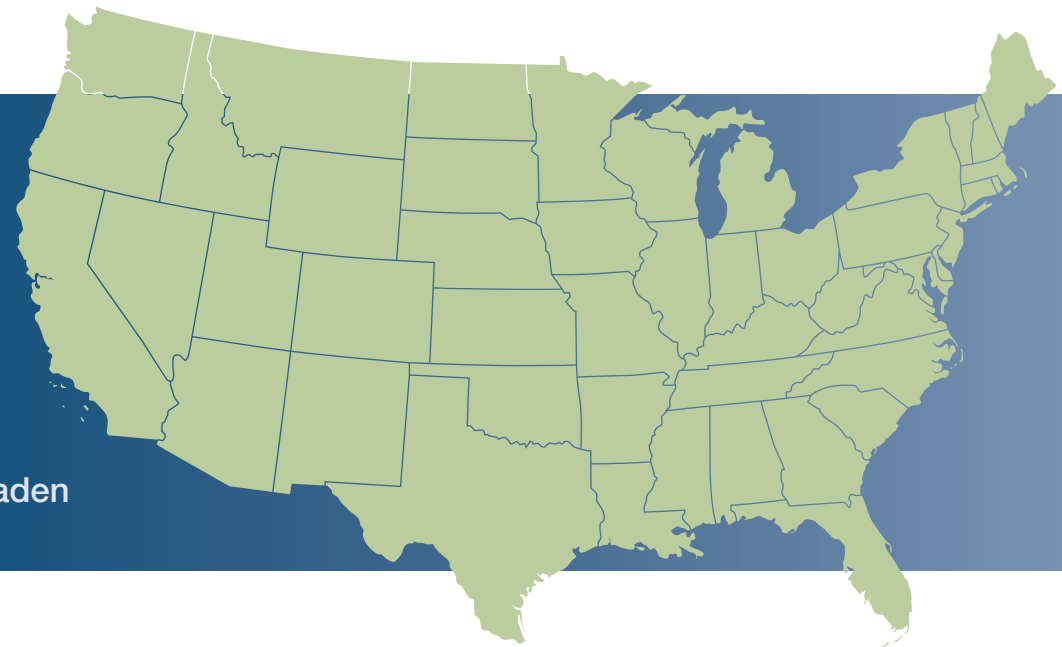


The Cost of Failure to Enact Health Reform: Implications for States

Bowen Garrett, John Holahan, Lan Doan, and Irene Headen



Overview

What would happen to trends in health coverage and costs if health reforms are not enacted? Those are questions that are too often missing from the current debate. Earlier this year, researchers from the Urban Institute reported on the economic implications for the nation if the health reform effort were to fail.¹ In this paper, we turn our attention to all 50 states to quantify the impact on insurance coverage and spending by government, employers, and families if health reforms are not enacted.

The report makes clear that the cost of failure would be substantial and felt in every state. The analysis shows that if federal reform efforts fail, over the next decade in every state, the percent of the population that is uninsured will increase, employer-sponsored coverage will continue to erode, spending on public programs will balloon, and individual and family out-of-pocket costs could increase by more than 35 percent.

Using the Urban Institute's Health Insurance Policy Simulation Model, we examined the effects on coverage and costs for three alternative scenarios:

1. **Worst case**—slow growth in incomes and continuing high growth rates for health care costs;
2. **Intermediate case**—somewhat faster growth in incomes, but a lower growth rate for health care costs;
3. **Best case**—full employment, faster income growth and even slower growth in health care costs.

Under any scenario, the analysis shows a tremendous economic strain on individuals and businesses in all 50 states and the District of Columbia if reform is not enacted. While all income levels would be affected, middle-class working families would be hardest hit. Within 10 years, under the worst-case scenario, we estimate that:

In 29 states, the number of people without insurance would increase by more than 30 percent. Under this worst-case scenario, the number of uninsured could grow by at least 10 percent in every state. All told, the number of uninsured Americans would reach 65.7 million.

Businesses would see their premiums continue to increase—more than doubling in 27 states. Even in the best case scenario, 46 states would see employer premium costs increase by more than 60 percent.

Every state would see a smaller share of its population with employer-sponsored insurance (ESI). Half of the states would see the number of people with ESI coverage fall by more than 10 percent.

Every state would see its Medicaid/CHIP spending rise by more than 75 percent by 2019. Half the states would face cost increases of more than 100 percent.

The amount of uncompensated care in the health system would more than double in 45 states. Even in the best case, uncompensated care would increase by more than 50 percent in 48 states.

Introduction

The health reform debate in the U.S. is now at a critical stage and there are concerns over the design of the plan, its costs, and how it should be paid for. Often lost in the debate are the likely changes in coverage and costs if no reform were enacted. Earlier this year, we reported on the economic implications for the nation if the health reform effort were to fail.² In this paper, we examine the impact on insurance coverage and government, employer, and family spending in all 50 states.

In our previous report, we showed that, in the absence of reform, health care costs, health insurance premiums, and out-of-pocket spending were likely to continue to grow. This growth will be slow in the next few years because of the current recession. But as the economy improves, there is reason to believe that the cost to employers, individuals, and families will continue to increase at rates similar to those we've experienced in recent years. For example, health care costs have risen at two percentage points faster than gross domestic product (GDP).

To the extent health care costs and premiums grow faster than incomes, employers will be less likely to offer coverage and individuals will be less likely to take up coverage when offered. Non-group coverage will fall for similar reasons. Those eligible for Medicaid will be more likely to enroll due to the rising costs of private options and higher out-of-pocket costs. Medicaid and CHIP will become more attractive to those already eligible for the programs under current rules due to the expected declines in employer coverage and increased out-of-pocket costs when uninsured. Continued increases in income inequality will also lead to greater Medicaid enrollment.

Greater public program enrollment will increase federal and state spending. The decline in ESI will result in an increase in the number of uninsured. This will mean increases in the amount of uncompensated care and increased spending by state and local governments for those without coverage. The end result is that there are likely to be significant changes in the distribution of health insurance coverage and increases in spending both privately and publicly.

In this paper, we attempt to predict these changes for all 50 states and the District of Columbia. We use the Health Insurance Policy Simulation Model (HIPSM) to estimate the likely changes in coverage and health care costs that each state will face in the absence of health insurance coverage reforms. We make estimates under three alternative scenarios, with varying assumptions about health care costs and premium growth as well as unemployment, income growth, and changes in income inequality for 2014 and 2019. We asked the following questions:

1. How many people will have employer-sponsored insurance in 2014 and 2019? What will happen to employer spending on health insurance premiums?
2. How many people will obtain coverage under Medicaid given changes in income distribution and declines in employer coverage? How much will spending on public insurance (e.g. Medicaid and CHIP) increase?
3. What will happen to family spending for health insurance premiums and out-of-pocket costs?
4. How many people will be uninsured in 2014 and 2019? How will the cost of uncompensated care change over time given changes in the number of uninsured?

Data and Methods

We review the methods we use to obtain national estimates of changes in coverage and spending between 2009 and 2019, and then discuss the methods for state estimates. HIPSM models the behavior of businesses and individuals and their decisions to offer and take up coverage. The model is designed to show the impact of policy changes on firms' decisions to offer coverage, individuals' decisions to leave current private coverage and enroll in Medicaid, and decisions by the uninsured to take up new coverage when eligible. The model uses data from several national data sets. It relies primarily on 2004 data from the 2005 Current Population Survey (CPS) Annual Social and Economic Supplement, but data from several other surveys are matched to the CPS. The model includes a detailed simulation of Medicaid eligibility and enrollment, including the most important eligibility rules for each state. In the model, we also adjust for the undercount of Medicaid on the CPS.

Since the model is based on 2004 data, we grow the coverage estimates from 2004 to 2007 given actual changes in coverage and population growth between 2004 and 2007 as measured by the CPS. Then, to reflect worsening economic conditions between 2007 and 2009, we apply estimates from Holahan and Garrett to estimate the impact of higher unemployment rates on changes in employer coverage, public coverage, non-group coverage, and the uninsured over that period.³

The behavioral modules in HIPSM represent individual and family demand for health insurance coverage through a utility-based approach in which each individual is assigned a utility value that measures the relative desirability of each health insurance option. These utilities then shape decisions when reform options are introduced. Among individuals, families, and employers, the responsiveness of health insurance decisions to changes in health insurance options and premiums are calibrated in HIPSM to findings in the empirical economics literature. For example, we establish targets for: take up rates for Medicaid/CHIP coverage for newly eligible individuals, ESI premium elasticities of take up conditional on firms offering, firm premium elasticities of offering coverage, and non-group premium elasticities. We then calibrate the behavioral responses for individuals and firms in the model to meet our targets. All of the targets are within reasonable ranges as set forth by Glied, Remler, and Graff Zivin.⁴

In implementing the growth rate assumptions described below within HIPSM, we use the model to generate behavioral responses to the cumulative amount of health care cost growth, net of income growth, that is assumed to occur from 2009 to 2014 and 2019. This rise in the relative price of health care and health insurance premiums is modeled as a “reform” within the baseline year. As private health insurance premiums rise, coverage becomes less affordable and demand falls. Fewer firms offer coverage and fewer workers take up their ESI offers. Fewer individuals purchase nongroup coverage. Those who are eligible for Medicaid or CHIP become more likely to enroll. More people become uninsured. Given these behavioral responses, we then age the population to 2014 and 2019 by making adjustments to the weights of the observations in the HIPSM output file. The reweighting adjustments take into account the assumptions for changes in employment, incomes, offer rates, and changes in the population by age and gender cells. Further description of the model and methods used to obtain national results is presented in *Health Reform: The Cost of Failure*.⁵

To estimate what will happen in each state under the different scenarios, we applied the projected changes from the national analysis to a new 2009 baseline file that contains updated data and larger samples for each state. For the new baseline file, we use pooled data from the 2007 and 2008 CPS surveys, adjusted to match 2009 state non-elderly population forecasts.⁶ We further update the file to 2009 using state unemployment rates to make state-specific estimates of changes in coverage in response to changes in economic conditions. The net result is that our estimates of coverage in each state will differ slightly from the most recent CPS estimates.

Data and Methods

State-level Medicaid/CHIP costs for 2009 were estimated based on 2006 administrative data on state Medicaid spending for non-aged populations and state CHIP spending in 2008, both inflated to 2009.⁷ We estimated state uncompensated care costs, ESI premiums, and individual health care costs in 2009 by computing average cost per person from the national analysis within detailed cells based on coverage, income category, Medicaid/CHIP eligibility, firm size, and person type (child, parent, adult non-parent), and applied these, by cell, to individuals in the state analysis baseline file.⁸ From the coverage estimates and average cost values, we computed total state costs in 2009.

For each of the three scenarios described below, we computed national-level percent changes in coverage by the same cells as above and adjusted the weights in the 2009 file to produce state coverage estimates in 2014 and 2019. Further adjustments were made to match Census projections of state non-elderly populations in 2014 and 2019. We inflated the 2009 average cost amounts, again by cell, to 2014 and 2019 levels using percent changes in average individual spending from the national analyses. Differences in the share of state populations in different cells contribute to different effects across states. In other words, the results vary across states due to states having different demographic, income, coverage, and firm size distributions and different non-elderly population growth. With the forecasted populations and inflated average costs, we computed total coverage and total costs by state for each scenario and year.

The Three Alternative Scenarios

We used three alternative scenarios to project changes in coverage in health care costs and coverage between 2009 and 2014. These are based on a series of assumptions that are shown in the top panel of Table 1. The worst case assumes that the unemployment rate does not return to full employment levels by 2014, that income growth is slow, and that health care costs will grow somewhat faster than projected by the Center for Medicare and Medicaid Services (CMS) actuaries. We also assume the firm offer rates trend lower, a factor seen in the earlier recession this decade (this has the effect of lowering employer coverage). The best case assumes that unemployment rates return to approximately full employment, that income growth is faster, that health care costs grow at slower rates, and that there is no additional negative trend in firm offer rates. The intermediate case assumes that unemployment rates continue to be relatively high and that incomes and health care costs grow at rates between the worst and best case.

We make a similar set of assumptions between 2014 and 2019 (bottom panel of Table 1). In general, unemployment rates are assumed to be lower and income growth faster. Otherwise the forecast for changes in general inflation and health care spending are the same between the two periods. The growth rates are based on forecasts made by the Congressional Budget Office, the Blue Chip consensus forecasts, and Economy.com.

National Results

The results of our analysis for the U.S. are shown in Tables 2A and 2B. The key findings can be summarized as follows:

1. In the worst-case scenario, the number of uninsured Americans would increase to 57.7 million in 2014 and to 65.7 million in 2019. In the best case the number of uninsured grows to 53.1 million in 2014 and 57.0 million in 2019. All of these estimates assume that states would continue to maintain current eligibility levels for public coverage. Without this, the number of uninsured would be even higher.
2. In all three scenarios, we see a decline in ESI coverage rates. The ESI rate would fall from 56.1 percent in 2009 to 49.2 percent in 2019 in the worst scenario and to 53.9 percent in the best case.
3. Under all three scenarios, there would be substantial increases in employer premiums for businesses of all sizes. We estimate that employer spending on premiums would increase from \$429.8 billion in 2009 to \$885.1 billion in 2019 in the worst-case scenario and \$740.6 billion in the best case.
4. Individual and family spending would increase significantly—from \$326.4 billion in 2009 to \$548.4 billion in 2019 in the worst-case scenario and to \$476.2 billion in the best case.
5. Medicaid and CHIP coverage would increase substantially with enrollment increasing from 16.5 percent of the population in 2009 to 20.3 percent in 2019 in the worst-case scenario, an increase of 13.3 million more Americans covered under public programs. Even in the best case, enrollment would increase to 18.3 percent of the population.
6. Medicaid and CHIP expenditures would grow substantially both because of increased enrollment and because of higher health care costs. In the worst-case scenario, Medicaid and CHIP spending for the non-elderly would increase from \$251.2 billion in 2009 to \$519.7 billion in 2019. In the best case, spending would increase by 60.7 percent to \$403.8 billion.
7. The cost of uncompensated care would also increase as much as 128 percent in the worst-case scenario and by 72 percent in the best case. Together with the increased spending for Medicaid and CHIP, this would inevitably mean higher taxes even without reform.

State Results

Coverage and cost estimates for each state are shown in Tables 3A–B through 53A–B.

Coverage

In each state, the share of the non-elderly population that is uninsured increases as does the share with Medicaid/CHIP coverage. At the same time, the shares with ESI and non-group coverage fall. These overall findings are consistent with the national results, but changes in coverage rates differ among states. The main findings for coverage are:

- In the worst case, the number of uninsured would rise by at least 10 percent from 2009 to 2019 in every state. In 29 states, the number of people without insurance would increase by more than 30 percent.
- In the best case, 34 states would face increases in their uninsured populations of more than 10 percent from 2009 to 2019. Nine states would see increases in the number of uninsured of more than 20 percent.
- In the worst case, every state would see reductions in the share of their populations with ESI coverage of more than 4 percentage points from 2009 to 2019. Half of the states would see the number of people with ESI coverage fall by more than 10 percent.
- In the best case, 16 states would see declines in the share of the population with ESI coverage of more than 2 percentage points from 2009 to 2019.
- In the worst case, Medicaid/CHIP enrollment would increase by more than 25 percent from 2009 to 2019 in 33 states. Even in the best case, 13 states would face increases in Medicaid/CHIP enrollment of more than 20 percent from 2009 to 2019.

States with more generous Medicaid programs that extend eligibility to higher income levels, and states with larger low-income populations that are near (but somewhat higher than) Medicaid eligibility thresholds, tend to have larger increases in Medicaid coverage rates. Looking at the worst case for 2019, Colorado and Nevada show relatively small increases in Medicaid/CHIP enrollment rates, which is consistent with their relatively low enrollment rates in 2009. Maine, New York, and Vermont, on the other hand, extend public coverage for adults up to relatively high levels and show higher percentage point increases in enrollment rates.

States with larger middle- and high-income populations and states with a smaller share of their populations working in large and medium size firms tend to experience larger declines in ESI coverage. Iowa, Minnesota, and North Dakota have large percentages of their populations working in medium and large firms, and have relatively small percentage point declines in ESI coverage. New Jersey has a relatively large middle- and high-income population, and a below-average share of its population working in large firms. Consequently, we project a relatively large decline in its ESI coverage rate. Louisiana also has a large decline in its ESI rate, driven by a low share of its population working in large firms.

The percentage point changes in non-group coverage do not vary greatly across states, as the percent of the population that has non-group coverage is usually low to start with. States with larger non-group coverage rates in 2009 tend to have the largest percentage point declines. In addition, states with larger high-income populations tend to have smaller declines in their non-group coverage rates.

States with the largest increases in uninsured rates are those with the largest declines in ESI and non-group rates and those with the smallest increases in Medicaid/CHIP coverage rates. Thus, states with the most restrictive Medicaid/CHIP eligibility and those with the smallest shares of their population in large and medium-sized firms tend to show the largest increases in uninsured rates. Florida shows the largest uninsured rate increase due to its below average increase in Medicaid/CHIP coverage and above average decline in ESI coverage, followed by New Jersey and Colorado for similar reasons. Minnesota shows the smallest uninsured rate increase (2 percentage points), given its small drop in ESI coverage and relatively large increase in Medicaid/CHIP coverage. For similar reasons, we also find relatively small uninsurance rate increases for Hawaii, Indiana, and Iowa.

State Results

Changes in the number of people in each coverage category in each state are driven by changes in coverage rates as well as state non-elderly population growth. High levels of population growth exacerbate the increases in the number of uninsured and the number covered under Medicaid and CHIP in states like Arizona, Florida, Nevada, North Carolina, Texas, and Utah. In Arizona, Florida, Nevada, and Utah, the number of people covered by ESI actually increases in the worst case in 2019 relative to 2009 due to population growth, even though ESI coverage rates decline. The District of Columbia and states including Iowa, North Dakota, West Virginia, and Wyoming face projected non-elderly population declines over the period, yet we find that Medicaid/CHIP enrollment and the number of uninsured will still be higher in each of these states in 2019 under the worst case. Thus these states would have higher government spending for Medicaid/CHIP and uncompensated care despite shrinking populations.

Spending

The main findings for health care spending are:

- In the worst case, all states would see their Medicaid/CHIP costs rise by more than 75 percent from 2009 to 2019. Half the states would face cost increases of more than 100 percent.
- Even in the best case, 13 states would experience Medicaid/CHIP cost growth of more than 65 percent.
- In the worst case, uncompensated care costs would more than double from 2009 to 2019 in 45 states. Even in the best case, uncompensated care would increase by more than 50 percent in 48 states.
- In the worst case, employer premium costs would more than double in 27 states. Even in the best case, 46 states would see employer premium costs increase by more than 60 percent.
- In the worst case, individual and family out-of-pocket costs would increase by more than 35 percent in every state. In the best case, 12 states would see individual and family spending increase by more than 50 percent.

The percent changes in state health care spending are driven by changes in average cost per person, changes in coverage rates, changes in state populations, and baseline spending levels. Forecasted changes in average cost per person do not differ greatly across states. Baseline spending levels matter because they are the base over which we calculate the percent changes.

In the worst case for 2019, Arizona and Nevada face the highest percentage growth in Medicaid costs (135 and 143 percent, respectively), due mainly to rapid population growth. The District of Columbia and West Virginia face the lowest cost growth (because of the projected declines in population), though the increase is still high at 78 and 80 percent, respectively.

Massachusetts is forecast to experience the largest percentage point increase in uncompensated care costs, but that is because it starts from a very low base number of 3 percent uninsured, and thus a low base level of uncompensated care costs. Florida, Nevada, and New Hampshire would also face relatively large percent increases in uncompensated care costs due to combinations of population growth and growth in uninsurance rates. Uncompensated care costs in New Mexico would increase the least (76 percent), due to a smaller than average percentage point increase in the uninsured (3 percentage points) and a small projected decline in the state's non-elderly population.

Employer premium spending will increase in all states. The states with the largest percent increases are typically those with the smallest declines in ESI coverage and the highest population growth.

Individual and family spending on out-of-pocket premiums and medical care increases by the largest percentage in Nevada and Arizona, driven by population growth. It increases by the least in the District of Columbia due to its projected population decline. The next smallest increase in individual and family spending is in Massachusetts—in this case because many who lose private coverage obtain public coverage, and because the baseline level of individual spending is relatively high, given their high private coverage rates under state health insurance reforms.

Conclusion

We conclude that without significant reform that makes health insurance more accessible and affordable and reduces the rate of health care cost growth over time, the number of uninsured will increase and health care spending will increase dramatically. Without reform, the cost of financing public program growth will place added burden on taxpayers. The rising cost of caring for a growing number of uninsured through safety net programs will also add to taxpayer burdens. Employers will face sharply increasing health care premiums. This will eventually get passed onto the workforce in terms of lower wages but that will not happen instantaneously. In the short-term, business profitability is adversely affected. Finally, individuals and families will face higher out-of-pocket costs for premiums and for services along with higher tax burdens.

We recognize that health reform itself will be costly. If enacted, government expenditures will increase by more than shown here because of increases in Medicaid enrollment and subsidies to low-income people—how much more depends on the cost containment provisions ultimately enacted. Employer spending will also grow, though it should be lower for small firms who have access to exchanges. Health reform will stem the continuous erosion in the number of Americans with health care coverage and reduce spending for a large number of lower income families. Reform will also decrease financial pressures on the hospitals and clinics that provide care to the uninsured, reduce many system inefficiencies, and ultimately improve the health and financial security of Americans. While enacting health reform will be difficult and expensive, the cost of failure is substantial and will be felt in every state.

About the Authors

Bowen Garrett is a senior research associate in the Urban Institute's Health Policy Center. John Holahan is the director of the Center. Lan Doan and Irene Headen are research assistants in the Health Policy Center.

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Endnotes

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6. The CPS data were also adjusted for the Medicaid undercount. Coverage distributions in Massachusetts were adjusted to reflect forecasted coverage rates under their health insurance reforms which included an individual mandate.
7. State Medicaid spending data for 2006 are from CMS's Medicaid Statistical Information System. CHIP spending data by state are from the Kaiser Commission on Medicaid and the Uninsured.
8. To reflect state variability, premiums and other private health care costs were multiplied by the ratio of state average premiums for a family policy to the national average from the 2008 Medical Expenditure Panel Survey-Insurance Component.

Growth Rate Assumptions

Table 1. Growth rate assumptions under each of three scenarios, by 5 year period

	Unemployment rate at end of period	Employment rate at end of period	Income growth (average annual growth)	CPI (average annual growth)	Medicaid health care spending per capita (average annual growth)	Private health spending per capita (average annual growth)	Private premiums (average annual growth)	Out-of-pocket health care costs (average annual growth)	Decline in ESI offer rate due to recession
2009 to 2014									
Scenario 1 (Worst)	7.1%	61.2%	1.0%	2.0%	6.0%	7.0%	8.0%	3.5%	Yes
Scenario 2 (Intermediate)	6.1	62.0	1.5	2.0	5.0	6.0	7.0	3.0	Yes
Scenario 3 (Best)	5.1	62.8	2.0	2.0	4.0	5.0	5.0	2.5	No
2014 to 2019									
Scenario 1 (Worst)	5.1	62.8	1.5	2.0	6.0	7.0	8.0	3.5	No
Scenario 2 (Intermediate)	5.1	62.8	2.0	2.0	5.0	6.0	7.0	3.0	No
Scenario 3 (Best)	5.1	62.8	2.5	2.0	4.0	5.0	5.0	2.5	No

Source: Urban Institute's Health Insurance Policy Simulation Model

National

Table 2A. Changes in Coverage Across Years, Non-Elderly Population (in millions)

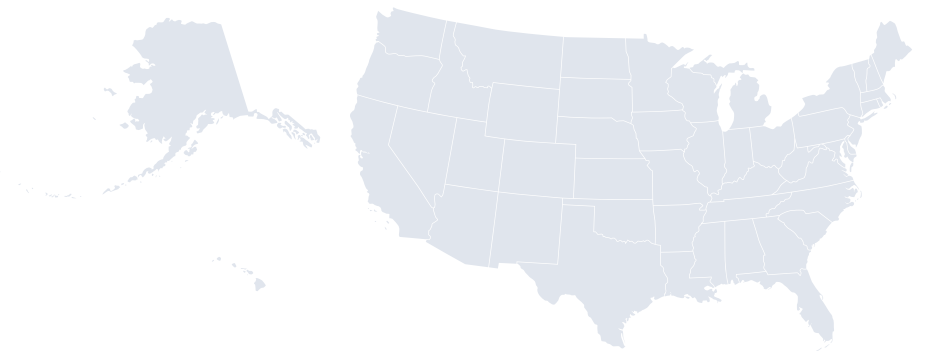
	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	150.0	56.1	145.2	52.7	139.4	49.2
Non-Group	15.8	5.9	12.8	4.7	12.2	4.3
Medicaid	44.1	16.5	51.2	18.6	57.4	20.3
Medicare	4.5	1.7	4.6	1.7	4.6	1.6
Other	4.0	1.5	4.2	1.5	4.3	1.5
Uninsured	49.1	18.4	57.7	20.9	65.7	23.2
Total	267.6	100.0	275.7	100.0	283.6	100.0
Intermediate Case						
Employer-Sponsored Insurance	150.0	56.1	148.1	53.7	145.7	51.4
Non-Group	15.8	5.9	13.1	4.7	12.0	4.2
Medicaid	44.1	16.5	49.7	18.0	54.9	19.3
Medicare	4.5	1.7	4.5	1.6	4.5	1.6
Other	4.0	1.5	4.2	1.5	4.3	1.5
Uninsured	49.1	18.4	56.2	20.4	62.2	21.9
Total	267.6	100.0	275.7	100.0	283.6	100.0
Best Case						
Employer-Sponsored Insurance	150.0	56.1	151.9	55.1	153.0	53.9
Non-Group	15.8	5.9	13.8	5.0	13.0	4.6
Medicaid	44.1	16.5	48.3	17.5	51.9	18.3
Medicare	4.5	1.7	4.5	1.6	4.5	1.6
Other	4.0	1.5	4.1	1.5	4.3	1.5
Uninsured	49.1	18.4	53.1	19.3	57.0	20.1
Total	267.6	100.0	275.7	100.0	283.6	100.0

Table 2B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in billions)	2014 (in billions)	% change 2009-2014	2019 (in billions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$251.2	\$366.5	45.9%	\$519.7	41.8%	106.8%
Uncompensated Care	62.1	92.3	48.7%	141.4	53.2%	127.8%
Employer Premium Spending	429.8	624.7	45.3%	885.1	41.7%	105.9%
Individual and Family Spending	326.4	416.9	27.7%	548.4	31.6%	68.0%
Intermediate Case						
Medicaid/CHIP Spending	251.2	341.6	36.0%	458.4	34.2%	82.4%
Uncompensated Care	62.1	87.0	40.1%	123.1	41.5%	98.3%
Employer Premium Spending	429.8	610.5	42.0%	847.3	38.8%	97.2%
Individual and Family Spending	326.4	408.3	25.1%	521.3	27.7%	59.7%
Best Case						
Medicaid/CHIP Spending	251.2	320.4	27.5%	403.8	26.1%	60.7%
Uncompensated Care	62.1	81.0	30.4%	106.6	31.6%	71.7%
Employer Premium Spending	429.8	572.9	33.3%	740.6	29.3%	72.3%
Individual and Family Spending	326.4	392.3	20.2%	476.2	21.4%	45.9%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Alabama

Table 3A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	2,266	57.2	2,127	53.9	2,001	50.7
Non-Group	188	4.7	136	3.5	117	3.0
Medicaid	683	17.2	768	19.5	836	21.2
Medicare	116	2.9	112	2.8	106	2.7
Other	43	1.1	44	1.1	45	1.1
Uninsured	666	16.8	761	19.3	838	21.3
Total	3,961	100.0	3,950	100.0	3,943	100.0
Intermediate Case						
Employer-Sponsored Insurance	2,266	57.2	2,168	54.9	2,081	52.8
Non-Group	188	4.7	142	3.6	116	2.9
Medicaid	683	17.2	746	18.9	804	20.4
Medicare	116	2.9	109	2.8	105	2.7
Other	43	1.1	44	1.1	44	1.1
Uninsured	666	16.8	741	18.8	794	20.1
Total	3,961	100.0	3,950	100.0	3,943	100.0
Best Case						
Employer-Sponsored Insurance	2,266	57.2	2,220	56.2	2,175	55.2
Non-Group	188	4.7	151	3.8	132	3.3
Medicaid	683	17.2	726	18.4	761	19.3
Medicare	116	2.9	109	2.7	103	2.6
Other	43	1.1	42	1.1	43	1.1
Uninsured	666	16.8	701	17.8	729	18.5
Total	3,961	100.0	3,950	100.0	3,943	100.0

Table 3B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$3,083	\$4,365	41.6%	\$5,992	37.3%	94.3%
Uncompensated Care	725	1,062	46.4%	1,595	50.2%	119.9%
Employer Premium Spending	5,606	7,932	41.5%	11,088	39.8%	97.8%
Individual and Family Spending	4,218	5,197	23.2%	6,654	28.0%	57.7%
Intermediate Case						
Medicaid/CHIP Spending	3,083	4,061	31.7%	5,311	30.8%	72.3%
Uncompensated Care	725	998	37.7%	1,379	38.1%	90.2%
Employer Premium Spending	5,606	7,742	38.1%	10,520	35.9%	87.7%
Individual and Family Spending	4,218	5,096	20.8%	6,307	23.8%	49.5%
Best Case						
Medicaid/CHIP Spending	3,083	3,816	23.8%	4,679	22.6%	51.8%
Uncompensated Care	725	923	27.3%	1,184	28.2%	63.3%
Employer Premium Spending	5,606	7,253	29.4%	9,135	25.9%	63.0%
Individual and Family Spending	4,218	4,898	16.1%	5,756	17.5%	36.5%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.

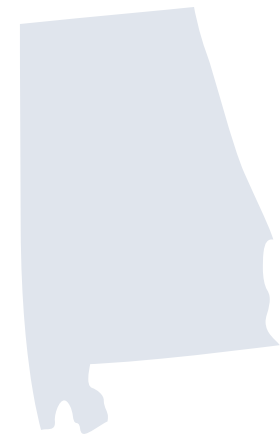


Table 4A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	349	54.3	331	50.4	317	46.5
Non-Group	27	4.2	23	3.4	22	3.2
Medicaid	95	14.8	108	16.4	121	17.8
Medicare	7	1.1	7	1.1	7	1.1
Other	46	7.1	47	7.2	48	7.1
Uninsured	120	18.6	142	21.5	166	24.4
Total	643	100.0	657	100.0	682	100.0
Intermediate Case						
Employer-Sponsored Insurance	349	54.3	338	51.4	334	48.9
Non-Group	27	4.2	23	3.5	22	3.2
Medicaid	95	14.8	104	15.9	116	17.0
Medicare	7	1.1	7	1.1	7	1.1
Other	46	7.1	47	7.2	48	7.1
Uninsured	120	18.6	137	20.9	155	22.7
Total	643	100.0	657	100.0	682	100.0
Best Case						
Employer-Sponsored Insurance	349	54.3	349	53.2	354	51.9
Non-Group	27	4.2	24	3.7	23	3.4
Medicaid	95	14.8	102	15.5	110	16.1
Medicare	7	1.1	7	1.1	7	1.1
Other	46	7.1	46	7.0	48	7.1
Uninsured	120	18.6	128	19.5	140	20.5
Total	643	100.0	657	100.0	682	100.0

Table 4B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$836	\$1,186	41.9%	\$1,683	41.9%	101.4%
Uncompensated Care	188	279	48.6%	439	57.1%	133.4%
Employer Premium Spending	1,092	1,554	42.4%	2,194	41.2%	101.0%
Individual and Family Spending	808	1,035	28.2%	1,369	32.3%	69.6%
Intermediate Case						
Medicaid/CHIP Spending	836	1,108	32.6%	1,484	33.9%	77.5%
Uncompensated Care	188	262	39.2%	379	44.6%	101.3%
Employer Premium Spending	1,092	1,522	39.4%	2,119	39.3%	94.1%
Individual and Family Spending	808	1,013	25.4%	1,311	29.4%	62.3%
Best Case						
Medicaid/CHIP Spending	836	1,043	24.8%	1,314	26.0%	57.2%
Uncompensated Care	188	244	29.7%	325	33.3%	72.8%
Employer Premium Spending	1,092	1,436	31.6%	1,869	30.1%	71.2%
Individual and Family Spending	808	976	20.8%	1,200	23.0%	48.5%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.

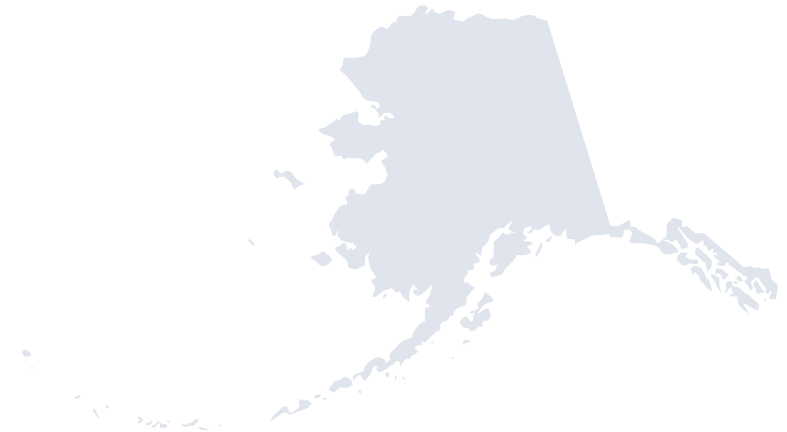


Table 5A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	2,765	49.5	2,871	46.1	2,957	42.9
Non-Group	281	5.0	255	4.1	271	3.9
Medicaid	1,068	19.1	1,327	21.3	1,590	23.1
Medicare	109	1.9	124	2.0	136	2.0
Other	90	1.6	102	1.6	112	1.6
Uninsured	1,276	22.8	1,546	24.8	1,826	26.5
Total	5,589	100.0	6,224	100.0	6,893	100.0
Intermediate Case						
Employer-Sponsored Insurance	2,765	49.5	2,939	47.2	3,100	45.0
Non-Group	281	5.0	252	4.0	266	3.9
Medicaid	1,068	19.1	1,292	20.8	1,528	22.2
Medicare	109	1.9	122	2.0	133	1.9
Other	90	1.6	102	1.6	113	1.6
Uninsured	1,276	22.8	1,517	24.4	1,752	25.4
Total	5,589	100.0	6,224	100.0	6,893	100.0
Best Case						
Employer-Sponsored Insurance	2,765	49.5	3,026	48.6	3,273	47.5
Non-Group	281	5.0	263	4.2	280	4.1
Medicaid	1,068	19.1	1,263	20.3	1,456	21.1
Medicare	109	1.9	120	1.9	131	1.9
Other	90	1.6	100	1.6	112	1.6
Uninsured	1,276	22.8	1,453	23.3	1,640	23.8
Total	5,589	100.0	6,224	100.0	6,893	100.0

Table 5B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$8,976	\$13,953	55.4%	\$21,087	51.1%	134.9%
Uncompensated Care	1,489	2,235	50.1%	3,557	59.2%	138.9%
Employer Premium Spending	7,743	12,052	55.6%	18,198	51.0%	135.0%
Individual and Family Spending	6,109	8,336	36.5%	11,712	40.5%	91.7%
Intermediate Case						
Medicaid/CHIP Spending	8,976	13,075	45.7%	18,745	43.4%	108.8%
Uncompensated Care	1,489	2,140	43.7%	3,130	46.2%	110.2%
Employer Premium Spending	7,743	11,851	53.1%	17,572	48.3%	126.9%
Individual and Family Spending	6,109	8,192	34.1%	11,187	36.6%	83.1%
Best Case						
Medicaid/CHIP Spending	8,976	12,331	37.4%	16,663	35.1%	85.6%
Uncompensated Care	1,489	2,029	36.3%	2,772	36.6%	86.2%
Employer Premium Spending	7,743	11,169	44.3%	15,478	38.6%	99.9%
Individual and Family Spending	6,109	7,884	29.1%	10,277	30.4%	68.2%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Arkansas

Table 6A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

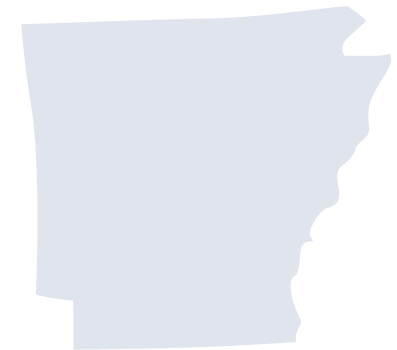
	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,248	50.6	1,181	47.1	1,123	44.0
Non-Group	128	5.2	100	4.0	93	3.6
Medicaid	468	19.0	530	21.1	584	22.8
Medicare	75	3.0	74	2.9	71	2.8
Other	66	2.7	68	2.7	69	2.7
Uninsured	481	19.5	554	22.1	615	24.1
Total	2,467	100.0	2,507	100.0	2,555	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,248	50.6	1,207	48.1	1,174	45.9
Non-Group	128	5.2	104	4.1	92	3.6
Medicaid	468	19.0	517	20.6	565	22.1
Medicare	75	3.0	72	2.9	70	2.8
Other	66	2.7	68	2.7	68	2.7
Uninsured	481	19.5	540	21.5	586	22.9
Total	2,467	100.0	2,507	100.0	2,555	100.0
Best Case						
Employer-Sponsored Insurance	1,248	50.6	1,242	49.5	1,237	48.4
Non-Group	128	5.2	110	4.4	101	4.0
Medicaid	468	19.0	505	20.1	539	21.1
Medicare	75	3.0	72	2.9	71	2.8
Other	66	2.7	66	2.7	68	2.7
Uninsured	481	19.5	512	20.4	539	21.1
Total	2,467	100.0	2,507	100.0	2,555	100.0

Table 6B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$2,178	\$3,117	43.1%	\$4,388	40.8%	101.5%
Uncompensated Care	556	816	46.7%	1,222	49.8%	119.8%
Employer Premium Spending	3,517	5,001	42.2%	7,042	40.8%	100.2%
Individual and Family Spending	2,601	3,273	25.9%	4,263	30.2%	63.9%
Intermediate Case						
Medicaid/CHIP Spending	2,178	2,927	34.4%	3,917	33.8%	79.8%
Uncompensated Care	556	769	38.3%	1,065	38.5%	91.6%
Employer Premium Spending	3,517	4,888	39.0%	6,717	37.4%	91.0%
Individual and Family Spending	2,601	3,209	23.4%	4,056	26.4%	56.0%
Best Case						
Medicaid/CHIP Spending	2,178	2,770	27.2%	3,493	26.1%	60.4%
Uncompensated Care	556	713	28.3%	926	29.7%	66.5%
Employer Premium Spending	3,517	4,600	30.8%	5,885	27.9%	67.3%
Individual and Family Spending	2,601	3,087	18.7%	3,711	20.2%	42.7%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



California

Table 7A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	16,178	48.5	15,684	45.0	14,983	41.3
Non-Group	2,705	8.1	2,230	6.4	2,140	5.9
Medicaid	6,513	19.5	7,654	22.0	8,647	23.9
Medicare	323	1.0	330	0.9	333	0.9
Other	331	1.0	351	1.0	364	1.0
Uninsured	7,304	21.9	8,591	24.7	9,773	27.0
Total	33,353	100.0	34,839	100.0	36,241	100.0
Intermediate Case						
Employer-Sponsored Insurance	16,178	48.5	16,071	46.1	15,841	43.7
Non-Group	2,705	8.1	2,277	6.5	2,119	5.8
Medicaid	6,513	19.5	7,438	21.3	8,298	22.9
Medicare	323	1.0	322	0.9	327	0.9
Other	331	1.0	352	1.0	362	1.0
Uninsured	7,304	21.9	8,379	24.1	9,294	25.6
Total	33,353	100.0	34,839	100.0	36,241	100.0
Best Case						
Employer-Sponsored Insurance	16,178	48.5	16,573	47.6	16,825	46.4
Non-Group	2,705	8.1	2,403	6.9	2,296	6.3
Medicaid	6,513	19.5	7,241	20.8	7,862	21.7
Medicare	323	1.0	329	0.9	331	0.9
Other	331	1.0	343	1.0	365	1.0
Uninsured	7,304	21.9	7,951	22.8	8,561	23.6
Total	33,353	100.0	34,839	100.0	36,241	100.0

Table 7B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$27,879	\$41,221	47.9%	\$59,010	43.2%	111.7%
Uncompensated Care	9,361	14,137	51.0%	21,599	52.8%	130.7%
Employer Premium Spending	45,461	65,874	44.9%	92,430	40.3%	103.3%
Individual and Family Spending	39,980	50,707	26.8%	66,556	31.3%	66.5%
Intermediate Case						
Medicaid/CHIP Spending	27,879	38,466	38.0%	52,232	35.8%	87.4%
Uncompensated Care	9,361	13,306	42.1%	18,999	42.8%	103.0%
Employer Premium Spending	45,461	64,761	42.5%	89,807	38.7%	97.5%
Individual and Family Spending	39,980	49,826	24.6%	63,546	27.5%	58.9%
Best Case						
Medicaid/CHIP Spending	27,879	36,119	29.6%	46,160	27.8%	65.6%
Uncompensated Care	9,361	12,390	32.4%	16,465	32.9%	75.9%
Employer Premium Spending	45,461	61,217	34.7%	79,661	30.1%	75.2%
Individual and Family Spending	39,980	48,151	20.4%	58,639	21.8%	46.7%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 8A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	2,501	58.0	2,422	54.7	2,331	51.1
Non-Group	345	8.0	296	6.7	295	6.5
Medicaid	468	10.9	540	12.2	606	13.3
Medicare	52	1.2	52	1.2	53	1.2
Other	121	2.8	125	2.8	125	2.8
Uninsured	826	19.1	988	22.3	1,151	25.2
Total	4,314	100.0	4,424	100.0	4,561	100.0
Intermediate Case						
Employer-Sponsored Insurance	2,501	58.0	2,469	55.8	2,444	53.6
Non-Group	345	8.0	299	6.8	284	6.2
Medicaid	468	10.9	523	11.8	578	12.7
Medicare	52	1.2	51	1.1	52	1.1
Other	121	2.8	127	2.9	129	2.8
Uninsured	826	19.1	954	21.6	1,074	23.5
Total	4,314	100.0	4,424	100.0	4,561	100.0
Best Case						
Employer-Sponsored Insurance	2,501	58.0	2,536	57.3	2,571	56.4
Non-Group	345	8.0	312	7.1	300	6.6
Medicaid	468	10.9	509	11.5	546	12.0
Medicare	52	1.2	52	1.2	52	1.1
Other	121	2.8	124	2.8	128	2.8
Uninsured	826	19.1	891	20.1	964	21.1
Total	4,314	100.0	4,424	100.0	4,561	100.0

Table 8B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$2,454	\$3,537	44.1%	\$4,980	40.8%	102.9%
Uncompensated Care	1,043	1,593	52.8%	2,521	58.2%	141.8%
Employer Premium Spending	6,969	10,104	45.0%	14,299	41.5%	105.2%
Individual and Family Spending	5,597	7,207	28.8%	9,612	33.4%	71.7%
Intermediate Case						
Medicaid/CHIP Spending	2,454	3,289	34.0%	4,401	33.8%	79.3%
Uncompensated Care	1,043	1,489	42.8%	2,160	45.0%	107.1%
Employer Premium Spending	6,969	9,872	41.7%	13,756	39.3%	97.4%
Individual and Family Spending	5,597	7,029	25.6%	9,085	29.3%	62.3%
Best Case						
Medicaid/CHIP Spending	2,454	3,083	25.6%	3,859	25.2%	57.3%
Uncompensated Care	1,043	1,380	32.4%	1,841	33.3%	76.5%
Employer Premium Spending	6,969	9,275	33.1%	12,050	29.9%	72.9%
Individual and Family Spending	5,597	6,756	20.7%	8,266	22.4%	47.7%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Connecticut

Table 9A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	2,041	66.4	1,944	63.2	1,830	59.4
Non-Group	154	5.0	121	3.9	113	3.7
Medicaid	449	14.6	516	16.8	578	18.8
Medicare	46	1.5	46	1.5	47	1.5
Other	28	0.9	30	1.0	31	1.0
Uninsured	356	11.6	418	13.6	479	15.6
Total	3,073	100.0	3,075	100.0	3,079	100.0
Intermediate Case						
Employer-Sponsored Insurance	2,041	66.4	1,978	64.3	1,911	62.1
Non-Group	154	5.0	122	4.0	110	3.6
Medicaid	449	14.6	497	16.2	541	17.6
Medicare	46	1.5	45	1.5	45	1.5
Other	28	0.9	30	1.0	30	1.0
Uninsured	356	11.6	403	13.1	442	14.4
Total	3,073	100.0	3,075	100.0	3,079	100.0
Best Case						
Employer-Sponsored Insurance	2,041	66.4	2,019	65.7	1,992	64.7
Non-Group	154	5.0	129	4.2	118	3.8
Medicaid	449	14.6	478	15.5	500	16.2
Medicare	46	1.5	45	1.5	44	1.4
Other	28	0.9	28	0.9	29	0.9
Uninsured	356	11.6	376	12.2	395	12.8
Total	3,073	100.0	3,075	100.0	3,079	100.0

Table 9B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$2,054	\$2,970	44.6%	\$4,210	41.8%	105.0%
Uncompensated Care	519	775	49.2%	1,186	53.1%	128.4%
Employer Premium Spending	6,344	9,097	43.4%	12,671	39.3%	99.7%
Individual and Family Spending	4,537	5,746	26.7%	7,424	29.2%	63.6%
Intermediate Case						
Medicaid/CHIP Spending	2,054	2,753	34.1%	3,642	32.3%	77.3%
Uncompensated Care	519	723	39.2%	1,008	39.5%	94.2%
Employer Premium Spending	6,344	8,867	39.8%	12,098	36.4%	90.7%
Individual and Family Spending	4,537	5,612	23.7%	7,060	25.8%	55.6%
Best Case						
Medicaid/CHIP Spending	2,054	2,545	24.0%	3,141	23.4%	53.0%
Uncompensated Care	519	662	27.6%	853	28.8%	64.3%
Employer Premium Spending	6,344	8,265	30.3%	10,479	26.8%	65.2%
Individual and Family Spending	4,537	5,360	18.2%	6,397	19.3%	41.0%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Delaware

Table 10A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	481	63.6	471	60.4	455	57.1
Non-Group	29	3.9	24	3.1	23	2.9
Medicaid	116	15.3	135	17.3	151	19.0
Medicare	11	1.5	12	1.5	12	1.5
Other	10	1.3	10	1.3	11	1.3
Uninsured	109	14.5	128	16.4	144	18.1
Total	756	100.0	779	100.0	796	100.0
Intermediate Case						
Employer-Sponsored Insurance	481	63.6	478	61.3	471	59.2
Non-Group	29	3.9	25	3.2	23	2.9
Medicaid	116	15.3	130	16.7	143	18.0
Medicare	11	1.5	11	1.5	12	1.5
Other	10	1.3	10	1.3	11	1.3
Uninsured	109	14.5	124	16.0	136	17.1
Total	756	100.0	779	100.0	796	100.0
Best Case						
Employer-Sponsored Insurance	481	63.6	488	62.7	491	61.7
Non-Group	29	3.9	26	3.3	24	3.0
Medicaid	116	15.3	127	16.2	135	17.0
Medicare	11	1.5	11	1.4	11	1.4
Other	10	1.3	10	1.3	11	1.3
Uninsured	109	14.5	117	15.0	124	15.5
Total	756	100.0	779	100.0	796	100.0

Table 10B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$942	\$1,386	47.1%	\$1,973	42.4%	109.4%
Uncompensated Care	159	230	44.9%	351	52.9%	121.5%
Employer Premium Spending	1,504	2,210	46.9%	3,142	42.2%	108.9%
Individual and Family Spending	1,041	1,358	30.5%	1,792	31.9%	72.1%
Intermediate Case						
Medicaid/CHIP Spending	942	1,292	37.2%	1,725	33.5%	83.1%
Uncompensated Care	159	218	37.4%	303	39.1%	91.2%
Employer Premium Spending	1,504	2,153	43.2%	2,996	39.1%	99.2%
Individual and Family Spending	1,041	1,327	27.5%	1,704	28.4%	63.7%
Best Case						
Medicaid/CHIP Spending	942	1,209	28.3%	1,514	25.3%	60.7%
Uncompensated Care	159	203	28.4%	262	28.7%	65.2%
Employer Premium Spending	1,504	2,015	33.9%	2,600	29.0%	72.8%
Individual and Family Spending	1,041	1,268	21.8%	1,542	21.6%	48.1%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



District of Columbia

Table 11A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	249	52.6	223	49.3	196	45.7
Non-Group	32	6.9	23	5.0	19	4.3
Medicaid	122	25.7	131	29.0	136	31.6
Medicare	6	1.3	6	1.4	6	1.4
Other	3	0.7	3	0.7	3	0.7
Uninsured	60	12.7	66	14.6	70	16.3
Total	473	100.0	452	100.0	429	100.0
Intermediate Case						
Employer-Sponsored Insurance	249	52.6	228	50.4	207	48.2
Non-Group	32	6.9	24	5.2	18	4.3
Medicaid	122	25.7	127	28.1	129	30.1
Medicare	6	1.3	6	1.4	6	1.4
Other	3	0.7	3	0.8	3	0.7
Uninsured	60	12.7	64	14.2	66	15.3
Total	473	100.0	452	100.0	429	100.0
Best Case						
Employer-Sponsored Insurance	249	52.6	234	51.8	218	50.8
Non-Group	32	6.9	25	5.6	21	4.9
Medicaid	122	25.7	123	27.2	122	28.3
Medicare	6	1.3	6	1.3	6	1.3
Other	3	0.7	3	0.7	3	0.7
Uninsured	60	12.7	60	13.3	60	13.9
Total	473	100.0	452	100.0	429	100.0

Table 11B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,291	\$1,761	36.4%	\$2,302	30.7%	78.4%
Uncompensated Care	90	123	36.0%	175	42.7%	94.0%
Employer Premium Spending	895	1,203	34.5%	1,564	29.9%	74.7%
Individual and Family Spending	669	777	16.2%	930	19.7%	39.0%
Intermediate Case						
Medicaid/CHIP Spending	1,291	1,635	26.7%	2,019	23.5%	56.4%
Uncompensated Care	90	116	28.3%	151	30.1%	67.0%
Employer Premium Spending	895	1,180	31.8%	1,512	28.1%	68.9%
Individual and Family Spending	669	764	14.3%	892	16.7%	33.4%
Best Case						
Medicaid/CHIP Spending	1,291	1,519	17.7%	1,761	15.9%	36.5%
Uncompensated Care	90	108	19.7%	130	20.3%	44.0%
Employer Premium Spending	895	1,108	23.9%	1,324	19.4%	47.9%
Individual and Family Spending	669	738	10.4%	822	11.4%	23.0%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 12A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	7,715	49.2	7,734	45.7	7,717	42.2
Non-Group	1,058	6.8	912	5.4	918	5.0
Medicaid	2,229	14.2	2,652	15.7	3,065	16.8
Medicare	341	2.2	355	2.1	365	2.0
Other	309	2.0	333	2.0	345	1.9
Uninsured	4,014	25.6	4,922	29.1	5,868	32.1
Total	15,667	100.0	16,909	100.0	18,278	100.0
Intermediate Case						
Employer-Sponsored Insurance	7,715	49.2	7,909	46.8	8,129	44.5
Non-Group	1,058	6.8	931	5.5	906	5.0
Medicaid	2,229	14.2	2,589	15.3	2,965	16.2
Medicare	341	2.2	346	2.0	361	2.0
Other	309	2.0	336	2.0	353	1.9
Uninsured	4,014	25.6	4,798	28.4	5,565	30.4
Total	15,667	100.0	16,909	100.0	18,278	100.0
Best Case						
Employer-Sponsored Insurance	7,715	49.2	8,175	48.3	8,641	47.3
Non-Group	1,058	6.8	980	5.8	976	5.3
Medicaid	2,229	14.2	2,540	15.0	2,845	15.6
Medicare	341	2.2	351	2.1	364	2.0
Other	309	2.0	329	1.9	356	1.9
Uninsured	4,014	25.6	4,534	26.8	5,096	27.9
Total	15,667	100.0	16,909	100.0	18,278	100.0

Table 12B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$11,703	\$17,403	48.7%	\$25,393	45.9%	117.0%
Uncompensated Care	5,326	8,287	55.6%	13,306	60.6%	149.8%
Employer Premium Spending	22,857	34,262	49.9%	50,352	47.0%	120.3%
Individual and Family Spending	19,403	25,734	32.6%	35,409	37.6%	82.5%
Intermediate Case						
Medicaid/CHIP Spending	11,703	16,369	39.9%	22,734	38.9%	94.3%
Uncompensated Care	5,326	7,801	46.5%	11,603	48.7%	117.9%
Employer Premium Spending	22,857	33,594	47.0%	48,627	44.7%	112.7%
Individual and Family Spending	19,403	25,220	30.0%	33,679	33.5%	73.6%
Best Case						
Medicaid/CHIP Spending	11,703	15,525	32.7%	20,419	31.5%	74.5%
Uncompensated Care	5,326	7,290	36.9%	10,069	38.1%	89.1%
Employer Premium Spending	22,857	31,859	39.4%	43,177	35.5%	88.9%
Individual and Family Spending	19,403	24,348	25.5%	30,960	27.2%	59.6%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 13A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	4,627	54.2	4,546	50.5	4,444	46.9
Non-Group	387	4.5	322	3.6	308	3.3
Medicaid	1,449	17.0	1,704	18.9	1,942	20.5
Medicare	188	2.2	196	2.2	198	2.1
Other	173	2.0	184	2.0	189	2.0
Uninsured	1,707	20.0	2,054	22.8	2,392	25.3
Total	8,531	100.0	9,006	100.0	9,474	100.0
Intermediate Case						
Employer-Sponsored Insurance	4,627	54.2	4,650	51.6	4,664	49.2
Non-Group	387	4.5	330	3.7	305	3.2
Medicaid	1,449	17.0	1,657	18.4	1,868	19.7
Medicare	188	2.2	191	2.1	194	2.1
Other	173	2.0	184	2.0	190	2.0
Uninsured	1,707	20.0	1,994	22.1	2,253	23.8
Total	8,531	100.0	9,006	100.0	9,474	100.0
Best Case						
Employer-Sponsored Insurance	4,627	54.2	4,790	53.2	4,924	52.0
Non-Group	387	4.5	349	3.9	332	3.5
Medicaid	1,449	17.0	1,617	18.0	1,777	18.8
Medicare	188	2.2	190	2.1	192	2.0
Other	173	2.0	179	2.0	189	2.0
Uninsured	1,707	20.0	1,881	20.9	2,059	21.7
Total	8,531	100.0	9,006	100.0	9,474	100.0

Table 13B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$6,616	\$9,795	48.1%	\$14,192	44.9%	114.5%
Uncompensated Care	2,072	3,173	53.1%	4,961	56.4%	139.4%
Employer Premium Spending	13,119	19,494	48.6%	28,361	45.5%	116.2%
Individual and Family Spending	9,648	12,698	31.6%	17,081	34.5%	77.0%
Intermediate Case						
Medicaid/CHIP Spending	6,616	9,175	38.7%	12,607	37.4%	90.6%
Uncompensated Care	2,072	2,977	43.7%	4,318	45.0%	108.4%
Employer Premium Spending	13,119	19,071	45.4%	27,130	42.3%	106.8%
Individual and Family Spending	9,648	12,442	29.0%	16,279	30.8%	68.7%
Best Case						
Medicaid/CHIP Spending	6,616	8,665	31.0%	11,228	29.6%	69.7%
Uncompensated Care	2,072	2,767	33.5%	3,734	34.9%	80.2%
Employer Premium Spending	13,119	17,906	36.5%	23,689	32.3%	80.6%
Individual and Family Spending	9,648	11,959	23.9%	14,876	24.4%	54.2%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 14A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	755	65.6	735	63.0	703	60.3
Non-Group	50	4.4	37	3.2	32	2.8
Medicaid	166	14.4	196	16.8	220	18.9
Medicare	9	0.8	9	0.8	9	0.8
Other	49	4.2	49	4.2	48	4.1
Uninsured	123	10.7	140	12.0	152	13.0
Total	1,152	100.0	1,166	100.0	1,165	100.0
Intermediate Case						
Employer-Sponsored Insurance	755	65.6	744	63.8	723	62.1
Non-Group	50	4.4	39	3.3	32	2.8
Medicaid	166	14.4	189	16.2	207	17.8
Medicare	9	0.8	9	0.8	9	0.8
Other	49	4.2	50	4.3	49	4.2
Uninsured	123	10.7	136	11.7	144	12.4
Total	1,152	100.0	1,166	100.0	1,165	100.0
Best Case						
Employer-Sponsored Insurance	755	65.6	757	64.9	746	64.1
Non-Group	50	4.4	41	3.5	36	3.1
Medicaid	166	14.4	181	15.5	191	16.4
Medicare	9	0.8	9	0.8	9	0.8
Other	49	4.2	48	4.1	48	4.1
Uninsured	123	10.7	130	11.1	134	11.5
Total	1,152	100.0	1,166	100.0	1,165	100.0

Table 14B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,098	\$1,643	49.6%	\$2,352	43.1%	114.2%
Uncompensated Care	149	207	39.2%	306	47.7%	105.7%
Employer Premium Spending	1,970	2,879	46.1%	4,077	41.6%	107.0%
Individual and Family Spending	1,335	1,712	28.3%	2,231	30.3%	67.1%
Intermediate Case						
Medicaid/CHIP Spending	1,098	1,514	37.9%	2,038	34.6%	85.6%
Uncompensated Care	149	198	33.0%	265	33.7%	77.8%
Employer Premium Spending	1,970	2,789	41.6%	3,824	37.1%	94.1%
Individual and Family Spending	1,335	1,670	25.1%	2,104	26.0%	57.6%
Best Case						
Medicaid/CHIP Spending	1,098	1,401	27.6%	1,752	25.1%	59.6%
Uncompensated Care	149	187	25.5%	233	24.9%	56.6%
Employer Premium Spending	1,970	2,602	32.1%	3,293	26.5%	67.2%
Individual and Family Spending	1,335	1,595	19.5%	1,897	18.9%	42.2%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 15A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	754	57.1	753	53.7	743	50.3
Non-Group	103	7.8	90	6.4	91	6.1
Medicaid	193	14.6	231	16.4	263	17.8
Medicare	17	1.3	18	1.3	18	1.2
Other	20	1.5	21	1.5	22	1.5
Uninsured	233	17.7	291	20.8	342	23.1
Total	1,320	100.0	1,403	100.0	1,478	100.0
Intermediate Case						
Employer-Sponsored Insurance	754	57.1	768	54.7	773	52.3
Non-Group	103	7.8	90	6.4	89	6.0
Medicaid	193	14.6	224	16.0	254	17.2
Medicare	17	1.3	18	1.3	18	1.2
Other	20	1.5	21	1.5	22	1.5
Uninsured	233	17.7	283	20.2	322	21.8
Total	1,320	100.0	1,403	100.0	1,478	100.0
Best Case						
Employer-Sponsored Insurance	754	57.1	789	56.2	813	55.0
Non-Group	103	7.8	93	6.6	93	6.3
Medicaid	193	14.6	219	15.6	242	16.4
Medicare	17	1.3	18	1.3	18	1.2
Other	20	1.5	20	1.5	22	1.5
Uninsured	233	17.7	264	18.8	290	19.6
Total	1,320	100.0	1,403	100.0	1,478	100.0

Table 15B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,044	\$1,573	50.6%	\$2,272	44.5%	117.6%
Uncompensated Care	265	413	55.8%	649	57.2%	145.0%
Employer Premium Spending	1,857	2,759	48.6%	3,968	43.8%	113.7%
Individual and Family Spending	1,482	1,946	31.3%	2,635	35.4%	77.8%
Intermediate Case						
Medicaid/CHIP Spending	1,044	1,469	40.6%	2,023	37.7%	93.7%
Uncompensated Care	265	389	46.7%	566	45.6%	113.6%
Employer Premium Spending	1,857	2,699	45.4%	3,803	40.9%	104.8%
Individual and Family Spending	1,482	1,903	28.4%	2,492	30.9%	68.2%
Best Case						
Medicaid/CHIP Spending	1,044	1,384	32.6%	1,800	30.0%	72.4%
Uncompensated Care	265	363	36.9%	488	34.7%	84.3%
Employer Premium Spending	1,857	2,547	37.2%	3,358	31.8%	80.8%
Individual and Family Spending	1,482	1,830	23.5%	2,277	24.4%	53.7%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 16A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	6,846	60.5	6,508	57.2	6,125	53.7
Non-Group	612	5.4	480	4.2	442	3.9
Medicaid	1,729	15.3	1,979	17.4	2,183	19.1
Medicare	225	2.0	228	2.0	226	2.0
Other	81	0.7	85	0.7	86	0.8
Uninsured	1,829	16.2	2,103	18.5	2,345	20.6
Total	11,322	100.0	11,384	100.0	11,408	100.0
Intermediate Case						
Employer-Sponsored Insurance	6,846	60.5	6,626	58.2	6,383	55.9
Non-Group	612	5.4	492	4.3	434	3.8
Medicaid	1,729	15.3	1,916	16.8	2,081	18.2
Medicare	225	2.0	223	2.0	220	1.9
Other	81	0.7	84	0.7	85	0.7
Uninsured	1,829	16.2	2,043	17.9	2,206	19.3
Total	11,322	100.0	11,384	100.0	11,408	100.0
Best Case						
Employer-Sponsored Insurance	6,846	60.5	6,778	59.5	6,670	58.5
Non-Group	612	5.4	520	4.6	473	4.1
Medicaid	1,729	15.3	1,855	16.3	1,953	17.1
Medicare	225	2.0	220	1.9	215	1.9
Other	81	0.7	82	0.7	84	0.7
Uninsured	1,829	16.2	1,928	16.9	2,013	17.6
Total	11,322	100.0	11,384	100.0	11,408	100.0

Table 16B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$9,581	\$13,785	43.9%	\$19,320	40.2%	101.7%
Uncompensated Care	2,386	3,470	45.4%	5,206	50.0%	118.2%
Employer Premium Spending	19,656	28,084	42.9%	39,041	39.0%	98.6%
Individual and Family Spending	14,727	18,499	25.6%	23,775	28.5%	61.4%
Intermediate Case						
Medicaid/CHIP Spending	9,581	12,842	34.0%	16,995	32.3%	77.4%
Uncompensated Care	2,386	3,255	36.4%	4,500	38.3%	88.6%
Employer Premium Spending	19,656	27,408	39.4%	37,233	35.8%	89.4%
Individual and Family Spending	14,727	18,096	22.9%	22,581	24.8%	53.3%
Best Case						
Medicaid/CHIP Spending	9,581	12,004	25.3%	14,886	24.0%	55.4%
Uncompensated Care	2,386	3,018	26.5%	3,862	28.0%	61.9%
Employer Premium Spending	19,656	25,634	30.4%	32,398	26.4%	64.8%
Individual and Family Spending	14,727	17,349	17.8%	20,588	18.7%	39.8%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Indiana

Table 17A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	3,522	63.3	3,417	60.6	3,276	57.7
Non-Group	279	5.0	223	4.0	213	3.8
Medicaid	811	14.6	955	16.9	1,080	19.0
Medicare	92	1.7	99	1.8	104	1.8
Other	37	0.7	38	0.7	37	0.7
Uninsured	820	14.7	904	16.0	968	17.0
Total	5,560	100.0	5,636	100.0	5,679	100.0
Intermediate Case						
Employer-Sponsored Insurance	3,522	63.3	3,469	61.6	3,381	59.5
Non-Group	279	5.0	225	4.0	209	3.7
Medicaid	811	14.6	919	16.3	1,019	18.0
Medicare	92	1.7	97	1.7	100	1.8
Other	37	0.7	38	0.7	38	0.7
Uninsured	820	14.7	888	15.7	932	16.4
Total	5,560	100.0	5,636	100.0	5,679	100.0
Best Case						
Employer-Sponsored Insurance	3,522	63.3	3,531	62.6	3,504	61.7
Non-Group	279	5.0	236	4.2	221	3.9
Medicaid	811	14.6	886	15.7	946	16.7
Medicare	92	1.7	98	1.7	99	1.7
Other	37	0.7	37	0.6	37	0.6
Uninsured	820	14.7	850	15.1	872	15.4
Total	5,560	100.0	5,636	100.0	5,679	100.0

Table 17B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$4,731	\$7,053	49.1%	\$10,141	43.8%	114.4%
Uncompensated Care	1,163	1,551	33.3%	2,214	42.8%	90.3%
Employer Premium Spending	10,597	15,317	44.5%	21,447	40.0%	102.4%
Individual and Family Spending	7,796	9,934	27.4%	12,904	29.9%	65.5%
Intermediate Case						
Medicaid/CHIP Spending	4,731	6,507	37.5%	8,821	35.6%	86.5%
Uncompensated Care	1,163	1,498	28.8%	1,962	31.0%	68.7%
Employer Premium Spending	10,597	14,943	41.0%	20,400	36.5%	92.5%
Individual and Family Spending	7,796	9,710	24.6%	12,237	26.0%	57.0%
Best Case						
Medicaid/CHIP Spending	4,731	6,065	28.2%	7,623	25.7%	61.1%
Uncompensated Care	1,163	1,427	22.6%	1,746	22.4%	50.1%
Employer Premium Spending	10,597	13,964	31.8%	17,745	27.1%	67.4%
Individual and Family Spending	7,796	9,273	18.9%	11,096	19.7%	42.3%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.

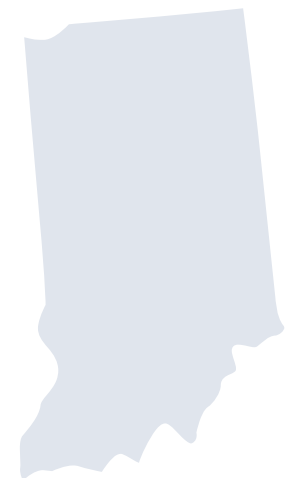


Table 18A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,690	65.8	1,626	63.7	1,530	61.0
Non-Group	171	6.7	134	5.3	123	4.9
Medicaid	362	14.1	417	16.3	461	18.4
Medicare	28	1.1	28	1.1	28	1.1
Other	14	0.5	14	0.5	13	0.5
Uninsured	302	11.8	333	13.1	355	14.1
Total	2,566	100.0	2,554	100.0	2,510	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,690	65.8	1,648	64.6	1,578	62.9
Non-Group	171	6.7	138	5.4	121	4.8
Medicaid	362	14.1	401	15.7	432	17.2
Medicare	28	1.1	28	1.1	27	1.1
Other	14	0.5	13	0.5	13	0.5
Uninsured	302	11.8	325	12.7	338	13.5
Total	2,566	100.0	2,554	100.0	2,510	100.0
Best Case						
Employer-Sponsored Insurance	1,690	65.8	1,674	65.6	1,629	64.9
Non-Group	171	6.7	144	5.6	129	5.1
Medicaid	362	14.1	386	15.1	400	15.9
Medicare	28	1.1	28	1.1	27	1.1
Other	14	0.5	13	0.5	13	0.5
Uninsured	302	11.8	308	12.1	312	12.4
Total	2,566	100.0	2,554	100.0	2,510	100.0

Table 18B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,773	\$2,568	44.8%	\$3,579	39.4%	101.8%
Uncompensated Care	364	489	34.3%	685	40.0%	88.1%
Employer Premium Spending	4,512	6,477	43.5%	8,922	37.8%	97.7%
Individual and Family Spending	3,163	4,021	27.1%	5,141	27.9%	62.5%
Intermediate Case						
Medicaid/CHIP Spending	1,773	2,373	33.9%	3,102	30.7%	75.0%
Uncompensated Care	364	467	28.1%	604	29.5%	65.9%
Employer Premium Spending	4,512	6,296	39.5%	8,447	34.2%	87.2%
Individual and Family Spending	3,163	3,926	24.1%	4,870	24.0%	54.0%
Best Case						
Medicaid/CHIP Spending	1,773	2,190	23.5%	2,673	22.0%	50.8%
Uncompensated Care	364	442	21.5%	536	21.2%	47.2%
Employer Premium Spending	4,512	5,851	29.7%	7,275	24.3%	61.2%
Individual and Family Spending	3,163	3,733	18.0%	4,380	17.3%	38.5%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Kansas

Table 19A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

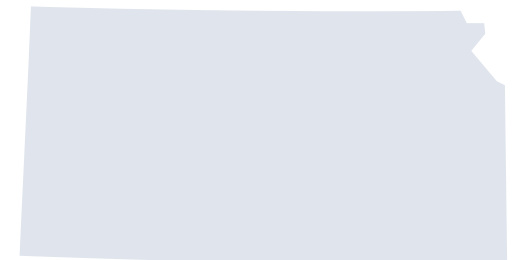
	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,469	60.4	1,401	57.3	1,314	53.7
Non-Group	183	7.5	148	6.0	139	5.7
Medicaid	336	13.8	386	15.8	423	17.3
Medicare	32	1.3	33	1.3	33	1.3
Other	52	2.1	54	2.2	55	2.3
Uninsured	360	14.8	425	17.4	482	19.7
Total	2,433	100.0	2,446	100.0	2,446	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,469	60.4	1,425	58.3	1,371	56.0
Non-Group	183	7.5	151	6.2	136	5.5
Medicaid	336	13.8	373	15.3	405	16.5
Medicare	32	1.3	32	1.3	32	1.3
Other	52	2.1	54	2.2	55	2.2
Uninsured	360	14.8	411	16.8	449	18.4
Total	2,433	100.0	2,446	100.0	2,446	100.0
Best Case						
Employer-Sponsored Insurance	1,469	60.4	1,459	59.6	1,434	58.6
Non-Group	183	7.5	159	6.5	145	5.9
Medicaid	336	13.8	361	14.8	380	15.5
Medicare	32	1.3	32	1.3	31	1.3
Other	52	2.1	52	2.1	54	2.2
Uninsured	360	14.8	384	15.7	403	16.5
Total	2,433	100.0	2,446	100.0	2,446	100.0

Table 19B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,602	\$2,312	44.3%	\$3,209	38.8%	100.3%
Uncompensated Care	449	666	48.3%	1,020	53.1%	127.1%
Employer Premium Spending	4,000	5,712	42.8%	7,898	38.3%	97.5%
Individual and Family Spending	3,046	3,835	25.9%	4,949	29.0%	62.5%
Intermediate Case						
Medicaid/CHIP Spending	1,602	2,142	33.7%	2,832	32.2%	76.7%
Uncompensated Care	449	624	38.9%	874	40.1%	94.5%
Employer Premium Spending	4,000	5,570	39.3%	7,537	35.3%	88.4%
Individual and Family Spending	3,046	3,749	23.1%	4,686	25.0%	53.8%
Best Case						
Medicaid/CHIP Spending	1,602	1,993	24.4%	2,473	24.1%	54.3%
Uncompensated Care	449	578	28.7%	747	29.2%	66.4%
Employer Premium Spending	4,000	5,218	30.5%	6,574	26.0%	64.4%
Individual and Family Spending	3,046	3,600	18.2%	4,262	18.4%	39.9%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Kentucky

Table 20A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	2,011	53.9	1,887	50.6	1,775	47.4
Non-Group	196	5.3	152	4.1	138	3.7
Medicaid	663	17.8	746	20.0	813	21.7
Medicare	141	3.8	134	3.6	127	3.4
Other	65	1.8	64	1.7	63	1.7
Uninsured	654	17.5	750	20.1	830	22.1
Total	3,730	100.0	3,734	100.0	3,746	100.0
Intermediate Case						
Employer-Sponsored Insurance	2,011	53.9	1,926	51.6	1,848	49.3
Non-Group	196	5.3	156	4.2	137	3.6
Medicaid	663	17.8	726	19.4	784	20.9
Medicare	141	3.8	131	3.5	126	3.4
Other	65	1.8	65	1.7	63	1.7
Uninsured	654	17.5	730	19.5	788	21.0
Total	3,730	100.0	3,734	100.0	3,746	100.0
Best Case						
Employer-Sponsored Insurance	2,011	53.9	1,973	52.9	1,938	51.7
Non-Group	196	5.3	166	4.4	150	4.0
Medicaid	663	17.8	707	18.9	744	19.9
Medicare	141	3.8	133	3.6	127	3.4
Other	65	1.8	64	1.7	65	1.7
Uninsured	654	17.5	691	18.5	723	19.3
Total	3,730	100.0	3,734	100.0	3,746	100.0

Table 20B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$4,174	\$5,926	42.0%	\$8,181	38.0%	96.0%
Uncompensated Care	748	1,099	46.9%	1,648	49.9%	120.2%
Employer Premium Spending	5,436	7,668	41.1%	10,666	39.1%	96.2%
Individual and Family Spending	4,031	5,030	24.8%	6,475	28.7%	60.6%
Intermediate Case						
Medicaid/CHIP Spending	4,174	5,529	32.5%	7,266	31.4%	74.1%
Uncompensated Care	748	1,032	37.8%	1,431	38.7%	91.2%
Employer Premium Spending	5,436	7,498	37.9%	10,160	35.5%	86.9%
Individual and Family Spending	4,031	4,927	22.2%	6,148	24.8%	52.5%
Best Case						
Medicaid/CHIP Spending	4,174	5,195	24.5%	6,416	23.5%	53.7%
Uncompensated Care	748	954	27.5%	1,235	29.4%	65.0%
Employer Premium Spending	5,436	7,033	29.4%	8,869	26.1%	63.1%
Individual and Family Spending	4,031	4,724	17.2%	5,597	18.5%	38.8%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Louisiana

Table 21A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,947	48.5	1,795	44.5	1,638	40.8
Non-Group	214	5.3	173	4.3	165	4.1
Medicaid	843	21.0	936	23.2	998	24.8
Medicare	78	1.9	78	1.9	73	1.8
Other	39	1.0	40	1.0	40	1.0
Uninsured	894	22.3	1,015	25.1	1,104	27.5
Total	4,015	100.0	4,038	100.0	4,017	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,947	48.5	1,840	45.6	1,723	42.9
Non-Group	214	5.3	177	4.4	163	4.0
Medicaid	843	21.0	914	22.6	968	24.1
Medicare	78	1.9	76	1.9	72	1.8
Other	39	1.0	39	1.0	39	1.0
Uninsured	894	22.3	991	24.5	1,052	26.2
Total	4,015	100.0	4,038	100.0	4,017	100.0
Best Case						
Employer-Sponsored Insurance	1,947	48.5	1,901	47.1	1,836	45.7
Non-Group	214	5.3	187	4.6	172	4.3
Medicaid	843	21.0	897	22.2	931	23.2
Medicare	78	1.9	75	1.9	72	1.8
Other	39	1.0	39	1.0	39	1.0
Uninsured	894	22.3	938	23.2	968	24.1
Total	4,015	100.0	4,038	100.0	4,017	100.0

Table 21B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$3,545	\$4,967	40.1%	\$6,728	35.4%	89.8%
Uncompensated Care	1,040	1,507	44.8%	2,189	45.3%	110.4%
Employer Premium Spending	4,944	6,860	38.8%	9,299	35.5%	88.1%
Individual and Family Spending	4,068	5,017	23.3%	6,342	26.4%	55.9%
Intermediate Case						
Medicaid/CHIP Spending	3,545	4,661	31.5%	6,014	29.0%	69.7%
Uncompensated Care	1,040	1,423	36.8%	1,922	35.1%	84.8%
Employer Premium Spending	4,944	6,731	36.2%	8,927	32.6%	80.6%
Individual and Family Spending	4,068	4,916	20.9%	6,038	22.8%	48.4%
Best Case						
Medicaid/CHIP Spending	3,545	4,418	24.6%	5,378	21.7%	51.7%
Uncompensated Care	1,040	1,321	27.0%	1,682	27.4%	61.7%
Employer Premium Spending	4,944	6,369	28.8%	7,920	24.3%	60.2%
Individual and Family Spending	4,068	4,742	16.6%	5,539	16.8%	36.2%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 22A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	660	57.3	620	54.0	573	50.5
Non-Group	69	6.0	53	4.6	49	4.3
Medicaid	247	21.5	280	24.4	305	26.9
Medicare	19	1.6	18	1.6	18	1.6
Other	22	1.9	22	1.9	22	1.9
Uninsured	135	11.7	154	13.4	169	14.9
Total	1,152	100.0	1,147	100.0	1,134	100.0
Intermediate Case						
Employer-Sponsored Insurance	660	57.3	632	55.1	599	52.8
Non-Group	69	6.0	54	4.7	48	4.2
Medicaid	247	21.5	271	23.6	289	25.5
Medicare	19	1.6	18	1.6	17	1.5
Other	22	1.9	22	1.9	22	1.9
Uninsured	135	11.7	150	13.1	159	14.1
Total	1,152	100.0	1,147	100.0	1,134	100.0
Best Case						
Employer-Sponsored Insurance	660	57.3	648	56.5	629	55.5
Non-Group	69	6.0	57	5.0	52	4.6
Medicaid	247	21.5	261	22.8	270	23.8
Medicare	19	1.6	18	1.6	17	1.5
Other	22	1.9	21	1.9	21	1.9
Uninsured	135	11.7	141	12.3	145	12.8
Total	1,152	100.0	1,147	100.0	1,134	100.0

Table 22B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,486	\$2,128	43.2%	\$2,936	38.0%	97.6%
Uncompensated Care	202	288	42.2%	415	44.3%	105.2%
Employer Premium Spending	2,093	2,923	39.7%	3,956	35.3%	89.0%
Individual and Family Spending	1,540	1,898	23.2%	2,395	26.2%	55.5%
Intermediate Case						
Medicaid/CHIP Spending	1,486	1,981	33.3%	2,573	29.9%	73.1%
Uncompensated Care	202	273	34.8%	363	33.0%	79.2%
Employer Premium Spending	2,093	2,862	36.7%	3,796	32.7%	81.4%
Individual and Family Spending	1,540	1,861	20.9%	2,286	22.8%	48.4%
Best Case						
Medicaid/CHIP Spending	1,486	1,840	23.9%	2,237	21.6%	50.6%
Uncompensated Care	202	253	25.2%	315	24.3%	55.6%
Employer Premium Spending	2,093	2,689	28.5%	3,339	24.2%	59.5%
Individual and Family Spending	1,540	1,791	16.3%	2,094	16.9%	36.0%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Maryland

Table 23A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	3,341	64.6	3,310	61.7	3,250	58.3
Non-Group	243	4.7	205	3.8	207	3.7
Medicaid	616	11.9	728	13.6	842	15.1
Medicare	69	1.3	70	1.3	74	1.3
Other	66	1.3	70	1.3	73	1.3
Uninsured	834	16.1	978	18.2	1,128	20.2
Total	5,168	100.0	5,362	100.0	5,573	100.0
Intermediate Case						
Employer-Sponsored Insurance	3,341	64.6	3,365	62.8	3,386	60.8
Non-Group	243	4.7	208	3.9	197	3.5
Medicaid	616	11.9	701	13.1	791	14.2
Medicare	69	1.3	68	1.3	71	1.3
Other	66	1.3	71	1.3	73	1.3
Uninsured	834	16.1	949	17.7	1,055	18.9
Total	5,168	100.0	5,362	100.0	5,573	100.0
Best Case						
Employer-Sponsored Insurance	3,341	64.6	3,436	64.1	3,525	63.2
Non-Group	243	4.7	215	4.0	208	3.7
Medicaid	616	11.9	678	12.6	736	13.2
Medicare	69	1.3	70	1.3	71	1.3
Other	66	1.3	68	1.3	71	1.3
Uninsured	834	16.1	895	16.7	962	17.3
Total	5,168	100.0	5,362	100.0	5,573	100.0

Table 23B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$4,665	\$6,902	48.0%	\$10,075	46.0%	116.0%
Uncompensated Care	1,058	1,543	45.8%	2,380	54.2%	124.8%
Employer Premium Spending	9,777	14,592	49.3%	21,189	45.2%	116.7%
Individual and Family Spending	6,953	9,192	32.2%	12,402	34.9%	78.4%
Intermediate Case						
Medicaid/CHIP Spending	4,665	6,382	36.8%	8,749	37.1%	87.5%
Uncompensated Care	1,058	1,463	38.2%	2,049	40.0%	93.6%
Employer Premium Spending	9,777	14,207	45.3%	20,215	42.3%	106.8%
Individual and Family Spending	6,953	8,967	29.0%	11,744	31.0%	68.9%
Best Case						
Medicaid/CHIP Spending	4,665	5,957	27.7%	7,602	27.6%	63.0%
Uncompensated Care	1,058	1,351	27.6%	1,761	30.4%	66.4%
Employer Premium Spending	9,777	13,245	35.5%	17,459	31.8%	78.6%
Individual and Family Spending	6,953	8,543	22.9%	10,609	24.2%	52.6%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Massachusetts

Table 24A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	4,244	74.0	4,087	70.9	3,884	67.2
Non-Group	236	4.1	163	2.8	143	2.5
Medicaid	1,061	18.5	1,218	21.1	1,351	23.4
Medicare	16	0.3	19	0.3	20	0.4
Other	5	0.1	5	0.1	6	0.1
Uninsured	175	3.0	273	4.7	373	6.5
Total	5,737	100.0	5,766	100.0	5,777	100.0
Intermediate Case						
Employer-Sponsored Insurance	4,244	74.0	4,148	71.9	4,031	69.8
Non-Group	236	4.1	169	2.9	137	2.4
Medicaid	1,061	18.5	1,175	20.4	1,271	22.0
Medicare	16	0.3	17	0.3	17	0.3
Other	5	0.1	6	0.1	6	0.1
Uninsured	175	3.0	251	4.4	315	5.4
Total	5,737	100.0	5,766	100.0	5,777	100.0
Best Case						
Employer-Sponsored Insurance	4,244	74.0	4,221	73.2	4,177	72.3
Non-Group	236	4.1	182	3.2	157	2.7
Medicaid	1,061	18.5	1,132	19.6	1,182	20.5
Medicare	16	0.3	16	0.3	15	0.3
Other	5	0.1	5	0.1	5	0.1
Uninsured	175	3.0	209	3.6	240	4.2
Total	5,737	100.0	5,766	100.0	5,777	100.0

Table 24B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$8,508	\$12,319	44.8%	\$17,213	39.7%	102.3%
Uncompensated Care	259	524	102.2%	967	84.4%	272.9%
Employer Premium Spending	13,055	18,843	44.3%	26,430	40.3%	102.4%
Individual and Family Spending	6,308	7,138	13.2%	8,817	23.5%	39.8%
Intermediate Case						
Medicaid/CHIP Spending	8,508	11,386	33.8%	14,957	31.4%	75.8%
Uncompensated Care	259	466	79.5%	744	59.7%	186.7%
Employer Premium Spending	13,055	18,324	40.4%	25,091	36.9%	92.2%
Individual and Family Spending	6,308	7,056	11.9%	8,227	16.6%	30.4%
Best Case						
Medicaid/CHIP Spending	8,508	10,545	23.9%	12,940	22.7%	52.1%
Uncompensated Care	259	378	45.8%	536	41.7%	106.6%
Employer Premium Spending	13,055	17,066	30.7%	21,670	27.0%	66.0%
Individual and Family Spending	6,308	6,918	9.7%	7,848	13.4%	24.4%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Michigan

Table 25A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	5,505	60.5	5,250	57.4	4,941	54.1
Non-Group	459	5.0	363	4.0	340	3.7
Medicaid	1,579	17.3	1,804	19.7	1,981	21.7
Medicare	189	2.1	190	2.1	186	2.0
Other	60	0.7	63	0.7	64	0.7
Uninsured	1,309	14.4	1,476	16.1	1,613	17.7
Total	9,100	100.0	9,147	100.0	9,125	100.0
Intermediate Case						
Employer-Sponsored Insurance	5,505	60.5	5,346	58.4	5,139	56.3
Non-Group	459	5.0	368	4.0	331	3.6
Medicaid	1,579	17.3	1,748	19.1	1,888	20.7
Medicare	189	2.1	184	2.0	181	2.0
Other	60	0.7	61	0.7	63	0.7
Uninsured	1,309	14.4	1,439	15.7	1,523	16.7
Total	9,100	100.0	9,147	100.0	9,125	100.0
Best Case						
Employer-Sponsored Insurance	5,505	60.5	5,459	59.7	5,353	58.7
Non-Group	459	5.0	387	4.2	354	3.9
Medicaid	1,579	17.3	1,694	18.5	1,773	19.4
Medicare	189	2.1	184	2.0	178	2.0
Other	60	0.7	60	0.7	62	0.7
Uninsured	1,309	14.4	1,363	14.9	1,405	15.4
Total	9,100	100.0	9,147	100.0	9,125	100.0

Table 25B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$8,659	\$12,473	44.1%	\$17,328	38.9%	100.1%
Uncompensated Care	1,604	2,193	36.7%	3,213	46.5%	100.4%
Employer Premium Spending	14,350	20,597	43.5%	28,640	39.0%	99.6%
Individual and Family Spending	10,416	13,144	26.2%	16,917	28.7%	62.4%
Intermediate Case						
Medicaid/CHIP Spending	8,659	11,592	33.9%	15,233	31.4%	75.9%
Uncompensated Care	1,604	2,105	31.2%	2,799	33.0%	74.5%
Employer Premium Spending	14,350	20,104	40.1%	27,293	35.8%	90.2%
Individual and Family Spending	10,416	12,854	23.4%	16,054	24.9%	54.1%
Best Case						
Medicaid/CHIP Spending	8,659	10,834	25.1%	13,361	23.3%	54.3%
Uncompensated Care	1,604	1,968	22.7%	2,464	25.2%	53.7%
Employer Premium Spending	14,350	18,773	30.8%	23,649	26.0%	64.8%
Individual and Family Spending	10,416	12,302	18.1%	14,567	18.4%	39.8%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Minnesota

Table 26A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

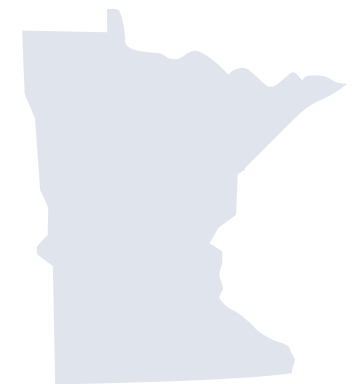
	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	3,107	65.6	3,113	63.6	3,058	60.7
Non-Group	356	7.5	284	5.8	274	5.4
Medicaid	664	14.0	805	16.5	942	18.7
Medicare	58	1.2	61	1.2	63	1.3
Other	35	0.7	39	0.8	43	0.8
Uninsured	519	11.0	590	12.1	655	13.0
Total	4,740	100.0	4,893	100.0	5,035	100.0
Intermediate Case						
Employer-Sponsored Insurance	3,107	65.6	3,156	64.5	3,167	62.9
Non-Group	356	7.5	291	5.9	268	5.3
Medicaid	664	14.0	774	15.8	875	17.4
Medicare	58	1.2	60	1.2	62	1.2
Other	35	0.7	38	0.8	41	0.8
Uninsured	519	11.0	574	11.7	622	12.4
Total	4,740	100.0	4,893	100.0	5,035	100.0
Best Case						
Employer-Sponsored Insurance	3,107	65.6	3,207	65.5	3,274	65.0
Non-Group	356	7.5	304	6.2	283	5.6
Medicaid	664	14.0	738	15.1	801	15.9
Medicare	58	1.2	60	1.2	61	1.2
Other	35	0.7	37	0.7	40	0.8
Uninsured	519	11.0	548	11.2	577	11.5
Total	4,740	100.0	4,893	100.0	5,035	100.0

Table 26B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$3,783	\$5,808	53.5%	\$8,607	48.2%	127.5%
Uncompensated Care	689	959	39.2%	1,394	45.3%	102.4%
Employer Premium Spending	9,962	14,871	49.3%	21,410	44.0%	114.9%
Individual and Family Spending	7,293	9,504	30.3%	12,697	33.6%	74.1%
Intermediate Case						
Medicaid/CHIP Spending	3,783	5,361	41.7%	7,387	37.8%	95.3%
Uncompensated Care	689	915	32.8%	1,236	35.1%	79.4%
Employer Premium Spending	9,962	14,461	45.2%	20,384	41.0%	104.6%
Individual and Family Spending	7,293	9,280	27.2%	12,039	29.7%	65.1%
Best Case						
Medicaid/CHIP Spending	3,783	4,922	30.1%	6,313	28.3%	66.9%
Uncompensated Care	689	862	25.2%	1,085	25.9%	57.6%
Employer Premium Spending	9,962	13,473	35.3%	17,603	30.6%	76.7%
Individual and Family Spending	7,293	8,853	21.4%	10,865	22.7%	49.0%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Mississippi

Table 27A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,217	46.9	1,135	43.7	1,056	40.8
Non-Group	124	4.8	95	3.7	86	3.3
Medicaid	577	22.2	637	24.5	679	26.3
Medicare	64	2.5	62	2.4	58	2.2
Other	49	1.9	49	1.9	49	1.9
Uninsured	566	21.8	621	23.9	657	25.4
Total	2,596	100.0	2,599	100.0	2,586	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,217	46.9	1,161	44.7	1,104	42.7
Non-Group	124	4.8	98	3.8	85	3.3
Medicaid	577	22.2	622	23.9	658	25.4
Medicare	64	2.5	60	2.3	58	2.2
Other	49	1.9	50	1.9	49	1.9
Uninsured	566	21.8	608	23.4	633	24.5
Total	2,596	100.0	2,599	100.0	2,586	100.0
Best Case						
Employer-Sponsored Insurance	1,217	46.9	1,192	45.9	1,160	44.9
Non-Group	124	4.8	104	4.0	93	3.6
Medicaid	577	22.2	610	23.5	631	24.4
Medicare	64	2.5	61	2.3	58	2.2
Other	49	1.9	49	1.9	49	1.9
Uninsured	566	21.8	584	22.5	595	23.0
Total	2,596	100.0	2,599	100.0	2,586	100.0

Table 27B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$2,715	\$3,756	38.3%	\$5,067	34.9%	86.6%
Uncompensated Care	581	821	41.4%	1,167	42.1%	100.9%
Employer Premium Spending	3,378	4,756	40.8%	6,592	38.6%	95.2%
Individual and Family Spending	2,570	3,179	23.7%	4,048	27.3%	57.5%
Intermediate Case						
Medicaid/CHIP Spending	2,715	3,530	30.0%	4,528	28.3%	66.8%
Uncompensated Care	581	772	32.9%	1,032	33.8%	77.8%
Employer Premium Spending	3,378	4,646	37.5%	6,262	34.8%	85.4%
Individual and Family Spending	2,570	3,113	21.1%	3,844	23.5%	49.6%
Best Case						
Medicaid/CHIP Spending	2,715	3,353	23.5%	4,051	20.8%	49.2%
Uncompensated Care	581	719	23.8%	909	26.5%	56.6%
Employer Premium Spending	3,378	4,355	28.9%	5,454	25.2%	61.5%
Individual and Family Spending	2,570	2,989	16.3%	3,509	17.4%	36.5%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Missouri

Table 28A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	2,956	57.9	2,829	54.8	2,684	51.4
Non-Group	335	6.6	263	5.1	244	4.7
Medicaid	819	16.0	946	18.3	1,052	20.2
Medicare	146	2.9	147	2.8	144	2.8
Other	61	1.2	64	1.2	65	1.2
Uninsured	790	15.5	917	17.8	1,029	19.7
Total	5,106	100.0	5,167	100.0	5,218	100.0
Intermediate Case						
Employer-Sponsored Insurance	2,956	57.9	2,882	55.8	2,799	53.6
Non-Group	335	6.6	271	5.3	240	4.6
Medicaid	819	16.0	916	17.7	1,004	19.2
Medicare	146	2.9	142	2.8	141	2.7
Other	61	1.2	63	1.2	64	1.2
Uninsured	790	15.5	892	17.3	971	18.6
Total	5,106	100.0	5,167	100.0	5,218	100.0
Best Case						
Employer-Sponsored Insurance	2,956	57.9	2,951	57.1	2,927	56.1
Non-Group	335	6.6	286	5.5	260	5.0
Medicaid	819	16.0	887	17.2	944	18.1
Medicare	146	2.9	143	2.8	139	2.7
Other	61	1.2	61	1.2	63	1.2
Uninsured	790	15.5	840	16.3	886	17.0
Total	5,106	100.0	5,167	100.0	5,218	100.0

Table 28B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$5,409	\$7,856	45.2%	\$11,062	40.8%	104.5%
Uncompensated Care	941	1,390	47.7%	2,094	50.7%	122.5%
Employer Premium Spending	8,460	12,250	44.8%	17,302	41.2%	104.5%
Individual and Family Spending	6,176	7,839	26.9%	10,243	30.7%	65.8%
Intermediate Case						
Medicaid/CHIP Spending	5,409	7,309	35.1%	9,750	33.4%	80.3%
Uncompensated Care	941	1,306	38.7%	1,822	39.5%	93.6%
Employer Premium Spending	8,460	11,933	41.0%	16,448	37.8%	94.4%
Individual and Family Spending	6,176	7,668	24.2%	9,695	26.4%	57.0%
Best Case						
Medicaid/CHIP Spending	5,409	6,848	26.6%	8,559	25.0%	58.2%
Uncompensated Care	941	1,203	27.8%	1,568	30.4%	66.7%
Employer Premium Spending	8,460	11,147	31.8%	14,238	27.7%	68.3%
Individual and Family Spending	6,176	7,342	18.9%	8,783	19.6%	42.2%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Montana

Table 29A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	433	52.5	410	49.3	381	46.1
Non-Group	79	9.6	64	7.7	58	7.0
Medicaid	120	14.5	136	16.4	147	17.8
Medicare	16	1.9	16	2.0	16	1.9
Other	18	2.2	19	2.2	19	2.3
Uninsured	159	19.3	186	22.4	205	24.9
Total	824	100.0	831	100.0	825	100.0
Intermediate Case						
Employer-Sponsored Insurance	433	52.5	418	50.3	397	48.2
Non-Group	79	9.6	66	7.9	58	7.0
Medicaid	120	14.5	132	15.9	141	17.1
Medicare	16	1.9	16	1.9	15	1.9
Other	18	2.2	19	2.2	18	2.2
Uninsured	159	19.3	181	21.8	195	23.6
Total	824	100.0	831	100.0	825	100.0
Best Case						
Employer-Sponsored Insurance	433	52.5	430	51.7	419	50.8
Non-Group	79	9.6	69	8.3	63	7.6
Medicaid	120	14.5	128	15.4	133	16.1
Medicare	16	1.9	16	1.9	15	1.9
Other	18	2.2	18	2.2	18	2.2
Uninsured	159	19.3	170	20.5	176	21.4
Total	824	100.0	831	100.0	825	100.0

Table 29B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$558	\$798	43.0%	\$1,091	36.7%	95.5%
Uncompensated Care	186	274	47.8%	405	47.8%	118.4%
Employer Premium Spending	1,172	1,634	39.4%	2,196	34.4%	87.3%
Individual and Family Spending	1,003	1,240	23.7%	1,560	25.8%	55.6%
Intermediate Case						
Medicaid/CHIP Spending	558	744	33.3%	967	30.0%	73.3%
Uncompensated Care	186	258	39.1%	355	37.7%	91.5%
Employer Premium Spending	1,172	1,601	36.6%	2,115	32.1%	80.4%
Individual and Family Spending	1,003	1,216	21.3%	1,488	22.4%	48.4%
Best Case						
Medicaid/CHIP Spending	558	698	25.1%	854	22.3%	53.0%
Uncompensated Care	186	238	28.4%	304	27.8%	64.1%
Employer Premium Spending	1,172	1,519	29.6%	1,886	24.2%	60.9%
Individual and Family Spending	1,003	1,177	17.3%	1,373	16.7%	36.9%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 30A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	959	62.7	917	60.0	862	56.8
Non-Group	127	8.3	100	6.6	92	6.1
Medicaid	176	11.5	202	13.3	222	14.7
Medicare	11	0.7	11	0.7	11	0.7
Other	36	2.4	37	2.4	37	2.4
Uninsured	220	14.4	259	17.0	293	19.3
Total	1,528	100.0	1,528	100.0	1,517	100.0
Intermediate Case						
Employer-Sponsored Insurance	959	62.7	932	61.0	895	59.0
Non-Group	127	8.3	102	6.7	90	5.9
Medicaid	176	11.5	195	12.8	211	13.9
Medicare	11	0.7	11	0.7	11	0.7
Other	36	2.4	37	2.4	37	2.4
Uninsured	220	14.4	250	16.4	273	18.0
Total	1,528	100.0	1,528	100.0	1,517	100.0
Best Case						
Employer-Sponsored Insurance	959	62.7	952	62.3	933	61.5
Non-Group	127	8.3	108	7.0	97	6.4
Medicaid	176	11.5	189	12.3	198	13.0
Medicare	11	0.7	11	0.7	11	0.7
Other	36	2.4	36	2.4	36	2.4
Uninsured	220	14.4	233	15.2	243	16.0
Total	1,528	100.0	1,528	100.0	1,517	100.0

Table 30B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,053	\$1,523	44.7%	\$2,112	38.7%	100.6%
Uncompensated Care	269	398	48.1%	599	50.4%	122.7%
Employer Premium Spending	2,654	3,790	42.8%	5,219	37.7%	96.7%
Individual and Family Spending	2,026	2,530	24.9%	3,256	27.9%	59.7%
Intermediate Case						
Medicaid/CHIP Spending	1,053	1,407	33.6%	1,854	31.7%	76.1%
Uncompensated Care	269	372	38.2%	515	38.7%	91.7%
Employer Premium Spending	2,654	3,690	39.0%	4,973	34.8%	87.4%
Individual and Family Spending	2,026	2,471	22.0%	3,063	24.0%	51.2%
Best Case						
Medicaid/CHIP Spending	1,053	1,311	24.5%	1,618	23.4%	53.6%
Uncompensated Care	269	341	26.8%	437	28.1%	62.5%
Employer Premium Spending	2,654	3,451	30.0%	4,325	25.3%	63.0%
Individual and Family Spending	2,026	2,370	17.0%	2,784	17.5%	37.4%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Nevada

Table 31A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,353	58.6	1,440	55.5	1,517	52.3
Non-Group	132	5.7	120	4.6	126	4.3
Medicaid	230	10.0	292	11.3	356	12.3
Medicare	35	1.5	38	1.5	41	1.4
Other	41	1.8	48	1.8	52	1.8
Uninsured	518	22.4	655	25.3	808	27.9
Total	2,309	100.0	2,593	100.0	2,900	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,353	58.6	1,465	56.5	1,577	54.4
Non-Group	132	5.7	123	4.7	124	4.3
Medicaid	230	10.0	283	10.9	341	11.8
Medicare	35	1.5	37	1.4	40	1.4
Other	41	1.8	48	1.8	53	1.8
Uninsured	518	22.4	637	24.5	765	26.4
Total	2,309	100.0	2,593	100.0	2,900	100.0
Best Case						
Employer-Sponsored Insurance	1,353	58.6	1,500	57.9	1,650	56.9
Non-Group	132	5.7	129	5.0	132	4.5
Medicaid	230	10.0	275	10.6	323	11.1
Medicare	35	1.5	38	1.5	40	1.4
Other	41	1.8	46	1.8	52	1.8
Uninsured	518	22.4	605	23.3	702	24.2
Total	2,309	100.0	2,593	100.0	2,900	100.0

Table 31B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,192	\$1,886	58.3%	\$2,893	53.4%	142.8%
Uncompensated Care	595	970	62.9%	1,593	64.3%	167.7%
Employer Premium Spending	3,638	5,781	58.9%	8,913	54.2%	145.0%
Individual and Family Spending	2,722	3,844	41.2%	5,510	43.3%	102.4%
Intermediate Case						
Medicaid/CHIP Spending	1,192	1,766	48.2%	2,567	45.4%	115.4%
Uncompensated Care	595	907	52.4%	1,401	54.5%	135.4%
Employer Premium Spending	3,638	5,647	55.2%	8,544	51.3%	134.8%
Individual and Family Spending	2,722	3,759	38.1%	5,243	39.5%	92.6%
Best Case						
Medicaid/CHIP Spending	1,192	1,660	39.3%	2,263	36.3%	89.9%
Uncompensated Care	595	842	41.5%	1,212	43.9%	103.6%
Employer Premium Spending	3,638	5,300	45.7%	7,455	40.7%	104.9%
Individual and Family Spending	2,722	3,607	32.5%	4,770	32.2%	75.2%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



New Hampshire

Table 32A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

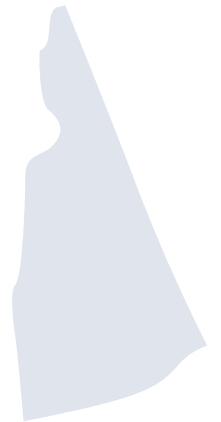
	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	846	70.3	834	67.3	811	63.6
Non-Group	64	5.4	53	4.3	52	4.1
Medicaid	107	8.9	126	10.2	144	11.3
Medicare	18	1.5	19	1.6	20	1.6
Other	12	1.0	13	1.0	13	1.0
Uninsured	157	13.0	195	15.7	233	18.3
Total	1,204	100.0	1,239	100.0	1,274	100.0
Intermediate Case						
Employer-Sponsored Insurance	846	70.3	846	68.2	842	66.1
Non-Group	64	5.4	54	4.3	50	3.9
Medicaid	107	8.9	121	9.8	135	10.6
Medicare	18	1.5	19	1.5	19	1.5
Other	12	1.0	13	1.0	13	1.0
Uninsured	157	13.0	187	15.1	214	16.8
Total	1,204	100.0	1,239	100.0	1,274	100.0
Best Case						
Employer-Sponsored Insurance	846	70.3	863	69.7	877	68.8
Non-Group	64	5.4	56	4.6	53	4.2
Medicaid	107	8.9	117	9.4	126	9.9
Medicare	18	1.5	18	1.5	19	1.5
Other	12	1.0	12	1.0	13	1.0
Uninsured	157	13.0	173	13.9	188	14.8
Total	1,204	100.0	1,239	100.0	1,274	100.0

Table 32B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$635	\$939	47.9%	\$1,365	45.3%	114.9%
Uncompensated Care	252	400	58.5%	643	60.8%	154.9%
Employer Premium Spending	2,671	3,951	47.9%	5,682	43.8%	112.7%
Individual and Family Spending	1,918	2,526	31.7%	3,392	34.3%	76.9%
Intermediate Case						
Medicaid/CHIP Spending	635	872	37.3%	1,189	36.3%	87.2%
Uncompensated Care	252	372	47.3%	543	45.9%	115.0%
Employer Premium Spending	2,671	3,838	43.7%	5,384	40.3%	101.6%
Individual and Family Spending	1,918	2,459	28.2%	3,198	30.1%	66.8%
Best Case						
Medicaid/CHIP Spending	635	814	28.1%	1,035	27.1%	62.9%
Uncompensated Care	252	336	33.2%	454	35.1%	79.9%
Employer Premium Spending	2,671	3,583	34.1%	4,674	30.5%	75.0%
Individual and Family Spending	1,918	2,344	22.2%	2,885	23.1%	50.4%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



New Jersey

Table 33A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	4,966	63.8	4,742	60.1	4,468	55.8
Non-Group	326	4.2	266	3.4	259	3.2
Medicaid	870	11.2	1,004	12.7	1,125	14.0
Medicare	132	1.7	132	1.7	132	1.7
Other	35	0.5	37	0.5	38	0.5
Uninsured	1,450	18.6	1,715	21.7	1,984	24.8
Total	7,778	100.0	7,896	100.0	8,005	100.0
Intermediate Case						
Employer-Sponsored Insurance	4,966	63.8	4,834	61.2	4,691	58.6
Non-Group	326	4.2	270	3.4	250	3.1
Medicaid	870	11.2	969	12.3	1,061	13.2
Medicare	132	1.7	128	1.6	127	1.6
Other	35	0.5	37	0.5	38	0.5
Uninsured	1,450	18.6	1,658	21.0	1,838	23.0
Total	7,778	100.0	7,896	100.0	8,005	100.0
Best Case						
Employer-Sponsored Insurance	4,966	63.8	4,965	62.9	4,940	61.7
Non-Group	326	4.2	283	3.6	265	3.3
Medicaid	870	11.2	937	11.9	992	12.4
Medicare	132	1.7	130	1.6	127	1.6
Other	35	0.5	36	0.5	37	0.5
Uninsured	1,450	18.6	1,545	19.6	1,644	20.5
Total	7,778	100.0	7,896	100.0	8,005	100.0

Table 33B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$5,958	\$8,645	45.1%	\$12,255	41.8%	105.7%
Uncompensated Care	1,962	2,994	52.6%	4,682	56.4%	138.6%
Employer Premium Spending	14,153	20,414	44.2%	28,535	39.8%	101.6%
Individual and Family Spending	10,444	13,426	28.6%	17,525	30.5%	67.8%
Intermediate Case						
Medicaid/CHIP Spending	5,958	8,024	34.7%	10,668	32.9%	79.0%
Uncompensated Care	1,962	2,786	42.0%	3,967	42.4%	102.2%
Employer Premium Spending	14,153	19,923	40.8%	27,376	37.4%	93.4%
Individual and Family Spending	10,444	13,109	25.5%	16,662	27.1%	59.5%
Best Case						
Medicaid/CHIP Spending	5,958	7,493	25.8%	9,333	24.6%	56.6%
Uncompensated Care	1,962	2,554	30.2%	3,348	31.1%	70.6%
Employer Premium Spending	14,153	18,691	32.1%	23,943	28.1%	69.2%
Individual and Family Spending	10,444	12,554	20.2%	15,150	20.7%	45.1%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



New Mexico

Table 34A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	755	44.3	710	41.5	656	38.7
Non-Group	98	5.7	72	4.2	63	3.7
Medicaid	340	20.0	383	22.4	415	24.5
Medicare	28	1.6	30	1.7	30	1.8
Other	48	2.8	49	2.9	47	2.8
Uninsured	434	25.5	467	27.3	483	28.5
Total	1,703	100.0	1,710	100.0	1,694	100.0
Intermediate Case						
Employer-Sponsored Insurance	755	44.3	725	42.4	687	40.6
Non-Group	98	5.7	74	4.4	64	3.8
Medicaid	340	20.0	372	21.8	397	23.4
Medicare	28	1.6	29	1.7	29	1.7
Other	48	2.8	49	2.9	48	2.8
Uninsured	434	25.5	460	26.9	469	27.7
Total	1,703	100.0	1,710	100.0	1,694	100.0
Best Case						
Employer-Sponsored Insurance	755	44.3	747	43.7	726	42.8
Non-Group	98	5.7	80	4.7	70	4.1
Medicaid	340	20.0	363	21.2	377	22.2
Medicare	28	1.6	29	1.7	29	1.7
Other	48	2.8	48	2.8	48	2.8
Uninsured	434	25.5	443	25.9	445	26.2
Total	1,703	100.0	1,710	100.0	1,694	100.0

Table 34B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$2,571	\$3,637	41.5%	\$5,001	37.5%	94.5%
Uncompensated Care	537	694	29.3%	946	36.4%	76.4%
Employer Premium Spending	2,152	3,022	40.4%	4,095	35.5%	90.3%
Individual and Family Spending	1,823	2,212	21.3%	2,760	24.8%	51.4%
Intermediate Case						
Medicaid/CHIP Spending	2,571	3,407	32.5%	4,423	29.8%	72.1%
Uncompensated Care	537	671	25.0%	850	26.6%	58.4%
Employer Premium Spending	2,152	2,962	37.6%	3,949	33.3%	83.5%
Individual and Family Spending	1,823	2,176	19.4%	2,645	21.5%	45.1%
Best Case						
Medicaid/CHIP Spending	2,571	3,221	25.3%	3,922	21.8%	52.5%
Uncompensated Care	537	643	19.9%	767	19.2%	42.9%
Employer Premium Spending	2,152	2,799	30.0%	3,482	24.4%	61.8%
Individual and Family Spending	1,823	2,106	15.6%	2,436	15.6%	33.6%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



New York

Table 35A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	9,310	55.4	8,683	51.9	8,019	48.3
Non-Group	734	4.4	543	3.2	482	2.9
Medicaid	3,780	22.5	4,236	25.3	4,589	27.6
Medicare	213	1.3	214	1.3	212	1.3
Other	71	0.4	73	0.4	73	0.4
Uninsured	2,700	16.1	2,985	17.8	3,222	19.4
Total	16,809	100.0	16,736	100.0	16,596	100.0
Intermediate Case						
Employer-Sponsored Insurance	9,310	55.4	8,860	52.9	8,399	50.6
Non-Group	734	4.4	560	3.3	478	2.9
Medicaid	3,780	22.5	4,111	24.6	4,377	26.4
Medicare	213	1.3	209	1.2	206	1.2
Other	71	0.4	72	0.4	72	0.4
Uninsured	2,700	16.1	2,923	17.5	3,065	18.5
Total	16,809	100.0	16,736	100.0	16,596	100.0
Best Case						
Employer-Sponsored Insurance	9,310	55.4	9,095	54.3	8,840	53.3
Non-Group	734	4.4	593	3.5	525	3.2
Medicaid	3,780	22.5	3,995	23.9	4,128	24.9
Medicare	213	1.3	208	1.2	202	1.2
Other	71	0.4	69	0.4	71	0.4
Uninsured	2,700	16.1	2,776	16.6	2,831	17.1
Total	16,809	100.0	16,736	100.0	16,596	100.0

Table 35B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$30,118	\$42,546	41.3%	\$58,222	36.8%	93.3%
Uncompensated Care	3,814	5,191	36.1%	7,623	46.8%	99.9%
Employer Premium Spending	27,264	38,076	39.7%	51,740	35.9%	89.8%
Individual and Family Spending	20,377	25,000	22.7%	31,493	26.0%	54.6%
Intermediate Case						
Medicaid/CHIP Spending	30,118	39,675	31.7%	51,273	29.2%	70.2%
Uncompensated Care	3,814	4,977	30.5%	6,605	32.7%	73.2%
Employer Premium Spending	27,264	37,253	36.6%	49,717	33.5%	82.4%
Individual and Family Spending	20,377	24,535	20.4%	30,117	22.8%	47.8%
Best Case						
Medicaid/CHIP Spending	30,118	37,139	23.3%	45,058	21.3%	49.6%
Uncompensated Care	3,814	4,667	22.4%	5,763	23.5%	51.1%
Employer Premium Spending	27,264	35,065	28.6%	43,742	24.7%	60.4%
Individual and Family Spending	20,377	23,561	15.6%	27,603	17.2%	35.5%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



North Carolina

Table 36A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	4,128	50.8	4,071	47.4	4,022	44.2
Non-Group	499	6.1	415	4.8	411	4.5
Medicaid	1,386	17.1	1,633	19.0	1,868	20.5
Medicare	176	2.2	183	2.1	186	2.0
Other	208	2.6	217	2.5	222	2.4
Uninsured	1,721	21.2	2,070	24.1	2,401	26.4
Total	8,118	100.0	8,589	100.0	9,109	100.0
Intermediate Case						
Employer-Sponsored Insurance	4,128	50.8	4,158	48.4	4,209	46.2
Non-Group	499	6.1	427	5.0	403	4.4
Medicaid	1,386	17.1	1,590	18.5	1,803	19.8
Medicare	176	2.2	178	2.1	183	2.0
Other	208	2.6	217	2.5	224	2.5
Uninsured	1,721	21.2	2,019	23.5	2,286	25.1
Total	8,118	100.0	8,589	100.0	9,109	100.0
Best Case						
Employer-Sponsored Insurance	4,128	50.8	4,282	49.9	4,443	48.8
Non-Group	499	6.1	453	5.3	437	4.8
Medicaid	1,386	17.1	1,555	18.1	1,723	18.9
Medicare	176	2.2	179	2.1	183	2.0
Other	208	2.6	213	2.5	227	2.5
Uninsured	1,721	21.2	1,906	22.2	2,095	23.0
Total	8,118	100.0	8,589	100.0	9,109	100.0

Table 36B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$8,641	\$12,806	48.2%	\$18,574	45.0%	115.0%
Uncompensated Care	2,088	3,212	53.8%	5,023	56.4%	140.5%
Employer Premium Spending	12,260	18,149	48.0%	26,529	46.2%	116.4%
Individual and Family Spending	9,482	12,395	30.7%	16,843	35.9%	77.6%
Intermediate Case						
Medicaid/CHIP Spending	8,641	11,975	38.6%	16,519	37.9%	91.2%
Uncompensated Care	2,088	3,027	45.0%	4,392	45.1%	110.3%
Employer Premium Spending	12,260	17,750	44.8%	25,357	42.9%	106.8%
Individual and Family Spending	9,482	12,139	28.0%	15,981	31.6%	68.5%
Best Case						
Medicaid/CHIP Spending	8,641	11,315	30.9%	14,697	29.9%	70.1%
Uncompensated Care	2,088	2,807	34.4%	3,795	35.2%	81.7%
Employer Premium Spending	12,260	16,727	36.4%	22,261	33.1%	81.6%
Individual and Family Spending	9,482	11,698	23.4%	14,609	24.9%	54.1%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



North Dakota

Table 37A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	340	62.7	324	60.9	301	58.3
Non-Group	63	11.6	51	9.5	46	9.0
Medicaid	53	9.7	60	11.3	64	12.5
Medicare	7	1.3	7	1.3	7	1.3
Other	10	1.8	10	2.0	10	2.0
Uninsured	70	12.9	81	15.1	87	16.9
Total	542	100.0	533	100.0	516	100.0
Intermediate Case						
Employer-Sponsored Insurance	340	62.7	329	61.8	310	60.1
Non-Group	63	11.6	51	9.6	46	8.9
Medicaid	53	9.7	58	10.9	61	11.9
Medicare	7	1.3	7	1.3	7	1.3
Other	10	1.8	10	1.9	10	2.0
Uninsured	70	12.9	78	14.6	82	15.9
Total	542	100.0	533	100.0	516	100.0
Best Case						
Employer-Sponsored Insurance	340	62.7	335	62.8	321	62.1
Non-Group	63	11.6	54	10.0	49	9.4
Medicaid	53	9.7	56	10.5	57	11.1
Medicare	7	1.3	7	1.3	6	1.2
Other	10	1.8	10	1.9	10	1.9
Uninsured	70	12.9	73	13.6	74	14.2
Total	542	100.0	533	100.0	516	100.0

Table 37B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$276	\$400	45.0%	\$548	37.0%	98.6%
Uncompensated Care	90	136	52.2%	201	47.5%	124.4%
Employer Premium Spending	900	1,260	40.1%	1,673	32.8%	86.0%
Individual and Family Spending	746	913	22.4%	1,135	24.3%	52.2%
Intermediate Case						
Medicaid/CHIP Spending	276	373	34.9%	484	29.7%	75.1%
Uncompensated Care	90	126	40.4%	173	37.3%	92.8%
Employer Premium Spending	900	1,229	36.6%	1,601	30.3%	78.0%
Individual and Family Spending	746	892	19.6%	1,075	20.4%	44.1%
Best Case						
Medicaid/CHIP Spending	276	347	25.6%	420	21.1%	52.1%
Uncompensated Care	90	117	30.7%	147	25.6%	64.2%
Employer Premium Spending	900	1,151	28.0%	1,402	21.7%	55.8%
Individual and Family Spending	746	856	14.8%	979	14.3%	31.2%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.

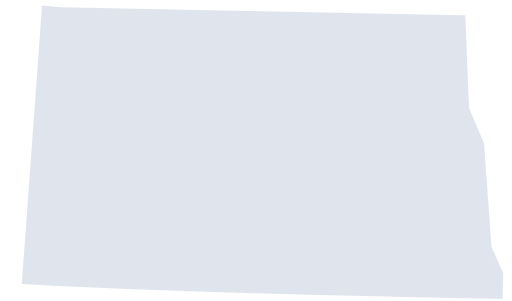


Table 38A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	6,142	61.4	5,790	58.2	5,394	54.9
Non-Group	533	5.3	408	4.1	365	3.7
Medicaid	1,644	16.4	1,871	18.8	2,045	20.8
Medicare	160	1.6	165	1.7	162	1.6
Other	151	1.5	153	1.5	151	1.5
Uninsured	1,372	13.7	1,563	15.7	1,716	17.4
Total	10,002	100.0	9,950	100.0	9,833	100.0
Intermediate Case						
Employer-Sponsored Insurance	6,142	61.4	5,890	59.2	5,606	57.0
Non-Group	533	5.3	420	4.2	359	3.6
Medicaid	1,644	16.4	1,808	18.2	1,945	19.8
Medicare	160	1.6	160	1.6	157	1.6
Other	151	1.5	154	1.5	150	1.5
Uninsured	1,372	13.7	1,518	15.3	1,617	16.4
Total	10,002	100.0	9,950	100.0	9,833	100.0
Best Case						
Employer-Sponsored Insurance	6,142	61.4	6,020	60.5	5,848	59.5
Non-Group	533	5.3	446	4.5	396	4.0
Medicaid	1,644	16.4	1,748	17.6	1,820	18.5
Medicare	160	1.6	156	1.6	151	1.5
Other	151	1.5	149	1.5	149	1.5
Uninsured	1,372	13.7	1,430	14.4	1,469	14.9
Total	10,002	100.0	9,950	100.0	9,833	100.0

Table 38B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$8,638	\$12,437	44.0%	\$17,319	39.3%	100.5%
Uncompensated Care	1,587	2,307	45.4%	3,411	47.9%	114.9%
Employer Premium Spending	16,520	23,442	41.9%	32,332	37.9%	95.7%
Individual and Family Spending	11,825	14,768	24.9%	18,773	27.1%	58.8%
Intermediate Case						
Medicaid/CHIP Spending	8,638	11,563	33.9%	15,160	31.1%	75.5%
Uncompensated Care	1,587	2,154	35.7%	2,944	36.7%	85.5%
Employer Premium Spending	16,520	22,834	38.2%	30,691	34.4%	85.8%
Individual and Family Spending	11,825	14,436	22.1%	17,827	23.5%	50.8%
Best Case						
Medicaid/CHIP Spending	8,638	10,784	24.8%	13,208	22.5%	52.9%
Uncompensated Care	1,587	1,986	25.1%	2,508	26.3%	58.0%
Employer Premium Spending	16,520	21,326	29.1%	26,617	24.8%	61.1%
Individual and Family Spending	11,825	13,835	17.0%	16,204	17.1%	37.0%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Oklahoma

Table 39A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,597	51.4	1,491	47.7	1,398	44.4
Non-Group	142	4.6	108	3.5	96	3.1
Medicaid	551	17.7	617	19.8	672	21.3
Medicare	57	1.8	52	1.7	49	1.5
Other	124	4.0	122	3.9	121	3.8
Uninsured	639	20.6	732	23.5	813	25.8
Total	3,109	100.0	3,122	100.0	3,148	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,597	51.4	1,523	48.8	1,463	46.5
Non-Group	142	4.6	111	3.6	95	3.0
Medicaid	551	17.7	601	19.2	649	20.6
Medicare	57	1.8	51	1.6	49	1.6
Other	124	4.0	122	3.9	121	3.8
Uninsured	639	20.6	714	22.9	771	24.5
Total	3,109	100.0	3,122	100.0	3,148	100.0
Best Case						
Employer-Sponsored Insurance	1,597	51.4	1,567	50.2	1,541	48.9
Non-Group	142	4.6	119	3.8	107	3.4
Medicaid	551	17.7	588	18.8	620	19.7
Medicare	57	1.8	53	1.7	50	1.6
Other	124	4.0	121	3.9	123	3.9
Uninsured	639	20.6	674	21.6	707	22.5
Total	3,109	100.0	3,122	100.0	3,148	100.0

Table 39B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$2,537	\$3,579	41.1%	\$4,947	38.2%	95.0%
Uncompensated Care	729	1,058	45.1%	1,571	48.5%	115.4%
Employer Premium Spending	4,271	6,010	40.7%	8,363	39.2%	95.8%
Individual and Family Spending	3,123	3,893	24.7%	5,006	28.6%	60.3%
Intermediate Case						
Medicaid/CHIP Spending	2,537	3,343	31.8%	4,403	31.7%	73.5%
Uncompensated Care	729	998	36.8%	1,379	38.2%	89.1%
Employer Premium Spending	4,271	5,879	37.7%	7,997	36.0%	87.3%
Individual and Family Spending	3,123	3,814	22.1%	4,768	25.0%	52.7%
Best Case						
Medicaid/CHIP Spending	2,537	3,167	24.9%	3,928	24.0%	54.8%
Uncompensated Care	729	926	27.0%	1,198	29.4%	64.3%
Employer Premium Spending	4,271	5,530	29.5%	6,990	26.4%	63.7%
Individual and Family Spending	3,123	3,668	17.5%	4,360	18.9%	39.6%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.

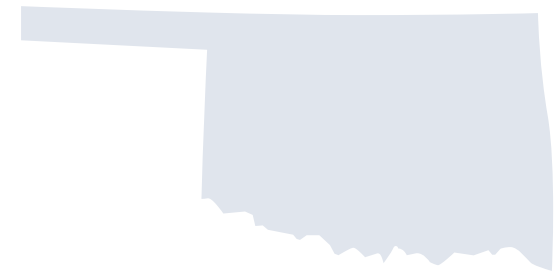


Table 40A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,741	53.2	1,704	49.9	1,666	46.7
Non-Group	257	7.9	216	6.3	211	5.9
Medicaid	464	14.2	544	15.9	615	17.2
Medicare	46	1.4	46	1.3	46	1.3
Other	48	1.5	51	1.5	53	1.5
Uninsured	715	21.8	853	25.0	979	27.4
Total	3,271	100.0	3,415	100.0	3,569	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,741	53.2	1,740	51.0	1,740	48.7
Non-Group	257	7.9	219	6.4	208	5.8
Medicaid	464	14.2	529	15.5	592	16.6
Medicare	46	1.4	45	1.3	45	1.3
Other	48	1.5	51	1.5	53	1.5
Uninsured	715	21.8	830	24.3	931	26.1
Total	3,271	100.0	3,415	100.0	3,569	100.0
Best Case						
Employer-Sponsored Insurance	1,741	53.2	1,790	52.4	1,834	51.4
Non-Group	257	7.9	229	6.7	222	6.2
Medicaid	464	14.2	516	15.1	563	15.8
Medicare	46	1.4	46	1.4	46	1.3
Other	48	1.5	50	1.5	53	1.5
Uninsured	715	21.8	783	22.9	850	23.8
Total	3,271	100.0	3,415	100.0	3,569	100.0

Table 40B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$2,590	\$3,829	47.8%	\$5,457	42.5%	110.7%
Uncompensated Care	981	1,503	53.2%	2,326	54.7%	137.1%
Employer Premium Spending	5,060	7,372	45.7%	10,498	42.4%	107.5%
Individual and Family Spending	4,211	5,406	28.4%	7,177	32.8%	70.4%
Intermediate Case						
Medicaid/CHIP Spending	2,590	3,560	37.4%	4,850	36.2%	87.2%
Uncompensated Care	981	1,416	44.3%	2,038	43.9%	107.7%
Employer Premium Spending	5,060	7,229	42.8%	10,115	39.9%	99.9%
Individual and Family Spending	4,211	5,300	25.9%	6,833	28.9%	62.3%
Best Case						
Medicaid/CHIP Spending	2,590	3,344	29.1%	4,296	28.5%	65.8%
Uncompensated Care	981	1,317	34.2%	1,769	34.4%	80.3%
Employer Premium Spending	5,060	6,831	35.0%	8,949	31.0%	76.8%
Individual and Family Spending	4,211	5,101	21.1%	6,276	23.0%	49.0%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Pennsylvania

Table 41A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	6,736	63.2	6,431	60.5	6,045	57.3
Non-Group	683	6.4	517	4.9	463	4.4
Medicaid	1,682	15.8	1,932	18.2	2,131	20.2
Medicare	225	2.1	222	2.1	216	2.0
Other	45	0.4	46	0.4	48	0.5
Uninsured	1,291	12.1	1,486	14.0	1,653	15.7
Total	10,662	100.0	10,636	100.0	10,556	100.0
Intermediate Case						
Employer-Sponsored Insurance	6,736	63.2	6,535	61.4	6,279	59.5
Non-Group	683	6.4	531	5.0	456	4.3
Medicaid	1,682	15.8	1,865	17.5	2,016	19.1
Medicare	225	2.1	215	2.0	209	2.0
Other	45	0.4	45	0.4	46	0.4
Uninsured	1,291	12.1	1,444	13.6	1,551	14.7
Total	10,662	100.0	10,636	100.0	10,556	100.0
Best Case						
Employer-Sponsored Insurance	6,736	63.2	6,662	62.6	6,521	61.8
Non-Group	683	6.4	563	5.3	500	4.7
Medicaid	1,682	15.8	1,797	16.9	1,877	17.8
Medicare	225	2.1	215	2.0	206	2.0
Other	45	0.4	44	0.4	45	0.4
Uninsured	1,291	12.1	1,355	12.7	1,407	13.3
Total	10,662	100.0	10,636	100.0	10,556	100.0

Table 41B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$11,204	\$16,183	44.4%	\$22,540	39.3%	101.2%
Uncompensated Care	1,718	2,518	46.6%	3,790	50.5%	120.7%
Employer Premium Spending	19,944	28,765	44.2%	40,220	39.8%	101.7%
Individual and Family Spending	14,547	18,251	25.5%	23,501	28.8%	61.6%
Intermediate Case						
Medicaid/CHIP Spending	11,204	15,016	34.0%	19,694	31.2%	75.8%
Uncompensated Care	1,718	2,359	37.3%	3,235	37.1%	88.3%
Employer Premium Spending	19,944	27,971	40.2%	38,048	36.0%	90.8%
Individual and Family Spending	14,547	17,833	22.6%	22,208	24.5%	52.7%
Best Case						
Medicaid/CHIP Spending	11,204	13,979	24.8%	17,080	22.2%	52.4%
Uncompensated Care	1,718	2,166	26.1%	2,763	27.5%	60.8%
Employer Premium Spending	19,944	26,029	30.5%	32,799	26.0%	64.5%
Individual and Family Spending	14,547	17,035	17.1%	20,091	17.9%	38.1%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Rhode Island

Table 42A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	554	57.8	528	54.5	494	50.9
Non-Group	52	5.5	42	4.3	39	4.1
Medicaid	203	21.2	229	23.7	249	25.7
Medicare	12	1.3	13	1.3	13	1.3
Other	12	1.3	12	1.3	12	1.2
Uninsured	125	13.0	145	14.9	163	16.8
Total	959	100.0	969	100.0	971	100.0
Intermediate Case						
Employer-Sponsored Insurance	554	57.8	538	55.5	518	53.3
Non-Group	52	5.5	43	4.4	39	4.0
Medicaid	203	21.2	223	23.0	238	24.5
Medicare	12	1.3	12	1.3	12	1.3
Other	12	1.3	12	1.3	12	1.2
Uninsured	125	13.0	141	14.5	152	15.7
Total	959	100.0	969	100.0	971	100.0
Best Case						
Employer-Sponsored Insurance	554	57.8	551	56.9	543	55.9
Non-Group	52	5.5	45	4.6	41	4.2
Medicaid	203	21.2	217	22.4	225	23.1
Medicare	12	1.3	12	1.3	12	1.2
Other	12	1.3	12	1.2	12	1.2
Uninsured	125	13.0	132	13.6	138	14.2
Total	959	100.0	969	100.0	971	100.0

Table 42B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,598	\$2,272	42.2%	\$3,127	37.6%	95.7%
Uncompensated Care	182	268	47.0%	403	50.0%	120.6%
Employer Premium Spending	1,765	2,527	43.1%	3,505	38.7%	98.5%
Individual and Family Spending	1,307	1,652	26.4%	2,132	29.1%	63.2%
Intermediate Case						
Medicaid/CHIP Spending	1,598	2,133	33.5%	2,756	29.2%	72.5%
Uncompensated Care	182	251	37.5%	347	38.4%	90.3%
Employer Premium Spending	1,765	2,465	39.6%	3,349	35.9%	89.7%
Individual and Family Spending	1,307	1,614	23.5%	2,024	25.4%	54.9%
Best Case						
Medicaid/CHIP Spending	1,598	1,998	25.0%	2,427	21.5%	51.9%
Uncompensated Care	182	232	27.2%	299	28.8%	63.8%
Employer Premium Spending	1,765	2,306	30.6%	2,920	26.6%	65.4%
Individual and Family Spending	1,307	1,546	18.3%	1,842	19.2%	41.0%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



South Carolina

Table 43A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,986	51.8	1,895	48.3	1,805	45.2
Non-Group	209	5.5	161	4.1	146	3.6
Medicaid	697	18.2	795	20.3	870	21.8
Medicare	86	2.3	84	2.2	81	2.0
Other	90	2.4	91	2.3	92	2.3
Uninsured	764	19.9	895	22.8	1,004	25.1
Total	3,833	100.0	3,921	100.0	3,998	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,986	51.8	1,936	49.4	1,883	47.1
Non-Group	209	5.5	166	4.2	146	3.7
Medicaid	697	18.2	775	19.8	844	21.1
Medicare	86	2.3	82	2.1	80	2.0
Other	90	2.4	92	2.3	91	2.3
Uninsured	764	19.9	871	22.2	954	23.9
Total	3,833	100.0	3,921	100.0	3,998	100.0
Best Case						
Employer-Sponsored Insurance	1,986	51.8	1,989	50.7	1,983	49.6
Non-Group	209	5.5	178	4.5	162	4.0
Medicaid	697	18.2	758	19.3	807	20.2
Medicare	86	2.3	83	2.1	81	2.0
Other	90	2.4	90	2.3	92	2.3
Uninsured	764	19.9	823	21.0	873	21.8
Total	3,833	100.0	3,921	100.0	3,998	100.0

Table 43B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$3,767	\$5,407	43.5%	\$7,485	38.4%	98.7%
Uncompensated Care	930	1,386	49.1%	2,077	49.8%	123.4%
Employer Premium Spending	5,818	8,308	42.8%	11,597	39.6%	99.3%
Individual and Family Spending	4,395	5,516	25.5%	7,127	29.2%	62.2%
Intermediate Case						
Medicaid/CHIP Spending	3,767	5,048	34.0%	6,684	32.4%	77.4%
Uncompensated Care	930	1,304	40.2%	1,821	39.7%	95.8%
Employer Premium Spending	5,818	8,138	39.9%	11,128	36.7%	91.3%
Individual and Family Spending	4,395	5,416	23.2%	6,813	25.8%	55.0%
Best Case						
Medicaid/CHIP Spending	3,767	4,762	26.4%	5,951	25.0%	58.0%
Uncompensated Care	930	1,215	30.6%	1,577	29.8%	69.5%
Employer Premium Spending	5,818	7,656	31.6%	9,774	27.7%	68.0%
Individual and Family Spending	4,395	5,222	18.8%	6,249	19.7%	42.2%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



South Dakota

Table 44A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	408	60.4	389	57.7	363	54.5
Non-Group	63	9.4	51	7.5	47	7.0
Medicaid	87	12.9	100	14.8	109	16.4
Medicare	9	1.4	10	1.4	10	1.4
Other	21	3.1	22	3.3	22	3.3
Uninsured	87	12.9	103	15.3	116	17.4
Total	675	100.0	674	100.0	665	100.0
Intermediate Case						
Employer-Sponsored Insurance	408	60.4	395	58.6	376	56.5
Non-Group	63	9.4	52	7.7	46	6.9
Medicaid	87	12.9	96	14.3	104	15.6
Medicare	9	1.4	9	1.4	9	1.4
Other	21	3.1	22	3.2	22	3.3
Uninsured	87	12.9	100	14.8	108	16.3
Total	675	100.0	674	100.0	665	100.0
Best Case						
Employer-Sponsored Insurance	408	60.4	404	59.9	392	59.0
Non-Group	63	9.4	55	8.1	49	7.4
Medicaid	87	12.9	93	13.8	97	14.6
Medicare	9	1.4	9	1.4	9	1.4
Other	21	3.1	21	3.1	21	3.2
Uninsured	87	12.9	93	13.8	96	14.5
Total	675	100.0	674	100.0	665	100.0

Table 44B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$504	\$728	44.4%	\$1,010	38.6%	100.2%
Uncompensated Care	105	158	50.4%	238	50.6%	126.6%
Employer Premium Spending	1,114	1,574	41.2%	2,147	36.5%	92.7%
Individual and Family Spending	874	1,088	24.6%	1,387	27.4%	58.7%
Intermediate Case						
Medicaid/CHIP Spending	504	678	34.3%	889	31.2%	76.3%
Uncompensated Care	105	147	40.3%	205	39.3%	95.5%
Employer Premium Spending	1,114	1,532	37.5%	2,039	33.1%	83.0%
Individual and Family Spending	874	1,063	21.6%	1,310	23.3%	50.0%
Best Case						
Medicaid/CHIP Spending	504	633	25.4%	777	22.8%	54.0%
Uncompensated Care	105	135	28.7%	173	28.1%	64.8%
Employer Premium Spending	1,114	1,437	29.0%	1,782	24.0%	60.0%
Individual and Family Spending	874	1,020	16.8%	1,190	16.7%	36.2%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 45A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	2,817	52.2	2,715	49.0	2,620	45.9
Non-Group	351	6.5	272	4.9	252	4.4
Medicaid	988	18.3	1,141	20.6	1,277	22.4
Medicare	110	2.0	110	2.0	109	1.9
Other	176	3.3	182	3.3	184	3.2
Uninsured	953	17.7	1,115	20.1	1,263	22.1
Total	5,394	100.0	5,535	100.0	5,704	100.0
Intermediate Case						
Employer-Sponsored Insurance	2,817	52.2	2,769	50.0	2,732	47.9
Non-Group	351	6.5	282	5.1	252	4.4
Medicaid	988	18.3	1,109	20.0	1,229	21.5
Medicare	110	2.0	107	1.9	107	1.9
Other	176	3.3	182	3.3	186	3.3
Uninsured	953	17.7	1,086	19.6	1,199	21.0
Total	5,394	100.0	5,535	100.0	5,704	100.0
Best Case						
Employer-Sponsored Insurance	2,817	52.2	2,840	51.3	2,864	50.2
Non-Group	351	6.5	301	5.4	277	4.8
Medicaid	988	18.3	1,081	19.5	1,167	20.5
Medicare	110	2.0	108	2.0	107	1.9
Other	176	3.3	179	3.2	187	3.3
Uninsured	953	17.7	1,027	18.6	1,102	19.3
Total	5,394	100.0	5,535	100.0	5,704	100.0

Table 45B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$6,477	\$9,450	45.9%	\$13,415	42.0%	107.1%
Uncompensated Care	1,278	1,883	47.4%	2,848	51.2%	122.9%
Employer Premium Spending	8,244	12,012	45.7%	17,245	43.6%	109.2%
Individual and Family Spending	6,371	8,070	26.7%	10,658	32.1%	67.3%
Intermediate Case						
Medicaid/CHIP Spending	6,477	8,829	36.3%	11,887	34.6%	83.5%
Uncompensated Care	1,278	1,772	38.7%	2,487	40.3%	94.6%
Employer Premium Spending	8,244	11,727	42.3%	16,400	39.8%	98.9%
Individual and Family Spending	6,371	7,910	24.2%	10,122	28.0%	58.9%
Best Case						
Medicaid/CHIP Spending	6,477	8,312	28.3%	10,542	26.8%	62.8%
Uncompensated Care	1,278	1,645	28.8%	2,158	31.2%	68.9%
Employer Premium Spending	8,244	10,978	33.2%	14,240	29.7%	72.7%
Individual and Family Spending	6,371	7,607	19.4%	9,215	21.1%	44.6%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 46A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	10,633	48.9	10,576	45.4	10,479	42.1
Non-Group	1,132	5.2	954	4.1	930	3.7
Medicaid	3,296	15.2	3,915	16.8	4,488	18.0
Medicare	325	1.5	338	1.5	344	1.4
Other	371	1.7	393	1.7	412	1.7
Uninsured	5,966	27.5	7,133	30.6	8,246	33.1
Total	21,722	100.0	23,309	100.0	24,898	100.0
Intermediate Case						
Employer-Sponsored Insurance	10,633	48.9	10,827	46.4	11,011	44.2
Non-Group	1,132	5.2	981	4.2	920	3.7
Medicaid	3,296	15.2	3,818	16.4	4,348	17.5
Medicare	325	1.5	331	1.4	340	1.4
Other	371	1.7	393	1.7	412	1.7
Uninsured	5,966	27.5	6,960	29.9	7,867	31.6
Total	21,722	100.0	23,309	100.0	24,898	100.0
Best Case						
Employer-Sponsored Insurance	10,633	48.9	11,185	48.0	11,676	46.9
Non-Group	1,132	5.2	1,039	4.5	1,009	4.1
Medicaid	3,296	15.2	3,748	16.1	4,181	16.8
Medicare	325	1.5	337	1.4	347	1.4
Other	371	1.7	388	1.7	418	1.7
Uninsured	5,966	27.5	6,611	28.4	7,268	29.2
Total	21,722	100.0	23,309	100.0	24,898	100.0

Table 46B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$15,990	\$23,916	49.6%	\$34,745	45.3%	117.3%
Uncompensated Care	6,879	10,490	52.5%	16,372	56.1%	138.0%
Employer Premium Spending	30,338	45,638	50.4%	67,162	47.2%	121.4%
Individual and Family Spending	23,811	31,625	32.8%	43,053	36.1%	80.8%
Intermediate Case						
Medicaid/CHIP Spending	15,990	22,399	40.1%	31,042	38.6%	94.1%
Uncompensated Care	6,879	9,880	43.6%	14,336	45.1%	108.4%
Employer Premium Spending	30,338	44,699	47.3%	64,415	44.1%	112.3%
Individual and Family Spending	23,811	31,003	30.2%	41,017	32.3%	72.3%
Best Case						
Medicaid/CHIP Spending	15,990	21,272	33.0%	27,852	30.9%	74.2%
Uncompensated Care	6,879	9,278	34.9%	12,548	35.2%	82.4%
Employer Premium Spending	30,338	42,064	38.6%	56,419	34.1%	86.0%
Individual and Family Spending	23,811	29,865	25.4%	37,588	25.9%	57.9%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 47A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	1,447	62.0	1,484	59.7	1,511	57.0
Non-Group	186	8.0	164	6.6	169	6.4
Medicaid	265	11.4	323	13.0	377	14.2
Medicare	22	0.9	23	0.9	25	0.9
Other	25	1.1	27	1.1	28	1.1
Uninsured	389	16.7	466	18.7	540	20.4
Total	2,333	100.0	2,486	100.0	2,650	100.0
Intermediate Case						
Employer-Sponsored Insurance	1,447	62.0	1,503	60.5	1,560	58.9
Non-Group	186	8.0	166	6.7	164	6.2
Medicaid	265	11.4	312	12.6	360	13.6
Medicare	22	0.9	23	0.9	24	0.9
Other	25	1.1	27	1.1	28	1.1
Uninsured	389	16.7	455	18.3	513	19.4
Total	2,333	100.0	2,486	100.0	2,650	100.0
Best Case						
Employer-Sponsored Insurance	1,447	62.0	1,532	61.6	1,614	60.9
Non-Group	186	8.0	172	6.9	172	6.5
Medicaid	265	11.4	303	12.2	339	12.8
Medicare	22	0.9	23	0.9	24	0.9
Other	25	1.1	26	1.1	28	1.1
Uninsured	389	16.7	430	17.3	472	17.8
Total	2,333	100.0	2,486	100.0	2,650	100.0

Table 47B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,681	\$2,559	52.3%	\$3,793	48.2%	125.7%
Uncompensated Care	457	665	45.6%	1,037	55.9%	127.0%
Employer Premium Spending	3,703	5,673	53.2%	8,451	49.0%	128.2%
Individual and Family Spending	2,855	3,835	34.3%	5,331	39.0%	86.7%
Intermediate Case						
Medicaid/CHIP Spending	1,681	2,393	42.4%	3,348	39.9%	99.2%
Uncompensated Care	457	634	38.8%	906	42.9%	98.4%
Employer Premium Spending	3,703	5,513	48.9%	8,022	45.5%	116.6%
Individual and Family Spending	2,855	3,738	30.9%	5,017	34.2%	75.7%
Best Case						
Medicaid/CHIP Spending	1,681	2,243	33.5%	2,977	32.7%	77.1%
Uncompensated Care	457	602	31.7%	799	32.8%	74.8%
Employer Premium Spending	3,703	5,148	39.0%	6,926	34.5%	87.0%
Individual and Family Spending	2,855	3,571	25.1%	4,530	26.8%	58.7%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 48A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	325	57.6	305	54.1	284	50.5
Non-Group	25	4.4	19	3.4	17	3.1
Medicaid	124	22.0	140	24.8	154	27.3
Medicare	9	1.6	9	1.7	10	1.7
Other	6	1.2	7	1.2	7	1.2
Uninsured	74	13.2	83	14.8	91	16.2
Total	563	100.0	563	100.0	563	100.0
Intermediate Case						
Employer-Sponsored Insurance	325	57.6	311	55.2	297	52.8
Non-Group	25	4.4	19	3.4	17	3.1
Medicaid	124	22.0	136	24.1	145	25.8
Medicare	9	1.6	9	1.6	9	1.7
Other	6	1.2	7	1.2	7	1.2
Uninsured	74	13.2	81	14.4	87	15.5
Total	563	100.0	563	100.0	563	100.0
Best Case						
Employer-Sponsored Insurance	325	57.6	319	56.7	313	55.7
Non-Group	25	4.4	21	3.6	19	3.3
Medicaid	124	22.0	131	23.3	136	24.1
Medicare	9	1.6	9	1.6	9	1.6
Other	6	1.2	6	1.1	7	1.2
Uninsured	74	13.2	77	13.7	79	14.1
Total	563	100.0	563	100.0	563	100.0

Table 48B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$527	\$748	42.0%	\$1,040	39.0%	97.4%
Uncompensated Care	114	160	40.1%	227	41.9%	98.8%
Employer Premium Spending	1,038	1,436	38.3%	1,952	36.0%	88.1%
Individual and Family Spending	742	922	24.1%	1,173	27.3%	58.0%
Intermediate Case						
Medicaid/CHIP Spending	527	700	32.8%	913	30.5%	73.3%
Uncompensated Care	114	152	33.1%	203	33.6%	77.9%
Employer Premium Spending	1,038	1,405	35.4%	1,873	33.3%	80.4%
Individual and Family Spending	742	903	21.7%	1,122	24.2%	51.2%
Best Case						
Medicaid/CHIP Spending	527	650	23.4%	797	22.5%	51.2%
Uncompensated Care	114	142	24.5%	179	25.8%	56.7%
Employer Premium Spending	1,038	1,329	28.0%	1,664	25.3%	60.3%
Individual and Family Spending	742	868	16.9%	1,029	18.6%	38.6%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Table 49A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

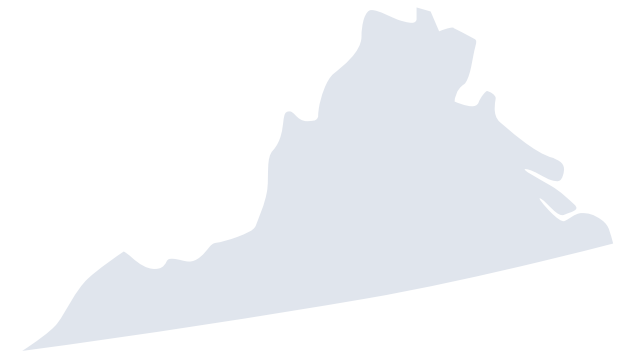
	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	4,317	61.3	4,215	58.1	4,129	54.6
Non-Group	344	4.9	286	3.9	284	3.8
Medicaid	715	10.1	839	11.6	966	12.8
Medicare	163	2.3	163	2.2	164	2.2
Other	329	4.7	343	4.7	352	4.7
Uninsured	1,176	16.7	1,414	19.5	1,664	22.0
Total	7,044	100.0	7,259	100.0	7,559	100.0
Intermediate Case						
Employer-Sponsored Insurance	4,317	61.3	4,291	59.1	4,304	56.9
Non-Group	344	4.9	290	4.0	272	3.6
Medicaid	715	10.1	811	11.2	916	12.1
Medicare	163	2.3	158	2.2	160	2.1
Other	329	4.7	343	4.7	355	4.7
Uninsured	1,176	16.7	1,366	18.8	1,551	20.5
Total	7,044	100.0	7,259	100.0	7,559	100.0
Best Case						
Employer-Sponsored Insurance	4,317	61.3	4,396	60.6	4,499	59.5
Non-Group	344	4.9	305	4.2	292	3.9
Medicaid	715	10.1	785	10.8	859	11.4
Medicare	163	2.3	160	2.2	160	2.1
Other	329	4.7	335	4.6	353	4.7
Uninsured	1,176	16.7	1,278	17.6	1,395	18.5
Total	7,044	100.0	7,259	100.0	7,559	100.0

Table 49B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$4,011	\$5,937	48.0%	\$8,670	46.0%	116.2%
Uncompensated Care	1,557	2,386	53.2%	3,799	59.3%	144.0%
Employer Premium Spending	12,065	17,667	46.4%	25,464	44.1%	111.1%
Individual and Family Spending	8,714	11,361	30.4%	15,273	34.4%	75.3%
Intermediate Case						
Medicaid/CHIP Spending	4,011	5,497	37.1%	7,580	37.9%	89.0%
Uncompensated Care	1,557	2,230	43.2%	3,260	46.2%	109.4%
Employer Premium Spending	12,065	17,249	43.0%	24,386	41.4%	102.1%
Individual and Family Spending	8,714	11,090	27.3%	14,478	30.5%	66.1%
Best Case						
Medicaid/CHIP Spending	4,011	5,135	28.0%	6,629	29.1%	65.3%
Uncompensated Care	1,557	2,071	33.0%	2,799	35.2%	79.8%
Employer Premium Spending	12,065	16,170	34.0%	21,226	31.3%	75.9%
Individual and Family Spending	8,714	10,632	22.0%	13,155	23.7%	51.0%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Washington

Table 50A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	3,397	59.2	3,367	56.4	3,340	53.2
Non-Group	359	6.2	287	4.8	285	4.5
Medicaid	932	16.2	1,114	18.7	1,310	20.9
Medicare	76	1.3	79	1.3	84	1.3
Other	166	2.9	178	3.0	187	3.0
Uninsured	811	14.1	941	15.8	1,074	17.1
Total	5,740	100.0	5,965	100.0	6,280	100.0
Intermediate Case						
Employer-Sponsored Insurance	3,397	59.2	3,427	57.5	3,482	55.4
Non-Group	359	6.2	293	4.9	279	4.4
Medicaid	932	16.2	1,074	18.0	1,231	19.6
Medicare	76	1.3	77	1.3	81	1.3
Other	166	2.9	176	3.0	185	3.0
Uninsured	811	14.1	917	15.4	1,022	16.3
Total	5,740	100.0	5,965	100.0	6,280	100.0
Best Case						
Employer-Sponsored Insurance	3,397	59.2	3,504	58.7	3,637	57.9
Non-Group	359	6.2	308	5.2	295	4.7
Medicaid	932	16.2	1,036	17.4	1,144	18.2
Medicare	76	1.3	78	1.3	81	1.3
Other	166	2.9	170	2.8	182	2.9
Uninsured	811	14.1	869	14.6	940	15.0
Total	5,740	100.0	5,965	100.0	6,280	100.0

Table 50B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$4,751	\$7,145	50.4%	\$10,624	48.7%	123.6%
Uncompensated Care	1,151	1,617	40.5%	2,426	50.0%	110.8%
Employer Premium Spending	10,301	15,370	49.2%	22,512	46.5%	118.5%
Individual and Family Spending	7,830	10,127	29.3%	13,744	35.7%	75.5%
Intermediate Case						
Medicaid/CHIP Spending	4,751	6,618	39.3%	9,218	39.3%	94.0%
Uncompensated Care	1,151	1,544	34.1%	2,150	39.2%	86.8%
Employer Premium Spending	10,301	14,999	45.6%	21,523	43.5%	108.9%
Individual and Family Spending	7,830	9,923	26.7%	13,082	31.8%	67.1%
Best Case						
Medicaid/CHIP Spending	4,751	6,151	29.5%	8,007	30.2%	68.5%
Uncompensated Care	1,151	1,458	26.6%	1,892	29.8%	64.3%
Employer Premium Spending	10,301	14,011	36.0%	18,685	33.4%	81.4%
Individual and Family Spending	7,830	9,503	21.4%	11,868	24.9%	51.6%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



West Virginia

Table 51A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	866	55.8	785	52.0	710	48.6
Non-Group	41	2.7	30	2.0	25	1.7
Medicaid	303	19.5	328	21.7	344	23.5
Medicare	56	3.6	52	3.5	48	3.3
Other	31	2.0	29	1.9	27	1.9
Uninsured	256	16.5	287	19.0	307	21.0
Total	1,552	100.0	1,511	100.0	1,460	100.0
Intermediate Case						
Employer-Sponsored Insurance	866	55.8	801	53.0	738	50.6
Non-Group	41	2.7	31	2.0	25	1.7
Medicaid	303	19.5	320	21.2	332	22.7
Medicare	56	3.6	51	3.4	47	3.2
Other	31	2.0	29	1.9	27	1.9
Uninsured	256	16.5	279	18.5	291	19.9
Total	1,552	100.0	1,511	100.0	1,460	100.0
Best Case						
Employer-Sponsored Insurance	866	55.8	822	54.4	775	53.1
Non-Group	41	2.7	33	2.2	28	1.9
Medicaid	303	19.5	313	20.7	317	21.7
Medicare	56	3.6	51	3.3	47	3.2
Other	31	2.0	29	1.9	28	1.9
Uninsured	256	16.5	263	17.4	265	18.1
Total	1,552	100.0	1,511	100.0	1,460	100.0

Table 51B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$1,671	\$2,284	36.7%	\$3,013	31.9%	80.3%
Uncompensated Care	345	496	43.7%	715	44.2%	107.3%
Employer Premium Spending	2,602	3,571	37.2%	4,808	34.6%	84.8%
Individual and Family Spending	1,826	2,238	22.5%	2,774	24.0%	51.9%
Intermediate Case						
Medicaid/CHIP Spending	1,671	2,135	27.7%	2,686	25.8%	60.7%
Uncompensated Care	345	466	35.1%	621	33.2%	80.0%
Employer Premium Spending	2,602	3,492	34.2%	4,572	30.9%	75.7%
Individual and Family Spending	1,826	2,191	20.0%	2,639	20.4%	44.5%
Best Case						
Medicaid/CHIP Spending	1,671	2,021	21.0%	2,390	18.2%	43.0%
Uncompensated Care	345	429	24.5%	535	24.5%	55.0%
Employer Premium Spending	2,602	3,281	26.1%	3,988	21.6%	53.2%
Individual and Family Spending	1,826	2,097	14.8%	2,401	14.5%	31.5%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.

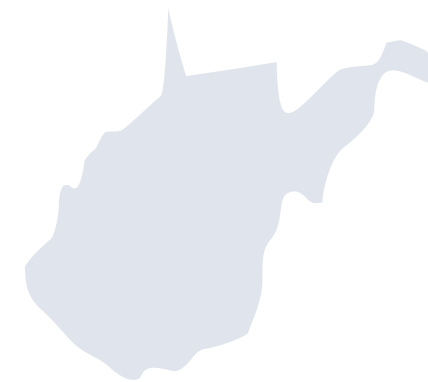


Table 52A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	3,246	65.6	3,145	62.6	2,994	59.3
Non-Group	320	6.5	265	5.3	253	5.0
Medicaid	726	14.7	849	16.9	946	18.7
Medicare	65	1.3	67	1.3	65	1.3
Other	50	1.0	53	1.1	53	1.1
Uninsured	541	10.9	644	12.8	738	14.6
Total	4,949	100.0	5,022	100.0	5,050	100.0
Intermediate Case						
Employer-Sponsored Insurance	3,246	65.6	3,200	63.7	3,105	61.5
Non-Group	320	6.5	265	5.3	249	4.9
Medicaid	726	14.7	819	16.3	895	17.7
Medicare	65	1.3	64	1.3	63	1.3
Other	50	1.0	53	1.0	53	1.1
Uninsured	541	10.9	621	12.4	684	13.5
Total	4,949	100.0	5,022	100.0	5,050	100.0
Best Case						
Employer-Sponsored Insurance	3,246	65.6	3,261	64.9	3,227	63.9
Non-Group	320	6.5	278	5.5	264	5.2
Medicaid	726	14.7	788	15.7	833	16.5
Medicare	65	1.3	64	1.3	62	1.2
Other	50	1.0	51	1.0	52	1.0
Uninsured	541	10.9	580	11.5	613	12.1
Total	4,949	100.0	5,022	100.0	5,050	100.0

Table 52B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$3,153	\$4,642	47.2%	\$6,577	41.7%	108.6%
Uncompensated Care	764	1,154	51.1%	1,758	52.3%	130.1%
Employer Premium Spending	10,193	14,766	44.9%	20,586	39.4%	102.0%
Individual and Family Spending	7,288	9,334	28.1%	12,109	29.7%	66.1%
Intermediate Case						
Medicaid/CHIP Spending	3,153	4,305	36.5%	5,740	33.3%	82.0%
Uncompensated Care	764	1,074	40.6%	1,511	40.7%	97.8%
Employer Premium Spending	10,193	14,413	41.4%	19,618	36.1%	92.5%
Individual and Family Spending	7,288	9,131	25.3%	11,508	26.0%	57.9%
Best Case						
Medicaid/CHIP Spending	3,153	3,990	26.5%	4,981	24.8%	58.0%
Uncompensated Care	764	986	29.1%	1,281	29.9%	67.8%
Employer Premium Spending	10,193	13,423	31.7%	17,008	26.7%	66.9%
Individual and Family Spending	7,288	8,725	19.7%	10,424	19.5%	43.0%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.



Wyoming

Table 53A. Changes in Coverage Across Years, Non-Elderly Population (in thousands)

	2009		2014		2019	
	N	%	N	%	N	%
Worst Case						
Employer-Sponsored Insurance	268	59.5	250	56.3	228	52.8
Non-Group	36	7.9	28	6.2	24	5.7
Medicaid	58	12.8	64	14.5	68	15.8
Medicare	6	1.3	6	1.3	5	1.2
Other	11	2.5	11	2.5	11	2.5
Uninsured	72	16.0	85	19.2	94	21.9
Total	450	100.0	444	100.0	431	100.0
Intermediate Case						
Employer-Sponsored Insurance	268	59.5	254	57.3	237	55.1
Non-Group	36	7.9	28	6.4	24	5.6
Medicaid	58	12.8	62	14.0	65	15.1
Medicare	6	1.3	5	1.2	5	1.2
Other	11	2.5	11	2.5	11	2.5
Uninsured	72	16.0	82	18.6	88	20.4
Total	450	100.0	444	100.0	431	100.0
Best Case						
Employer-Sponsored Insurance	268	59.5	260	58.7	249	57.7
Non-Group	36	7.9	30	6.8	26	6.1
Medicaid	58	12.8	60	13.6	62	14.3
Medicare	6	1.3	6	1.3	5	1.2
Other	11	2.5	11	2.5	11	2.5
Uninsured	72	16.0	76	17.2	78	18.1
Total	450	100.0	444	100.0	431	100.0

Table 53B. Aggregate Spending Across Years, Non-Elderly Population

	2009 (in millions)	2014 (in millions)	% change 2009-2014	2019 (in millions)	% change 2014-2019	% change 2009-2019
Worst Case						
Medicaid/CHIP Spending	\$313	\$442	40.9%	\$593	34.4%	89.4%
Uncompensated Care	102	151	48.0%	224	48.0%	119.0%
Employer Premium Spending	803	1,119	39.3%	1,495	33.6%	86.1%
Individual and Family Spending	628	770	22.7%	956	24.2%	52.4%
Intermediate Case						
Medicaid/CHIP Spending	313	411	31.0%	524	27.7%	67.3%
Uncompensated Care	102	141	38.2%	193	36.7%	89.0%
Employer Premium Spending	803	1,092	36.0%	1,432	31.2%	78.3%
Individual and Family Spending	628	753	20.0%	910	20.8%	45.0%
Best Case						
Medicaid/CHIP Spending	313	385	22.8%	464	20.5%	48.1%
Uncompensated Care	102	130	27.3%	164	25.8%	60.1%
Employer Premium Spending	803	1,026	27.8%	1,256	22.4%	56.3%
Individual and Family Spending	628	724	15.4%	831	14.7%	32.4%

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.

