



# CalSIM

## California Simulation of Insurance Markets

*The California Simulation of Insurance Markets (CalSIM) model is designed to estimate the impacts of various elements of the Affordable Care Act on employer decisions to offer insurance coverage and individual decisions to obtain coverage in California. It was developed by the UC Berkeley Center for Labor Research and Education and the UCLA Center for Health Policy Research, with generous funding provided by The California Endowment.*

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## Remaining Uninsured in California under the Affordable Care Act: Regional and County Estimates

Ken Jacobs, Dave Graham-Squire, Gerald F. Kominski, Dylan H. Roby, Nadereh Pourat, Christina M. Kinane, Greg Watson, Daphna Gans, and Jack Needleman

The Affordable Care Act (ACA) will significantly expand access to affordable health coverage in California, increasing the share of insured non-elderly Californians to nearly 90 percent. An estimated 3 to 4 million Californians are predicted to remain uninsured in 2019, depending on the extent of outreach and enrollment activities and ease of enrollment and retention. Of those who are predicted to remain uninsured, slightly more than 1 million will not be eligible for coverage options under the ACA due to immigration status. An estimated 800,000 to 1.2 million will be eligible for Medi-Cal or Healthy Families but not enrolled, and 400,000 to 800,000 will be eligible for subsidies in the California Health Benefit Exchange but not enrolled. Another 900,000 will be eligible for the Exchange without subsidies (See [\*Nine Out of Ten Non-Elderly Californians Will Be Insured When the Affordable Care Act is Fully Implemented\*](#)).

Nearly one-third (32.2 percent) of the remaining uninsured are predicted to reside in Los Angeles County, and a similar share (30.7 percent) in other Southern California counties under the base scenario (Exhibit 1). Focused efforts on these two regions alone could reduce the number of uninsured in the state by 580,000, more than half of that in Los Angeles County. Intensive outreach strategies could be expected to increase the number of people with health coverage in the San Joaquin Valley by 110,000 and by an equal amount in the Greater Bay Area.

Strategies to reduce the number of remaining uninsured following implementation of the ACA include simplified enrollment and re-determination systems, the use of presumptive eligibility and pre-enrollment of individuals in other state health and social service programs, language appropriate materials and outreach, and use of institutional connections to inform and enroll individuals who lose coverage due to life transitions.

## Data Sources and Methodology

We used the California Simulation of Insurance Markets (CalSIM) model, version 1.7, to predict changes in health coverage in California under the ACA. The model is designed to estimate the impacts of various elements of the ACA on employer decisions to offer insurance coverage and individual decisions to obtain coverage in California. For further information on the CalSIM methodology, please visit [http://www.healthpolicy.ucla.edu/pubs/files/calsim\\_methods.pdf](http://www.healthpolicy.ucla.edu/pubs/files/calsim_methods.pdf).

Exhibit 1. Remaining Uninsured After Implementation of ACA, Californians under Age 65, by Region and County, 2019

Region/County	Baseline Without ACA	Base Scenario		Enhanced Scenario	
		Uninsured	Percent of State Total	Uninsured	Percent of State Total
<b>Northern California and Sierra Counties</b>	<b>200,000</b>	<b>120,000</b>	<b>3.0%</b>	<b>90,000</b>	<b>3.0%</b>
<b>Greater Bay Area</b>	<b>770,000</b>	<b>560,000</b>	<b>14.2%</b>	<b>450,000</b>	<b>14.9%</b>
Santa Clara	180,000	140,000	3.6%	110,000	3.6%
Alameda	160,000	110,000	2.8%	90,000	3.0%
<b>Sacramento Area</b>	<b>230,000</b>	<b>150,000</b>	<b>3.8%</b>	<b>110,000</b>	<b>3.6%</b>
<b>San Joaquin Valley</b>	<b>620,000</b>	<b>410,000</b>	<b>10.4%</b>	<b>300,000</b>	<b>9.9%</b>
Fresno	150,000	100,000	2.5%	70,000	2.3%
<b>Central Coast</b>	<b>320,000</b>	<b>220,000</b>	<b>5.6%</b>	<b>170,000</b>	<b>5.6%</b>
Ventura	100,000	70,000	1.8%	60,000	2.0%
<b>Los Angeles</b>	<b>1,840,000</b>	<b>1,270,000</b>	<b>32.2%</b>	<b>970,000</b>	<b>32.0%</b>
<b>Other Southern California</b>	<b>1,820,000</b>	<b>1,210,000</b>	<b>30.7%</b>	<b>930,000</b>	<b>30.7%</b>
Orange	530,000	370,000	9.4%	290,000	9.6%
San Diego	410,000	280,000	7.1%	220,000	7.3%
San Bernardino	430,000	270,000	6.9%	210,000	6.9%
Riverside	420,000	270,000	6.9%	200,000	6.6%

Source: UC Berkeley–UCLA CalSIM model, version 1.7.

Note: Not all counties are listed due to sample sizes. For definitions of regions see Table 7-2 Regions in California, CHS 2009 Methodology Report Series #5, page 7-7, [http://www.chis.ucla.edu/pdf/CHIS2009\\_method5.pdf](http://www.chis.ucla.edu/pdf/CHIS2009_method5.pdf).

Exhibit 2. Remaining Uninsured, Eligible for Public Programs or Exchange, Californians under Age 65, by Region and County, 2019

Region/County	Baseline Without ACA	Base Scenario		Enhanced Scenario	
		Uninsured	Percent of State Total	Uninsured	Percent of State Total
<b>Northern California and Sierra Counties</b>	<b>170,000</b>	<b>100,000</b>	<b>2.5%</b>	<b>70,000</b>	<b>2.3%</b>
<b>Greater Bay Area</b>	<b>620,000</b>	<b>400,000</b>	<b>10.2%</b>	<b>300,000</b>	<b>9.9%</b>
Santa Clara	140,000	90,000	2.3%	70,000	2.3%
Alameda	140,000	90,000	2.3%	70,000	2.3%
<b>Sacramento Area</b>	<b>200,000</b>	<b>130,000</b>	<b>3.3%</b>	<b>90,000</b>	<b>3.0%</b>
<b>San Joaquin Valley</b>	<b>510,000</b>	<b>290,000</b>	<b>7.4%</b>	<b>190,000</b>	<b>6.3%</b>
Fresno	120,000	70,000	1.8%	40,000	1.3%
<b>Central Coast</b>	<b>240,000</b>	<b>150,000</b>	<b>3.8%</b>	<b>110,000</b>	<b>3.6%</b>
Ventura	80,000	50,000	1.3%	40,000	1.3%
<b>Los Angeles</b>	<b>1,460,000</b>	<b>890,000</b>	<b>22.6%</b>	<b>600,000</b>	<b>19.8%</b>
<b>Other Southern California</b>	<b>1,490,000</b>	<b>880,000</b>	<b>22.3%</b>	<b>620,000</b>	<b>20.5%</b>
Orange	420,000	260,000	6.6%	180,000	5.9%
San Diego	340,000	210,000	5.3%	150,000	5.0%
San Bernardino	350,000	200,000	5.1%	130,000	4.3%
Riverside	350,000	190,000	4.8%	130,000	4.3%

Source: UC Berkeley–UCLA CalSIM model, version 1.7.

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## About the Authors

Ken Jacobs is the chair of the University of California, Berkeley, Center for Labor Research and Education. Dave Graham-Squire is a research associate at the University of California, Berkeley, Center for Labor Research and Education. Gerald F. Kominski is the director of the UCLA Center for Health Policy Research and a professor at the UCLA Fielding School of Public Health. Dylan H. Roby is the director of the Health Economics and Evaluation Research Program at the UCLA Center for Health Policy Research and an assistant professor at the UCLA Fielding School of Public Health. Nadereh Pourat is the director of research at the UCLA Center for Health Policy Research and a professor at the UCLA Fielding School of Public Health. Christina M. Kinane is a research associate/project manager at the UCLA Center for Health Policy Research. Greg Watson is a data analyst at the UCLA Center for Health Policy Research. Daphna Gans is a research scientist at the UCLA Center for Health Policy Research. Jack Needleman is a professor at the UCLA Fielding School of Public Health.

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