The Impact of the Affordable Care Act on Uninsured Adults in King County

The Affordable Care Act will significantly improve peoples’ ability to access health insurance in King County when insurance expansions take effect on Jan. 1, 2014. If expansion happened today, 85% of King County’s uninsured adults—or 183,800 people—would become eligible for public or subsidized health insurance.1

Snapshot of the uninsured in King County today

One in six King County residents between the ages 18 and 64—or 217,300 people—are uninsured.1 There were almost 50,000 more uninsured adults in 2011 than there were in 2008, an increase from 13.4% to 16.4%. Although substantially lower than the U.S. rate of 21.0%, the overall King County rate conceals severe inequities.

• People who live in south King County cities are more likely to be uninsured. For example, adults in Des Moines are seven to eight times more likely to be uninsured than adults in Mercer Island or Sammamish.2,3

• Hispanic/Latinos are nearly four times as likely and Black/African Americans more than twice as likely to be uninsured as Whites (Figure 1).2 18.2% of adult males are uninsured, compared to 14.0% of adult females.2

Expanded eligibility for public insurance

In January 2014, the number of people eligible for Medicaid in King County will increase to include those with incomes at or below 138% of the Federal Poverty Level (FPL) (currently $31,809 for a family of four).4

About 83,000 uninsured people will become eligible for Medicaid.1 Public Health estimates that about 7,000 of the newly eligible will be homeless people.5
The highest concentration of newly eligible adults lives in south King County (Figure 2). On average, one in 12 adults in SeaTac, Des Moines, Federal Way, Kent, Auburn, Burien and Renton will qualify for Medicaid beginning in 2014.\(^2,3,6\)

### Insurance subsidies

In addition to those who become eligible for Medicaid, 100,800 uninsured adults with household incomes between 139% and 400% of the Federal Poverty Level may become eligible for subsidized health insurance through Washington Healthplanfinder, our state’s health benefit exchange.\(^1\) As with Medicaid, the highest concentration of people eligible for subsidies in the exchange—about one in eight adults—live in south King County.\(^2,3\)

### Who will remain uninsured?

While the Affordable Care Act will significantly expand insurance coverage in King County, some people will remain uninsured in 2014 and beyond. Lawfully present immigrants are not eligible for the Medicaid expansion if they have lived in U.S. for less than five years, and undocumented immigrants are ineligible regardless of how long they have been in the U.S. According to the U.S. Census, there are at least 5,800 uninsured immigrants in King County living at or below 138% of the FPL,\(^8\) but this number likely undercounts people who are undocumented. Although they will not qualify for Medicaid expansion, lawfully present immigrants who have lived in the U.S. for less than five years will be able to purchase coverage through Washington Healthplanfinder and those with incomes below 400% FPL may be eligible for subsidies.

In addition, some people who qualify for public or subsidized insurance will choose not to enroll and will remain uninsured, and some may be exempt from the requirement to have coverage.

### For more information

For more information, please email data.request@kingcounty.gov or visit www.kingcounty.gov/healthservices/health/partnerships/HealthReform.aspx.