



News Release

U.S. Department of Health & Human Services

202-690-6343

media@hhs.gov

www.hhs.gov/news

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New Report Details Impact of the Affordable Care Act in Illinois

Hundreds of thousands of Illinoisans have gained coverage, and millions more have had their coverage substantially improved

Today, the U.S. Department of Health and Human Services released an extensive [compilation](#) of state-level data illustrating the substantial improvements in health care for all Americans over the last six years. The data show that the uninsured rate in Illinois has fallen by 49 percent since the Affordable Care Act (ACA) was enacted in 2010, translating into 850,000 Illinoisans gaining coverage. And, in addition to residents who would otherwise be uninsured, millions more Illinoisans with employer, Medicaid, individual market, or Medicare coverage have also benefited from new protections as a result of the law.

“As our nation debates changes to the health care system, it’s important to take stock of where we are today compared to where we were before the Affordable Care Act,” said Secretary Sylvia M. Burwell. “Whether Illinoisans get coverage through an employer, Medicaid, the individual market, or Medicare, they have better health coverage and care today as a result of the ACA. Millions of Americans with all types of coverage have a stake in the future of health reform. We need to build on our progress and continue to improve health care access, quality, and affordability, not move our system backward.”

Highlights of today’s data release include:

Employer Coverage: 7,359,000 people in Illinois are covered through employer-sponsored health plans. Since the ACA was enacted in 2010, this group has seen:

- **An end to annual and lifetime limits:** Before the ACA, 4,670,000 Illinoisans with employer or individual market coverage had a lifetime limit on their insurance policy. That meant their coverage could end exactly when they needed it most. The ACA prohibits annual and lifetime limits on policies, so all Illinoisans with employer plans now have coverage that’s there when they need it.
- **Young adults covered until age 26:** An estimated 91,000 young adults in Illinois have benefited from the ACA provision that allows kids to stay on their parents’ health insurance up to age 26.

- **Free preventive care:** Under the ACA, health plans must cover preventive services — like flu shots, cancer screenings, contraception, and mammograms — at no extra cost to consumers. This provision benefits 5,883,105 people in Illinois, most of whom have employer coverage.
- **Slower premium growth:** The average premium for Illinois families with employer coverage grew 3.2 percent per year from 2010-2015, compared with 7.4 percent over the previous decade. Assuming Illinois premiums grew in line with the national average in 2016, family premiums in Illinois are \$4,700 lower today than if growth had matched the pre-ACA decade.
- **Better value through the 80/20 rule:** Because of the ACA, health insurance companies must spend at least 80 cents of each premium dollar on health care or care improvements, rather than administrative costs like salaries or marketing, or else give consumers a refund. Illinoisans with employer coverage have received \$11,343,630 in insurance refunds since 2012.

Medicaid: 3,117,939 people in Illinois are covered by Medicaid or the Children’s Health Insurance Program, including 1,457,307 children and 308,374 seniors and people with disabilities covered by both Medicaid and Medicare. The ACA expanded Medicaid eligibility and strengthened the program for those already eligible.

- **340,000 Illinoisans have gained coverage through Medicaid:** An estimated 340,000 Illinoisans have health insurance today because Illinois expanded Medicaid under the ACA. Coverage improves access to care, financial security, and health, resulting in an estimated 39,000 more Illinoisans getting all needed care, 48,400 fewer Illinoisans struggling to pay medical bills, and 410 avoided deaths each year.
- **Thousands of Illinoisans with a mental illness or substance use disorder are getting care:** Thanks to expansion and improved access to treatment, an estimated 31,000 fewer Illinoisans are experiencing symptoms of depression.
- **Illinois is saving millions in uncompensated care costs:** Instead of spending \$360 million on uncompensated care, which increases costs for everyone, Illinois is getting \$2 billion in federal support to provide low-income adults with much needed coverage.
- **Children, people with disabilities, and seniors can more easily access Medicaid coverage:** The ACA streamlined Medicaid eligibility processes, eliminating hurdles so that vulnerable Illinoisans could more easily access and maintain coverage.
- **Illinois is improving behavioral health:** Under the ACA, CMS is helping Illinois link payments with improved outcomes for beneficiaries with co-morbid conditions; customize expansions/ enhancements to specific populations; and spread integration efforts to new areas of the state.

Individual market: 335,243 people in Illinois have coverage through the Marketplace. Individual market coverage is dramatically better compared to before the ACA:

- **No discrimination based on pre-existing conditions:** Up to 5,635,622 people in Illinois have a pre-existing health condition. Before the ACA, these Illinoisans could have been denied coverage or charged an exorbitant price if they needed individual market coverage. Now, health insurance companies cannot refuse coverage or charge people more because of pre-existing conditions.

- **Tax credits available to help pay for coverage:** Before the ACA, only those with employer coverage generally got tax benefits to help pay for health insurance. Now, 259,701 moderate- and middle-income Illinoisans receive tax credits averaging \$237 per month to help them get covered through HealthCare.gov.
- **Women pay the same as men:** Before the ACA, women were often charged more than men just because of their gender. That is now illegal thanks to the ACA, protecting roughly half the people of Illinois.
- **Greater transparency and choice:** Before the ACA, it was virtually impossible for consumers to effectively compare insurance plan prices and shop for the best value. Under the ACA, Illinois has received \$5 million in federal funding to provide a more transparent marketplace where consumers can easily compare plans, choosing among 29 plans on average.

Medicare: 2,118,300 people in Illinois are covered by Medicare. The ACA strengthened the Medicare Trust Fund, extending its life by over a decade. In addition, Medicare enrollees have benefited from:

- **Lower costs for prescription drugs:** Because the ACA is closing the prescription drug donut hole, 196,727 Illinois seniors are saving \$205 million on drugs in 2015, an average of \$1,041 per beneficiary.
- **Free preventive services:** The ACA added coverage of an annual wellness visit and eliminated cost-sharing for recommended preventive services such as cancer screenings. In 2015, 1,185,594 Illinois seniors, or 74 percent of all Illinois seniors enrolled in Medicare Part B, took advantage of at least one free preventive service.
- **Fewer hospital mistakes:** The ACA introduced new incentives for hospitals to avoid preventable patient harms and avoidable readmissions. Hospital readmissions for Illinois Medicare beneficiaries dropped 12 percent between 2010 and 2015, which translates into 8,108 times Illinois Medicare beneficiaries avoided an unnecessary return to the hospital in 2015.
- **More coordinated care:** The ACA encouraged groups of doctors, hospitals, and other health care providers to come together to provide coordinated high-quality care to the Medicare patients they serve. 29 Accountable Care Organizations (ACOs) in Illinois now offer Medicare beneficiaries the opportunity to receive higher quality, more coordinated care.

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