

# THE AFFORDABLE CARE ACT'S COMMITMENT TO COVERAGE

The Affordable Care Act (ACA) is a comprehensive law that helps millions of Americans every day, from support to purchase private coverage to critical patient protections for pre-existing conditions to expanding access to important preventive services. Since the law's enactment in 2010, Blue Cross and Blue Shield (BCBS) companies have worked tirelessly to support a competitive, private health insurance market that offers consumers the choices they want at a price they can afford.

## THE ACA'S REACH

The Affordable Care Act has significantly increased the number of individuals who are covered by protecting those with pre-existing medical conditions, incentivizing states to expand Medicaid and providing financial assistance to eligible individuals to purchase coverage on their own. **Millions of Americans now have peace of mind knowing they can get the care they need when they need it.**

### EXPANDED ACCESS

- Children
- Americans with lower income
- Individuals with pre-existing conditions
- People lacking employer-sponsored insurance

### EXPANDED PROTECTIONS

- No lifetime or annual dollar limit on essential health benefits
- Preventive services with no out-of-pocket costs
- Covering pre-existing conditions
- Tax credits and cost-sharing assistance

### THE ACA'S POPULATION

**91%**

ARE WORKING-AGE ADULTS

**67%**

ARE INDIVIDUALS EARNING LESS THAN \$40,000 A YEAR

**61%**

ARE PERSONS OF COLOR

**91%**

RECEIVE PREMIUM TAX CREDITS

**53%**

ARE WOMEN

## THE ACA'S ENROLLMENT

ACA marketplaces provide consumers with a broad choice of plans, continuity and stable premiums. The number of people choosing to get marketplace coverage or enroll in Medicaid is climbing.

### NUMBER OF UNINSURED DECREASED

2010  
**16.3%**



2022  
**7.7%**

### ACA MARKETPLACE ENROLLMENT HAS GROWN

2014  
**6.3M**



2023  
**15.7M**



More than  
**21 MILLION**  
have gained  
Medicaid coverage.

## OUR COMMITMENT FROM THE BEGINNING

- **The mission of Blue Cross Blue Shield companies** is to ensure that everyone has access to affordable, high-quality health care coverage. We are committed to serving and supporting the millions of Americans who depend on our coverage to achieve better health. This is especially critical for those who often struggle to purchase coverage on their own.
- **BCBS companies have demonstrated** a long-term commitment to consumers who rely on the individual exchange market for coverage. Even during the early challenges with ACA implementation, when other national carriers exited the market, BCBS companies remained committed – and remain committed to this day.

## OUR COMMITMENT HAS GROWN OVER TIME

Every BCBS company that was in the market during the first years of the ACA is still in the market today.

Today, BCBS companies\* offer:

- Access to Blue options to **99% OF THE U.S. POPULATION**
- Coverage options in more than **97% OF COUNTIES IN THE U.S.**

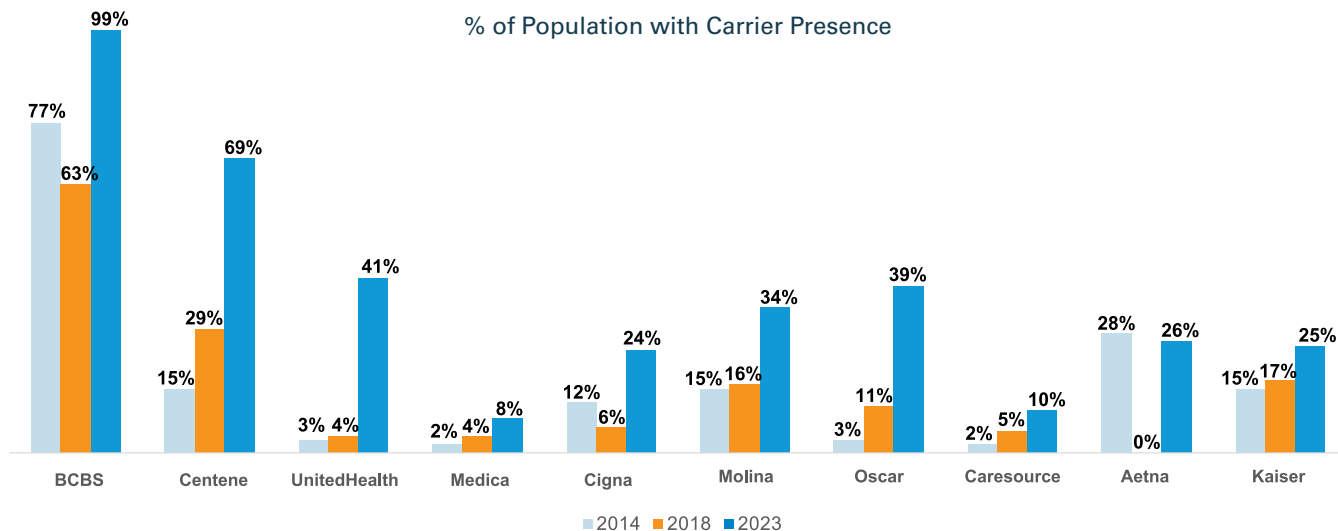
While other insurers\* offer:

- Access to coverage for **8%-69% OF THE POPULATION**
- Coverage in only **10%-61% OF COUNTIES**

\*Based on 2023 product filings

## OUR COMMITMENT CONTINUES

When other health insurers saw business uncertainty, BCBS companies remained the only coverage option for the vast majority of the population.



Source: OXLO 2014-2022 Report, 2023 RWJ Product Report Data Census 2021 Population Est

The Blue Cross Blue Shield Association is a national federation of independent, community-based and locally operated Blue Cross and Blue Shield companies that collectively provide health care coverage for 1 in 3 Americans. To learn more about how BCBSA is advocating to improve health care for all Americans, please visit [www.bcbs.com](http://www.bcbs.com).