

Unemployed workers less likely to be uninsured post-ACA

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(HealthDay)—Following implementation of the Affordable Care Act

(ACA), unemployed workers were less likely to be uninsured, and uninsurance rates decreased more in states with Medicaid expansion, according to a report from the Urban Institute and the Robert Wood Johnson Foundation.

Anuj Gangopadhyaya, Ph.D., and Bowen Garrett, Ph.D., from the Urban Institute Health Policy Center, compared [health insurance coverage](#) for working-age unemployed adults with that for employed adults and people not in the labor force across three times periods: 2008 to 2010 (the Great Recession), 2011 to 2013 (economic recovery prior to ACA implementation), and 2014 to 2018 (following ACA implementation).

The authors found that 46 percent of unemployed adults lacked health insurance before full implementation of the ACA. The likelihood of unemployed adults being uninsured dropped by 16.4 percentage points as the ACA coverage provisions took effect. From 2008 to 2013, nearly one in four working-age adults not in the labor force were uninsured; under full ACA implementation, about 18 percent of those not in the [labor force](#) were uninsured (28 percent decrease relative to 2011 to 2013). In states that did and did not expand Medicaid, unemployed adults' uninsurance rates fell sharply; these decreases were greater in states that expanded Medicaid.

"As millions of workers lose jobs in the COVID-19 crisis, Medicaid, particularly in expansion states, will act as an automatic fiscal stabilizer, supporting unemployed workers' and low-income families' access to health care, as well as hospital finances and state economies," the authors write.

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