



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.

FACT SHEET • JUNE 2012

Predicted Exchange Enrollment with Subsidies under the Affordable Care Act: Regional and County Estimates

Between 1.8 and 2.1 million Californians will have subsidized health coverage in 2019 due to the Affordable Care Act

Ken Jacobs, Dave Graham-Squire, Gerald F. Kominski, Dylan H. Roby, Nadereh Pourat, Christina M. Kinane, Greg Watson, Daphna Gans, and Jack Needleman

The Affordable Care Act (ACA) will expand access to health coverage across California. Tax subsidies to purchase coverage will be available through the California Health Benefit Exchange (the Exchange) for eligible families with incomes up to 400 percent of the Federal Poverty Level (\$44,680 for an individual and \$92,200 for a family of four in 2012). Between 1.8 and 2.1 million Californians are expected to have subsidized coverage through the Exchange in 2019. (See [*Nine Out of Ten Non-Elderly Californians Will Be Insured When the Affordable Care Act is Fully Implemented*](#)).

Los Angeles will account for nearly one-third (31 percent) of the new subsidy eligible Exchange enrollees, with 550,000 to 670,000 participants depending on the level of enrollment. While Angelenos make up 27 percent of the state's population, they accounted for 32 percent of the uninsured in 2009. In contrast, the Greater Bay Area, which starts with a disproportionately smaller share of the uninsured (13 percent compared to 19 percent of the state's population), is expected to make up 16 percent of the subsidized Exchange participants. The remaining Southern California counties will account for 28 percent of the subsidized Exchange enrollees.

Data Sources and Methodology

We used the California Simulation of Insurance Markets (CalSIM) model, version 1.7, to predict changes in health coverage in California under the ACA. The model is designed to estimate the impacts of various elements of the ACA on employer decisions to offer insurance coverage and individual decisions to obtain coverage in California. For further information on the CalSIM methodology, please visit http://www.healthpolicy.ucla.edu/pubs/files/calsim_methods.pdf.

Exhibit 1. Predicted Exchange Enrollment with Subsidies, Californians under Age 65, by Region and County, 2019

Region/County	Eligible for Subsidies	Base Scenario		Enhanced Scenario	
		Predicted Enrollees	Percent of State Total	Predicted Enrollees	Percent of State Total
Northern California and Sierra Counties	120,000	80,000	4.5%	90,000	4.2%
Greater Bay Area	480,000	290,000	16.3%	340,000	15.9%
Santa Clara	100,000	60,000	3.4%	70,000	3.3%
Alameda	100,000	50,000	2.8%	60,000	2.8%
Sacramento Area	150,000	90,000	5.1%	100,000	4.7%
San Joaquin Valley	300,000	170,000	9.6%	210,000	9.8%
Fresno	70,000	40,000	2.2%	50,000	2.3%
Central Coast	170,000	100,000	5.6%	120,000	5.6%
Ventura	70,000	40,000	2.2%	50,000	2.3%
Los Angeles	930,000	550,000	30.9%	670,000	31.2%
Other Southern California	860,000	500,000	28.1%	610,000	28.4%
Orange	230,000	130,000	7.3%	160,000	7.5%
San Diego	220,000	140,000	7.9%	160,000	7.5%
San Bernardino	190,000	100,000	5.6%	130,000	6.1%
Riverside	200,000	120,000	6.7%	150,000	7.0%

Source: UC Berkeley–UCLA CalSIM model, version 1.7.

Note: Not all counties are listed due to sample sizes. For definitions of regions see Table 7-2 Regions in California, CHIS 2009 Methodology Report Series #5, page 7-7, http://www.chis.ucla.edu/pdf/CHIS2009_method5.pdf.

About the Authors

Ken Jacobs is the chair of the University of California, Berkeley, Center for Labor Research and Education. Dave Graham-Squire is a research associate at the University of California, Berkeley, Center for Labor Research and Education. Gerald F. Kominski is the director of the UCLA Center for Health Policy Research and a professor at the UCLA Fielding School of Public Health. Dylan H. Roby is the director of the Health Economics and Evaluation Research Program at the UCLA Center for Health Policy Research and an assistant professor at the UCLA Fielding School of Public Health. Nadereh Pourat is the director of research at the UCLA Center for Health Policy Research and a professor at the UCLA Fielding School of Public Health. Christina M. Kinane is a research associate/project manager at the UCLA Center for Health Policy Research. Greg Watson is a data analyst at the UCLA Center for Health Policy Research. Daphna Gans is a research scientist at the UCLA Center for Health Policy Research. Jack Needleman is a professor at the UCLA Fielding School of Public Health.

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