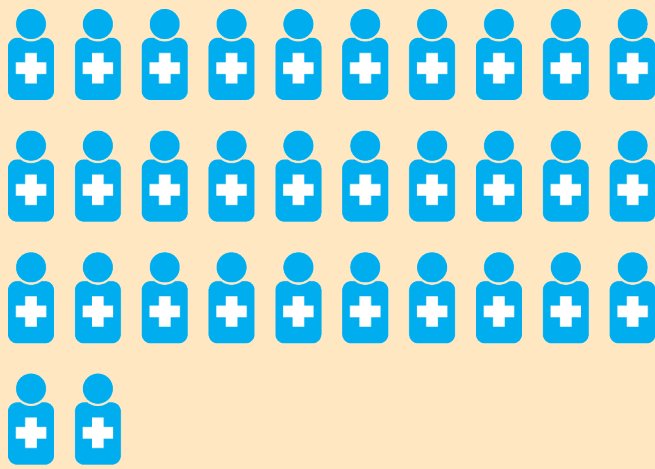


HEALTH REFORM IN TRANSLATION

What will happen to California's
5.6 MILLION
uninsured under health reform in 2015?

2.6 MILLION WILL BE NEWLY INSURED

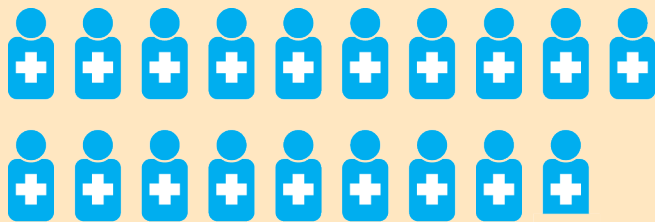
INSURED



1.6 MILLION

will be INSURED through private insurance

968 K - Covered California
210 K - Covered California Catastrophic
173 K - Employer-Based
282K - Individual Market or Covered California without Subsidies



939,000

will be newly INSURED through Medi-Cal

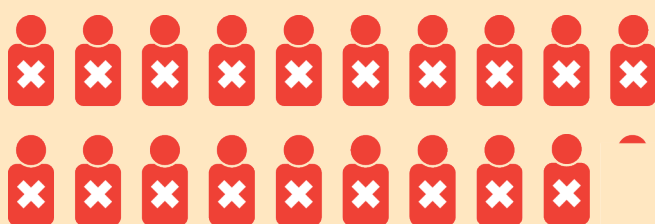
3.1 MILLION WILL BE UNINSURED

UNINSURED



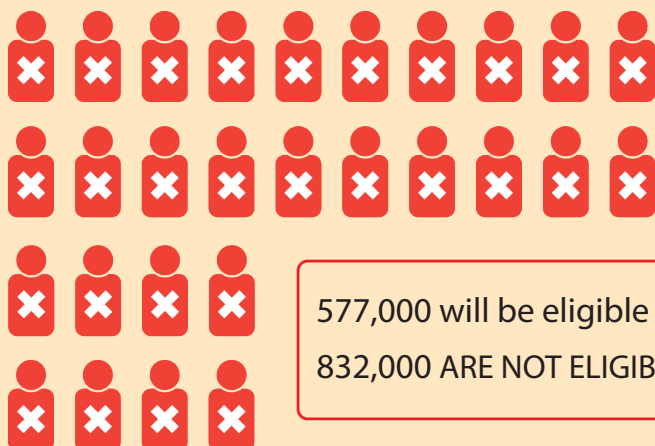
703,000

will be ELIGIBLE for Medi-Cal, but WILL NOT BE ENROLLED⁺



959,000

will be UNDOCUMENTED and NOT ELIGIBLE for insurance



1.4 MILLION

will be ELIGIBLE for coverage through Covered California, but WILL NOT ENROLL

577,000 will be eligible for subsidy but WILL NOT TAKE IT UP
832,000 ARE NOT ELIGIBLE for the subsidy



= 50,000 people

⁺Medi-Cal eligible but not enrolled: A variety of reasons may contribute to Medi-Cal-eligible individuals not enrolling in the program, including a lack of awareness of the program or eligibility standards, historically burdensome enrollment processes, and lower satisfaction rates with access to care and overall quality of care compared to individuals with other types of insurance.

Notes: Uninsured defined as those under 65 who are not insured at some point in time during the year. Enrollment numbers are estimates based on the UC Berkeley-UCLA California Simulation of Insurance Markets (CalSIM) enhanced scenario, which assumes that eligibility determination is simplified, strong outreach and education is conducted, 'no wrong door' enrollment is implemented, outreach and enrollment are culturally sensitive and language appropriate, and the use of pre-enrollment strategies is maximized. Under the enhanced scenario in 2016, the Medi-Cal projections made are based upon an assumption of a 75% take-up for newly eligible individuals who were previously uninsured. It assumes 40% Medi-Cal take-up for previously eligible but uninsured Californians, following the Urban Institute/Kaiser Family Foundation enhanced participation estimate. It also assumes 75% take-up of uninsured adults eligible for subsidies in Covered California. The take-up rates under the enhanced scenario are not an upper limit. Numbers may not add due to rounding.

For more information on health reform, go to chcf.org/translation.

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