

Health Care Coverage in the U.S.



The Effects of Being Uninsured

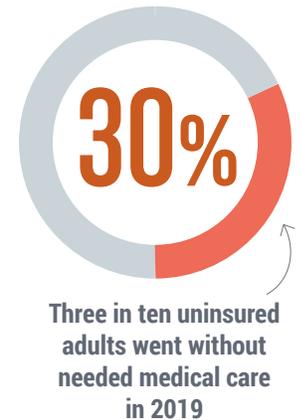
- By delaying care, many end up being hospitalized for preventable conditions
- Dependents are often affected, as they may not receive routine check-ups or childhood immunizations
- Many people, even those with health coverage, struggle to pay medical bills, which can lead to medical debt and a high risk of bankruptcy
- This cycle results in billions of dollars of “uncompensated care” driving up health care premiums for everyone

What Is the Affordable Care Act?

The Affordable Care Act (ACA) is a health care law signed on March 23, 2010, under the Obama Administration to make affordable health insurance available to more United States citizens

To qualify for an ACA subsidy, you must live in the U.S., be a citizen or legal resident, and not be currently incarcerated. Prior to the passage of the American Rescue Plan Act (ARPA), your income had to be no more than 400% of the federal poverty level (above \$51,040)

The ARPA passed in March 2021 expands Marketplace subsidies above 400% and increases subsidies for those making between 100% and 400% of the poverty level for two years: 2021 and 2022



Recent survey results suggest that many adults are unaware that they are eligible for coverage through the ACA Marketplace

Leading up to the pandemic, 28.9 million nonelderly individuals were uninsured in 2019

People of color are at higher risk of being uninsured than white individuals; most are low-income families with at least one worker

Due to COVID-19 related job losses, approximately one million people may have lost employer-based coverage between March and September 2020

As the COVID-19 pandemic continues, the ACA's eligibility qualifications, affordability and enrollment support are essential. Although marketplace subsidies have been expanded for the next two years, there's still more work to be done to ensure that all Americans have access to affordable and adequate health care coverage.

To Learn More

- [Healthcare.gov](https://www.healthcare.gov)
- [Kaiser Family Foundation](https://www.kff.org)