

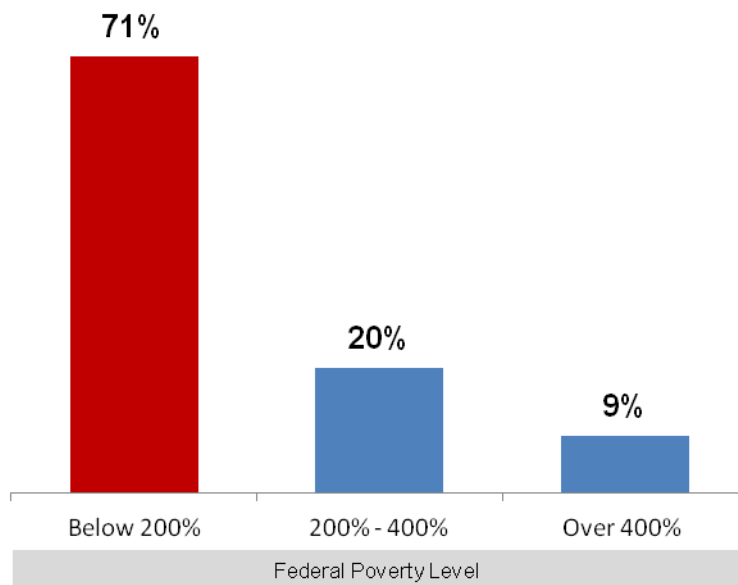
Uninsured Despite the Mandate

Low-income Oregonians are expected to make up the bulk of the state's population who still won't have health insurance despite the Affordable Care Act's requirement that they do so. Getting them covered is a priority for the goal of health insurance for all Oregonians.

By 2019, an estimated 120,000 Oregonians subject to the "individual mandate" will remain uninsured.¹ Of this group, 71 percent will be low income, with earnings below 200 percent of the federal poverty line. At least two-thirds of these low-income Oregonians — at least 56,000 — will earn too much to qualify for Oregon's Medicaid program, the Oregon Health Plan (OHP).²

The uninsured despite mandate expected to be mostly low-income

(Estimate: share of uninsured Oregonians subject to mandate by income, 2019)



Figures exclude undocumented Oregonians and those exempt from the "individual mandate."
Source: OCPP analysis of Oregon Health Authority data.

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These figures only reflect the population subject to the individual mandate. They do not include 99,000 uninsured, undocumented immigrants excluded from the benefits and requirements of the Affordable Care Act. Nor do they include an estimated 69,000 uninsured deemed exempt from the mandate.³

Cost is likely the biggest obstacle preventing many low-income Oregonians from obtaining insurance despite the requirement to do so.⁴

Providing affordable coverage for the tens of thousands of low-income Oregonians who earn too much to qualify for the Oregon Health Plan would be a good next step toward the goal of extending health coverage to all Oregonians.

Endnotes

¹ Under Section 1501 of the Affordable Care Act, most individuals must have “minimum essential coverage” or pay a penalty. All estimates in this fact sheet are derived from analysis by Jonathan Gruber, Massachusetts Institute of Technology, commissioned by Oregon Health Authority, presented in *Estimates of Coverage Expansions under Federal Health Reform*, provided at <http://www.oregon.gov/oha/OHPR/leg/docs/gruber.pdf>, unless otherwise noted.

² OCPP email correspondence with study author Jonathan Gruber, January 23, 2014. The eligibility threshold for the Oregon Health Plan for most adults is 138 percent of the federal poverty level.

³ Among those exempt from the individual mandate are those who aren’t required to file federal taxes, tribal members and those experiencing hardship circumstances. A list of exempt groups can be found at <https://www.healthcare.gov/exemptions/>.

⁴ That cost poses a barrier is evident from the fact that while most eligible for OHP — where no premiums are charged — are expected to enroll, low-income Oregonians making too much to qualify for OHP will comprise most of Oregon’s uninsured subject to the mandate, despite the benefit of subsidized premiums.

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