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Percentage of Uninsured Drops Among Near Poor in Philadelphia

One of the major coverage provisions of the ACA is the expansion of Medicaid eligibility to low-income individuals. Adults with income up to 138% of Federal Poverty Level (FPL) are eligible for Medicaid and children in households with incomes up to 319% of FPL are eligible for Medicaid or CHIP. In 2015, Governor Wolf implemented Medicaid expansion in PA as part of the ACA. The implementation of this policy helped to increase access to health insurance for low income and near-poor residents across Pennsylvania.

The data shown below are from Public Health Management Corporation's 2015 Household Health Survey (HHS). PHMC's HHS is the largest and longest running regional survey in the country and most comprehensive in the region, covering 10,000 randomly selected households in Bucks, Chester, Delaware, Montgomery and Philadelphia Counties since its launch in 1983. The survey shows that the near-poor population in Philadelphia, defined in the survey as families living just above the FPL or at 100% to 150% of the FPL, has seen a significant increase in the percentage of insured adults since the roll-out of the ACA due, in large part, by the ACA and Medicaid expansion.

Data from PHMC's 2012 and 2015 surveys reveals that among the near-poor in Philadelphia, more than one-quarter (27.8%) or approximately 35,000 adults 18 years of age and older were uninsured in 2012; in 2015, this percentage dropped to 9.4%, representing 14,000 adults. This decrease underscores the successes of the ACA is improving access to care for at-risk and vulnerable individuals and families. Access to preventive health services is an important component of the ACA. Access to care at the earliest stages of a disease can help to identify health conditions before they become more difficult to treat. Data from the survey shows that the percentage of near-poor adults in Philadelphia who have seen a Doctor (86.9%) is higher than in 2012. In addition, the percentage of near-poor Philadelphia adults who have had routine health screenings such as a blood pressure test (87.7%), a PAP Smear Test (50.7%) and a mammogram (64.8%) are higher than compared to 2012 survey data.

The findings from the 2015 Household Health Survey shows that the ACA is having a impact on the near-poor population in Philadelphia by providing increased access to health insurance coverage and enhanced access to preventive health care services.

*Note: Near poor is defined as families with a combined household income between 100% and 150% of the poverty guidelines as determined annually by the Dept of Health and Human Services. That range for someone living alone in 2015 was \$11,670 to \$17,505 based on their 2014 income. For a family size of 2 the range was between \$15,730 and \$23,595 and for a family size of 4 it was between \$23,850 and \$35,775.