

Nongroup insurance market lacked stability before ACA

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(HealthDay)—The nongroup insurance market has been characterized by frequent disruptions in coverage before implementation of the Affordable Care Act (ACA), according to research published online April 23 in *Health Affairs*.

Benjamin D. Sommers, M.D., Ph.D., from Harvard University in Boston, used U.S. census data for 2008 to 2011 to evaluate the stability of nongroup coverage before ACA provisions took effect.

Sommers found that there was high turnover seen in the market, with only 42 percent of people with nongroup coverage at the outset of the study period retaining that coverage after 12 months. Eighty percent of people with coverage changes acquired other insurance within a year,

most often from an employer. Group characteristics altered turnover rates, with more stable coverage seen among whites and self-employed people, compared to other groups. Adults aged 19 to 35 years had particularly high turnover, with only 21 percent of young adults retaining continuous nongroup coverage for two years. An estimated 6.2 million people leave nongroup coverage annually.

"These results can serve as a useful pre-ACA baseline with which to evaluate the law's long-term impact on the stability of nongroup coverage," Sommers writes.

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