



ASPE

ISSUE BRIEF

FIFTY-FOUR MILLION ADDITIONAL AMERICANS ARE RECEIVING PREVENTIVE SERVICES COVERAGE WITHOUT COST-SHARING UNDER THE AFFORDABLE CARE ACT

The Affordable Care Act requires many insurance plans (so-called ‘non-grandfathered’ plans) to provide coverage for and eliminate cost-sharing on certain recommended preventive health services, for policies renewing on or after September 23, 2010.¹ Based primarily on guidelines from the U.S. Preventive Services Task Force, this includes services such as colonoscopy screening for colon cancer, Pap smears and mammograms for women, well-child visits, flu shots for all children and adults, and many more.²

While some plans already covered these services, millions of Americans were previously in health plans that did not. According to the Kaiser Family Foundation’s Employer Health Benefits Survey in 2011, 31% of all workers were covered by plans that expanded their list of covered preventive services due to the Affordable Care Act.³ The most recent data from the Census Bureau show that 173 million Americans ages 0 to 64 currently have private coverage.⁴ Putting these facts together, we estimate that approximately 54 million Americans received expanded coverage of at least some preventive services due to the Affordable Care Act in 2011.⁵

Using national survey data on children and adults with private insurance, we next estimated how those 54 million people are distributed across states, and across age, race, and ethnic groups. We examined the following age/gender groups, and provide here a sample of the services they are now eligible for without any cost-sharing. Note that this is not an exhaustive list of covered services and is only meant to highlight several examples.

- **Children (0-17):** Coverage includes regular pediatrician visits, vision and hearing screening, developmental assessments, immunizations, and screening and counseling to address obesity and help children maintain a healthy weight.

¹ *Preventive Regulations.* U.S. Departments of Treasury; Labor; and Health and Human Services.

² *Recommended Preventive Services.* U.S. Department of Health and Human Services, 2011. Accessed at: (<http://www.healthcare.gov/law/resources/regulations/prevention/recommendations.html>)

³ Kaiser Family Foundation – Health Research and Education Trust. Employer Health Benefits: 2011 Summary of Findings. Exhibit 13.6 shows that 31% of workers were in plans “where the services considered preventive changed because of the ACA.” The same analysis shows that 23% of works were in plans “where cost sharing changed for preventive services because of the ACA.” We made the conservative assumption that these two groups overlapped completely, meaning that 31% experienced expanded coverage and/or reduced cost-sharing, though in fact if some people in the second group were not in the first, the overall percentage affected could have been even higher than 31% and as high as 54% (31% + 23%).

⁴ DeNavas-Walt C, Proctor BD, Smith JC. Census Bureau, Current Population Reports, P60-239, Income, Poverty, and Health Insurance Coverage in the United States: 2010, Government Printing Office, Washington, DC, 2011.

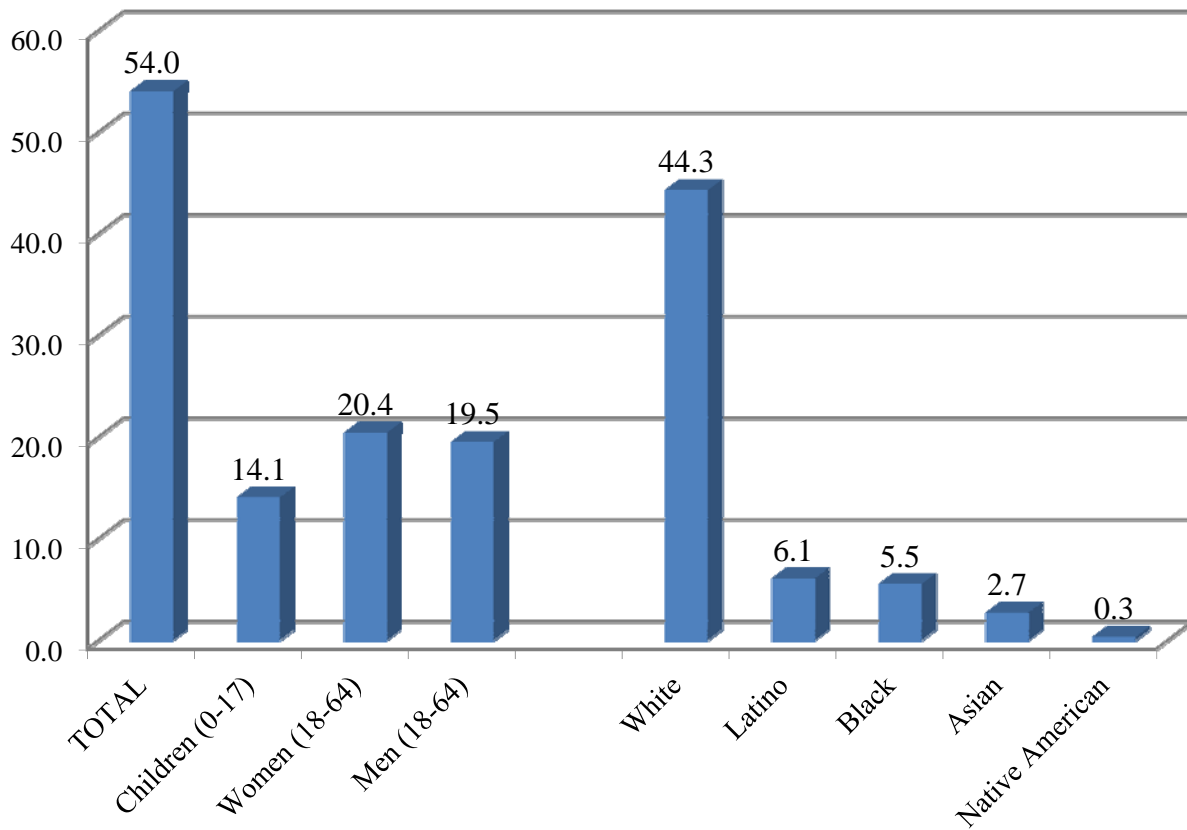
⁵ We included people with non-group plans in this calculation, since non-group coverage tends to be less generous than employer-provided insurance, suggesting that at least 31% of people in the non-group market likely experienced expanded coverage for preventive services due to this provision.

- **Women (18-64):** Coverage includes cancer screening such as pap smears for those ages 21 to 64, mammograms for those ages 50 to 64, and colonoscopy for those 50 to 64; recommended immunizations such as HPV vaccination for women ages 19 to 26, flu shots for all adults, and meningococcal and pneumococcal vaccinations for high-risk adults; healthy diet counseling and obesity screening; cholesterol and blood pressure screening; screening for sexually-transmitted infections and HIV; depression screening; and tobacco-use counseling. Starting in August 2012, additional preventive services specific to women, such as screening for gestational diabetes and contraception, will be covered by new health plans with no cost sharing.
- **Men (18-64):** Coverage includes recommended immunizations such as flu shots for all adults and meningococcal and pneumococcal vaccinations for high-risk adults; cancer screening including colonoscopy for adults 50 to 64; healthy diet counseling and obesity screening; cholesterol and blood pressure screening; screening for HIV; depression screening; and tobacco-use counseling.

Figure 1 presents national totals, including breakdowns by age, gender, race and ethnicity. Table 1 presents totals by state.⁶

⁶ Data come from the Census Bureau's Current Population Survey, for the years 2009-2011. We use three pooled years to allow for state-level estimates. We analyzed the proportion of all non-elderly individuals (0-64 years old) with private insurance in each category and state listed in Figure 1 and Table 1, and scaled the survey-weighted percentages to total 54 million individuals in aggregate, to match the projected number of people affected by this policy. Note that this overall approach is only a rough approximation and does not reflect any potential uneven distribution of individuals by age, race/ethnicity, or state of residence in private plans affected by the preventive coverage provisions of the Affordable Care Act.

FIGURE 1: Number of Americans Estimated to be Receiving Expanded Preventive Services Coverage Under the Affordable Care Act (in Millions)⁷



⁷ The Census Bureau records race and ethnicity separately, which means that totals combining racial and ethnic groups sum to more than 100%.

TABLE 1: Number of Americans Estimated to be Receiving Expanded Preventive Services Coverage Under the Affordable Care Act, by State

State	Total	Children	Women	Men
Alabama	819,000	205,000	319,000	294,000
Alaska	121,000	33,000	44,000	44,000
Arizona	1,056,000	282,000	389,000	385,000
Arkansas	439,000	110,000	170,000	159,000
California	6,181,000	1,638,000	2,286,000	2,257,000
Colorado	973,000	259,000	362,000	352,000
Connecticut	710,000	188,000	270,000	252,000
Delaware	163,000	43,000	61,000	58,000
District of Columbia	107,000	17,000	47,000	42,000
Florida	2,841,000	710,000	1,104,000	1,027,000
Georgia	1,713,000	465,000	654,000	593,000
Hawaii	240,000	59,000	90,000	91,000
Idaho	283,000	86,000	100,000	97,000
Illinois	2,390,000	605,000	898,000	887,000
Indiana	1,160,000	314,000	421,000	425,000
Iowa	611,000	158,000	225,000	228,000
Kansas	529,000	141,000	198,000	191,000
Kentucky	732,000	184,000	274,000	273,000
Louisiana	719,000	193,000	275,000	251,000
Maine	226,000	53,000	91,000	82,000
Maryland	1,153,000	297,000	448,000	408,000
Massachusetts	1,324,000	327,000	517,000	480,000
Michigan	1,849,000	498,000	692,000	658,000
Minnesota	1,056,000	281,000	392,000	383,000
Mississippi	430,000	111,000	167,000	152,000
Missouri	1,102,000	292,000	408,000	401,000
Montana	166,000	41,000	62,000	63,000
Nebraska	359,000	96,000	134,000	129,000
Nevada	477,000	133,000	171,000	173,000
New Hampshire	279,000	70,000	107,000	102,000
New Jersey	1,694,000	449,000	628,000	617,000
New Mexico	285,000	75,000	111,000	100,000
New York	3,342,000	824,000	1,322,000	1,196,000
North Carolina	1,564,000	403,000	600,000	561,000
North Dakota	130,000	33,000	49,000	48,000
Ohio	2,138,000	559,000	797,000	782,000
Oklahoma	616,000	160,000	236,000	220,000
Oregon	692,000	171,000	273,000	248,000
Pennsylvania	2,363,000	580,000	915,000	869,000
Rhode Island	195,000	46,000	76,000	72,000
South Carolina	755,000	201,000	296,000	258,000
South Dakota	151,000	41,000	56,000	54,000
Tennessee	1,044,000	263,000	401,000	380,000
Texas	3,836,000	1,049,000	1,421,000	1,366,000
Utah	605,000	207,000	199,000	198,000
Vermont	115,000	24,000	47,000	44,000
Virginia	1,519,000	410,000	576,000	533,000
Washington	1,239,000	293,000	483,000	463,000
West Virginia	300,000	75,000	113,000	112,000
Wisconsin	1,111,000	295,000	413,000	403,000
Wyoming	102,000	28,000	36,000	38,000
TOTAL	54,004,000	14,075,000	20,424,000	19,499,000