

Oregon's Health Insurance Coverage under the Affordable Care Act: Coverage Projections Before and After January 2014

Table 1: Projected Non-Elderly Oregonians Insured under ACA Expansion (Thousands)

Type of Insurance	Calendar Year			
	2013	2014	2015	2016
Non-group Exchange ¹	-	160	210	250
Medicaid newly eligible ³	-	120	180	240
ACA Exchange & Medicaid Coverage	-	280	390	490
Uninsured	550	360	260	170

Note: Both uninsured and previously insured Oregonians will gain coverage through Cover Oregon (the Exchange).

Table 2: Projected Number of Non-Elderly Oregonians Insured by Type (Thousands)

Type of Insurance	Calendar Year			
	2013	2014	2015	2016
Employer-sponsored	1,850	1,850	1,860	1,870
Non-group	220	270	300	330
Non-group Exchange ¹	-	160	210	250
Non-group non-Exchange	220	110	90	80
Medicaid²/CHIP	630	770	840	900
Medicaid ² /CHIP previously eligible	630	650	660	660
Medicaid newly eligible ³	-	120	180	240
Estimated Insured	2,700	2,890	3,000	3,090
Uninsured	550	360	260	170
Total	3,250	3,250	3,260	3,260

Table 3: Projected Percentage of Non-Elderly Oregonians Insured by Type (Thousands)

Type of Insurance	Calendar Year			
	2013	2014	2015	2016
Employer-sponsored	57%	57%	57%	57%
Non-group	7%	8%	9%	10%
Non-group Exchange ¹	-	5%	6%	8%
Non-group non-Exchange	7%	3%	3%	2%
Medicaid²/CHIP	19%	24%	26%	28%
Medicaid ² /CHIP previously eligible	19%	20%	20%	20%
Medicaid newly eligible ³	-	4%	6%	7%
Uninsured	17%	11%	8%	5%

The Oregon Health Authority collaborated with the State Health Access Data Assistance Center (SHADAC) to develop estimates of the potential impact of the Patient Protection and Affordable Care Act (ACA) legislation on the insurance status of Oregonians. The results above are initial estimates produced by SHADAC's Projection Model, using specific assumptions for Oregon, including the decision to participate in the ACA's expansion of Medicaid eligibility to low-income adults and the rate of non-group enrollment expected through Cover Oregon. The assumptions and data were developed jointly by OHA and SHADAC and reflect the best information available. Estimates may change in response to updates to the projection model, changes in assumptions, policy decisions or new information such as more recent demographic or economic data. Amounts and percentages may not add due to rounding.

¹ Oregon's exchange participation assumption derived from discussions with Cover Oregon. Assumptions include exchange participation rate of 90% of non-group subsidy eligible individuals in 2014 and increased growth in exchange participation for individuals who are not subsidy-eligible through years 2014-2016.

² Includes individuals assumed dual eligible (Medicare & Medicaid) as well as ~70,000 members of the Oregon Health Plan Standard.

³ Excludes Oregon Health Plan Standard. However, Oregon anticipates these members will be classified newly eligible for purposes of enhanced federal match.