



Health Coverage Under the Affordable Care Act: Current Enrollment Trends and State Estimates

Based on 2023 and early 2024 enrollment data 45 million people are currently enrolled in Marketplace or Medicaid expansion coverage under provisions of the Affordable Care Act (ACA), the highest total on record.

KEY POINTS

- Marketplaces and Medicaid expansion, programs created by the Affordable Care Act (ACA), have enrolled millions of Americans in participating states since their implementation in 2014.
- According to the most recently available administrative data, we estimate that about 20.5 million* consumers were enrolled in Marketplace plans as of February 2024 (across all 50 states and the District of Columbia), and 18.6 million people (across 39 participating states† and the District of Columbia) were newly enrolled in Medicaid as of September 2023 via the ACA's expansion of eligibility to adults.
- In addition, 1.3 million individuals were enrolled in the ACA's Basic Health Program option in February 2024, and 4.6 million non-newly eligible adults who were eligible under previous criteria gained coverage under the Medicaid ACA expansion.
- Across these coverage groups, a total of 45 million Americans were enrolled in coverage related to the ACA, the highest total on record. This represents 14.1 million more people enrolled than in 2021 (a 46% increase) and 32.5 million more people enrolled than in 2014 (a 258% increase, or more than triple).
- Marketplace enrollment continues to increase, reaching over 20 million for the 2024 plan year—a record high since the launch of the ACA Marketplaces a decade earlier.
- This trend has occurred in the context of an overall increase in health insurance coverage in recent years, including a decline in the uninsured rate—from 16 percent in 2010, prior to ACA implementation, to 7.7 percent in late 2023 according to the most recent federal survey data.

BACKGROUND

The Affordable Care Act¹ (ACA), which was signed into law in 2010, brought the largest expansion of coverage in the U.S. health care system since the creation of Medicare and Medicaid in 1965. A comprehensive health

* A total of 21.4 million consumers made plan selections as of January 2024 and an estimated 20.5 million consumers effectuated enrollment (paid a premium or otherwise completed enrollment) as of February 2024. See notes for Table 1 for more information.

† North Carolina's expansion was implemented December 2023.

care reform law, the ACA expanded health insurance coverage to millions of Americans through two main pathways:

- Providing premium tax credits to consumers with incomes between 100% and 400% of the federal poverty level (FPL) to lower the cost of individual market health insurance purchased through new state Marketplaces;[‡] and
- Expanding Medicaid eligibility to adults with incomes up to 138% Federal Poverty Level (FPL), in states that elect to cover these low-income adults.[§]

The ACA also provided states the option to implement a Basic Health Program (BHP) to cover low-income residents who would otherwise be eligible to purchase coverage through the health insurance Marketplaces.

Since implementation of the ACA in 2014, the number of uninsured Americans has fallen significantly. Between 2013 and 2022 the number of people without health insurance dropped by 42 percent, falling from 45.2 million to 26.4 million.^{2,3} In recent years, a number of federal policies aimed to support health insurance coverage have contributed to a steady decline in the uninsured population since 2020.⁴ These federal policies include:

- The Families First Coronavirus Response Act (FFCRA) provided states with additional federal financial support if they met certain conditions including agreeing to maintain the enrollment of most Medicaid beneficiaries during a period that began in March 2020 and ended on March 31, 2023.
- CMS has taken extensive regulatory and sub-regulatory actions to implement ACA provisions reducing coverage loss at Medicaid redetermination, including actions under the Consolidated Appropriations Act, 2023.
- The American Rescue Plan Act (ARP) of 2021 and the Inflation Reduction Act (IRA) of 2022 increased Marketplace premium tax credits for individuals and families with household incomes between 100 and 400 percent of the Federal Poverty Level (FPL) and extended eligibility for Marketplace premium tax credits to those with household income above 400 percent of the FPL.
- Administrative actions extending and establishing special enrollment periods for Marketplace coverage.

In addition, at the state level, seven states have implemented the ACA Medicaid expansions extending coverage to low-income adults with incomes up to 138% FPL since 2020 (Utah, Idaho, Nebraska, Oklahoma, Missouri, South Dakota, and North Carolina). These combined federal and state policies, along with a strong labor market, have contributed to increased insurance coverage.

During the 2024 Marketplace Open Enrollment Period, over 21.4 million people selected an ACA Health Insurance Marketplace plan. Total plan selections include more than five million people — about a fourth — who are new to the Marketplaces and 16 million people who renewed their coverage.⁵ Under the enhanced premium tax credits established under the American Rescue Plan and continued under the Inflation Reduction Act, four in five HealthCare.gov customers were able to find health care coverage for \$10 or less per month for plan year 2024 after subsidies.⁶

[‡]Individuals with incomes above 400% FPL can purchase coverage through the Marketplaces but did not originally qualify for premium tax credit subsidies. Under the American Rescue Plan and extended by the Inflation Reduction Act, individuals with incomes above 400% FPL are now potentially eligible for subsidies.

[§]The ACA established a minimum Medicaid eligibility level of 133% FPL for children, pregnant women, and adults as of January 2014. States may elect to cover adults with incomes up to 133% FPL in their State Medicaid program, in accordance with the Supreme Court decision in *NFIB v. Sebelius* (2012). The low-income adult group also has standard income disregard of five percentage points of the FPL, which effectively raises this limit to 138% FPL. As of March 2024, 40 states and the District of Columbia have adopted the Medicaid expansion for low-income adults.

This Issue Brief presents current estimates of enrollment in health insurance coverage obtained through the ACA Marketplaces and the Medicaid expansion and the subsequent reductions in state-level uninsured rates since the ACA was implemented in 2014. This issue brief updates our estimates released in March of 2023 where we found that about 40 million people gained coverage under the ACA.⁷

METHODS

For both Marketplace and Medicaid expansion enrollment, we present the most recent administrative data with state-by-state totals from the Centers for Medicare & Medicaid Services (CMS), as well as historical national totals for the years 2014-2024.

There are two related measures of Marketplace enrollment. The first is plan selections, and the second is effectuated enrollment. At the end of each annual open enrollment period, CMS releases *plan selections*, which are the number of people who have selected a plan; CMS follows later with data on effectuated enrollment, which captures the number of people who have paid their first month's premium (if applicable). In this report, Marketplace enrollment estimates reflect *effectuated enrollment* counts from both States with Marketplaces using the HealthCare.gov platform and those with State-based Marketplaces. Effectuated enrollment for 2024 is not yet available but was estimated from state February 2023 effectuation rates applied to the number of people selecting Marketplace plans during the 2024 Open Enrollment Period. This brief uses effectuated enrollment so that our overall coverage estimates can be compared over time using the same method as ASPE used in previous estimates of ACA-related coverage.⁸

Medicaid enrollment estimates are state-reported counts of unduplicated individuals enrolled in the state's Medicaid program through the Medicaid Budget and Expenditure System (MBES). The most recent Medicaid enrollment data are from September 2023. In mid-2023 states began returning to standard renewal operations with the end of the FFCRA Medicaid continuous enrollment condition. Disenrollments due to this return to standard renewal operations have led to lower enrollment levels in March 2024 than the September 2023 enrollment data presented. For states that have expanded Medicaid, the enrollment data provide specific counts of the number of individuals enrolled in the expansion low-income adult eligibility group, referred to as the "adult group," with separate totals for those who became newly eligible under the ACA expansion, as well as those who were eligible for coverage prior to the ACA and meet the criteria for the adult group. State Medicaid expenditure reports are generally submitted to CMS within 30 days following the end of each quarter. Some states, however, submit their expenditure reports later; accordingly, these results should be considered preliminary.

Minnesota and New York have also implemented the Basic Health Program (BHP) option under the ACA to cover individuals with incomes between 138-200% FPL. We report BHP enrollment as reported to CMS by the states.

Note that we refer to the estimates below as "2024 estimates" of ACA coverage, though some of the statistics are from late 2023, since those are the most recently available numbers.

Estimates on uninsured rates by state come from the American Community Survey (ACS), the largest national survey of households. The Census Bureau surveys almost 300,000 households each month for the ACS and collects health insurance and demographic data, along with other types of information. Uninsured rates for the full state population of all ages come from the ACS's public data tables for 2013 and 2022 (the most current year of ACS data available), which we used to compare state-by-state changes in uninsured rates since the implementation of the ACA.^{9,10}

FINDINGS

National ACA-related enrollment for 2014-2024 are presented in Table 1 and Figure 1. More detailed information on each source of coverage is described below. As of February 2024, an estimated 20.5 million consumers had enrolled and effectuated health insurance coverage through the **Marketplaces**. An estimated 18.6 million newly-eligible adults were enrolled in **Medicaid** coverage through the adult group created by the ACA expansion based on the most recently available data, as shown in Table 1. An additional estimated 4.6 million people enrolled in Medicaid are adults who meet the criteria for the ACA expansion group but were eligible under previous criteria. The ACA simplified Medicaid enrollment for these individuals and made permanent under federal law some state-specific coverage expansions that pre-dated the ACA (e.g., coverage under a section 1115 demonstration project). To date, 40 states and the District of Columbia have adopted the ACA Medicaid expansion of coverage to adults.

Medicaid enrollment increased in recent years due to states implementing the ACA Medicaid expansion and the continuous enrollment condition in the Families First Coronavirus Response Act of 2020 (FFCRA), which prevented states from disenrolling most Medicaid enrollees enrolled on or after March 18, 2020 as a condition for receiving a temporary increase in their federal Medicaid match rate. This condition ended on March 31, 2023 (under the Consolidated Appropriations Act, 2023) and states began returning to normal Medicaid renewal operations leading to individuals disenrolling from Medicaid (also referenced as Medicaid unwinding), which is reflected in the 2024 enrollment data.

As noted above, two states – Minnesota and New York – have implemented the BHP option under the ACA. In early 2024, BHP enrollment was 1.3 million.

Taken together, these results indicate that overall enrollment in Marketplace coverage, Medicaid expansion, and the Basic Health Program for 2024 was 45 million people, the highest enrollment total since the ACA was enacted. This represents 14.1 million more people enrolled than in 2021 (a 46% increase) and 32.5 million more people enrolled than in 2014 (a 258% increase, or more than triple). Since 2023, 4.7 million more people gained ACA-related coverage, with almost all of the coverage gains from Marketplace.

Table 1
ACA-Related Enrollment: Marketplace, Medicaid, and the Basic Health Program (BHP), 2014-2024

Year	Marketplace Enrollment*	Medicaid Expansion Group, Newly-Eligible#	Medicaid Expansion Group, Non-Newly Eligible	BHP Enrollment†	TOTAL ACA-Related Enrollment
2014	6,337,860	4,214,218	2,047,055	0	12,599,133
2015	10,187,197	9,103,944	3,002,271	358,000	22,651,412
2016	11,115,044	11,135,415	3,473,065	654,000	26,377,524
2017	10,330,759	12,229,576	3,524,856	772,000	26,857,191
2018	10,643,786	12,338,135	3,305,210	798,000	27,085,131
2019	10,579,744	12,201,118	3,247,188	833,000	26,861,050
2020	10,673,516	12,300,921	3,241,535	866,000	27,081,972
2021	11,227,111	14,849,998	3,890,934	961,000	30,929,043
2022	13,807,669	16,781,800	4,261,277	1,135,190	35,985,936
2023	15,661,223	18,765,611	4,648,343	1,243,324	40,318,501
2024	20,524,000**	18,631,914	4,593,306	1,309,358	45,059,000

Notes *

Marketplace effectuated enrollment figures for 2014 and 2015 are as of 12/31/2014 and 3/31/2015 respectively, versus February coverage as of March 15 for 2016-2021. Marketplace enrollment data for 2014-2015 are lower quality due to the manual payment processing system in place for those years. 2014 and 2015 Marketplace enrollment figures are published here: https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MarketplaceProducts/Effectuated_Quarterly_Snapshots. February 2016-2023 data are from the CCIIO Enrollment Payment System and beginning in 2017 have been published in the Effectuated Enrollment Snapshot for the respective year. **Effectuated Marketplace enrollment for 2024 was estimated applying the February 2023 state effectuated rates to the 21.4 million people who made plan selections during the 2024 Open Enrollment Period, https://www.cms.gov/marketplace/resources/forms-reports-other#Health_Insurance_Marketplaces. # Medicaid enrollment data, 2014-2021, are from the February monthly enrollment (ever enrolled during the month) for the expansion adult eligibility group, as reported by states through the Medicaid Budget and Expenditure System (MBES). 2022-2024 Medicaid enrollment data are from September 2021, September 2022, September 2023 monthly enrollment reports respectively, as this is the most recent available monthly enrollment count from MBES. Published reports and detailed data information for Medicaid enrollment data, including caveats, can be found at: <https://www.medicaid.gov/medicaid/national-medicaid-chip-program-information/medicaid-chip-enrollment-data/medicaidenrollment-data-collected-through-mbes/index.html>

† BHP programs did not start until 2015. BHP enrollment data are based on average monthly (for Minnesota) or quarterly (for New York) projected enrollment submitted by the states to CMS in advance of the applicable quarter and are rounded to the nearest thousand. BHP enrollment data for 2021 is through May 2021. BHP enrollment data for 2022 is through March 2022. BHP enrollment data for 2023 is through February 2023. BHP enrollment data for 2024 is through February 2024.

Figure 1. ACA-Related Enrollment: Marketplace, Medicaid Expansion, and the Basic Health Program, 2014-2024

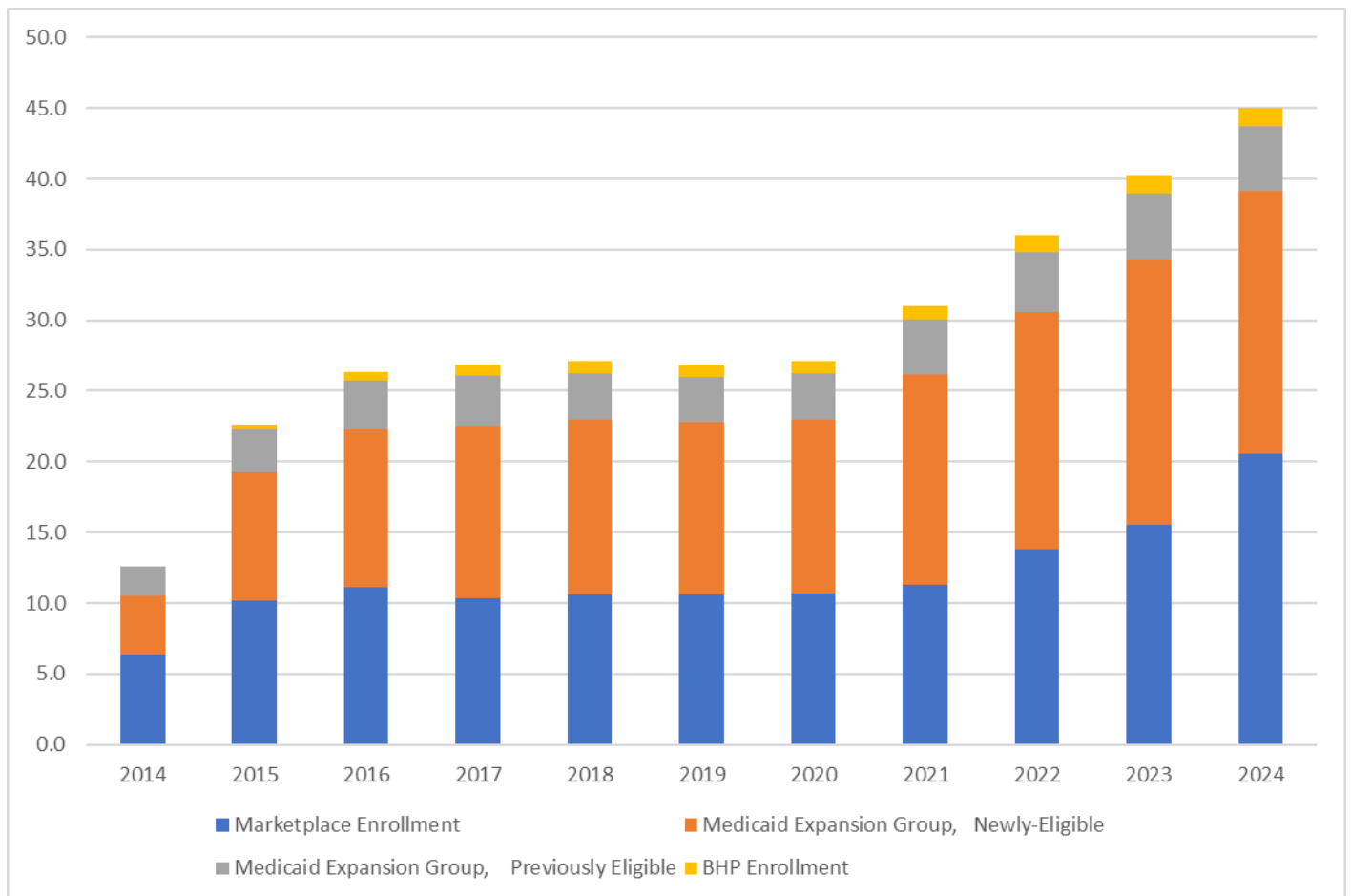


Table 2 presents the most recent state-level enrollment estimates of Marketplace and Medicaid expansion coverage. Table 3 presents uninsured rates in 2013 (before the ACA) and 2022 (the most recent state-level uninsured data). Figure 2 provides a visual summary of the change in the uninsured rate in each state. Nationally, the uninsured rate decreased 6.5 percentage points (from 14.5% to 8.0%) from 2014 to 2022. All states experienced reductions in their uninsured rates, with 12 states – California, Indiana, Kentucky, Louisiana, Michigan, New Hampshire, New Mexico, New York, Oregon, Rhode Island, Washington, and West

Virginia, and the District of Columbia, all of which expanded Medicaid – reducing their uninsured rate by at least half. The uninsured rate in 2022 varied widely across the country. Massachusetts had the lowest uninsured rate at 2.4% and experienced one of the smaller relative reductions under the ACA because it had already implemented large coverage expansions prior to 2014. Texas, which has not expanded Medicaid, had the highest uninsured rate in both 2013 (22.1%) and 2022 (16.6%). State decisions regarding the ACA Medicaid expansion are a main driver of variability in coverage rates across states. The Census Bureau’s gold-standard estimates of the uninsured population, which come from the ACS, are not yet available for 2023.

Table 2: Marketplace Enrollment and Medicaid Expansion Enrollment by State

State	Marketplace Plan Selections January 2024*	Marketplace Effectuated Enrollment February 2024+	Medicaid Expansion Newly Eligible September 2023#	Medicaid Expansion Non-Newly Eligible September 2023#	Total ACA-Related Coverage
Alabama	386,195	369,000	N/A	N/A	369,000
Alaska	27,464	26,000	68,692	N/A	94,692
Arizona	348,055	330,000	129,676	523,245	982,921
Arkansas	156,607	143,000	244,108	9,146	396,254
California	1,784,653	1,736,000	5,151,950	29,935	6,917,885
Colorado	237,106	212,000	544,038	7,667	763,705
Connecticut	129,000	125,000	334,664	31,308	490,972
Delaware	44,842	43,000	14,652	80,957	138,609
District of Columbia	14,799	12,000	87,379	43,975	143,354
Florida	4,211,902	4,060,000	N/A	N/A	4,060,000
Georgia	1,305,114	1,250,000	N/A	N/A	1,250,000
Hawaii	22,170	21,000	28,000	143,705	192,705
Idaho	103,783	101,000	83,833	0	184,833
Illinois	398,814	362,000	916,458	81,457	1,359,915
Indiana	295,772	282,000	581,737	0	863,737
Iowa	111,423	108,000	186,569	22,521	317,090
Kansas	171,376	163,000	N/A	N/A	163,000
Kentucky	75,317	68,000	593,558	0	661,558
Louisiana	212,493	207,000	737,762	0	944,762
Maine	62,586	60,000	91,408	23,886	175,294
Maryland	213,895	202,000	455,948	0	657,948
Massachusetts	311,199	277,000	0	463,523	740,523
Michigan	418,100	399,000	975,567	60,833	1,435,400
Minnesota ¹	135,001	130,000	307,001	0	522,496
Mississippi	286,410	272,000	N/A	N/A	272,000
Missouri	359,369	345,000	343,168	0	688,168
Montana	66,336	64,000	94,731	0	158,731
Nebraska	117,882	111,000	80,692	1,898	193,590
Nevada	99,312	96,000	374,633	0	470,633
New Hampshire	65,117	63,000	60,642	425	124,067
New Jersey	397,942	386,000	736,843	0	1,122,843
New Mexico	56,472	61,000	268,125	0	329,125
New York ¹	288,681	270,000	417,302	2,078,789	3,989,954
North Carolina	1,027,930	987,000	N/A	N/A	987,000
North Dakota	38,535	37,000	29,964	1,501	68,465
Ohio	477,793	463,000	901,967	238	1,365,205
Oklahoma	277,436	265,000	303,033	0	568,033
Oregon	145,509	137,000	608,684	111,016	856,700
Pennsylvania	434,571	422,000	1,024,336	61,267	1,507,603

Table 2: Marketplace Enrollment and Medicaid Expansion Enrollment by State, (cont'd)

State	Marketplace Plan Selections January 2024*	Marketplace Effectuated Enrollment February 2024+	Medicaid Expansion Newly Eligible September 2023#	Medicaid Expansion Previously Eligible September 2023#	Total ACA-Related Coverage
Rhode Island	36,121	36,000	97,376	N/A	133,376
South Carolina	571,175	566,000	N/A	0	566,000
South Dakota	52,974	51,000	10,164	N/A	61,164
Tennessee	555,103	529,000	N/A	N/A	529,000
Texas	3,484,632	3,300,000	N/A	N/A	3,300,000
Utah	366,939	357,000	111,402	998	469,400
Vermont	30,027	29,000	0	79,221	108,221
Virginia	400,058	385,000	739,411	0	1,124,411
Washington	272,494	263,000	688,514	19,949	971,463
West Virginia	51,046	48,000	207,927	0	255,927
Wisconsin	266,327	257,000	N/A	N/A	257,000
Wyoming	42,293	41,000	N/A	N/A	41,000
Guam	N/A	N/A	N/A	6,188	6,188
Puerto Rico	N/A	N/A	N/A	695,102	695,102
Virgin Islands	N/A	N/A	N/A	14,556	14,556
Total	21,446,150	20,524,000	18,631,914	4,593,306	45,059,000

Notes:

* 2024 plan selections from states with HealthCare.gov Marketplaces for the Open Enrollment Period of November 1, 2023 to January 16, 2024. Dates through which data are reported vary for State Based Marketplaces.

https://www.cms.gov/marketplace/resources/forms-reports-other#Health_Insurance_Marketplaces.

State totals do not add up due to rounding. + Effectuated Marketplace enrollment for 2024 was estimated applying the February 2023 state effectuated rates to the 21.4 million people who signed-up for coverage during the 2024 Open Enrollment Period, [https://www.cms.gov/marketplace/resources/forms-reports-](https://www.cms.gov/marketplace/resources/forms-reports-other#Health_Insurance_Marketplaces)

[other#Health_Insurance_Marketplaces](https://www.cms.gov/marketplace/resources/forms-reports-other#Health_Insurance_Marketplaces). # Medicaid Data: September 2023 enrollment of newly eligible population as reported on the CMS-64. Awaiting state reporting, enrollment reasonableness review is in progress. Enrollment only applicable for states that have expanded their Medicaid programs to adults with incomes up to 138% FPL (the “adult group”). For the states that have not expanded Medicaid their enrollment is noted as “N/A.” Massachusetts and Vermont already offered subsidized coverage to those with incomes below 138% FPL, so they are listed as having 0 newly-eligible adults, even though they have implemented the ACA’s Medicaid expansion.

¹ Minnesota total includes an estimated 85,495 Basic Health Plan enrollees as of February 2024.

² New York total includes an estimated 1,223,863 Basic Health Plan enrollees as of February 2024.

Table 3: Uninsured Rates for 2013 and 2022

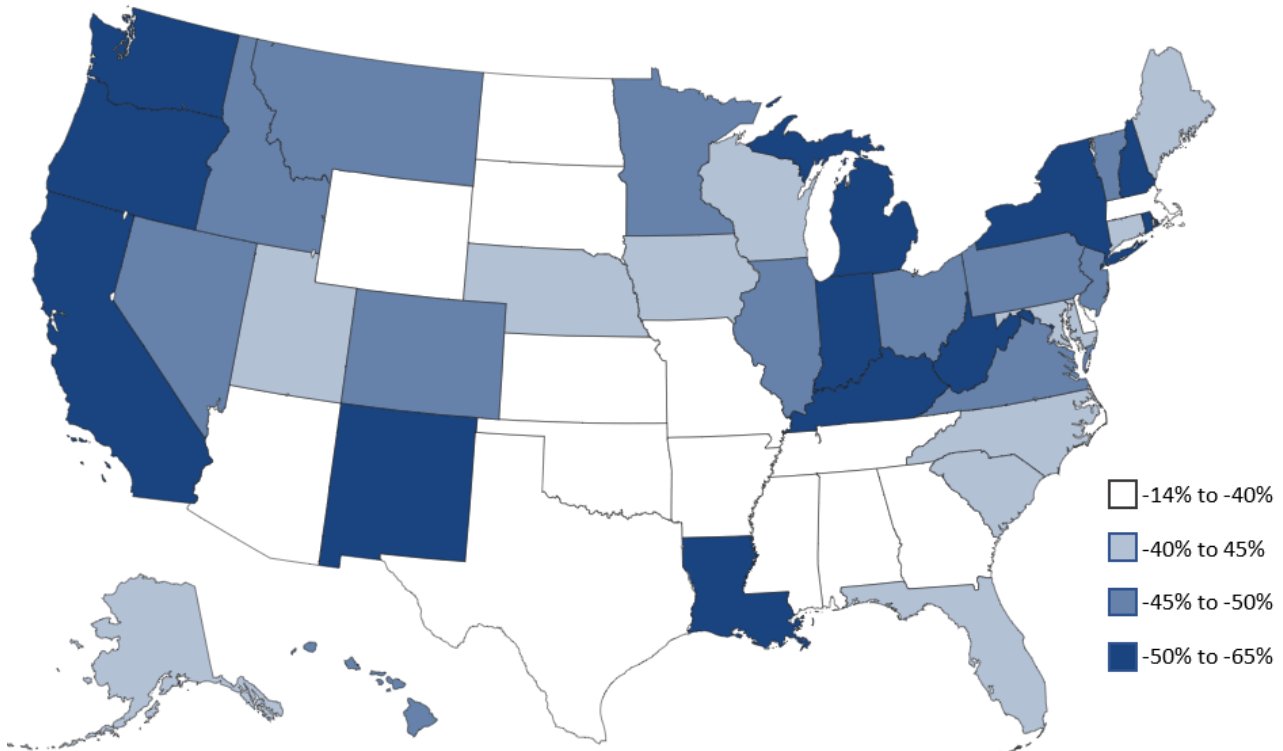
State	Uninsured Rate %^	
	2013	2022
Alabama	13.6	8.8
Alaska	18.5	11.0
Arizona	17.1	10.3
Arkansas	16.0	10.1
California	17.2	6.5
Colorado	14.1	7.1
Connecticut	9.4	5.2
Delaware	9.1	5.6
District of Columbia	6.7	2.9
Florida	20.0	11.2
Georgia	18.8	11.7
Hawaii	6.7	3.5
Idaho	16.2	8.2
Illinois	12.7	6.6
Indiana	14.0	7.0
Iowa	8.1	4.5
Kansas	12.3	8.6
Kentucky	14.3	5.6
Louisiana	16.6	6.9
Maine	11.2	6.6
Maryland	10.2	6.1
Massachusetts	3.7	2.4
Michigan	11.0	4.5
Minnesota	8.2	4.5
Mississippi	17.1	10.8
Missouri	13.0	8.6
Montana	16.5	8.3
Nebraska	11.3	6.7
Nevada	20.7	11.1
New Hampshire	10.7	4.9
New Jersey	13.2	6.8
New Mexico	18.6	8.2
New York	10.7	4.9
North Carolina	15.6	9.3
North Dakota	10.4	6.4
Ohio	11.0	5.9
Oklahoma	17.7	11.7
Oregon	14.7	6.0
Pennsylvania	9.7	5.3
Rhode Island	11.6	4.2
South Carolina	15.8	9.1
South Dakota	11.3	8.1
Tennessee	13.9	9.3
Texas	22.1	16.6
Utah	14.0	8.1
Vermont	7.2	3.9
Virginia	12.3	6.5
Washington	14.0	6.1
West Virginia	14.0	5.9

Table 3: Uninsured Rates for 2013 and 2022 (cont'd)

State	Uninsured Rate % [^]	
	2013	2022
Wisconsin	9.1	5.2
Wyoming	13.4	11.5
Total	14.5	8.0

[^] Uninsured Rates: American Community Survey, “Health Insurance Coverage Status and Type of Coverage by State and Age for All People”, 2013-2022: <https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.2013.html>.

Figure 2: Relative Reduction in the Uninsured Rate by State, 2013 to 2022



Uninsured Rates: American Community Survey, “Health Insurance Coverage Status and Type of Coverage by State and Age for All People”, 2013-2022: <https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.2013.html>.

CONCLUSION

The ACA's multiple programs have led to an historic expansion of health coverage, with an estimated 45 million people currently enrolled in coverage related to the law. Gains have accelerated since 2021, concurrent with legislative and administrative efforts to expand health coverage. These efforts include: enhanced subsidies for Marketplace coverage under the American Rescue Plan and later extended by the Inflation Reduction Act; robust outreach efforts to sign up eligible individuals for coverage; special enrollment periods for COVID, consumers with household incomes at or below 150 percent of the Federal Poverty Level and those disenrolled from Medicaid due to the end of the continuous enrollment condition that had been in place during the COVID-19 public health emergency; and state adoption of ACA Medicaid expansions.

Of note, estimates of ACA-related coverage presented in this Issue Brief are a conservative estimate of the law's impact on health insurance coverage for several reasons. First, the effectuated enrollment estimate for the Marketplace is a more conservative estimate than plan selections. Second, the total does not include the provision of the ACA that took effect in 2010 allowing young adults to remain on their parents' plans (e.g., employer sponsored insurance) until age 26, which previous research estimated led to more than 2 million young adults gaining insurance within the first year that it was in effect.¹¹ Third, the streamlining of Medicaid applications, enhanced outreach, and expanded eligibility led to increased enrollment even among children and parents who were eligible for Medicaid through traditional pre-expansion pathways, a phenomenon referred to as the "welcome mat" effect.¹² Thus, 45 million likely underestimates the total effect of the ACA.

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