

## Why the Affordable Care Act makes sense

### More Washingtonians with affordable health care

The uninsured rate for the state's total population, including persons 65 years of age and older, is estimated to have fallen from 13.8 percent in July 2013 to 8 percent in July 2014.<sup>1</sup>

Affordable Care Act (ACA) investments made to the Health Benefits Exchange have contributed to more than 400,000 more people gaining Medicaid coverage and more than 140,000 through qualified health plans by mid-2014. *See page 2 for maps.*

### More jobs created

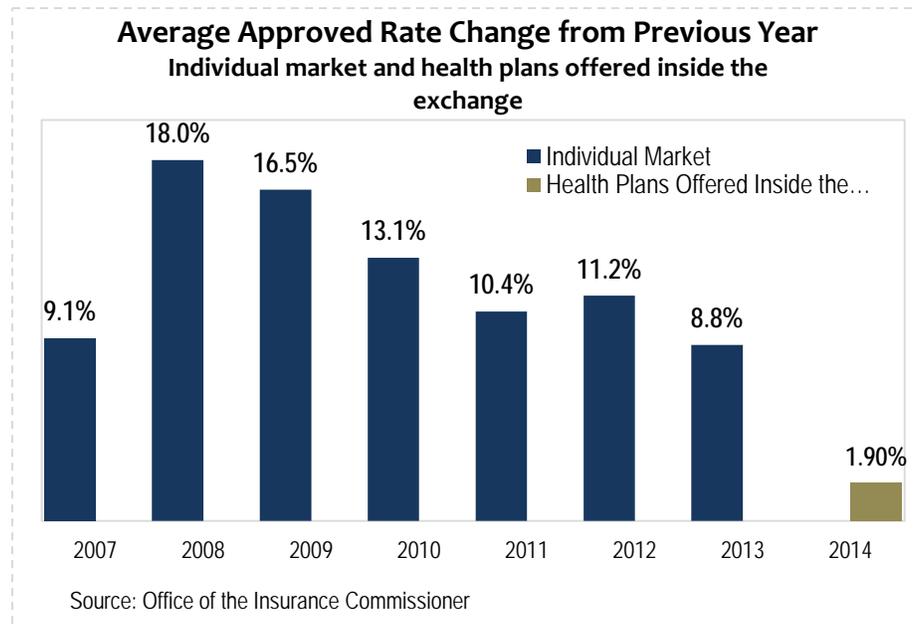
The advantages to the state are enormous: 16,200 jobs were created in 2014 as a result of more economic activity from the ACA.<sup>2</sup>

### More health plan choice for consumers

The Washington Exchange (HealthPlanFinder) offers 90 individual health plans in 2015, nearly double the number (46) offered in 2014.

### Exchange premium costs are growing much more slowly than market

The average rate change for individual health plan premiums offered inside the Washington Exchange increased 1.9 percent between 2014 and 2015.<sup>3</sup> This rate change is lower than the average accepted rate change for health care service contractors and health maintenance organizations in the individual market for the period between 2007 and 2013.



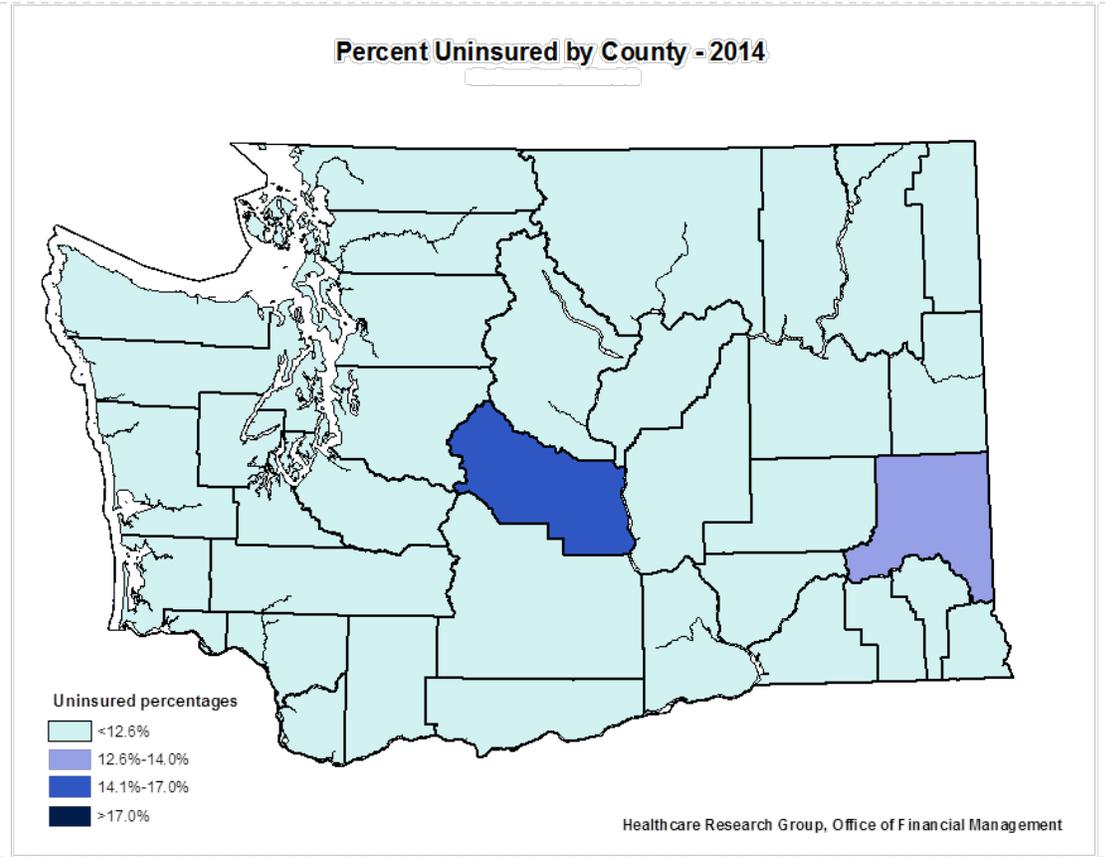
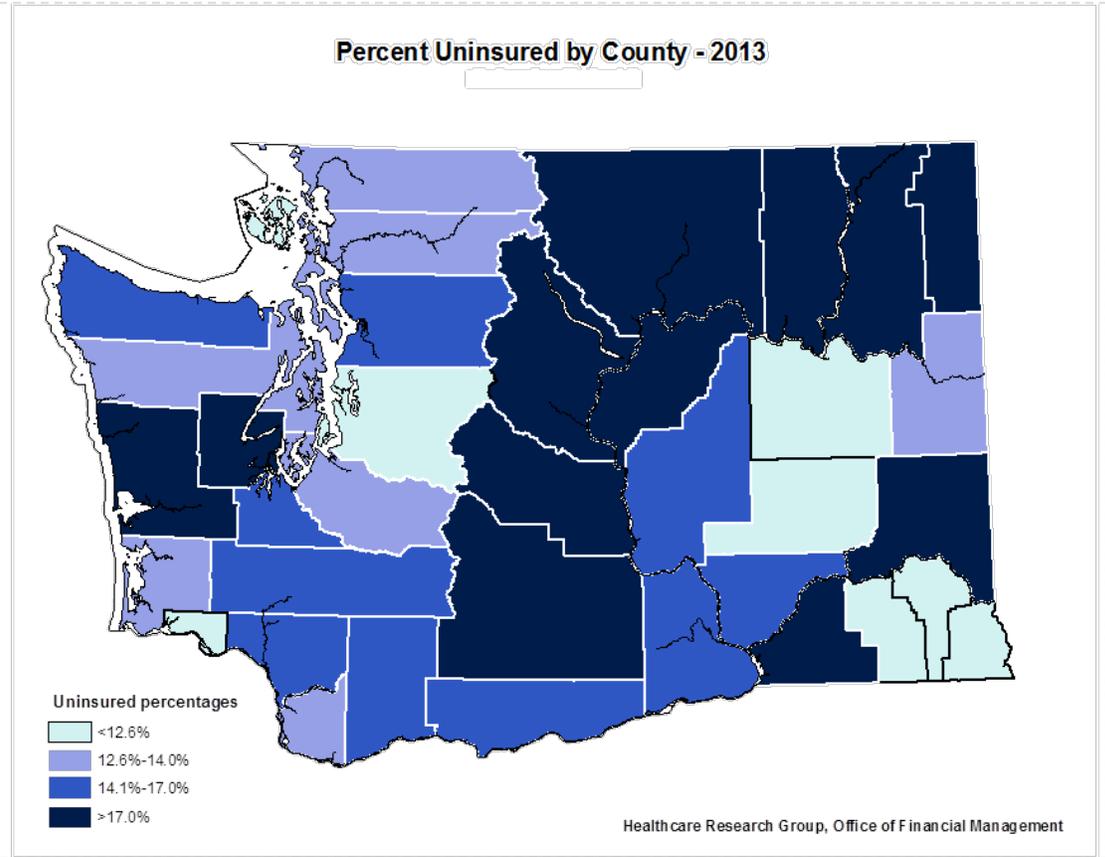
<sup>1</sup> Office of Financial Management County Population Model estimates developed December 2014.

<sup>2</sup> "Estimated Direct and Indirect Economic Impact of the Affordable Care Act in Terms of Employment," Office of Financial Management, December 2012.

<sup>3</sup> "90 health plans approved for next year's Exchange with a record low 1.9 percent rate change," Office of the Insurance Commissioner 8/27/2014 news release <http://www.insurance.wa.gov/about-oic/news-media/news-releases/2014/8-27-2014.html>

# Percentage Uninsured by County

Washington state total population



## Early evidence shows better health

Although more time is needed to assess the ACA's impact on health outcomes, early data for one segment of the population — young adults — suggest that it is having a positive impact. More young adults in the age group of 23–25 reported they had a regular primary care doctor than had before the law and fewer said they had to forgo medical treatment because they could not afford it. Young college graduates were far more likely to report excellent health than before the law.<sup>4</sup>

## Hospitals are financially more sound and better able to serve their communities

Hospitals in states with Medicaid expansion made financial gains while hospitals in states that opted against expansion paid a heavy price. At Seattle's Harborview Medical Center, the number of uninsured hospital stays dropped from 17 percent of total admissions before the ACA to 4 percent after ACA implementation. Among states with Medicaid expansion, the drop in uninsured admissions to hospitals dropped by 30 percent in the first quarter of 2014 and by 50–70 percent in the second quarter of 2014.<sup>5</sup>

## More doctors are available for clients

The temporary increase in Medicaid payments to primary care physicians has had a positive effect on providers' willingness to accept Medicaid patients. Providers with larger numbers of Medicaid patients reported the greatest impacts of the Medicaid payment increase, indicating that it made them both more willing to accept new Medicaid patients and to continue providing care for current Medicaid patients<sup>6</sup>.

## Contact Information

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<sup>4</sup> "Is the Affordable Care Act Working?", New York Times, 10/26/2014  
[http://www.nytimes.com/interactive/2014/10/27/us/is-the-affordable-care-act-working.html?utm\\_campaign=KHN%3A+Daily+Health+Policy+Report&utm\\_source=hs\\_email&utm\\_medium=email&utm\\_content=14654568&hsenc=p2ANqtz-\\_oanaZz2lZ0e\\_wwQiTOukuDNiP8wqnYv90zjltJRciPfHUuQqZ02g9Df4yosSD\\_2qtG2rQeSV6wVXLzT\\_bQTw7Ii8g&hsmi=14654568&r=0#/](http://www.nytimes.com/interactive/2014/10/27/us/is-the-affordable-care-act-working.html?utm_campaign=KHN%3A+Daily+Health+Policy+Report&utm_source=hs_email&utm_medium=email&utm_content=14654568&hsenc=p2ANqtz-_oanaZz2lZ0e_wwQiTOukuDNiP8wqnYv90zjltJRciPfHUuQqZ02g9Df4yosSD_2qtG2rQeSV6wVXLzT_bQTw7Ii8g&hsmi=14654568&r=0#/)

<sup>5</sup> "How a State's Choice on Medicaid Expansion Affects Hospitals," Kaiser Health News, December 29, 2014  
[http://kaiserhealthnews.org/news/how-a-states-choice-on-medicaid-expansion-affects-hospitals/?utm\\_campaign=KHN%3A+Daily+Health+Policy+Report&utm\\_source=hs\\_email&utm\\_medium=email&utm\\_content=15455550&hsenc=p2ANqtz-8Ex9vwdkx4yhx05ae7FMV0Awcb02tu1FRF4FFxdJiKDULXZQFtVXhwJcc2nlQJOarjIvNxnRtR\\_NAE1pIuHNODKB\\_9A&hsmi=15455550](http://kaiserhealthnews.org/news/how-a-states-choice-on-medicaid-expansion-affects-hospitals/?utm_campaign=KHN%3A+Daily+Health+Policy+Report&utm_source=hs_email&utm_medium=email&utm_content=15455550&hsenc=p2ANqtz-8Ex9vwdkx4yhx05ae7FMV0Awcb02tu1FRF4FFxdJiKDULXZQFtVXhwJcc2nlQJOarjIvNxnRtR_NAE1pIuHNODKB_9A&hsmi=15455550)

<sup>6</sup> "The Impact of Medicaid Primary Care Payment Increases in Washington State", University of Washington, Center for Health Workforce Studies,  
<http://depts.washington.edu/uwrhrc/uploads/WA%20Medicaid%20Incentive%20Final%20Report%20Dec%201%202014.pdf>