



Building on the Affordable Care Act Could Decrease Number of Uninsured Americans and Out-of-Pocket Costs

In a new report, “Building on the Affordable Care Act: The Effects on Coverage and Healthcare Spending of Enhancements to the ACA,” commissioned by the [Partnership for America's Health Care Future](#), KNG Health Consulting estimates the effects of select ACA enhancements, including provisions similar to those in the American Rescue Plan Act (ARPA). The report finds the number of uninsured Americans would fall significantly under an enhanced Affordable Care Act (ACA) model, as well as out-of-pocket costs for most Americans.

Some of the report's key findings include:

- Roughly 8.1 million (30%) and 9.6 million (34%) fewer people will be uninsured after the ACA enhancements in 2023 and 2032, respectively.
- With ACA enhancements, the total out of pocket spending decreases for each income group, apart from those in the highest income category.
- While ESI would remain the predominant source of coverage, the Marketplace would see significant growth in enrollment, because of take-up by those previously covered by ESI or uninsured. The reductions in the ESI market are, in part, due to fixing the family glitch.
- Any increase in government spending from the ACA enhancements is predominantly going to low-income individuals and families that newly enroll in a Marketplace plan.
- Under the enhanced ACA, spending for hospital care would remain relatively unchanged, although more people would receive services.

Despite notable coverage gains over the past decade from the ACA's passage, a third of non-elderly adults experienced a gap in coverage or were underinsured in 2018, a trend that the COVID-19 pandemic worsened with health insurance coverage interruptions.

This new research demonstrates there are clear benefits to building upon the current health care system, without the costs and consequences that could come along with one-size-fits-all proposals such as Medicare for All, the public option, or lowering the Medicare eligibility age. A copy of the full report can be found [here](#), and a link to all of the Partnership's resources can be found [here](#).