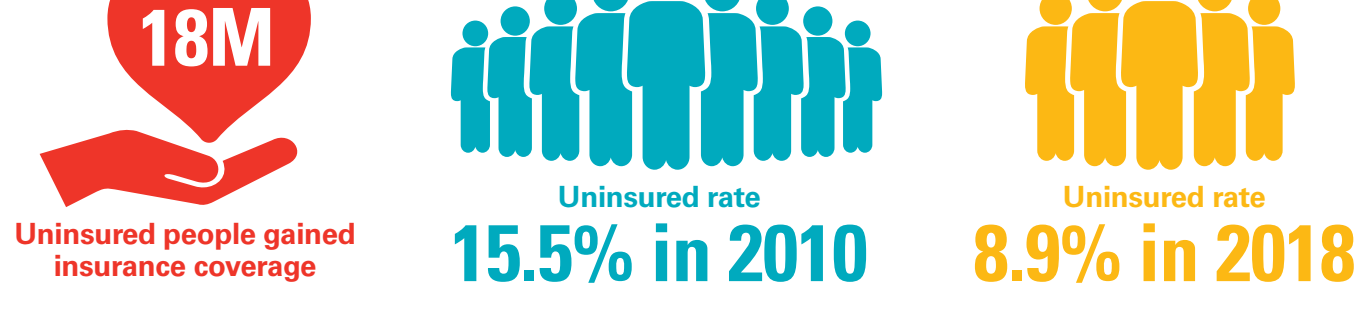


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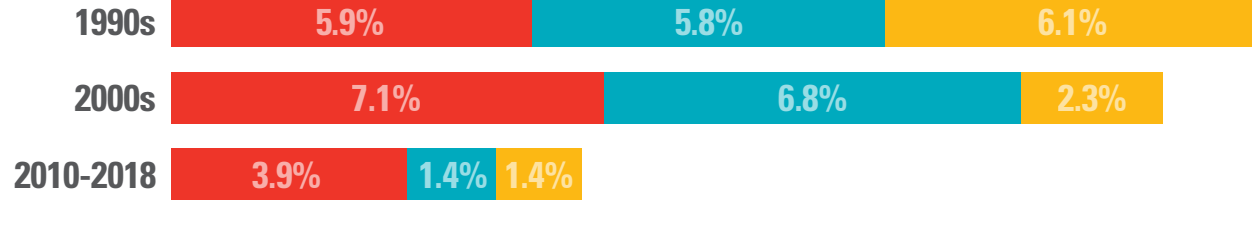
Affordable Care Act 10th Anniversary

March 23, 2020, marks the ten-year anniversary of the Affordable Care Act (ACA) being signed into law. On this anniversary, it is important to look back at how the law has impacted the U.S. healthcare system over the past decade—increasing access, promoting value, and slowing the growth of healthcare spending.

Between the ACA's enactment in 2010 and 2018, more than 18 million people gained insurance coverage. The uninsured rate declined from 15.5% in 2010 to 8.9% in 2018¹ (civilian).

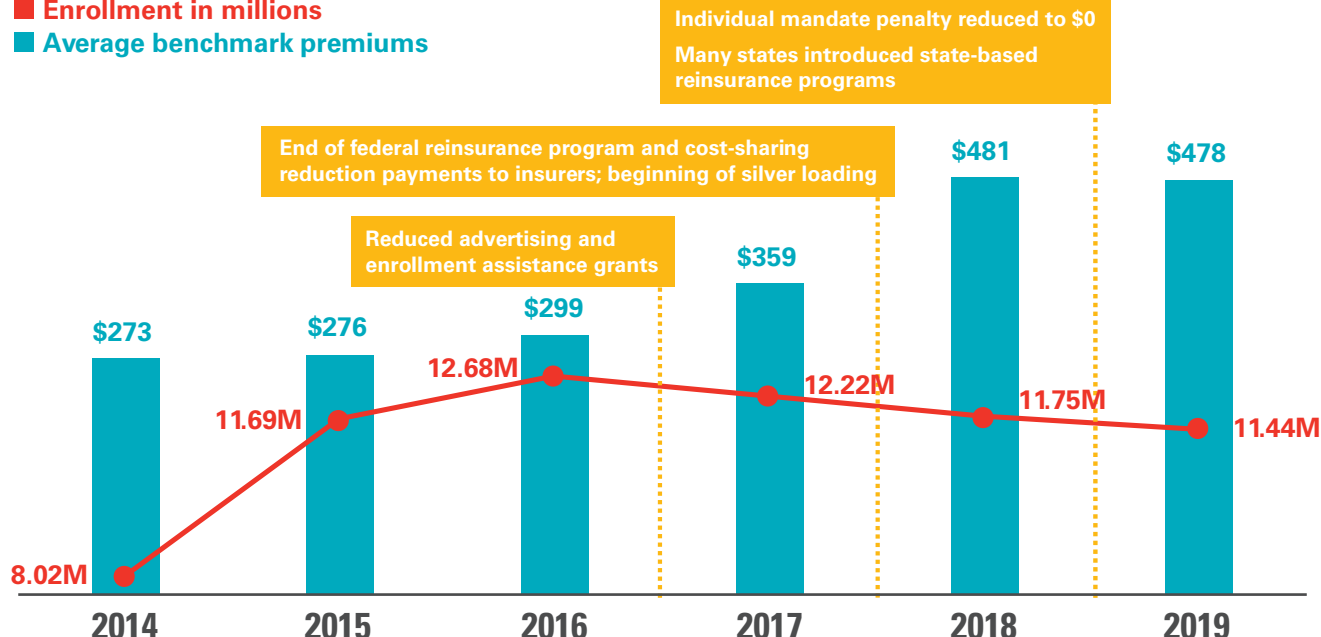


Since passage of the ACA, growth in healthcare spending per person has declined significantly across all sectors, compared to previous decades.²



Individual Insurance Markets

Over 11 million people have gained coverage through the ACA health insurance Marketplaces. Enrollment peaked in 2016, but has declined in recent years due, in part, to the repeal of key ACA provisions. Premiums also peaked in 2018 due in part to political uncertainty.³



13⁴

Number of full State-based Marketplaces

*Two states—New Jersey and Pennsylvania—are currently transitioning

13

Number of states with approved 1332 waivers

(12 of 13 are reinsurance waivers)⁵

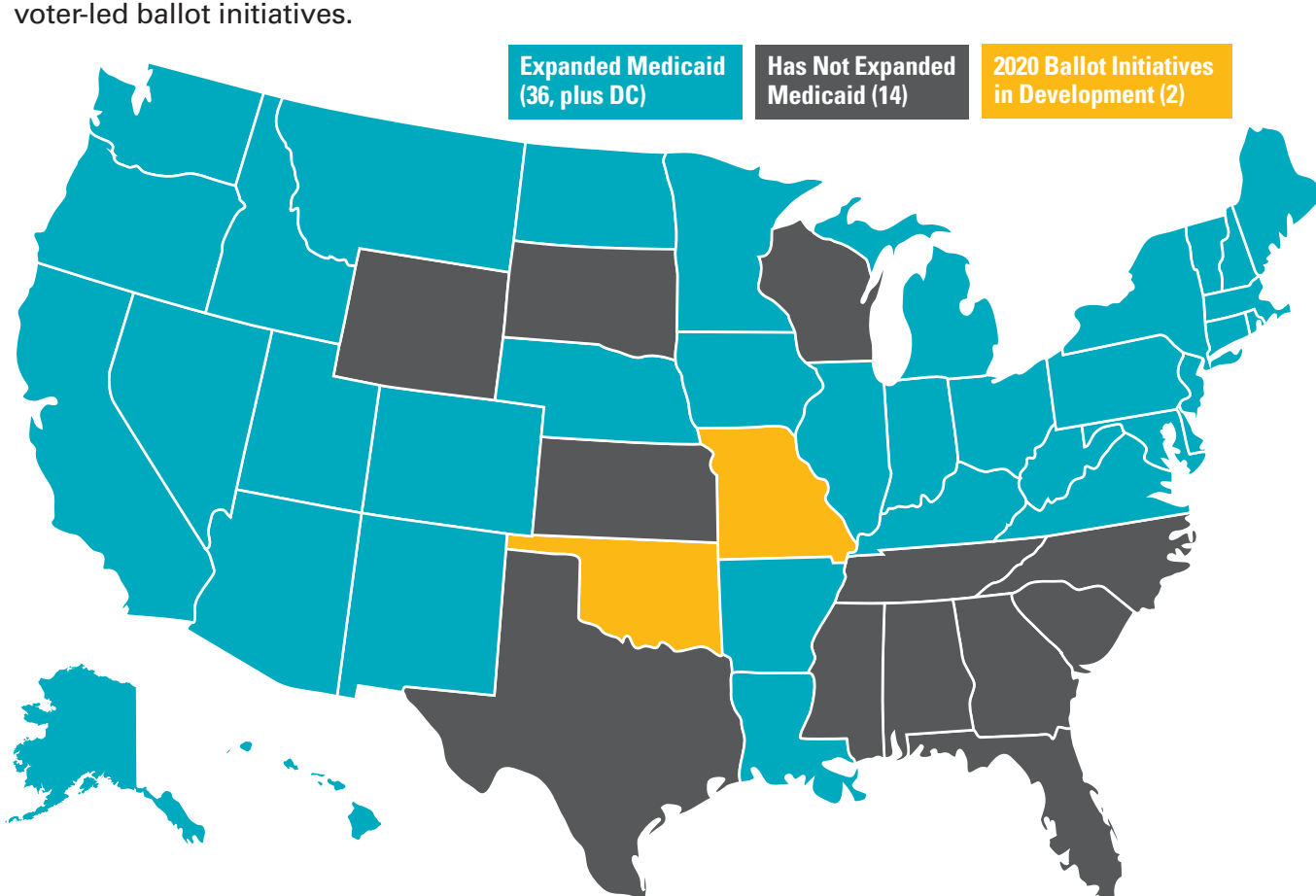
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Number of states with state individual mandates

California, Massachusetts, New Jersey, Rhode Island, Vermont, and DC transitioning

Medicaid

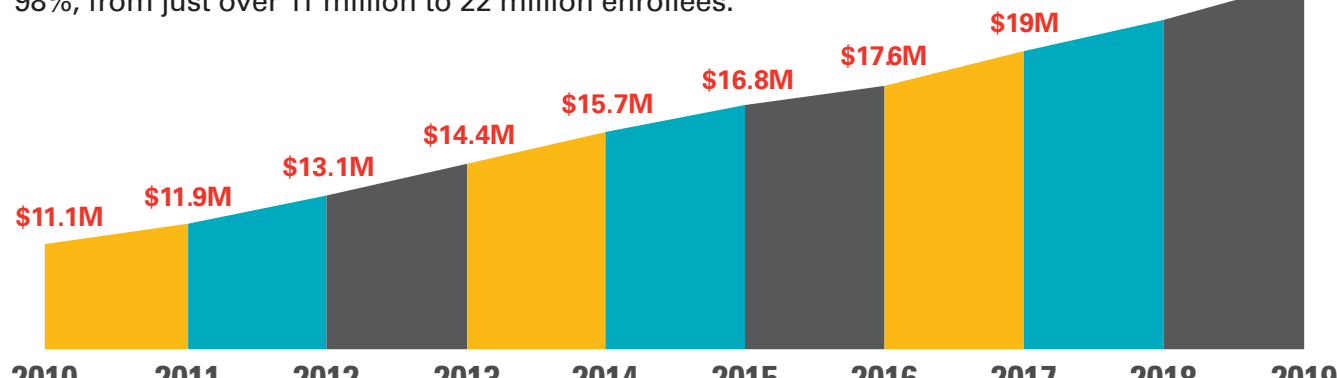
To date, 36 states and D.C. have expanded Medicaid to childless adults under the ACA. Fourteen states have not expanded, but some states are considering future expansion, including under voter-led ballot initiatives.



- Medicaid coverage is associated with improved personal finances. One study found individuals who gained Medicaid coverage under the ACA were 13 percentage points less likely to have medical debt and approximately 80% less likely to have experienced catastrophic medical expenses.⁶
- In expansion states, enrollees were 41% more likely to have a usual source of care and 23% more likely to self-report being in excellent health, during the first three years of Medicaid expansion.⁷
- As compared to states that have not participated in the ACA's Medicaid expansion, expansion states have seen larger decreases in uncompensated costs and lower rates of hospital closures.⁸

Medicare

Since 2010, Medicare Advantage enrollment has increased by 98%, from just over 11 million to 22 million enrollees.



Provisions in the ACA sought to gradually eliminate the Part D coverage gap, or "donut hole"—a phase of Medicare Part D coverage cost-sharing in which the beneficiaries pay all drug costs out-of-pocket—by establishing the Part D Coverage Gap Discount Program, which requires participating drug manufacturers and Part D plan sponsors to give beneficiaries price discounts on brand-name drugs when they reach the coverage gap.

2011

2020

Between 2011 and 2020, this program reduced beneficiary cost-sharing in the gap from 100% to 25%.

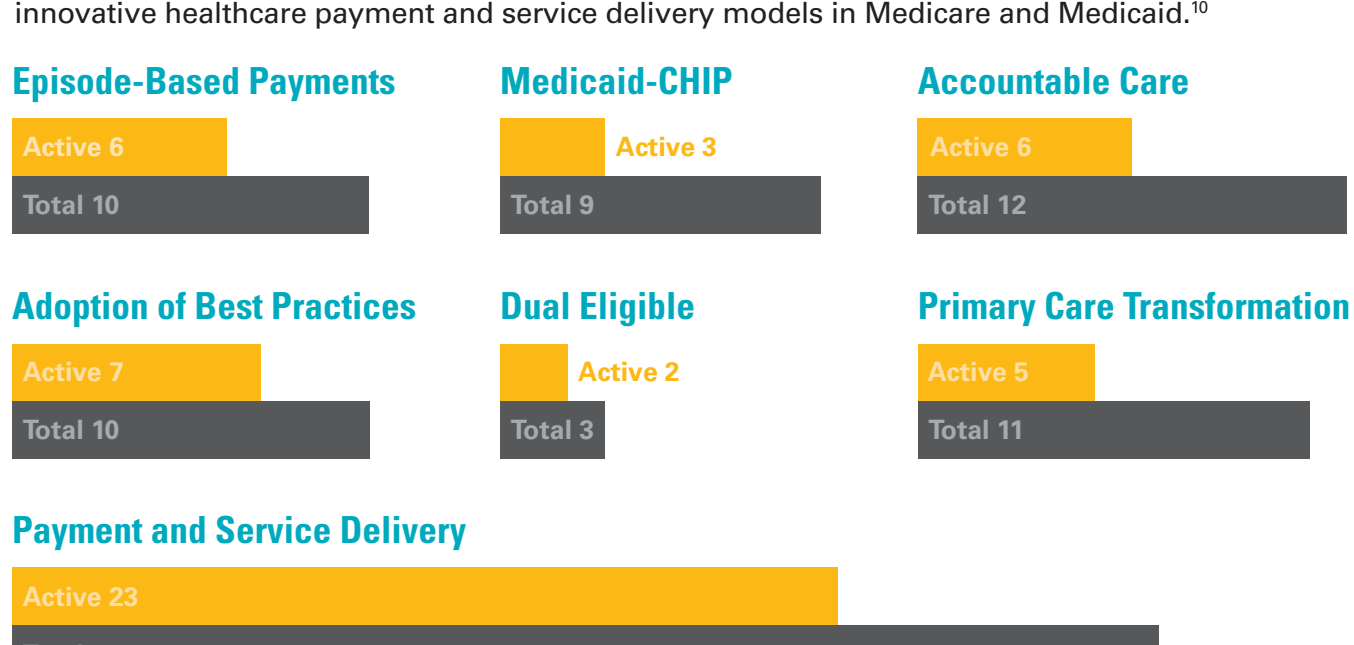
\$1,858 in 2010

\$1,569 in 2016

Estimated out-of-pocket costs for beneficiaries without low-income subsidies decreased from \$1,858 in 2010 to \$1,569 in 2016, or a 16% decrease.⁹

Delivery System Reforms/Value-based Care

The ACA created the Centers for Medicare and Medicaid Innovation (CMMI) to develop and test innovative healthcare payment and service delivery models in Medicare and Medicaid.¹⁰



The ACA promoted high-value care and the use of alternative payment models. By 2018, **35.8%** of U.S. healthcare payments, totaling over **226.5 million Americans** were being paid under advanced alternative payment models.¹¹

Commercial

30.1%

Medicare Advantage

53.6%

Traditional Medicare

40.9%

Medicaid

23.3%

¹ U.S. Census Bureau, *American Community Survey, 2010 and 2018*. These figures represent the civilian, noninstitutionalized population.
² Peterson-Kaiser Family Foundation, *Health System Tracker*, December 2019.
³ Kaiser Family Foundation (KFF), *Marketplace Average Benchmark Premiums and Marketplace Enrollment, 2014-2019*.
⁴ KFF, *State Health Insurance Marketplace Types, 2020*.
⁵ Howard, H. *More States Looking to Section 1332 Waivers*, State Health & Value Strategies, February 2020.
⁶ Antonisse, L., Garfield, R., Rudowitz, R., et al. *The Effects of Medicaid Expansion under the ACA: Updated Findings from a Literature Review*. Henry J. Kaiser Family Foundation. March 2018.
⁷ Sommers, B. D., Maylone, B., Blendon, R. J., et al. *Three-Year Impacts of the Affordable Care Act: Improved Medical Care and Health Among Low-Income Adults*. Health Affairs, 36(6), 1119-1128; 2017.
⁸ Manatt Health-Robert Wood Johnson, *Medicaid's Impact on Health Care Access, Outcomes and State Economies*, February 2019.
⁹ KFF, *Closing the Medicare Part D Coverage Gap: Trends, Recent Changes, and What's Ahead*, August 2018.
¹⁰ Center for Medicare & Medicaid Innovation, *Innovative Models*, 2020.
¹¹ Health Care Payment Learning & Action Network, *APM Measurement Effort*, 2019.

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