

Affordable Care Act led to fewer disruptions in care

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Among low-income adults enrolled in Medicaid, disruptions in coverage, or churning, decreased following the Affordable Care Act (ACA).

"This study provides the first nationwide evidence that Medicaid expansion has led to decreased rates of coverage disruptions. We estimate that half a million fewer adults experienced an episode of churning annually," explained corresponding author Anna Goldman, MD, assistant professor of medicine at Boston University School of Medicine (BUSM).

People who experience coverage disruptions are more likely to delay care, receive less preventive care, refill prescriptions less often and increase the number of emergency department visits. Income fluctuation that leads to changes in Medicaid eligibility from month to month is a common cause of coverage disruption however, even disruptions due to plan switching can result in impeded access to care.

The researchers analyzed data from the Medical Expenditure Panel Survey- Household Component, which captured monthly insurance status from 2011-16, three years before and three years after the ACA's Medicaid expansion went into effect in 2014. They found that the number of low-income adults who experienced disruptions in and loss of Medicaid coverage decreased significantly (4.3 percent) in states that expanded Medicaid under the ACA, compared to states that did not.

They also found improved coverage continuity among nonwhites, men and people without chronic conditions. "Our results suggest that Medicaid expansion helped healthier people—who tend to have less regular contact with the health care system—retain more stable coverage," added Goldman, who also is a physician at Boston Medical Center.

The researchers caution that waiver features

approved in recent years by the Centers for Medicare and Medicaid Services, including work requirements and premiums in Medicaid, may partially erode some of these improvements in continuity of <u>coverage</u>.

The findings appear online in the journal *Health Affairs*.

More information: Anna L. Goldman et al, Among Low-Income Adults Enrolled In Medicaid, Churning Decreased After The Affordable Care Act, Health Affairs (2020). DOI: 10.1377/hlthaff.2019.00378

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