



CalSIM

California Simulation of Insurance Markets

The California Simulation of Insurance Markets (CalSIM) model is designed to estimate the impacts of various elements of the Affordable Care Act on employer decisions to offer insurance coverage and individual decisions to obtain coverage in California. It was developed by the UC Berkeley Center for Labor Research and Education and the UCLA Center for Health Policy Research, with generous funding provided by The California Endowment.

CalSIM version 1.8 Statewide Data Book 2014–2019

UCLA Center for Health Policy Research
UC Berkeley Center for Labor Research and Education

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1. Changes due to Policy in Types of Coverage for Californians under Age 65 (in millions)

BASE

2014						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.15	0.18	-0.18	0.00	19.15	
Medi-Cal	6.48	0.68	--	0.68	7.17	
Other Public	1.22	--	--	--	1.22	
Exchange with Subsidies	--	0.84	--	0.84	0.84	
Individual Market/Exchange without Subsidies	2.21	0.38	-0.87	-0.49	1.72	
Uninsured - Eligible for Coverage	4.58	0.14	-1.16	-1.01	3.57	
Uninsured - Not Eligible due to Immigration Status	1.02	0.01	-0.03	-0.02	1.00	
2015						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.27	0.20	-0.33	-0.14	19.13	
Medi-Cal	6.53	0.77	--	0.77	7.30	
Other Public	1.23	--	--	--	1.23	
Exchange with Subsidies	--	1.11	--	1.11	1.11	
Individual Market/Exchange without Subsidies	2.23	0.54	-0.97	-0.43	1.80	
Uninsured - Eligible for Coverage	4.61	0.17	-1.45	-1.29	3.32	
Uninsured - Not Eligible due to Immigration Status	1.03	0.01	-0.04	-0.03	1.00	
2016						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.41	0.25	-0.55	-0.31	19.10	
Medi-Cal	6.57	0.87	--	0.87	7.44	
Other Public	1.24	--	--	--	1.24	
Exchange with Subsidies	--	1.34	--	1.34	1.34	
Individual Market/Exchange without Subsidies	2.24	0.70	-1.01	-0.31	1.93	
Uninsured - Eligible for Coverage	4.64	0.20	-1.76	-1.56	3.09	
Uninsured - Not Eligible due to Immigration Status	1.04	0.01	-0.05	-0.04	1.00	
2017						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.54	0.25	-0.76	-0.50	19.03	
Medi-Cal	6.61	0.93	--	0.93	7.55	
Other Public	1.25	--	--	--	1.25	
Exchange with Subsidies	--	1.54	--	1.54	1.54	
Individual Market/Exchange without Subsidies	2.26	0.79	-1.03	-0.24	2.01	
Uninsured - Eligible for Coverage	4.67	0.25	-1.94	-1.69	2.98	
Uninsured - Not Eligible due to Immigration Status	1.05	0.02	-0.05	-0.03	1.01	
2018						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.66	0.27	-0.97	-0.71	18.95	
Medi-Cal	6.66	0.99	--	0.99	7.65	
Other Public	1.25	--	--	--	1.25	
Exchange with Subsidies	--	1.70	--	1.70	1.70	
Individual Market/Exchange without Subsidies	2.27	0.86	-1.05	-0.19	2.08	
Uninsured - Eligible for Coverage	4.70	0.29	-2.10	-1.81	2.89	
Uninsured - Not Eligible due to Immigration Status	1.05	0.07	-0.06	0.01	1.06	
2019						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.78	0.27	-0.98	-0.71	19.07	
Medi-Cal	6.70	1.00	--	1.00	7.70	
Other Public	1.26	--	--	--	1.26	
Exchange with Subsidies	--	1.70	--	1.70	1.70	
Individual Market/Exchange without Subsidies	2.28	0.84	-1.06	-0.21	2.07	
Uninsured - Eligible for Coverage	4.73	0.30	-2.10	-1.79	2.94	
Uninsured - Not Eligible due to Immigration Status	1.06	0.07	-0.06	0.01	1.07	

Source: UC Berkeley/UCLA CaSIM version 1.8

1. Changes due to Policy in Types of Coverage for Californians under Age 65 (in millions)

ENHANCED

2014						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.15	0.18	-0.18	-0.00	19.14	
Medi-Cal	6.48	1.23	--	1.23	7.71	
Other Public	1.22	--	--	--	1.22	
Exchange with Subsidies	--	1.20	--	1.20	1.20	
Individual Market/Exchange without Subsidies	2.21	0.41	-0.92	-0.51	1.70	
Uninsured - Eligible for Coverage	4.58	0.14	-2.02	-1.87	2.71	
Uninsured - Not Eligible due to Immigration Status	1.02	0.01	-0.05	-0.04	0.98	
2015						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.27	0.19	-0.34	-0.15	19.12	
Medi-Cal	6.53	1.31	--	1.31	7.84	
Other Public	1.23	--	--	--	1.23	
Exchange with Subsidies	--	1.64	--	1.64	1.64	
Individual Market/Exchange without Subsidies	2.23	0.61	-1.02	-0.41	1.82	
Uninsured - Eligible for Coverage	4.61	0.17	-2.50	-2.33	2.28	
Uninsured - Not Eligible due to Immigration Status	1.03	0.01	-0.07	-0.07	0.97	
2016						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.41	0.24	-0.56	-0.33	19.08	
Medi-Cal	6.57	1.39	--	1.39	7.96	
Other Public	1.24	--	--	--	1.24	
Exchange with Subsidies	--	2.00	--	2.00	2.00	
Individual Market/Exchange without Subsidies	2.24	0.81	-1.05	-0.24	2.00	
Uninsured - Eligible for Coverage	4.64	0.20	-2.93	-2.73	1.91	
Uninsured - Not Eligible due to Immigration Status	1.04	0.01	-0.10	-0.09	0.95	
2017						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.54	0.25	-0.76	-0.51	19.02	
Medi-Cal	6.61	1.41	--	1.41	8.02	
Other Public	1.25	--	--	--	1.25	
Exchange with Subsidies	--	2.07	--	2.07	2.07	
Individual Market/Exchange without Subsidies	2.26	0.88	-1.06	-0.18	2.08	
Uninsured - Eligible for Coverage	4.67	0.23	-2.94	-2.70	1.97	
Uninsured - Not Eligible due to Immigration Status	1.05	0.02	-0.10	-0.08	0.97	
2018						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.66	0.27	-0.97	-0.70	18.96	
Medi-Cal	6.66	1.42	--	1.42	8.08	
Other Public	1.25	--	--	--	1.25	
Exchange with Subsidies	--	2.12	--	2.12	2.12	
Individual Market/Exchange without Subsidies	2.27	0.94	-1.08	-0.14	2.13	
Uninsured - Eligible for Coverage	4.70	0.27	-2.94	-2.67	2.04	
Uninsured - Not Eligible due to Immigration Status	1.05	0.07	-0.10	-0.03	1.02	
2019						
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total	
Employer Sponsored Insurance (ESI)	19.78	0.27	-0.98	-0.71	19.07	
Medi-Cal	6.70	1.43	--	1.43	8.13	
Other Public	1.26	--	--	--	1.26	
Exchange with Subsidies	--	2.12	--	2.12	2.12	
Individual Market/Exchange without Subsidies	2.28	0.92	-1.08	-0.16	2.12	
Uninsured - Eligible for Coverage	4.73	0.28	-2.94	-2.66	2.07	
Uninsured - Not Eligible due to Immigration Status	1.06	0.07	-0.10	-0.03	1.03	

Source: UC Berkeley/UCLA CaSIM version 1.8

2. Coverage with the ACA by Source for Californians under Age 65 (in millions)

BASE

Type of Coverage with the ACA	2014	2015	2016	2017	2018	2019
Employer Sponsored Insurance (ESI)	19.15	19.13	19.10	19.03	18.95	19.07
Medi-Cal	7.17	7.30	7.44	7.55	7.65	7.70
Other Public	1.22	1.23	1.24	1.25	1.25	1.26
Exchange with Subsidies	0.84	1.11	1.34	1.54	1.70	1.70
Individual Market/Exchange without Subsidies	1.72	1.80	1.93	2.01	2.08	2.07
Uninsured - Eligible for Coverage	3.57	3.32	3.09	2.98	2.89	2.94
Uninsured - Not Eligible due to Immigration Status	1.00	1.00	1.00	1.01	1.06	1.07

ENHANCED

Type of Coverage with the ACA	2014	2015	2016	2017	2018	2019
Employer Sponsored Insurance (ESI)	19.14	19.12	19.08	19.02	18.96	19.07
Medi-Cal	7.71	7.84	7.96	8.02	8.08	8.13
Other Public	1.22	1.23	1.24	1.25	1.25	1.26
Exchange with Subsidies	1.20	1.64	2.00	2.07	2.12	2.12
Individual Market/Exchange without Subsidies	1.70	1.82	2.00	2.08	2.13	2.12
Uninsured - Eligible for Coverage	2.71	2.28	1.91	1.97	2.04	2.07
Uninsured - Not Eligible due to Immigration Status	0.98	0.97	0.95	0.97	1.02	1.03

Source: UC Berkeley/UCLA CalSIM version 1.8

3. Exchange Subsidy Eligible Californians under Age 65, Take-Up and Source of Insurance without the ACA

2014		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take-Up	Take-Up Rate	Take-Up	Take-Up Rate
Employer Sponsored Insurance Dropped	50,000	50,000	95%	50,000	96%
Employer Sponsored Insurance Unaffordable	430,000	20,000	4%	20,000	4%
Individual Market	570,000	450,000	80%	450,000	80%
Uninsured	1,550,000	330,000	21%	680,000	44%
Total	2,600,000	840,000	33%	1,200,000	46%

2015		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take-Up	Take-Up Rate	Take-Up	Take-Up Rate
Employer Sponsored Insurance Dropped	120,000	110,000	96%	110,000	97%
Employer Sponsored Insurance Unaffordable	440,000	20,000	4%	20,000	5%
Individual Market	570,000	540,000	95%	540,000	95%
Uninsured	1,560,000	440,000	28%	970,000	62%
Total	2,680,000	1,110,000	41%	1,640,000	61%

2016		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take-Up	Take-Up Rate	Take-Up	Take-Up Rate
Employer Sponsored Insurance Dropped	220,000	210,000	96%	210,000	97%
Employer Sponsored Insurance Unaffordable	430,000	20,000	5%	30,000	7%
Individual Market	580,000	550,000	95%	540,000	95%
Uninsured	1,570,000	570,000	36%	1,220,000	78%
Total	2,790,000	1,340,000	48%	2,000,000	72%

2017		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take-Up	Take-Up Rate	Take-Up	Take-Up Rate
Employer Sponsored Insurance Dropped	290,000	280,000	96%	280,000	96%
Employer Sponsored Insurance Unaffordable	420,000	20,000	6%	30,000	6%
Individual Market	580,000	550,000	95%	550,000	95%
Uninsured	1,570,000	680,000	44%	1,210,000	77%
Total	2,870,000	1,540,000	54%	2,070,000	72%

2018		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take-Up	Take-Up Rate	Take-Up	Take-Up Rate
Employer Sponsored Insurance Dropped	340,000	330,000	96%	330,000	96%
Employer Sponsored Insurance Unaffordable	420,000	30,000	7%	30,000	7%
Individual Market	580,000	550,000	95%	550,000	95%
Uninsured	1,580,000	790,000	50%	1,210,000	77%
Total	2,920,000	1,700,000	58%	2,120,000	72%

2019		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take-Up	Take-Up Rate	Take-Up	Take-Up Rate
Employer Sponsored Insurance Dropped	340,000	330,000	96%	330,000	96%
Employer Sponsored Insurance Unaffordable	420,000	30,000	7%	30,000	7%
Individual Market	590,000	550,000	94%	550,000	94%
Uninsured	1,590,000	790,000	50%	1,210,000	76%
Total	2,940,000	1,700,000	58%	2,120,000	72%

4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2014		BASE						ENHANCED					
Exchange Subsidy Eligible	Eligible	<i>Take Up</i>		Do Not Take Up		<i>Take Up</i>		Do Not Take Up					
		<i>Rate</i>	Take Up Subsidies	Subsidies	<i>Rate</i>	Take Up Subsidies	Subsidies						
All	2,600,000	33%	840,000	100%	1,750,000	100%	46%	1,200,000	100%	1,410,000	100%		
Race and Ethnicity													
Latino	1,190,000	24%	290,000	34%	900,000	51%	45%	550,000	46%	650,000	46%		
Asian	370,000	27%	100,000	12%	270,000	15%	33%	120,000	10%	250,000	18%		
African American	100,000	43%	40,000	5%	60,000	3%	51%	50,000	4%	50,000	3%		
White	870,000	43%	380,000	45%	490,000	28%	50%	440,000	37%	430,000	31%		
Other	70,000	48%	30,000	4%	30,000	2%	55%	40,000	3%	30,000	2%		
Gender													
Male	1,390,000	28%	390,000	46%	1,010,000	57%	41%	570,000	48%	830,000	59%		
Female	1,200,000	38%	460,000	54%	750,000	43%	52%	630,000	52%	580,000	41%		
Age													
0-18 years	140,000	49%	70,000	8%	70,000	4%	50%	70,000	6%	70,000	5%		
19-29 years	690,000	31%	220,000	26%	470,000	27%	45%	310,000	26%	380,000	27%		
30-44 years	760,000	32%	240,000	28%	520,000	29%	49%	370,000	31%	390,000	28%		
45-64 years	1,010,000	32%	320,000	38%	690,000	39%	44%	450,000	37%	560,000	40%		
Source of Coverage, without ACA													
ESI Dropped	50,000	95%	50,000	6%	-	0%	96%	50,000	4%	-	0%		
ESI Unaffordable	430,000	4%	20,000	2%	420,000	24%	4%	20,000	1%	420,000	30%		
Individual Market	570,000	80%	450,000	53%	120,000	7%	80%	450,000	38%	120,000	8%		
Uninsured	1,550,000	21%	330,000	39%	1,220,000	69%	44%	680,000	57%	880,000	62%		
Income													
138% FPL or less	140,000	25%	40,000	4%	110,000	6%	55%	80,000	7%	60,000	5%		
139-200% FPL	840,000	36%	300,000	36%	540,000	31%	53%	450,000	38%	390,000	28%		
201-250% FPL	580,000	26%	150,000	18%	430,000	24%	39%	220,000	19%	360,000	25%		
251-400% FPL	1,030,000	34%	360,000	42%	680,000	39%	43%	440,000	37%	600,000	42%		
Limited English Proficiency (18 and older)													
18+ Limited English Proficiency	1,030,000	21%	210,000	25%	820,000	47%	42%	440,000	37%	600,000	43%		
18+ Speaks English Very Well	1,430,000	39%	560,000	67%	870,000	49%	48%	690,000	58%	740,000	53%		

4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2015		BASE						ENHANCED					
Exchange Subsidy Eligible	Eligible	<i>Take Up</i>		Do Not Take Up		<i>Take Up</i>		Do Not Take Up					
		<i>Rate</i>	Take Up Subsidies	Subsidies	<i>Rate</i>	Take Up Subsidies	Subsidies						
All	2,680,000	41%	1,110,000	100%	1,570,000	100%	61%	1,640,000	100%	1,040,000	100%		
Race and Ethnicity													
Latino	1,220,000	33%	400,000	36%	830,000	53%	63%	770,000	47%	460,000	44%		
Asian	370,000	34%	130,000	11%	250,000	16%	43%	160,000	10%	210,000	20%		
African American	100,000	53%	60,000	5%	50,000	3%	65%	70,000	4%	40,000	4%		
White	910,000	54%	490,000	44%	420,000	27%	65%	590,000	36%	320,000	30%		
Other	70,000	59%	40,000	4%	30,000	2%	70%	50,000	3%	20,000	2%		
Gender													
Male	1,440,000	36%	520,000	47%	920,000	59%	55%	800,000	48%	650,000	63%		
Female	1,240,000	48%	590,000	53%	650,000	41%	68%	850,000	52%	390,000	37%		
Age													
0-18 years	150,000	62%	100,000	9%	60,000	4%	64%	100,000	6%	60,000	5%		
19-29 years	700,000	39%	280,000	25%	420,000	27%	59%	420,000	26%	290,000	27%		
30-44 years	790,000	41%	320,000	29%	460,000	29%	66%	520,000	32%	270,000	26%		
45-64 years	1,040,000	40%	420,000	37%	620,000	40%	58%	610,000	37%	430,000	41%		
Source of Coverage, without ACA													
ESI Dropped	120,000	96%	110,000	10%	-	0%	97%	110,000	7%	-	0%		
ESI Unaffordable	440,000	4%	20,000	2%	420,000	27%	5%	20,000	1%	410,000	40%		
Individual Market	570,000	95%	540,000	49%	30,000	2%	95%	540,000	33%	30,000	3%		
Uninsured	1,560,000	28%	440,000	40%	1,120,000	71%	62%	970,000	59%	600,000	57%		
Income													
138% FPL or less	140,000	33%	50,000	4%	100,000	6%	78%	110,000	7%	30,000	3%		
139-200% FPL	870,000	46%	400,000	36%	470,000	30%	72%	630,000	38%	240,000	23%		
201-250% FPL	600,000	34%	200,000	18%	400,000	25%	52%	310,000	19%	280,000	27%		
251-400% FPL	1,070,000	43%	460,000	41%	610,000	39%	55%	590,000	36%	490,000	47%		
Limited English Proficiency (18 and older)													
18+ Limited English Proficiency	1,050,000	27%	290,000	26%	770,000	49%	58%	620,000	38%	440,000	42%		
18+ Speaks English Very Well	1,480,000	49%	730,000	66%	750,000	48%	63%	930,000	57%	550,000	53%		

4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2016		BASE						ENHANCED					
Exchange Subsidy Eligible	Eligible	<i>Take Up</i>		Do Not Take Up		<i>Take Up</i>		Do Not Take Up					
		<i>Rate</i>	Take Up Subsidies	Subsidies	<i>Rate</i>	Take Up Subsidies	Subsidies						
All	2,790,000	48%	1,340,000	100%	1,440,000	100%	72%	2,000,000	100%	790,000	100%		
Race and Ethnicity													
Latino	1,270,000	41%	520,000	39%	750,000	52%	77%	980,000	49%	300,000	37%		
Asian	380,000	37%	140,000	10%	240,000	17%	49%	190,000	9%	190,000	24%		
African American	110,000	60%	70,000	5%	40,000	3%	74%	80,000	4%	30,000	4%		
White	950,000	60%	570,000	42%	390,000	27%	73%	700,000	35%	260,000	33%		
Other	70,000	64%	50,000	3%	30,000	2%	78%	60,000	3%	20,000	2%		
Gender													
Male	1,500,000	43%	640,000	48%	860,000	59%	65%	980,000	49%	520,000	66%		
Female	1,290,000	54%	700,000	52%	590,000	41%	79%	1,020,000	51%	270,000	34%		
Age													
0-18 years	170,000	66%	110,000	8%	60,000	4%	70%	120,000	6%	50,000	6%		
19-29 years	720,000	45%	330,000	24%	390,000	27%	72%	520,000	26%	200,000	25%		
30-44 years	820,000	49%	400,000	30%	420,000	29%	78%	640,000	32%	180,000	23%		
45-64 years	1,080,000	47%	510,000	38%	580,000	40%	67%	730,000	36%	360,000	45%		
Source of Coverage, without ACA													
ESI Dropped	220,000	96%	210,000	16%	10,000	1%	97%	210,000	11%	10,000	1%		
ESI Unaffordable	430,000	5%	20,000	2%	410,000	28%	7%	30,000	1%	400,000	51%		
Individual Market	580,000	95%	550,000	41%	30,000	2%	95%	540,000	27%	30,000	4%		
Uninsured	1,570,000	36%	570,000	42%	1,000,000	69%	78%	1,220,000	61%	350,000	45%		
Income													
138% FPL or less	150,000	42%	60,000	5%	80,000	6%	98%	140,000	7%	-	0%		
139-200% FPL	890,000	55%	490,000	37%	400,000	28%	86%	770,000	38%	130,000	16%		
201-250% FPL	630,000	42%	260,000	20%	360,000	25%	64%	400,000	20%	220,000	28%		
251-400% FPL	1,120,000	47%	530,000	39%	590,000	41%	61%	680,000	34%	440,000	55%		
Limited English Proficiency (18 and older)													
18+ Limited English Proficiency	1,070,000	34%	370,000	27%	710,000	49%	71%	760,000	38%	310,000	40%		
18+ Speaks English Very Well	1,560,000	56%	870,000	65%	680,000	47%	72%	1,130,000	56%	430,000	54%		

4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2017		BASE					ENHANCED				
Exchange Subsidy Eligible	Eligible	<i>Take Up</i>		Do Not Take Up			<i>Take Up</i>		Do Not Take Up		
		<i>Rate</i>	Take Up Subsidies	Subsidies	Subsidies	Subsidies	<i>Rate</i>	Take Up Subsidies	Subsidies	Subsidies	
All	2,870,000	54%	1,540,000	100%	1,330,000	100%	72%	2,070,000	100%	800,000	100%
Race and Ethnicity											
Latino	1,310,000	48%	630,000	41%	680,000	51%	77%	1,010,000	49%	300,000	37%
Asian	380,000	40%	150,000	10%	230,000	17%	50%	190,000	9%	190,000	24%
African American	110,000	64%	70,000	5%	40,000	3%	74%	80,000	4%	30,000	4%
White	980,000	64%	620,000	41%	360,000	27%	73%	720,000	35%	260,000	33%
Other	70,000	69%	50,000	3%	20,000	2%	78%	60,000	3%	20,000	2%
Gender											
Male	1,540,000	48%	740,000	48%	800,000	60%	66%	1,010,000	49%	530,000	66%
Female	1,330,000	60%	800,000	52%	530,000	40%	79%	1,050,000	51%	270,000	34%
Age											
0-18 years	180,000	70%	130,000	8%	50,000	4%	72%	130,000	6%	50,000	6%
19-29 years	730,000	50%	360,000	23%	370,000	27%	72%	520,000	25%	200,000	25%
30-44 years	850,000	55%	460,000	30%	380,000	29%	78%	660,000	32%	190,000	24%
45-64 years	1,110,000	52%	580,000	38%	530,000	40%	68%	760,000	37%	360,000	45%
Source of Coverage, without ACA											
ESI Dropped	290,000	96%	280,000	18%	10,000	1%	96%	280,000	13%	10,000	1%
ESI Unaffordable	420,000	6%	20,000	2%	400,000	30%	6%	30,000	1%	400,000	50%
Individual Market	580,000	95%	550,000	36%	30,000	2%	95%	550,000	27%	30,000	4%
Uninsured	1,570,000	44%	680,000	45%	890,000	67%	77%	1,210,000	59%	360,000	45%
Income											
138% FPL or less	140,000	51%	70,000	5%	70,000	5%	98%	140,000	7%	-	0%
139-200% FPL	910,000	63%	570,000	37%	340,000	26%	86%	780,000	38%	130,000	16%
201-250% FPL	640,000	47%	300,000	20%	340,000	26%	65%	420,000	20%	230,000	29%
251-400% FPL	1,170,000	51%	590,000	39%	580,000	43%	62%	730,000	35%	440,000	55%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	1,090,000	40%	440,000	29%	650,000	49%	71%	770,000	37%	320,000	40%
18+ Speaks English Very Well	1,610,000	61%	970,000	63%	630,000	47%	73%	1,170,000	57%	430,000	54%

4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2018	BASE						ENHANCED					
	Eligible	Take Up Rate	Take Up Subsidies		Do Not Take Up Subsidies		Take Up Rate	Take Up Subsidies		Do Not Take Up Subsidies		
Exchange Subsidy Eligible												
All	2,920,000	58%	1,700,000	100%	1,230,000	100%	72%	2,120,000	100%	810,000	100%	
Race and Ethnicity												
Latino	1,340,000	54%	720,000	43%	610,000	50%	77%	1,030,000	49%	310,000	38%	
Asian	390,000	43%	170,000	10%	220,000	18%	51%	200,000	9%	190,000	24%	
African American	120,000	70%	80,000	5%	30,000	3%	77%	90,000	4%	30,000	3%	
White	1,000,000	67%	670,000	39%	340,000	27%	74%	740,000	35%	270,000	33%	
Other	80,000	72%	50,000	3%	20,000	2%	79%	60,000	3%	20,000	2%	
Gender												
Male	1,570,000	52%	820,000	48%	760,000	62%	66%	1,040,000	49%	530,000	66%	
Female	1,350,000	65%	880,000	52%	470,000	38%	80%	1,070,000	51%	280,000	34%	
Age												
0-18 years	190,000	72%	140,000	8%	50,000	4%	73%	140,000	7%	50,000	6%	
19-29 years	730,000	53%	390,000	23%	340,000	28%	72%	520,000	25%	210,000	26%	
30-44 years	870,000	61%	530,000	31%	340,000	28%	78%	680,000	32%	190,000	23%	
45-64 years	1,130,000	57%	640,000	38%	490,000	40%	68%	770,000	37%	360,000	45%	
Source of Coverage, without ACA												
ESI Dropped	340,000	96%	330,000	19%	10,000	1%	96%	330,000	15%	10,000	2%	
ESI Unaffordable	420,000	7%	30,000	2%	390,000	32%	7%	30,000	1%	390,000	49%	
Individual Market	580,000	95%	550,000	32%	30,000	3%	95%	550,000	26%	30,000	4%	
Uninsured	1,580,000	50%	790,000	47%	790,000	64%	77%	1,210,000	57%	370,000	46%	
Income												
138% FPL or less	140,000	60%	90,000	5%	60,000	5%	97%	140,000	7%	-	0%	
139-200% FPL	920,000	68%	630,000	37%	290,000	24%	86%	800,000	38%	130,000	16%	
201-250% FPL	660,000	51%	330,000	20%	320,000	26%	65%	430,000	20%	230,000	29%	
251-400% FPL	1,200,000	54%	640,000	38%	560,000	45%	63%	750,000	36%	450,000	55%	
Limited English Proficiency (18 and older)												
18+ Limited English Proficiency	1,100,000	46%	500,000	30%	590,000	48%	71%	780,000	37%	320,000	40%	
18+ Speaks English Very Well	1,640,000	64%	1,060,000	62%	580,000	48%	74%	1,210,000	57%	440,000	54%	

4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2019		BASE						ENHANCED					
Exchange Subsidy Eligible	Eligible	<i>Take Up</i>			Do Not Take Up			<i>Take Up</i>			Do Not Take Up		
		<i>Rate</i>	Take Up Subsidies		Subsidies		<i>Rate</i>	Take Up Subsidies		Subsidies			
All	2,940,000	58%	1,700,000	100%	1,240,000	100%	72%	2,120,000	100%	820,000	100%		
Race and Ethnicity													
Latino	1,350,000	54%	720,000	43%	620,000	50%	77%	1,030,000	49%	310,000	38%		
Asian	390,000	43%	170,000	10%	220,000	18%	50%	200,000	9%	190,000	24%		
African American	120,000	70%	80,000	5%	30,000	3%	77%	90,000	4%	30,000	3%		
White	1,010,000	66%	670,000	39%	340,000	27%	73%	740,000	35%	270,000	33%		
Other	80,000	72%	50,000	3%	20,000	2%	78%	60,000	3%	20,000	2%		
Gender													
Male	1,580,000	52%	820,000	48%	760,000	61%	66%	1,050,000	49%	540,000	66%		
Female	1,360,000	65%	880,000	52%	480,000	39%	79%	1,080,000	51%	280,000	34%		
Age													
0-18 years	190,000	72%	140,000	8%	50,000	4%	72%	140,000	7%	50,000	6%		
19-29 years	740,000	53%	390,000	23%	350,000	28%	71%	520,000	25%	210,000	26%		
30-44 years	870,000	60%	530,000	31%	350,000	28%	78%	680,000	32%	190,000	23%		
45-64 years	1,140,000	57%	640,000	38%	500,000	40%	68%	780,000	37%	360,000	44%		
Source of Coverage, without ACA													
ESI Dropped	340,000	96%	330,000	19%	10,000	1%	96%	330,000	15%	10,000	2%		
ESI Unaffordable	420,000	7%	30,000	2%	390,000	32%	7%	30,000	1%	390,000	48%		
Individual Market	590,000	94%	550,000	33%	30,000	3%	94%	550,000	26%	30,000	4%		
Uninsured	1,590,000	50%	790,000	46%	800,000	64%	76%	1,210,000	57%	380,000	46%		
Income													
138% FPL or less	150,000	61%	90,000	5%	60,000	5%	97%	140,000	7%	-	0%		
139-200% FPL	930,000	68%	630,000	37%	300,000	24%	86%	800,000	38%	130,000	16%		
201-250% FPL	660,000	51%	330,000	20%	330,000	26%	65%	430,000	20%	230,000	29%		
251-400% FPL	1,210,000	53%	650,000	38%	560,000	45%	63%	760,000	36%	450,000	55%		
Limited English Proficiency (18 and older)													
18+ Limited English Proficiency	1,110,000	46%	500,000	30%	600,000	48%	70%	780,000	37%	330,000	40%		
18+ Speaks English Very Well	1,650,000	64%	1,060,000	63%	590,000	48%	73%	1,210,000	57%	440,000	54%		

5. Californians under Age 65 who Take Up Coverage without Subsidies in the Exchange and Individual Market, Source of Insurance without the ACA

BASE

Source of Coverage without ACA	2014		2015		2016		2017		2018		2019	
Employer Sponsored Insurance Dropped	70,000	4%	120,000	7%	190,000	10%	270,000	13%	330,000	16%	330,000	16%
Employer Sponsored Insurance Maintained	2,000	0%	2,000	0%	2,000	0%	2,000	0%	2,000	0%	2,000	0%
Individual Market	1,340,000	78%	1,260,000	70%	1,230,000	64%	1,230,000	61%	1,220,000	59%	1,230,000	59%
Uninsured	310,000	18%	420,000	23%	510,000	26%	520,000	26%	530,000	25%	510,000	25%
Total	1,720,000		1,800,000		1,930,000		2,010,000		2,080,000		2,070,000	

ENHANCED

Source of Coverage without ACA	2014		2015		2016		2017		2018		2019	
Employer Sponsored Insurance Dropped	70,000	4%	120,000	6%	190,000	10%	270,000	13%	340,000	16%	330,000	16%
Employer Sponsored Insurance Maintained	2,000	0%	2,000	0%	2,000	0%	2,000	0%	2,000	0%	2,000	0%
Individual Market	1,290,000	76%	1,210,000	66%	1,190,000	59%	1,190,000	57%	1,200,000	56%	1,200,000	57%
Uninsured	350,000	20%	490,000	27%	620,000	31%	610,000	29%	600,000	28%	580,000	28%
Total	1,700,000		1,820,000		2,000,000		2,080,000		2,130,000		2,120,000	

Source: UC Berkeley/UCLA CalSIM version 1.8

6. Characteristics of Californians under Age 65 who Take Up Coverage without Subsidies in the Exchange and Individual Market, Base Scenario

	2014		2015		2016		2017		2018		2019	
Total	1,720,000		1,800,000		1,930,000		2,010,000		2,080,000		2,070,000	
Catastrophic plan	250,000		310,000		340,000		330,000		310,000		310,000	
Share in catastrophic plan	14%		17%		18%		16%		15%		15%	
Race and Ethnicity												
Latino	430,000	25%	480,000	27%	520,000	27%	550,000	27%	570,000	27%	560,000	27%
Asian	220,000	13%	230,000	13%	250,000	13%	280,000	14%	290,000	14%	290,000	14%
African American	80,000	5%	90,000	5%	90,000	5%	90,000	5%	90,000	5%	90,000	5%
White	930,000	54%	940,000	52%	1,010,000	52%	1,030,000	51%	1,070,000	51%	1,070,000	52%
Other	60,000	3%	60,000	3%	60,000	3%	60,000	3%	60,000	3%	60,000	3%
Gender												
Male	890,000	52%	940,000	52%	1,010,000	52%	1,060,000	52%	1,090,000	52%	1,080,000	52%
Female	830,000	48%	850,000	48%	920,000	48%	960,000	48%	1,000,000	48%	990,000	48%
Age												
0-18 years	280,000	16%	300,000	17%	330,000	17%	350,000	17%	360,000	17%	360,000	17%
19-29 years	640,000	37%	700,000	39%	760,000	40%	770,000	38%	790,000	38%	780,000	38%
30-44 years	290,000	17%	280,000	16%	300,000	16%	320,000	16%	340,000	16%	340,000	16%
45-64 years	510,000	30%	510,000	28%	530,000	27%	570,000	28%	600,000	29%	600,000	29%
Source of Coverage, without ACA												
Employer Sponsored Insurance Dropped	70,000	4%	120,000	7%	190,000	10%	270,000	13%	330,000	16%	330,000	16%
Employer Sponsored Insurance Maintained	2,000	0%	2,000	0%	2,000	0%	2,000	0%	2,000	0%	2,000	0%
Individual Market	1,340,000	78%	1,260,000	70%	1,230,000	64%	1,230,000	61%	1,220,000	59%	1,230,000	59%
Uninsured	310,000	18%	420,000	23%	510,000	26%	520,000	26%	530,000	25%	510,000	25%
Income												
138% FPL or less	210,000	12%	220,000	12%	230,000	12%	230,000	12%	230,000	11%	230,000	11%
139-200% FPL	120,000	7%	110,000	6%	120,000	6%	120,000	6%	120,000	6%	120,000	6%
201-250% FPL	100,000	6%	100,000	5%	110,000	6%	120,000	6%	110,000	5%	110,000	5%
251-400% FPL	310,000	18%	300,000	17%	320,000	17%	330,000	16%	350,000	17%	340,000	17%
401%+ FPL	970,000	57%	1,070,000	59%	1,150,000	59%	1,210,000	60%	1,270,000	61%	1,270,000	61%
Limited English Proficiency												
18+ Limited English proficiency	190,000	11%	210,000	12%	240,000	12%	260,000	13%	270,000	13%	270,000	13%
18+ Speaks English very well	1,320,000	77%	1,370,000	76%	1,440,000	75%	1,500,000	74%	1,540,000	74%	1,530,000	74%

Source: UC Berkeley/UCLA CalSIM version 1.8

7. Distribution of Chronic Conditions among Californians under Age 65 in the Exchange and Individual Market

BASE

Chronic Conditions	2014		2015		2016		2017		2018		2019	
No chronic conditions	1,870,000	73%	2,120,000	73%	2,370,000	72%	2,570,000	72%	2,730,000	72%	2,720,000	72%
One or more chronic conditions	700,000	27%	780,000	27%	900,000	28%	980,000	28%	1,050,000	28%	1,050,000	28%
Total	2,570,000		2,910,000		3,270,000		3,550,000		3,780,000		3,770,000	

ENHANCED

Chronic Conditions	2014		2015		2016		2017		2018		2019	
No chronic conditions	2,130,000	73%	2,560,000	74%	2,980,000	75%	3,090,000	75%	3,160,000	74%	3,150,000	74%
One or more chronic conditions	770,000	27%	910,000	26%	1,020,000	25%	1,060,000	25%	1,090,000	26%	1,090,000	26%
Total	2,900,000		3,460,000		4,000,000		4,140,000		4,250,000		4,240,000	

Source: UC Berkeley/UCLA CalSIM version 1.8

8. Californians under Age 65 Newly Eligible for Medi-Cal, Take-Up and Source of Insurance without the ACA

2014		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	320,000	30,000	10%	30,000	11%
Individual Market	240,000	120,000	50%	170,000	69%
Uninsured	850,000	330,000	38%	580,000	68%
Total	1,420,000	480,000	34%	780,000	55%

2015		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	320,000	40,000	12%	50,000	14%
Individual Market	240,000	130,000	53%	170,000	71%
Uninsured	860,000	390,000	45%	620,000	72%
Total	1,420,000	560,000	39%	840,000	59%

2016		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	320,000	40,000	13%	50,000	17%
Individual Market	240,000	140,000	55%	180,000	74%
Uninsured	870,000	450,000	52%	650,000	75%
Total	1,430,000	630,000	44%	880,000	61%

2017		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	330,000	50,000	16%	60,000	19%
Individual Market	250,000	140,000	58%	180,000	74%
Uninsured	870,000	500,000	57%	650,000	75%
Total	1,440,000	690,000	48%	890,000	62%

2018		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	330,000	60,000	19%	70,000	21%
Individual Market	250,000	150,000	60%	180,000	74%
Uninsured	880,000	530,000	61%	660,000	75%
Total	1,450,000	740,000	51%	910,000	62%

2019		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	330,000	60,000	19%	70,000	21%
Individual Market	250,000	150,000	60%	180,000	73%
Uninsured	880,000	540,000	61%	660,000	75%
Total	1,460,000	750,000	51%	910,000	62%

9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2014		BASE					ENHANCED				
	Newly Eligible	Take Up Rate	Take Up under ACA	Do Not Take Up under ACA		Take Up Rate	Take Up Medicaid	Do Not Take Up under ACA			
Newly Eligible for Medi-Cal											
Total	1,420,000	34%	480,000	100%	930,000	100%	55%	780,000	100%	620,000	100%
Race and Ethnicity											
Latino	690,000	34%	230,000	49%	450,000	49%	58%	400,000	51%	290,000	46%
Asian, not Latino	100,000	40%	40,000	8%	60,000	6%	61%	60,000	8%	40,000	6%
African American, not Latino	110,000	35%	40,000	8%	70,000	7%	52%	60,000	7%	50,000	8%
White, not Latino	470,000	32%	150,000	32%	320,000	34%	51%	240,000	31%	230,000	37%
Other, multi-racial, not Latino	50,000	36%	20,000	3%	30,000	3%	55%	20,000	3%	20,000	3%
Gender											
Male	750,000	31%	230,000	48%	510,000	55%	51%	390,000	50%	360,000	57%
Female	660,000	37%	250,000	52%	410,000	45%	59%	390,000	50%	270,000	43%
Age											
19-29 years	480,000	24%	120,000	24%	360,000	39%	45%	220,000	28%	260,000	42%
30-44 years	410,000	36%	140,000	30%	260,000	28%	56%	230,000	29%	170,000	27%
45-64 years	530,000	41%	220,000	46%	310,000	33%	63%	330,000	43%	190,000	31%
Source of Coverage, without ACA											
ESI Dropped	12,000	38%	4,000	1%	7,000	1%	50%	6,000	1%	6,000	1%
ESI Maintained	310,000	8%	30,000	5%	280,000	30%	9%	30,000	4%	280,000	45%
Individual Market	240,000	50%	120,000	25%	120,000	13%	69%	170,000	21%	70,000	11%
Uninsured	850,000	38%	330,000	68%	520,000	56%	68%	580,000	74%	270,000	43%
Income											
100% FPL or less	690,000	33%	230,000	48%	460,000	50%	58%	400,000	51%	290,000	47%
101-138% FPL	720,000	35%	250,000	52%	460,000	50%	52%	380,000	49%	330,000	53%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	500,000	34%	170,000	35%	330,000	35%	60%	300,000	39%	190,000	31%
18+ Speaks English Very Well	920,000	34%	310,000	65%	600,000	65%	52%	480,000	61%	430,000	69%

9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2015		BASE					ENHANCED				
	Newly Eligible	Take Up Rate	Take Up under ACA	Do Not Take Up under ACA		Take Up Rate	Take Up Medicaid	Do Not Take Up under ACA			
Newly Eligible for Medi-Cal											
Total	1,420,000	39%	560,000	100%	860,000	100%	59%	840,000	100%	570,000	100%
Race and Ethnicity											
Latino	690,000	40%	280,000	50%	410,000	48%	61%	430,000	51%	260,000	46%
Asian, not Latino	100,000	44%	40,000	8%	60,000	6%	65%	60,000	8%	30,000	6%
African American, not Latino	110,000	40%	40,000	8%	60,000	7%	56%	60,000	7%	50,000	8%
White, not Latino	480,000	36%	170,000	31%	300,000	35%	55%	260,000	31%	210,000	37%
Other, multi-racial, not Latino	50,000	41%	20,000	3%	30,000	3%	58%	30,000	3%	20,000	3%
Gender											
Male	760,000	35%	270,000	48%	480,000	56%	55%	420,000	50%	330,000	58%
Female	670,000	43%	290,000	52%	380,000	44%	63%	420,000	50%	240,000	42%
Age											
19-29 years	480,000	28%	130,000	24%	350,000	41%	49%	230,000	28%	250,000	43%
30-44 years	410,000	42%	170,000	30%	230,000	27%	62%	250,000	30%	150,000	26%
45-64 years	530,000	48%	250,000	46%	280,000	32%	66%	360,000	42%	180,000	31%
Source of Coverage, without ACA											
ESI Dropped	20,000	45%	9,000	2%	11,000	1%	62%	13,000	2%	8,000	1%
ESI Maintained	300,000	9%	30,000	5%	270,000	32%	11%	30,000	4%	270,000	47%
Individual Market	240,000	53%	130,000	23%	110,000	13%	71%	170,000	21%	70,000	11%
Uninsured	860,000	45%	390,000	70%	460,000	54%	72%	620,000	74%	230,000	40%
Income											
100% FPL or less	700,000	38%	260,000	47%	430,000	51%	62%	440,000	52%	260,000	46%
101-138% FPL	730,000	40%	290,000	53%	420,000	49%	56%	410,000	48%	310,000	54%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	500,000	41%	200,000	37%	300,000	34%	64%	320,000	38%	180,000	31%
18+ Speaks English Very Well	920,000	38%	350,000	63%	560,000	66%	56%	520,000	62%	390,000	69%

9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2016		BASE					ENHANCED				
	Newly Eligible	Take Up Rate	Take Up under ACA		Do Not Take Up under ACA		Take Up Rate	Take Up Medicaid		Do Not Take Up under ACA	
Newly Eligible for Medi-Cal											
Total	1,430,000	44%	630,000	100%	790,000	100%	61%	880,000	100%	540,000	100%
Race and Ethnicity											
Latino	700,000	46%	320,000	52%	370,000	46%	64%	440,000	50%	250,000	46%
Asian, not Latino	100,000	48%	50,000	8%	50,000	6%	68%	70,000	8%	30,000	6%
African American, not Latino	110,000	44%	50,000	7%	60,000	8%	58%	60,000	7%	40,000	8%
White, not Latino	480,000	39%	190,000	30%	290,000	36%	58%	280,000	32%	200,000	37%
Other, multi-racial, not Latino	50,000	45%	20,000	3%	30,000	3%	61%	30,000	3%	20,000	3%
Gender											
Male	760,000	40%	300,000	48%	450,000	57%	58%	440,000	50%	310,000	58%
Female	670,000	49%	330,000	52%	340,000	43%	66%	440,000	50%	230,000	42%
Age											
19-29 years	490,000	31%	150,000	24%	330,000	42%	51%	250,000	28%	230,000	43%
30-44 years	410,000	47%	190,000	31%	210,000	27%	64%	260,000	30%	140,000	26%
45-64 years	540,000	53%	290,000	45%	250,000	31%	69%	370,000	42%	160,000	30%
Source of Coverage, without ACA											
ESI Dropped	25,000	49%	12,000	2%	13,000	2%	68%	17,000	2%	8,000	1%
ESI Maintained	300,000	10%	30,000	5%	270,000	34%	12%	40,000	4%	260,000	49%
Individual Market	240,000	55%	140,000	21%	110,000	13%	74%	180,000	20%	60,000	11%
Uninsured	870,000	52%	450,000	72%	410,000	51%	75%	650,000	73%	210,000	39%
Income											
100% FPL or less	700,000	42%	300,000	47%	410,000	51%	65%	460,000	52%	240,000	45%
101-138% FPL	730,000	46%	330,000	53%	390,000	49%	58%	420,000	48%	300,000	55%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	510,000	46%	240,000	37%	270,000	34%	66%	330,000	38%	170,000	31%
18+ Speaks English Very Well	930,000	43%	400,000	63%	530,000	66%	59%	550,000	62%	370,000	69%

9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2017		BASE					ENHANCED				
	Newly Eligible	Take Up Rate	Take Up under ACA		Do Not Take Up under ACA		Take Up Rate	Take Up Medicaid		Do Not Take Up under ACA	
Newly Eligible for Medi-Cal											
Total	1,440,000	48%	690,000	100%	740,000	100%	62%	890,000	100%	540,000	100%
Race and Ethnicity											
Latino	700,000	51%	360,000	52%	340,000	46%	64%	450,000	51%	240,000	45%
Asian, not Latino	100,000	52%	50,000	8%	50,000	6%	68%	70,000	8%	30,000	6%
African American, not Latino	110,000	47%	50,000	7%	60,000	8%	59%	60,000	7%	40,000	8%
White, not Latino	480,000	43%	210,000	30%	280,000	37%	58%	280,000	31%	200,000	37%
Other, multi-racial, not Latino	50,000	48%	20,000	3%	20,000	3%	61%	30,000	3%	20,000	3%
Gender											
Male	770,000	43%	330,000	48%	430,000	57%	58%	450,000	50%	310,000	58%
Female	680,000	53%	360,000	52%	320,000	43%	66%	450,000	50%	230,000	42%
Age											
19-29 years	490,000	34%	170,000	24%	320,000	43%	51%	250,000	28%	240,000	44%
30-44 years	410,000	51%	210,000	31%	190,000	26%	64%	260,000	30%	140,000	26%
45-64 years	540,000	58%	310,000	45%	230,000	31%	70%	380,000	42%	160,000	30%
Source of Coverage, without ACA											
ESI Dropped	36,000	55%	19,000	3%	16,000	2%	71%	25,000	3%	10,000	2%
ESI Maintained	290,000	11%	30,000	5%	260,000	35%	12%	40,000	4%	260,000	47%
Individual Market	250,000	58%	140,000	20%	100,000	14%	74%	180,000	20%	60,000	11%
Uninsured	870,000	57%	500,000	72%	370,000	49%	75%	650,000	73%	210,000	39%
Income											
100% FPL or less	710,000	46%	330,000	47%	380,000	51%	66%	470,000	52%	240,000	45%
101-138% FPL	740,000	49%	360,000	53%	360,000	49%	58%	430,000	48%	300,000	55%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	510,000	51%	260,000	38%	240,000	33%	66%	340,000	38%	170,000	31%
18+ Speaks English Very Well	930,000	46%	430,000	62%	500,000	67%	59%	560,000	62%	370,000	69%

9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2018		BASE					ENHANCED				
	Newly Eligible	Take Up Rate	Take Up under ACA	Do Not Take Up under ACA		Take Up Rate	Take Up Medicaid	Do Not Take Up under ACA			
Newly Eligible for Medi-Cal											
Total	1,450,000	51%	740,000	100%	700,000	100%	62%	910,000	100%	530,000	100%
Race and Ethnicity											
Latino	710,000	55%	390,000	52%	310,000	45%	65%	460,000	51%	240,000	45%
Asian, not Latino	100,000	56%	60,000	8%	40,000	6%	68%	70,000	8%	30,000	6%
African American, not Latino	110,000	50%	50,000	7%	50,000	8%	59%	60,000	7%	40,000	8%
White, not Latino	490,000	45%	220,000	29%	260,000	38%	58%	280,000	31%	200,000	38%
Other, multi-racial, not Latino	50,000	51%	20,000	3%	20,000	3%	62%	30,000	3%	20,000	3%
Gender											
Male	770,000	47%	360,000	48%	400,000	58%	59%	450,000	50%	310,000	58%
Female	680,000	57%	380,000	52%	290,000	42%	67%	450,000	50%	220,000	42%
Age											
19-29 years	490,000	38%	180,000	25%	310,000	44%	52%	250,000	28%	240,000	44%
30-44 years	420,000	55%	230,000	31%	180,000	26%	64%	270,000	30%	140,000	26%
45-64 years	550,000	61%	330,000	44%	210,000	30%	70%	380,000	42%	160,000	30%
Source of Coverage, without ACA											
ESI Dropped	47,000	61%	29,000	4%	18,000	3%	74%	35,000	4%	12,000	2%
ESI Maintained	280,000	12%	30,000	5%	250,000	35%	12%	30,000	4%	250,000	46%
Individual Market	250,000	60%	150,000	20%	100,000	14%	74%	180,000	20%	60,000	12%
Uninsured	880,000	61%	530,000	72%	340,000	48%	75%	660,000	72%	210,000	40%
Income											
100% FPL or less	710,000	50%	350,000	47%	360,000	51%	66%	470,000	52%	240,000	46%
101-138% FPL	740,000	53%	390,000	53%	340,000	49%	59%	440,000	48%	290,000	54%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	510,000	55%	280,000	38%	220,000	32%	67%	350,000	38%	160,000	30%
18+ Speaks English Very Well	940,000	49%	460,000	62%	470,000	68%	60%	560,000	62%	370,000	70%

9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2019		BASE					ENHANCED				
	Newly Eligible	Take Up Rate	Take Up under ACA	Do Not Take Up under ACA		Take Up Rate	Take Up Medicaid	Do Not Take Up under ACA			
Newly Eligible for Medi-Cal											
Total	1,460,000	51%	750,000	100%	700,000	100%	62%	910,000	100%	540,000	100%
Race and Ethnicity											
Latino	710,000	55%	390,000	52%	310,000	45%	65%	460,000	51%	240,000	45%
Asian, not Latino	100,000	56%	60,000	8%	40,000	6%	68%	70,000	8%	30,000	6%
African American, not Latino	110,000	50%	50,000	7%	50,000	8%	59%	60,000	7%	40,000	8%
White, not Latino	490,000	45%	220,000	29%	270,000	38%	58%	280,000	31%	200,000	38%
Other, multi-racial, not Latino	50,000	51%	20,000	3%	20,000	3%	62%	30,000	3%	20,000	3%
Gender											
Male	780,000	47%	360,000	48%	410,000	58%	59%	460,000	50%	310,000	58%
Female	680,000	57%	390,000	52%	300,000	42%	67%	460,000	50%	230,000	42%
Age											
19-29 years	490,000	38%	190,000	25%	310,000	44%	52%	260,000	28%	240,000	44%
30-44 years	420,000	55%	230,000	31%	180,000	26%	64%	270,000	30%	140,000	26%
45-64 years	550,000	61%	330,000	44%	210,000	30%	70%	390,000	42%	160,000	30%
Source of Coverage, without ACA											
ESI Dropped	47,000	61%	29,000	4%	18,000	3%	75%	35,000	4%	12,000	2%
ESI Maintained	280,000	12%	30,000	5%	250,000	35%	12%	30,000	4%	250,000	46%
Individual Market	250,000	60%	150,000	20%	100,000	14%	73%	180,000	20%	60,000	12%
Uninsured	880,000	61%	540,000	72%	340,000	48%	75%	660,000	72%	210,000	40%
Income											
100% FPL or less	720,000	50%	360,000	47%	360,000	52%	66%	470,000	52%	250,000	46%
101-138% FPL	740,000	53%	390,000	53%	340,000	48%	59%	440,000	48%	290,000	54%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	520,000	55%	290,000	38%	230,000	32%	67%	350,000	38%	160,000	30%
18+ Speaks English Very Well	950,000	49%	460,000	62%	480,000	68%	60%	560,000	62%	370,000	70%

10. Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families, Take-Up and Source of Insurance without the ACA

2014		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	1,320,000	-	0%	-	0%
Individual Market	280,000	150,000	54%	150,000	54%
Uninsured	850,000	50,000	5%	290,000	34%
Total	2,450,000	200,000	8%	440,000	18%
2015		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	1,330,000	-	0%	-	0%
Individual Market	280,000	150,000	54%	150,000	54%
Uninsured	860,000	50,000	6%	310,000	36%
Total	2,470,000	210,000	8%	460,000	19%
2016		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	1,340,000	-	0%	-	0%
Individual Market	280,000	160,000	55%	150,000	54%
Uninsured	860,000	70,000	8%	340,000	39%
Total	2,480,000	230,000	9%	490,000	20%
2017		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	1,350,000	-	0%	-	0%
Individual Market	290,000	160,000	54%	160,000	54%
Uninsured	870,000	80,000	9%	340,000	40%
Total	2,500,000	230,000	9%	500,000	20%
2018		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	1,350,000	-	0%	-	0%
Individual Market	290,000	150,000	53%	150,000	53%
Uninsured	870,000	90,000	10%	350,000	40%
Total	2,520,000	240,000	9%	500,000	20%
2019		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take-Up Rate	Take Up	Take-Up Rate
Employer Sponsored Insurance	1,360,000	-	0%	-	0%
Individual Market	290,000	150,000	53%	150,000	53%
Uninsured	880,000	90,000	10%	350,000	40%
Total	2,530,000	240,000	10%	510,000	20%

11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families

2014		BASE					ENHANCED				
Previously Eligible for Medi-Cal but Not Enrolled	Eligible	Take Up Rate under		Do Not Take Up		Take Up Rate under		Do Not Take Up			
		ACA	ACA	under ACA	under ACA	ACA	ACA	under ACA	under ACA		
All	2,450,000	8%	200,000	100%	2,250,000	100%	18%	440,000	100%	2,010,000	100%
Race and Ethnicity											
Latino	1,250,000	6%	80,000	39%	1,180,000	52%	20%	250,000	57%	1,000,000	50%
Asian	250,000	12%	30,000	14%	220,000	10%	19%	50,000	11%	200,000	10%
African American	160,000	8%	10,000	6%	140,000	6%	14%	20,000	5%	130,000	7%
White	710,000	10%	70,000	37%	640,000	28%	15%	110,000	25%	600,000	30%
Other	80,000	9%	10,000	4%	70,000	3%	12%	10,000	2%	70,000	4%
Gender											
Male	1,180,000	8%	90,000	48%	1,080,000	48%	17%	200,000	45%	980,000	49%
Female	1,270,000	8%	100,000	52%	1,170,000	52%	19%	240,000	55%	1,030,000	51%
Age											
0-18 years	1,740,000	10%	180,000	89%	1,570,000	70%	16%	280,000	63%	1,470,000	73%
19-29 years	170,000	4%	10,000	3%	160,000	7%	28%	50,000	11%	120,000	6%
30-44 years	370,000	3%	10,000	6%	360,000	16%	22%	80,000	19%	290,000	15%
45-64 years	160,000	3%	-	2%	160,000	7%	21%	30,000	8%	130,000	6%
Source of Coverage without ACA											
ESI Dropped	10,000	0%	-	0%	10,000	0%	0%	-	0%	10,000	0%
ESI Maintained	1,310,000	0%	-	0%	1,310,000	58%	0%	-	0%	1,310,000	65%
Individual Market	280,000	54%	150,000	77%	130,000	6%	54%	150,000	34%	130,000	6%
Uninsured	850,000	5%	50,000	23%	800,000	36%	34%	290,000	66%	560,000	28%
Income											
100% FPL or less	940,000	6%	60,000	31%	880,000	39%	25%	230,000	53%	700,000	35%
101-138% FPL	320,000	8%	30,000	14%	300,000	13%	17%	60,000	12%	270,000	13%
139-200% FPL	610,000	8%	50,000	25%	560,000	25%	12%	80,000	17%	530,000	27%
201-250% FPL	580,000	10%	60,000	30%	520,000	23%	13%	80,000	17%	500,000	25%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	370,000	3%	10,000	5%	360,000	16%	27%	100,000	23%	270,000	13%
18+ Speaks English Very Well	450,000	9%	40,000	20%	420,000	18%	22%	100,000	23%	350,000	18%

11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families

2015		BASE						ENHANCED							
Previously Eligible for Medi-Cal but Not Enrolled	Eligible	Take Up Rate under ACA		Take Up under ACA		Do Not Take Up under ACA		Take Up Rate under ACA		Take Up under ACA		Do Not Take Up under ACA			
		ACA		ACA		ACA		ACA		ACA		ACA			
All	2,470,000	8%		210,000	100%			2,260,000	100%	19%		460,000	100%	2,010,000	100%
Race and Ethnicity															
Latino	1,260,000	6%		80,000	39%			1,180,000	52%	21%		260,000	58%	1,000,000	50%
Asian	250,000	12%		30,000	14%			220,000	10%	20%		50,000	11%	200,000	10%
African American	160,000	8%		10,000	6%			140,000	6%	14%		20,000	5%	140,000	7%
White	720,000	11%		80,000	36%			640,000	28%	16%		110,000	25%	600,000	30%
Other	80,000	9%		10,000	4%			70,000	3%	12%		10,000	2%	70,000	4%
Gender															
Male	1,190,000	8%		100,000	48%			1,090,000	48%	18%		210,000	45%	980,000	49%
Female	1,280,000	8%		110,000	52%			1,170,000	52%	20%		250,000	55%	1,030,000	51%
Age															
0-18 years	1,760,000	10%		180,000	88%			1,570,000	70%	17%		290,000	64%	1,460,000	73%
19-29 years	170,000	4%		10,000	3%			160,000	7%	28%		50,000	10%	120,000	6%
30-44 years	380,000	3%		10,000	6%			360,000	16%	22%		80,000	18%	290,000	15%
45-64 years	160,000	3%		10,000	2%			160,000	7%	22%		40,000	8%	130,000	6%
Source of Coverage without ACA															
ESI Dropped	30,000	0%		-	0%			30,000	1%	0%		-	0%	30,000	2%
ESI Maintained	1,300,000	0%		-	0%			1,300,000	57%	0%		-	0%	1,300,000	65%
Individual Market	280,000	54%		150,000	74%			130,000	6%	54%		150,000	33%	130,000	7%
Uninsured	860,000	6%		50,000	26%			800,000	35%	36%		310,000	67%	550,000	27%
Income															
100% FPL or less	940,000	7%		60,000	30%			880,000	39%	25%		240,000	52%	700,000	35%
101-138% FPL	330,000	9%		30,000	14%			300,000	13%	18%		60,000	13%	270,000	13%
139-200% FPL	610,000	9%		50,000	26%			560,000	25%	13%		80,000	18%	530,000	26%
201-250% FPL	590,000	11%		60,000	30%			520,000	23%	14%		80,000	18%	500,000	25%
Limited English Proficiency (18 and older)															
18+ Limited English Proficiency	370,000	3%		10,000	6%			360,000	16%	28%		100,000	22%	270,000	13%
18+ Speaks English Very Well	460,000	9%		40,000	20%			420,000	18%	23%		100,000	23%	350,000	18%

11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families

2016		BASE						ENHANCED					
Previously Eligible for Medi-Cal but Not Enrolled	Eligible	Take Up Rate under ACA		Take Up under ACA		Do Not Take Up under ACA		Take Up Rate under ACA		Take Up under ACA		Do Not Take Up under ACA	
		ACA	%	ACA	%	ACA	%	ACA	%	ACA	%	ACA	%
All	2,480,000	9%	230,000	100%	2,260,000	100%	20%	490,000	100%	1,990,000	100%		
Race and Ethnicity													
Latino	1,270,000	7%	90,000	41%	1,180,000	52%	23%	290,000	58%	980,000	50%		
Asian	250,000	12%	30,000	14%	220,000	10%	21%	50,000	10%	200,000	10%		
African American	160,000	9%	10,000	6%	140,000	6%	15%	20,000	5%	130,000	7%		
White	720,000	11%	80,000	36%	640,000	28%	17%	120,000	24%	600,000	30%		
Other	80,000	10%	10,000	4%	70,000	3%	13%	10,000	2%	70,000	4%		
Gender													
Male	1,190,000	9%	110,000	47%	1,090,000	48%	19%	220,000	45%	970,000	49%		
Female	1,290,000	9%	120,000	53%	1,170,000	52%	21%	270,000	55%	1,010,000	51%		
Age													
0-18 years	1,770,000	11%	200,000	88%	1,570,000	70%	18%	320,000	64%	1,450,000	73%		
19-29 years	170,000	5%	10,000	3%	160,000	7%	29%	50,000	10%	120,000	6%		
30-44 years	380,000	4%	10,000	6%	370,000	16%	24%	90,000	18%	290,000	15%		
45-64 years	160,000	4%	10,000	3%	160,000	7%	23%	40,000	8%	130,000	6%		
Source of Coverage without ACA													
ESI Dropped	60,000	0%	-	0%	60,000	2%	0%	-	0%	60,000	3%		
ESI Maintained	1,280,000	0%	-	0%	1,280,000	57%	0%	-	0%	1,280,000	64%		
Individual Market	280,000	55%	160,000	69%	130,000	6%	54%	150,000	31%	130,000	7%		
Uninsured	860,000	8%	70,000	31%	790,000	35%	39%	340,000	69%	520,000	26%		
Income													
100% FPL or less	950,000	7%	70,000	30%	880,000	39%	26%	250,000	51%	700,000	35%		
101-138% FPL	330,000	9%	30,000	14%	300,000	13%	19%	60,000	13%	270,000	13%		
139-200% FPL	620,000	10%	60,000	26%	560,000	25%	15%	90,000	19%	520,000	26%		
201-250% FPL	590,000	11%	70,000	30%	520,000	23%	15%	90,000	18%	500,000	25%		
Limited English Proficiency (18 and older)													
18+ Limited English Proficiency	370,000	4%	10,000	6%	360,000	16%	29%	110,000	22%	270,000	13%		
18+ Speaks English Very Well	460,000	10%	40,000	19%	420,000	18%	24%	110,000	22%	350,000	18%		

11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families

2017		BASE					ENHANCED				
Previously Eligible for Medi-Cal but Not Enrolled	Eligible	Take Up Rate under ACA		Do Not Take Up under ACA		Take Up Rate under ACA	Take Up under ACA		Do Not Take Up under ACA		
		ACA					ACA		ACA		
All	2,500,000	9%	230,000	100%	2,270,000	100%	20%	500,000	100%	2,000,000	100%
Race and Ethnicity											
Latino	1,280,000	8%	100,000	42%	1,180,000	52%	23%	290,000	58%	990,000	49%
Asian	250,000	13%	30,000	14%	220,000	10%	21%	50,000	10%	200,000	10%
African American	160,000	9%	10,000	6%	150,000	6%	15%	20,000	5%	130,000	7%
White	730,000	11%	80,000	35%	640,000	28%	17%	120,000	24%	600,000	30%
Other	80,000	10%	10,000	4%	80,000	3%	13%	10,000	2%	70,000	4%
Gender											
Male	1,200,000	9%	110,000	47%	1,090,000	48%	19%	220,000	45%	980,000	49%
Female	1,300,000	10%	120,000	53%	1,170,000	52%	21%	280,000	55%	1,020,000	51%
Age											
0-18 years	1,780,000	11%	200,000	87%	1,580,000	70%	18%	320,000	64%	1,460,000	73%
19-29 years	170,000	5%	10,000	3%	160,000	7%	29%	50,000	10%	120,000	6%
30-44 years	380,000	4%	10,000	6%	370,000	16%	24%	90,000	18%	290,000	15%
45-64 years	160,000	4%	10,000	3%	160,000	7%	23%	40,000	8%	130,000	6%
Source of Coverage without ACA											
ESI Dropped	80,000	0%	-	0%	80,000	4%	0%	-	0%	80,000	4%
ESI Maintained	1,260,000	0%	-	0%	1,260,000	56%	0%	-	0%	1,260,000	63%
Individual Market	290,000	54%	160,000	67%	130,000	6%	54%	160,000	31%	130,000	7%
Uninsured	870,000	9%	80,000	33%	790,000	35%	40%	340,000	69%	520,000	26%
Income											
100% FPL or less	960,000	7%	70,000	30%	890,000	39%	26%	250,000	51%	700,000	35%
101-138% FPL	330,000	10%	30,000	14%	300,000	13%	19%	60,000	12%	270,000	13%
139-200% FPL	620,000	10%	60,000	26%	560,000	25%	15%	90,000	19%	530,000	26%
201-250% FPL	590,000	12%	70,000	30%	520,000	23%	15%	90,000	18%	500,000	25%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	380,000	4%	10,000	6%	360,000	16%	29%	110,000	22%	270,000	13%
18+ Speaks English Very Well	460,000	10%	50,000	20%	420,000	18%	24%	110,000	22%	350,000	18%

11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families

2018		BASE					ENHANCED				
Previously Eligible for Medi-Cal but Not Enrolled	Eligible	Take Up under		Do Not Take Up under		Take Up Rate under ACA	Take Up under		Do Not Take Up under		
		ACA	ACA	ACA	ACA		ACA	ACA			
All	2,520,000	9%	240,000	100%	2,280,000	100%	20%	500,000	100%	2,010,000	100%
Race and Ethnicity											
Latino	1,290,000	8%	100,000	43%	1,190,000	52%	23%	290,000	58%	1,000,000	49%
Asian	250,000	12%	30,000	12%	220,000	10%	20%	50,000	10%	200,000	10%
African American	160,000	9%	10,000	6%	150,000	6%	15%	20,000	5%	140,000	7%
White	730,000	12%	80,000	35%	650,000	28%	17%	120,000	25%	610,000	30%
Other	80,000	10%	10,000	4%	80,000	3%	13%	10,000	2%	70,000	4%
Gender											
Male	1,210,000	9%	110,000	46%	1,100,000	48%	18%	220,000	44%	990,000	49%
Female	1,310,000	10%	130,000	54%	1,180,000	52%	21%	280,000	56%	1,030,000	51%
Age											
0-18 years	1,790,000	12%	210,000	87%	1,580,000	70%	18%	320,000	64%	1,470,000	73%
19-29 years	170,000	5%	10,000	3%	170,000	7%	29%	50,000	10%	120,000	6%
30-44 years	380,000	4%	20,000	7%	370,000	16%	24%	90,000	18%	290,000	15%
45-64 years	170,000	4%	10,000	3%	160,000	7%	23%	40,000	8%	130,000	6%
Source of Coverage without ACA											
ESI Dropped	100,000	0%	-	0%	100,000	4%	0%	-	0%	100,000	5%
ESI Maintained	1,250,000	0%	-	0%	1,250,000	55%	0%	-	0%	1,250,000	62%
Individual Market	290,000	53%	150,000	64%	140,000	6%	53%	150,000	31%	140,000	7%
Uninsured	870,000	10%	90,000	36%	790,000	35%	40%	350,000	69%	530,000	26%
Income											
100% FPL or less	960,000	8%	70,000	30%	890,000	39%	26%	260,000	51%	710,000	35%
101-138% FPL	330,000	10%	30,000	14%	300,000	13%	19%	60,000	13%	270,000	13%
139-200% FPL	620,000	10%	60,000	27%	560,000	25%	15%	90,000	19%	530,000	26%
201-250% FPL	600,000	12%	70,000	29%	530,000	23%	15%	90,000	18%	510,000	25%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	380,000	4%	10,000	6%	360,000	16%	29%	110,000	22%	270,000	13%
18+ Speaks English Very Well	470,000	10%	40,000	19%	420,000	19%	23%	110,000	22%	360,000	18%

11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families

2019		BASE					ENHANCED				
Previously Eligible for Medi-Cal but Not Enrolled	Eligible	Take Up under ACA		Do Not Take Up under ACA		Take Up under ACA		Do Not Take Up under ACA			
		Rate	ACA	Rate	ACA	Rate	ACA	Rate	ACA		
All	2,530,000	10%	240,000	100%	2,290,000	100%	20%	510,000	100%	2,030,000	100%
Race and Ethnicity											
Latino	1,300,000	8%	100,000	43%	1,190,000	52%	23%	300,000	58%	1,000,000	49%
Asian	260,000	12%	30,000	12%	230,000	10%	20%	50,000	10%	210,000	10%
African American	160,000	9%	10,000	6%	150,000	6%	15%	20,000	5%	140,000	7%
White	730,000	12%	80,000	35%	650,000	28%	17%	120,000	25%	610,000	30%
Other	80,000	10%	10,000	4%	80,000	3%	13%	10,000	2%	70,000	4%
Gender											
Male	1,220,000	9%	110,000	46%	1,110,000	48%	18%	220,000	44%	990,000	49%
Female	1,310,000	10%	130,000	54%	1,180,000	52%	21%	280,000	56%	1,030,000	51%
Age											
0-18 years	1,800,000	12%	210,000	87%	1,590,000	70%	18%	320,000	64%	1,480,000	73%
19-29 years	170,000	5%	10,000	3%	170,000	7%	29%	50,000	10%	120,000	6%
30-44 years	390,000	4%	20,000	7%	370,000	16%	24%	90,000	18%	290,000	15%
45-64 years	170,000	4%	10,000	3%	160,000	7%	23%	40,000	8%	130,000	6%
Source of Coverage without ACA											
ESI Dropped	100,000	0%	-	0%	100,000	4%	0%	-	0%	100,000	5%
ESI Maintained	1,260,000	0%	-	0%	1,260,000	55%	0%	-	0%	1,260,000	62%
Individual Market	290,000	53%	150,000	64%	140,000	6%	53%	150,000	30%	140,000	7%
Uninsured	880,000	10%	90,000	36%	790,000	35%	40%	350,000	70%	530,000	26%
Income											
100% FPL or less	970,000	8%	70,000	30%	900,000	39%	27%	260,000	51%	710,000	35%
101-138% FPL	330,000	10%	30,000	14%	300,000	13%	19%	60,000	13%	270,000	13%
139-200% FPL	630,000	10%	60,000	27%	560,000	25%	15%	90,000	19%	530,000	26%
201-250% FPL	600,000	12%	70,000	29%	530,000	23%	15%	90,000	18%	510,000	25%
Limited English Proficiency (18 and older)											
18+ Limited English Proficiency	380,000	4%	10,000	6%	370,000	16%	29%	110,000	22%	270,000	13%
18+ Speaks English Very Well	470,000	10%	40,000	19%	420,000	19%	23%	110,000	22%	360,000	18%

12. Characteristics of Californians under Age 65 Remaining Uninsured with ACA

BASE

Remaining Uninsured	2014		2015		2016		2017		2018		2019	
Not Eligible due to Immigration Status	1,000,000	22%	1,000,000	23%	1,000,000	25%	1,010,000	25%	1,060,000	27%	1,070,000	27%
Eligible for Medi-Cal	1,340,000	29%	1,280,000	30%	1,210,000	30%	1,190,000	30%	1,170,000	30%	1,180,000	29%
Eligible for Exchange Subsidies	1,180,000	26%	1,080,000	25%	960,000	23%	860,000	22%	770,000	19%	780,000	20%
Eligible for Exchange without Subsidies	1,040,000	23%	970,000	22%	920,000	23%	940,000	23%	950,000	24%	970,000	24%
-- 400% FPL or less	310,000	7%	280,000	6%	250,000	6%	260,000	6%	270,000	7%	280,000	7%
-- Greater than 400% FPL	740,000	16%	690,000	16%	670,000	16%	680,000	17%	690,000	17%	700,000	17%
Total	4,570,000		4,330,000		4,090,000		4,000,000		3,960,000		4,010,000	

ENHANCED

Remaining Uninsured	2014		2015		2016		2017		2018		2019	
Not Eligible due to Immigration Status	980,000	27%	970,000	30%	950,000	33%	970,000	33%	1,020,000	33%	1,030,000	33%
Eligible for Medi-Cal	850,000	23%	800,000	25%	740,000	26%	760,000	26%	780,000	26%	790,000	25%
Eligible for Exchange Subsidies	860,000	23%	580,000	18%	340,000	12%	350,000	12%	360,000	12%	380,000	12%
Eligible for Exchange without Subsidies	1,000,000	27%	900,000	28%	830,000	29%	850,000	29%	890,000	29%	910,000	29%
-- 400% FPL or less	290,000	8%	260,000	8%	220,000	8%	230,000	8%	250,000	8%	260,000	8%
-- Greater than 400% FPL	720,000	19%	650,000	20%	600,000	21%	620,000	21%	640,000	21%	650,000	21%
Total	3,690,000		3,240,000		2,860,000		2,940,000		3,060,000		3,110,000	

Source: UC Berkeley/UCLA CalSIM version 1.8