

May 2011

Who Can Participate in the California Health Benefit Exchange?

The Profile of Subsidy-Eligible Uninsured and Individually Insured

Table 1. Characteristics of ACA Exchange Eligibles,¹ California, 2009

	Total ²	0-133% FPL ³	134-199% FPL	200-299% FPL	300-399% FPL	400+% FPL ⁴
Population Size	4,564,000	82,000	1,007,000	1,021,000	602,000	1,851,000
Gender						
Female	44%	60%	48%	45%	42%	41%
Age						
Ages 0-17	15%	19%	17%	15%	16%	14%
Ages 18-26	27%	43%	26%	26%	30%	25%
Ages 27-44	28%	18%	30%	26%	29%	28%
Ages 45-54	17%	10%	16%	20%	15%	18%
Ages 55-64	13%	10%	11%	12%	10%	19%
Race/Ethnicity						
White	51%	3%	35%	48%	56%	61%
Latino	21%	41%	37%	26%	16%	11%
African American	6%	7%	9%	6%	4%	6%
Asian American/Pacific Islander	13%	31%	12%	10%	13%	14%
Other	9%	18%	8%	10%	11%	8%
Family structure						
Single without Children	49%	42%	46%	51%	50%	50%
Single with Children	7%	17%	10%	8%	6%	5%
Married without Children	15%	10%	10%	14%	13%	19%
Married with Children	29%	31%	34%	28%	32%	26%
English Fluency						
Native English Speaker	61%	-	46%	59%	63%	73%
Speak English Very Well/Well	30%	41%	35%	31%	34%	24%
Does Not Speak English Well/Not At All	9%	59%	19%	9%	3%	3%
Language at Home						
English	88%	49%	79%	90%	87%	95%
Spanish	6%	33%	14%	5%	4%	1%
Asian	3%	13%	2%	3%	6%	1%
Other	3%	5%	5%	2%	3%	2%
Employment Status						
Employed	39%	37%	43%	45%	38%	34%
Self-Employed	21%	7%	11%	13%	21%	32%
Not Employed	40%	56%	47%	42%	41%	34%
Firm Size						
0-9 Employees	44%	40%	33%	35%	47%	52%
10-50 Employees	22%	16%	26%	29%	14%	18%
51-999 Employees	13%	37%	13%	16%	16%	11%
1000+ Employees	21%	7%	28%	20%	23%	19%

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	Total ²	0-133% FPL ³	134-199% FPL	200-299% FPL	300-399% FPL	400+% FPL ⁴
Population Size	4,564,000	82,000	1,007,000	1,021,000	602,000	1,851,000
Insurance Status						
Uninsured All Year	31%	61%	43%	41%	27%	20%
Uninsured Part Year	32%	35%	38%	31%	29%	31%
Individually Insured	36%	4%	18%	28%	44%	49%
Self-Assessed Health Status						
Excellent or Very Good Health	60%	22%	46%	57%	64%	71%
Good Health	27%	44%	32%	27%	26%	23%
Fair Health	11%	30%	17%	14%	9%	5%
Poor Health	2%	4%	5%	2%	1%	1%
Smoking Status						
Past Smoker	19%	12%	17%	17%	24%	20%
Current Smoker	17%	11%	18%	21%	11%	17%
Never Smoked	63%	77%	65%	62%	65%	62%
Weight ⁵						
Normal or Underweight	49%	60%	43%	44%	49%	53%
Overweight	32%	27%	32%	30%	32%	33%
Obese	20%	14%	26%	26%	19%	14%
Has Asthma	13%	7%	15%	10%	13%	13%
Has Diabetes	4%	5%	5%	6%	4%	2%
Has Heart Disease	2%	6%	2%	2%	1%	2%
Number of Chronic Conditions						
No Conditions	73%	78%	70%	73%	72%	76%
1 Chronic Conditions	21%	13%	22%	21%	24%	20%
2 or more Chronic Conditions	6%	9%	8%	6%	5%	4%
Any Emergency Room utilization	13%	18%	13%	14%	14%	13%
Outpatient Visits in the Past Year						
No Visits	29%	38%	30%	36%	24%	27%
1-4 Visits	55%	46%	49%	52%	60%	58%
5 or More visits	16%	16%	20%	12%	17%	15%
Usual Source of Care						
Private Physician	49%	13%	33%	42%	53%	61%
Clinic	23%	33%	34%	26%	22%	16%
None	28%	54%	33%	31%	25%	23%
Delayed or Did Not Get Needed Medical Care in the Past Year						
Delayed or Did Not Get Due to Cost	20%	13%	25%	22%	22%	15%
Delayed or Did Not Get Due to Other Reason	4%	1%	3%	2%	7%	5%
No Delay	76%	86%	72%	76%	71%	80%
Delayed or Did Not Get Needed Prescription Medications in the Past Year						
Delayed or Did Not Get Due to Cost	6%	13%	7%	8%	7%	4%
Delayed or Did Not Get Due to Other Reason	4%	-	3%	5%	3%	5%
No Delay	89%	87%	90%	87%	90%	91%

Table 2. Characteristics of ACA Exchange Eligibles¹ who were uninsured all year, California, 2009

	Total ²	0-133% FPL ³	134-199% FPL	200-299% FPL	300-399% FPL	400+% FPL ⁴
Population Size	1,436,000	50,000	437,000	419,000	162,000	367,000
Gender						
Female	38%	49%	40%	38%	37%	32%
Age						
Ages 0-17	8%	13%	8%	8%	14%	6%
Ages 18-26	24%	48%	19%	29%	19%	23%
Ages 27-44	31%	14%	36%	30%	34%	28%
Ages 45-54	23%	15%	25%	25%	21%	20%
Ages 55-64	13%	10%	12%	8%	12%	22%
Race/Ethnicity						
White	36%	-	25%	47%	36%	42%
Latino	34%	43%	45%	29%	29%	28%
African American	8%	9%	8%	9%	8%	7%
Asian American/Pacific Islander	11%	25%	12%	9%	7%	13%
Other	10%	23%	9%	6%	21%	9%
Family structure						
Single without Children	59%	53%	50%	64%	50%	68%
Single with Children	6%	22%	6%	6%	8%	4%
Married without Children	14%	11%	16%	12%	12%	14%
Married with Children	21%	14%	28%	18%	30%	13%
English Fluency						
Native English Speaker	48%	-	33%	63%	52%	54%
Speak English Very Well/Well	34%	43%	39%	23%	41%	38%
Does Not Speak English Well/Not At All	18%	57%	28%	15%	7%	9%
Language at Home						
English	81%	49%	66%	89%	91%	91%
Spanish	12%	35%	22%	8%	6%	4%
Asian	3%	12%	3%	3%	2%	3%
Other	4%	4%	10%	1%	1%	2%
Employment Status						
Employed	35%	49%	35%	41%	47%	22%
Self-Employed	20%	9%	14%	12%	17%	40%
Not Employed	44%	41%	51%	46%	37%	38%
Firm Size						
0-9 Employees	49%	43%	39%	42%	50%	65%
10-50 Employees	21%	5%	22%	27%	15%	19%
51-999 Employees	15%	47%	14%	19%	14%	9%
1000+ Employees	15%	4%	25%	12%	21%	8%
Self-Assessed Health Status						
Excellent or Very Good Health	47%	21%	32%	53%	58%	56%
Good Health	31%	39%	32%	28%	31%	34%
Fair Health	18%	35%	27%	17%	10%	10%
Poor Health	4%	5%	9%	2%	1%	1%

Table 2. Characteristics of ACA Exchange Eligibles¹ who were uninsured all year, California, 2009

	Total ²	0-133% FPL ³	134-199% FPL	200-299% FPL	300-399% FPL	400+% FPL ⁴
Population Size	1,436,000	50,000	437,000	419,000	162,000	367,000
Smoking Status						
Past Smoker	19%	18%	13%	18%	25%	26%
Current Smoker	23%	10%	20%	29%	18%	24%
Never Smoked	58%	72%	68%	52%	57%	50%
Weight ⁵						
Normal or Underweight	43%	67%	36%	41%	37%	50%
Overweight	35%	14%	42%	36%	36%	29%
Obese	22%	19%	22%	23%	27%	21%
Has Asthma	11%	11%	13%	11%	6%	10%
Has Diabetes	5%	9%	8%	4%	2%	2%
Has Heart Disease	2%	4%	3%	1%	1%	3%
Number of Chronic Conditions						
No Conditions	72%	73%	65%	73%	81%	77%
1 Chronic Conditions	20%	18%	25%	22%	16%	16%
2 or more Chronic Conditions	7%	9%	10%	6%	4%	7%
Any Emergency Room utilization	9%	14%	9%	5%	10%	10%
Outpatient Visits in the Past Year						
No Visits	49%	45%	49%	54%	48%	46%
1-4 Visits	44%	54%	41%	42%	43%	47%
5 or More visits	7%	1%	10%	4%	9%	7%
Usual Source of Care						
Private Physician	26%	5%	24%	28%	29%	27%
Clinic	30%	28%	32%	27%	32%	32%
None	44%	67%	44%	45%	39%	41%
Delayed or Did Not Get Needed Medical Care in the Past Year						
Delayed or Did Not Get Due to Cost	23%	4%	23%	29%	24%	19%
Delayed or Did Not Get Due to Other Reason	4%	0.3%	4%	1%	3%	11%
No Delay	72%	95%	73%	71%	72%	70%
Delayed or Did Not Get Needed Prescription Medications in the Past Year						
Delayed or Did Not Get Due to Cost	7%	5%	5%	12%	7%	4%
Delayed or Did Not Get Due to Other Reason	3%	-	1%	5%	0%	3%
No Delay	91%	95%	94%	83%	92%	93%

Table 3. Characteristics of ACA Exchange Eligibles¹ who were uninsured part year, California, 2009

	Total ²	0-133% FPL ³	134-199% FPL	200-299% FPL	300-399% FPL	400+% FPL ⁴
Population Size	1,480,000	28,000	386,000	315,000	177,000	574,000
Gender						
Female	45%	75%	54%	47%	37%	40%
Age						
Ages 0-17	16%	31%	25%	19%	10%	8%
Ages 18-26	32%	39%	33%	21%	40%	35%
Ages 27-44	32%	28%	26%	33%	32%	37%
Ages 45-54	12%	2%	7%	20%	11%	13%
Ages 55-64	7%	0.2%	9%	6%	7%	7%
Race/Ethnicity						
White	48%	9%	36%	49%	61%	53%
Latino	24%	43%	39%	29%	16%	12%
African American	8%	3%	11%	3%	5%	10%
Asian American/Pacific Islander	11%	34%	6%	9%	7%	17%
Other	9%	11%	8%	10%	10%	8%
Family structure						
Single without Children	51%	17%	46%	43%	57%	58%
Single with Children	10%	9%	14%	9%	9%	7%
Married without Children	12%	9%	5%	9%	13%	19%
Married with Children	27%	65%	35%	38%	21%	17%
English Fluency						
Native English Speaker	64%	-	52%	53%	75%	77%
Speak English Very Well/Well	30%	42%	35%	42%	22%	22%
Does Not Speak English Well/Not At All	6%	58%	12%	5%	3%	1%
Language at Home						
English	93%	55%	89%	92%	95%	97%
Spanish	5%	34%	9%	6%	3%	1%
Asian	1%	4%	1%	0.32%	1%	1%
Other	1%	7%	1%	1%	2%	1%
Employment Status						
Employed	49%	21%	52%	52%	39%	50%
Self-Employed	11%	4%	2%	8%	18%	16%
Not Employed	40%	75%	46%	39%	43%	35%
Firm Size						
0-9 Employees	27%	29%	16%	26%	34%	31%
10-50 Employees	24%	44%	34%	21%	10%	23%
51-999 Employees	19%	13%	18%	24%	20%	17%
1000+ Employees	30%	14%	32%	29%	37%	29%
Self-Assessed Health Status						
Excellent or Very Good Health	60%	28%	54%	51%	63%	71%
Good Health	29%	57%	37%	34%	22%	22%
Fair Health	9%	13%	9%	12%	15%	6%
Poor Health	1%	2%	1%	3%	1%	1%

Table 3. Characteristics of ACA Exchange Eligibles¹ who were uninsured part year, California, 2009

	Total ²	0-133% FPL ³	134-199% FPL	200-299% FPL	300-399% FPL	400+% FPL ⁴
Population Size	1,480,000	28,000	386,000	315,000	177,000	574,000
Smoking Status						
Past Smoker	20%	0%	24%	21%	34%	13%
Current Smoker	18%	17%	17%	18%	11%	20%
Never Smoked	63%	83%	59%	61%	55%	67%
Weight ⁵						
Normal or Underweight	43%	39%	38%	40%	44%	47%
Overweight	33%	15%	24%	27%	36%	41%
Obese	24%	46%	38%	32%	19%	13%
Has Asthma	14%	0.2%	17%	11%	18%	13%
Has Diabetes	3%	-	3%	5%	5%	2%
Has Heart Disease	2%	10%	2%	3%	1%	2%
Number of Chronic Conditions						
No Conditions	74%	84%	73%	73%	67%	77%
1 Chronic Conditions	21%	6%	17%	23%	31%	20%
2 or more Chronic Conditions	5%	10%	9%	4%	3%	3%
Any Emergency Room utilization	17%	26%	19%	22%	14%	13%
Outpatient Visits in the Past Year						
No Visits	22%	19%	13%	25%	18%	28%
1-4 Visits	56%	37%	54%	54%	56%	59%
5 or More visits	22%	44%	32%	20%	26%	13%
Usual Source of Care						
Private Physician	47%	17%	29%	44%	51%	61%
Clinic	25%	46%	42%	26%	18%	14%
None	28%	37%	29%	30%	31%	26%
Delayed or Did Not Get Needed Medical Care in the Past Year						
Delayed or Did Not Get Due to Cost	27%	31%	31%	24%	31%	25%
Delayed or Did Not Get Due to Other Reason	3%	1%	2%	4%	3%	3%
No Delay	70%	68%	67%	72%	66%	72%
Delayed or Did Not Get Needed Prescription Medications in the Past Year						
Delayed or Did Not Get Due to Cost	8%	29%	9%	8%	11%	5%
Delayed or Did Not Get Due to Other Reason	5%	-	4%	2%	3%	9%
No Delay	87%	71%	87%	90%	86%	86%

Table 4. Characteristics of ACA Exchange Eligibles¹ with individual insurance in the past year, California, 2009

	Total ²	0-133% FPL ³	134-199% FPL	200-299% FPL	300-399% FPL	400+% FPL ⁴
Population Size	1,648,000	3,000	184,000	288,000	263,000	911,000
Gender						
Female	48%	98%	53%	53%	48%	46%
Age						
Ages 0-17	21%	-	24%	21%	21%	20%
Ages 18-26	24%	2%	27%	28%	30%	20%
Ages 27-44	21%	-	25%	13%	23%	21%
Ages 45-54	18%	-	14%	14%	14%	20%
Ages 55-64	18%	98%	10%	23%	12%	19%
Race/Ethnicity						
White	66%	-	52%	50%	65%	74%
Latino	8%	-	13%	17%	8%	4%
African American	3%	-	5%	3%	1%	2%
Asian American/Pacific Islander	15%	100%	23%	13%	20%	12%
Other	9%	-	6%	17%	5%	8%
Family structure						
Single without Children	39%	98%	39%	40%	44%	38%
Single with Children	5%	2%	9%	9%	3%	4%
Married without Children	18%	-	6%	22%	13%	21%
Married with Children	37%	-	46%	30%	40%	37%
English Fluency						
Native English Speaker	71%	-	64%	61%	62%	79%
Speak English Very Well/Well	25%	-	22%	33%	37%	19%
Does Not Speak English Well/Not At All	4%	100%	14%	6%	1%	2%
Language at Home						
English	91%	2%	87%	89%	80%	96%
Spanish	1%	-	5%	1%	3%	0.2%
Asian	4%	98%	4%	5%	12%	1%
Other	4%	-	3%	5%	5%	3%
Employment Status						
Employed	33%	-	41%	43%	33%	29%
Self-Employed	31%	-	20%	19%	25%	39%
Not Employed	36%	100%	40%	37%	42%	32%
Firm Size						
0-9 Employees	54%	100%	54%	37%	54%	60%
10-50 Employees	20%	-	18%	39%	17%	15%
51-999 Employees	8%	-	3%	5%	14%	8%
1000+ Employees	18%	-	25%	19%	15%	17%
Self-Assessed Health Status						
Excellent or Very Good Health	72%	-	64%	67%	70%	76%
Good Health	21%	-	24%	18%	25%	20%
Fair Health	6%	100%	9%	14%	4%	3%
Poor Health	1%	-	4%	1%	1%	0.5%

Table 4. Characteristics of ACA Exchange Eligibles¹ with individual insurance in the past year, California, 2009

	Total ²	0-133% FPL ³	134-199% FPL	200-299% FPL	300-399% FPL	400+% FPL ⁴
Population Size	1,648,000	3,000	184,000	288,000	263,000	911,000
Smoking Status						
Past Smoker	20%	-	16%	12%	17%	23%
Current Smoker	11%	-	15%	10%	5%	13%
Never Smoked	69%	100%	69%	79%	77%	64%
Weight ⁵						
Normal or Underweight	59%	100%	69%	52%	60%	59%
Overweight	26%	-	22%	23%	27%	29%
Obese	14%	-	9%	25%	13%	12%
Has Asthma	13%	-	17%	8%	13%	14%
Has Diabetes	4%	-	3%	8%	6%	2%
Has Heart Disease	1%	-	2%	1%	0.3%	2%
Number of Chronic Conditions						
No Conditions	73%	100%	73%	74%	70%	74%
1 Chronic Conditions	22%	-	24%	16%	24%	23%
2 or more Chronic Conditions	5%	-	3%	8%	6%	3%
Any Emergency Room utilization	15%	-	13%	18%	17%	14%
Outpatient Visits in the Past Year						
No Visits	19%	98%	22%	21%	13%	19%
1-4 Visits	63%	2%	59%	65%	72%	61%
5 or More visits	18%	-	18%	14%	15%	20%
Usual Source of Care						
Private Physician	71%	98%	64%	62%	70%	76%
Clinic	15%	2%	21%	24%	18%	10%
None	14%	-	15%	14%	12%	14%
Delayed or Did Not Get Needed Medical Care in the Past Year						
Delayed or Did Not Get Due to Cost	10%	-	15%	10%	14%	7%
Delayed or Did Not Get Due to Other Reason	6%	-	5%	3%	13%	4%
No Delay	85%	100%	80%	87%	73%	88%
Delayed or Did Not Get Needed Prescription Medications in the Past Year						
Delayed or Did Not Get Due to Cost	4%	-	8%	3%	5%	3%
Delayed or Did Not Get Due to Other Reason	5%	-	6%	10%	3%	4%
No Delay	91%	100%	86%	88%	91%	93%

¹ Exchange Population includes those eligible and not eligible for subsidies² Values may not sum to 100% due to rounding error³ Legal permanent residents who earn less than 134% FPL are not eligible for Medi-Cal if they have lived in the U.S. less than five years but can participate in the Exchange with subsidies.⁴ Individuals with incomes at or above 400% FPL who meet other eligibility criteria can participate in the Exchange without subsidies.⁵ As defined by the Centers for Disease Control and Prevention Body Mass Index (BMI) estimates and growth charts.