



# 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.*

# CalSIM version 1.91 Statewide Data Book 2015–2019

UCLA Center for Health Policy Research  
UC Berkeley Center for Labor Research and Education

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*For more information on CalSIM and the underlying methodology, visit [www.healthpolicy.ucla.edu/calsim](http://www.healthpolicy.ucla.edu/calsim).*

## 1. Changes due to Policy in Types of Coverage for Californians under Age 65 (in millions)

### BASE

2015					
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total
Employer Sponsored Insurance	17.50	0.14	0.30	-0.16	17.34
Medi-Cal	6.18	1.25	--	1.25	7.43
Other public	1.29	--	--	--	1.29
Exchange with Subsidies	--	1.21	--	1.21	1.21
Individual Market/Exchange without Subsidies	2.04	0.69	0.71	-0.03	2.01
Uninsured - Eligible for ACA Coverage	4.58	0.02	2.13	-2.10	2.47
Uninsured - Not Eligible due to Immigration Status	1.71	--	0.17	-0.17	1.55

2016					
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total
Employer Sponsored Insurance	17.60	0.16	0.38	-0.22	17.38
Medi-Cal	6.16	1.27	--	1.27	7.43
Other public	1.30	--	--	--	1.30
Exchange with Subsidies	--	1.46	--	1.46	1.46
Individual Market/Exchange without Subsidies	2.05	0.88	0.72	0.15	2.20
Uninsured - Eligible for ACA Coverage	4.66	0.03	2.49	-2.46	2.20
Uninsured - Not Eligible due to Immigration Status	1.72	--	0.20	-0.20	1.52

2017					
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total
Employer Sponsored Insurance	17.69	0.16	0.49	-0.33	17.36
Medi-Cal	6.19	1.30	--	1.30	7.50
Other public	1.30	--	--	--	1.30
Exchange with Subsidies	--	1.63	--	1.63	1.63
Individual Market/Exchange without Subsidies	2.06	1.03	0.73	0.30	2.36
Uninsured - Eligible for ACA Coverage	4.68	0.04	2.70	-2.67	2.01
Uninsured - Not Eligible due to Immigration Status	1.73	--	0.24	-0.23	1.50

2018					
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total
Employer Sponsored Insurance	17.77	0.16	0.66	-0.50	17.27
Medi-Cal	6.23	1.33	--	1.33	7.56
Other public	1.31	--	--	--	1.31
Exchange with Subsidies	--	1.79	--	1.79	1.79
Individual Market/Exchange without Subsidies	2.07	1.21	0.74	0.47	2.53
Uninsured - Eligible for ACA Coverage	4.69	0.05	2.89	-2.84	1.85
Uninsured - Not Eligible due to Immigration Status	1.74	0.01	0.27	-0.26	1.48

2019					
Type of Coverage	Without ACA Total	Adding due to ACA	Leaving due to ACA	Net Policy Change	After ACA Total
Employer Sponsored Insurance	17.84	0.16	0.61	-0.45	17.39
Medi-Cal	6.26	1.34	--	1.34	7.60
Other public	1.32	--	--	--	1.32
Exchange with Subsidies	--	1.77	--	1.77	1.77
Individual Market/Exchange without Subsidies	2.08	1.16	0.74	0.42	2.49
Uninsured - Eligible for ACA Coverage	4.71	0.05	2.87	-2.82	1.89
Uninsured - Not Eligible due to Immigration Status	1.75	0.01	0.26	-0.26	1.49

continued

**1. Changes due to Policy in Types of Coverage for Californians under Age 65 (in millions)**

**ENHANCED**

<b>2015</b>					
<b>Type of Coverage</b>	<b>Without ACA Total</b>	<b>Adding due to ACA</b>	<b>Leaving due to ACA</b>	<b>Net Policy Change</b>	<b>After ACA Total</b>
Employer Sponsored Insurance	17.50	0.14	0.31	-0.17	17.33
Medi-Cal	6.18	1.67	--	1.67	7.85
Other public	1.29	--	--	--	1.29
Exchange with Subsidies	--	1.42	--	1.42	1.42
Individual Market/Exchange without Subsidies	2.04	0.93	0.74	0.19	2.23
Uninsured - Eligible for ACA Coverage	4.58	0.02	2.82	-2.80	1.78
Uninsured - Not Eligible due to Immigration Status	1.71	--	0.32	-0.31	1.40

<b>2016</b>					
<b>Type of Coverage</b>	<b>Without ACA Total</b>	<b>Adding due to ACA</b>	<b>Leaving due to ACA</b>	<b>Net Policy Change</b>	<b>After ACA Total</b>
Employer Sponsored Insurance	17.60	0.16	0.39	-0.23	17.36
Medi-Cal	6.16	1.70	--	1.70	7.85
Other public	1.30	--	--	--	1.30
Exchange with Subsidies	--	1.79	--	1.79	1.79
Individual Market/Exchange without Subsidies	2.05	1.28	0.75	0.53	2.58
Uninsured - Eligible for ACA Coverage	4.66	0.02	3.39	-3.37	1.29
Uninsured - Not Eligible due to Immigration Status	1.72	--	0.42	-0.41	1.31

<b>2017</b>					
<b>Type of Coverage</b>	<b>Without ACA Total</b>	<b>Adding due to ACA</b>	<b>Leaving due to ACA</b>	<b>Net Policy Change</b>	<b>After ACA Total</b>
Employer Sponsored Insurance	17.69	0.16	0.50	-0.34	17.36
Medi-Cal	6.19	1.72	--	1.72	7.91
Other public	1.30	--	--	--	1.30
Exchange with Subsidies	--	1.82	--	1.82	1.82
Individual Market/Exchange without Subsidies	2.06	1.32	0.76	0.57	2.63
Uninsured - Eligible for ACA Coverage	4.68	0.03	3.39	-3.36	1.32
Uninsured - Not Eligible due to Immigration Status	1.73	--	0.41	-0.41	1.32

<b>2018</b>					
<b>Type of Coverage</b>	<b>Without ACA Total</b>	<b>Adding due to ACA</b>	<b>Leaving due to ACA</b>	<b>Net Policy Change</b>	<b>After ACA Total</b>
Employer Sponsored Insurance	17.77	0.16	0.66	-0.50	17.27
Medi-Cal	6.23	1.74	--	1.74	7.97
Other public	1.31	--	--	--	1.31
Exchange with Subsidies	--	1.87	--	1.87	1.87
Individual Market/Exchange without Subsidies	2.07	1.39	0.76	0.63	2.69
Uninsured - Eligible for ACA Coverage	4.69	0.05	3.39	-3.34	1.35
Uninsured - Not Eligible due to Immigration Status	1.74	0.01	0.41	-0.40	1.34

<b>2019</b>					
<b>Type of Coverage</b>	<b>Without ACA Total</b>	<b>Adding due to ACA</b>	<b>Leaving due to ACA</b>	<b>Net Policy Change</b>	<b>After ACA Total</b>
Employer Sponsored Insurance	17.84	0.16	0.61	-0.45	17.39
Medi-Cal	6.26	1.76	--	1.76	8.01
Other public	1.32	--	--	--	1.32
Exchange with Subsidies	--	1.85	--	1.85	1.85
Individual Market/Exchange without Subsidies	2.08	1.34	0.77	0.57	2.65
Uninsured - Eligible for ACA Coverage	4.71	0.05	3.38	-3.33	1.38
Uninsured - Not Eligible due to Immigration Status	1.75	--	0.40	-0.40	1.35

## 2. Coverage with the ACA by Source for Californians under Age 65 (in millions)

### BASE

Type of Coverage with ACA	2015	2016	2017	2018	2019
Employer Sponsored Insurance	17.34	17.38	17.36	17.27	17.39
Medi-Cal	7.43	7.43	7.50	7.56	7.60
Other Public	1.29	1.30	1.30	1.31	1.32
Exchange with Subsidies	1.21	1.46	1.63	1.79	1.77
Individual Market/Exchange without Subsidies	2.01	2.20	2.36	2.53	2.49
Uninsured - Eligible for ACA Coverage	2.47	2.20	2.01	1.85	1.89
Uninsured - Not Eligible due to Immigration Status	1.55	1.52	1.50	1.48	1.49

### ENHANCED

Type of Coverage with ACA	2015	2016	2017	2018	2019
Employer Sponsored Insurance	17.33	17.36	17.36	17.27	17.39
Medi-Cal	7.85	7.85	7.91	7.97	8.01
Other Public	1.29	1.30	1.30	1.31	1.32
Exchange with Subsidies	1.42	1.79	1.82	1.87	1.85
Individual Market/Exchange without Subsidies	2.23	2.58	2.63	2.69	2.65
Uninsured - Eligible for ACA Coverage	1.78	1.29	1.32	1.35	1.38
Uninsured - Not Eligible due to Immigration Status	1.40	1.31	1.32	1.34	1.35

### 3. Exchange Subsidy Eligible Californians under Age 65, Take-Up and Source of Insurance without the ACA

2015		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
ESI without ACA and employer dropped coverage under ACA	60,000	60,000	98%	60,000	98%
ESI without ACA and employer maintained coverage under ACA	470,000	20,000	3%	20,000	4%
Individual Market	520,000	490,000	95%	490,000	95%
Uninsured	1,480,000	650,000	44%	850,000	57%
<b>Total</b>	<b>2,530,000</b>	<b>1,210,000</b>	<b>48%</b>	<b>1,420,000</b>	<b>56%</b>

2016		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
ESI without ACA and employer dropped coverage under ACA	80,000	80,000	98%	80,000	98%
ESI without ACA and employer maintained coverage under ACA	470,000	20,000	4%	20,000	4%
Individual Market	530,000	500,000	95%	500,000	95%
Uninsured	1,560,000	860,000	55%	1,180,000	76%
<b>Total</b>	<b>2,640,000</b>	<b>1,460,000</b>	<b>55%</b>	<b>1,790,000</b>	<b>68%</b>

2017		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
ESI without ACA and employer dropped coverage under ACA	120,000	120,000	98%	120,000	98%
ESI without ACA and employer maintained coverage under ACA	470,000	20,000	4%	20,000	4%
Individual Market	530,000	500,000	95%	500,000	95%
Uninsured	1,560,000	990,000	64%	1,180,000	76%
<b>Total</b>	<b>2,670,000</b>	<b>1,630,000</b>	<b>61%</b>	<b>1,820,000</b>	<b>68%</b>

2018		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
ESI without ACA and employer dropped coverage under ACA	180,000	180,000	98%	180,000	98%
ESI without ACA and employer maintained coverage under ACA	470,000	20,000	4%	20,000	4%
Individual Market	530,000	510,000	95%	510,000	95%
Uninsured	1,550,000	1,090,000	70%	1,170,000	75%
<b>Total</b>	<b>2,730,000</b>	<b>1,790,000</b>	<b>66%</b>	<b>1,870,000</b>	<b>68%</b>

2019		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
ESI without ACA and employer dropped coverage under ACA	170,000	160,000	97%	160,000	98%
ESI without ACA and employer maintained coverage under ACA	470,000	20,000	4%	20,000	4%
Individual Market	540,000	510,000	95%	510,000	95%
Uninsured	1,550,000	1,080,000	70%	1,160,000	75%
<b>Total</b>	<b>2,720,000</b>	<b>1,770,000</b>	<b>65%</b>	<b>1,850,000</b>	<b>68%</b>

#### 4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2015		BASE					ENHANCED				
Exchange Subsidy Eligible	Eligible	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total
<b>All</b>	2,530,000	48%	1,210,000	100%	1,320,000	100%	56%	1,420,000	100%	1,110,000	100%
<b>Race and Ethnicity</b>											
Latino	950,000	42%	400,000	33%	550,000	42%	56%	530,000	37%	420,000	38%
Asian	520,000	29%	150,000	13%	370,000	28%	34%	180,000	12%	350,000	31%
African American	130,000	60%	80,000	6%	50,000	4%	64%	80,000	6%	50,000	4%
White	850,000	63%	530,000	44%	310,000	24%	67%	570,000	40%	280,000	25%
Other	90,000	64%	60,000	5%	30,000	2%	69%	60,000	4%	30,000	2%
<b>Gender</b>											
Male	1,450,000	43%	620,000	51%	820,000	63%	50%	730,000	51%	720,000	65%
Female	1,080,000	54%	590,000	49%	490,000	37%	64%	690,000	49%	390,000	35%
<b>Age</b>											
0-18 years	50,000	65%	30,000	2%	20,000	1%	67%	30,000	2%	20,000	1%
19-29 years	660,000	51%	340,000	28%	330,000	25%	58%	380,000	27%	280,000	25%
30-44 years	620,000	50%	310,000	26%	310,000	23%	61%	370,000	26%	240,000	22%
45-64 years	1,200,000	44%	540,000	44%	670,000	51%	52%	630,000	44%	580,000	52%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	60,000	98%	60,000	5%	<5,000	0%	98%	60,000	4%	<5,000	0%
ESI without ACA and employer maintained coverage under ACA	470,000	3%	20,000	1%	460,000	35%	4%	20,000	1%	450,000	41%
Individual Market	520,000	95%	490,000	41%	30,000	2%	95%	490,000	35%	30,000	2%
Uninsured	1,480,000	44%	650,000	53%	830,000	63%	57%	850,000	60%	630,000	57%
<b>Income</b>											
139-200% FPL	900,000	55%	490,000	41%	410,000	31%	66%	590,000	42%	310,000	28%
201-250% FPL	640,000	47%	300,000	25%	340,000	26%	55%	360,000	25%	290,000	26%
251-400% FPL	980,000	43%	420,000	35%	560,000	43%	48%	470,000	33%	510,000	46%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,580,000	59%	940,000	78%	640,000	49%	64%	1,010,000	71%	570,000	52%
18+ Limited English proficiency	900,000	27%	240,000	20%	660,000	50%	42%	380,000	27%	520,000	47%

continued

4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2016		BASE					ENHANCED				
Exchange Subsidy Eligible	Eligible	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total
<b>All</b>	2,640,000	55%	1,460,000	100%	1,180,000	100%	68%	1,790,000	100%	850,000	100%
<b>Race and Ethnicity</b>											
Latino	1,010,000	51%	510,000	35%	500,000	42%	71%	720,000	40%	290,000	34%
Asian	530,000	34%	180,000	12%	350,000	30%	40%	210,000	12%	320,000	37%
African American	130,000	67%	90,000	6%	40,000	4%	74%	100,000	5%	30,000	4%
White	880,000	70%	620,000	42%	260,000	22%	78%	690,000	38%	200,000	23%
Other	90,000	72%	60,000	4%	30,000	2%	80%	70,000	4%	20,000	2%
<b>Gender</b>											
Male	1,490,000	50%	750,000	51%	740,000	63%	62%	920,000	51%	570,000	67%
Female	1,150,000	62%	710,000	49%	440,000	37%	76%	870,000	49%	280,000	33%
<b>Age</b>											
0-18 years	50,000	70%	40,000	2%	20,000	1%	75%	40,000	2%	10,000	1%
19-29 years	690,000	58%	400,000	27%	290,000	25%	71%	490,000	27%	200,000	23%
30-44 years	660,000	59%	390,000	27%	270,000	23%	75%	490,000	28%	170,000	20%
45-64 years	1,240,000	51%	640,000	44%	600,000	51%	62%	770,000	43%	470,000	55%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	80,000	98%	80,000	6%	<5,000	0%	98%	80,000	5%	<5,000	0%
ESI without ACA and employer maintained coverage under ACA	470,000	4%	20,000	1%	460,000	39%	4%	20,000	1%	450,000	53%
Individual Market	530,000	95%	500,000	34%	30,000	2%	95%	500,000	28%	30,000	3%
Uninsured	1,560,000	55%	860,000	59%	690,000	59%	76%	1,180,000	66%	370,000	44%
<b>Income</b>											
139-200% FPL	970,000	64%	620,000	42%	350,000	30%	80%	770,000	43%	190,000	23%
201-250% FPL	670,000	54%	360,000	25%	310,000	26%	67%	450,000	25%	220,000	26%
251-400% FPL	1,000,000	48%	480,000	33%	520,000	44%	56%	560,000	32%	440,000	52%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,650,000	67%	1,100,000	75%	550,000	46%	75%	1,230,000	69%	410,000	49%
18+ Limited English proficiency	940,000	35%	330,000	22%	620,000	52%	55%	520,000	29%	430,000	50%



continued

4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2017		BASE					ENHANCED				
Exchange Subsidy Eligible	Eligible	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total
<b>All</b>	2,670,000	61%	1,630,000	100%	1,050,000	100%	68%	1,820,000	100%	860,000	100%
<b>Race and Ethnicity</b>											
Latino	1,020,000	59%	600,000	37%	420,000	40%	72%	730,000	40%	290,000	34%
Asian	540,000	37%	200,000	12%	340,000	32%	41%	220,000	12%	320,000	37%
African American	130,000	71%	90,000	6%	40,000	4%	74%	100,000	5%	30,000	4%
White	890,000	75%	670,000	41%	230,000	21%	78%	690,000	38%	200,000	23%
Other	90,000	77%	70,000	4%	20,000	2%	80%	70,000	4%	20,000	2%
<b>Gender</b>											
Male	1,500,000	55%	830,000	51%	670,000	64%	62%	930,000	51%	580,000	67%
Female	1,170,000	68%	800,000	49%	380,000	36%	76%	890,000	49%	280,000	33%
<b>Age</b>											
0-18 years	50,000	78%	40,000	3%	10,000	1%	81%	40,000	2%	10,000	1%
19-29 years	690,000	63%	430,000	27%	260,000	24%	71%	490,000	27%	200,000	23%
30-44 years	680,000	66%	440,000	27%	230,000	22%	75%	510,000	28%	170,000	20%
45-64 years	1,260,000	57%	710,000	44%	550,000	52%	62%	780,000	43%	480,000	55%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	120,000	98%	120,000	7%	<5,000	0%	98%	120,000	7%	<5,000	0%
ESI without ACA and employer maintained coverage under ACA	470,000	4%	20,000	1%	450,000	43%	4%	20,000	1%	450,000	53%
Individual Market	530,000	95%	500,000	31%	30,000	3%	95%	500,000	28%	30,000	3%
Uninsured	1,560,000	64%	990,000	61%	570,000	54%	76%	1,180,000	65%	380,000	44%
<b>Income</b>											
139-200% FPL	970,000	70%	680,000	42%	290,000	28%	80%	770,000	43%	200,000	23%
201-250% FPL	680,000	60%	410,000	25%	270,000	26%	67%	460,000	25%	220,000	26%
251-400% FPL	1,030,000	53%	540,000	33%	480,000	46%	57%	590,000	32%	440,000	51%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,680,000	72%	1,200,000	74%	480,000	46%	75%	1,260,000	69%	420,000	49%
18+ Limited English proficiency	950,000	41%	390,000	24%	560,000	53%	55%	520,000	29%	430,000	50%

continued

#### 4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2018		BASE					ENHANCED				
Exchange Subsidy Eligible	Eligible	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total
<b>All</b>	2,730,000	66%	1,790,000	100%	940,000	100%	68%	1,870,000	100%	860,000	100%
<b>Race and Ethnicity</b>											
Latino	1,050,000	66%	690,000	38%	360,000	38%	72%	760,000	41%	290,000	34%
Asian	540,000	39%	210,000	12%	330,000	35%	40%	220,000	12%	320,000	37%
African American	130,000	75%	100,000	6%	30,000	4%	75%	100,000	5%	30,000	4%
White	920,000	78%	720,000	40%	200,000	21%	78%	720,000	39%	200,000	23%
Other	90,000	80%	70,000	4%	20,000	2%	80%	70,000	4%	20,000	2%
<b>Gender</b>											
Male	1,540,000	60%	920,000	51%	620,000	66%	62%	960,000	51%	580,000	67%
Female	1,190,000	73%	870,000	49%	320,000	34%	77%	910,000	49%	280,000	33%
<b>Age</b>											
0-18 years	60,000	79%	50,000	3%	10,000	1%	80%	50,000	3%	10,000	1%
19-29 years	710,000	68%	480,000	27%	230,000	24%	71%	500,000	27%	200,000	23%
30-44 years	700,000	72%	500,000	28%	200,000	21%	75%	530,000	28%	170,000	20%
45-64 years	1,270,000	60%	760,000	43%	510,000	54%	62%	790,000	42%	480,000	55%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	180,000	98%	180,000	10%	<5,000	0%	98%	180,000	9%	<5,000	1%
ESI without ACA and employer maintained coverage under ACA	470,000	4%	20,000	1%	450,000	48%	4%	20,000	1%	450,000	52%
Individual Market	530,000	95%	510,000	28%	30,000	3%	95%	510,000	27%	30,000	3%
Uninsured	1,550,000	70%	1,090,000	61%	460,000	49%	75%	1,170,000	62%	380,000	44%
<b>Income</b>											
139-200% FPL	980,000	76%	750,000	42%	240,000	25%	80%	790,000	42%	200,000	23%
201-250% FPL	690,000	64%	440,000	25%	250,000	26%	68%	460,000	25%	220,000	26%
251-400% FPL	1,070,000	57%	610,000	34%	460,000	49%	58%	620,000	33%	450,000	52%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,720,000	75%	1,300,000	72%	420,000	45%	75%	1,300,000	69%	420,000	49%
18+ Limited English proficiency	960,000	47%	460,000	25%	510,000	54%	55%	530,000	28%	430,000	50%

continued

#### 4. Characteristics of Californians under Age 65 Eligible for Exchange Subsidies

2019		BASE					ENHANCED				
Exchange Subsidy Eligible	Eligible	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total	Take Up Rate	Take Up Subsidies	Percent of Total	Do Not Take Up Subsidies	Percent of Total
<b>All</b>	2,720,000	65%	1,770,000	100%	940,000	100%	68%	1,850,000	100%	870,000	100%
<b>Race and Ethnicity</b>											
Latino	1,040,000	65%	670,000	38%	360,000	38%	72%	740,000	40%	290,000	34%
Asian	540,000	39%	210,000	12%	330,000	35%	40%	220,000	12%	320,000	37%
African American	130,000	74%	100,000	6%	30,000	4%	74%	100,000	5%	30,000	4%
White	920,000	78%	720,000	41%	200,000	21%	78%	720,000	39%	200,000	23%
Other	90,000	80%	70,000	4%	20,000	2%	80%	70,000	4%	20,000	2%
<b>Gender</b>											
Male	1,530,000	60%	910,000	52%	620,000	66%	62%	950,000	51%	590,000	68%
Female	1,180,000	73%	860,000	48%	320,000	34%	76%	900,000	49%	280,000	32%
<b>Age</b>											
0-18 years	60,000	81%	40,000	3%	10,000	1%	81%	50,000	2%	10,000	1%
19-29 years	700,000	67%	470,000	26%	230,000	24%	71%	490,000	27%	200,000	24%
30-44 years	700,000	72%	500,000	28%	200,000	21%	75%	530,000	28%	170,000	20%
45-64 years	1,270,000	60%	760,000	43%	510,000	54%	62%	790,000	43%	480,000	55%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	170,000	97%	160,000	9%	<5,000	0%	98%	160,000	9%	<5,000	0%
ESI without ACA and employer maintained coverage under ACA	470,000	4%	20,000	1%	450,000	48%	4%	20,000	1%	450,000	52%
Individual Market	540,000	95%	510,000	29%	30,000	3%	95%	510,000	27%	30,000	3%
Uninsured	1,550,000	70%	1,080,000	61%	460,000	49%	75%	1,160,000	63%	390,000	45%
<b>Income</b>											
139-200% FPL	970,000	76%	740,000	41%	240,000	25%	80%	780,000	42%	200,000	23%
201-250% FPL	690,000	64%	440,000	25%	250,000	26%	68%	470,000	25%	220,000	26%
251-400% FPL	1,060,000	57%	600,000	34%	460,000	49%	58%	610,000	33%	450,000	51%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,710,000	75%	1,290,000	73%	430,000	45%	75%	1,290,000	70%	430,000	49%
18+ Limited English proficiency	950,000	47%	440,000	25%	510,000	54%	55%	520,000	28%	430,000	50%

**4a. Characteristics of Californians under Age 65 with Income Under <400% of FPL,  
Not Eligible for Exchange Subsidies Due to Affordable Exchange Premiums\***

2015		BASE		ENHANCED	
Exchange Eligible, No Subsidies	Eligible	Take Up Rate	Take Up Exchange Unsubsidized	Take Up Rate	Take Up Exchange Unsubsidized
<b>All</b>	540,000	45%	240,000	50%	270,000
<b>Race and Ethnicity</b>					
Latino	200,000	33%	60,000	42%	80,000
Asian	50,000	56%	30,000	60%	30,000
African American	30,000	42%	10,000	45%	20,000
White	230,000	50%	120,000	53%	120,000
Other	30,000	61%	20,000	63%	20,000
<b>Gender</b>					
Male	380,000	43%	170,000	48%	190,000
Female	160,000	49%	80,000	53%	90,000
<b>Age</b>					
0-18 years	10,000	71%	10,000	74%	10,000
19-29 years	330,000	48%	160,000	53%	170,000
30-44 years	170,000	36%	60,000	42%	70,000
45-64 years	40,000	47%	20,000	53%	20,000
<b>Source of Coverage without ACA</b>					
ESI without ACA and employer dropped coverage under ACA	10,000	95%	10,000	95%	10,000
ESI without ACA and employer maintained coverage under ACA	80,000	2%	<5,000	2%	<5,000
Individual Market	120,000	100%	120,000	100%	120,000
Uninsured	330,000	34%	110,000	42%	140,000
<b>Income</b>					
138% FPL or less**	--	0%	--	0%	--
201-250% FPL**	--	0%	--	0%	--
251-400% FPL	540,000	45%	240,000	50%	270,000
<b>Limited English Proficiency (18 and older)</b>					
18+ Speaks English very well	460,000	47%	220,000	50%	230,000
18+ Limited English proficiency	80,000	28%	20,000	45%	30,000

\* Premiums are capped for Exchange-eligible individuals with income at or below 400% FPL. Premium caps vary based on income level. Individuals receive a subsidy only if the premium exceeds the cap.

\*\* Individuals with income at or below 250% FPL are eligible for cost-sharing subsidies through the Exchange.

continued

**4a. Characteristics of Californians under Age 65 with Income Under <400% of FPL,  
Not Eligible for Exchange Subsidies Due to Affordable Exchange Premiums\***

2016		BASE		ENHANCED	
Exchange Eligible, No Subsidies	Eligible	Take Up Rate	Take Up Exchange Unsubsidized	Take Up Rate	Take Up Exchange Unsubsidized
<b>All</b>	570,000	50%	290,000	60%	350,000
<b>Race and Ethnicity</b>					
Latino	210,000	41%	90,000	56%	120,000
Asian	60,000	56%	30,000	63%	40,000
African American	40,000	48%	20,000	57%	20,000
White	240,000	56%	130,000	62%	150,000
Other	30,000	65%	20,000	69%	20,000
<b>Gender</b>					
Male	400,000	50%	200,000	60%	240,000
Female	180,000	52%	90,000	61%	110,000
<b>Age</b>					
0-18 years	10,000	60%	10,000	70%	10,000
19-29 years	340,000	54%	180,000	64%	220,000
30-44 years	180,000	42%	80,000	53%	90,000
45-64 years	40,000	50%	20,000	63%	30,000
<b>Source of Coverage without ACA</b>					
ESI without ACA and employer dropped coverage under ACA	20,000	94%	20,000	96%	20,000
ESI without ACA and employer maintained coverage under ACA	80,000	2%	<5,000	2%	<5,000
Individual Market	120,000	100%	120,000	100%	120,000
Uninsured	350,000	42%	150,000	58%	210,000
<b>Income</b>					
138% FPL or less**	--	0%	--	0%	--
201-250% FPL**	--	0%	--	0%	--
251-400% FPL	570,000	50%	290,000	60%	350,000
<b>Limited English Proficiency (18 and older)</b>					
18+ Speaks English very well	470,000	53%	250,000	60%	280,000
18+ Limited English proficiency	90,000	36%	30,000	60%	60,000

\* Premiums are capped for Exchange-eligible individuals with income at or below 400% FPL. Premium caps vary based on income level. Individuals receive a subsidy only if the premium exceeds the cap.

\*\* Individuals with income at or below 250% FPL are eligible for cost-sharing subsidies through the Exchange.

continued

**4a. Characteristics of Californians under Age 65 with Income Under <400% of FPL,  
Not Eligible for Exchange Subsidies Due to Affordable Exchange Premiums\***

2017		BASE		ENHANCED	
Exchange Eligible, No Subsidies	Eligible	Take Up Rate	Take Up Exchange Unsubsidized	Take Up Rate	Take Up Exchange Unsubsidized
<b>All</b>	580,000	55%	320,000	61%	350,000
<b>Race and Ethnicity</b>					
Latino	220,000	47%	100,000	57%	120,000
Asian	60,000	58%	30,000	63%	40,000
African American	40,000	53%	20,000	57%	20,000
White	240,000	59%	140,000	62%	150,000
Other	40,000	68%	20,000	70%	30,000
<b>Gender</b>					
Male	400,000	54%	220,000	60%	240,000
Female	180,000	56%	100,000	61%	110,000
<b>Age</b>					
0-18 years	10,000	63%	10,000	70%	10,000
19-29 years	340,000	58%	200,000	63%	220,000
30-44 years	180,000	46%	80,000	53%	100,000
45-64 years	50,000	60%	30,000	68%	40,000
<b>Source of Coverage without ACA</b>					
ESI without ACA and employer dropped coverage under ACA	30,000	96%	30,000	97%	30,000
ESI without ACA and employer maintained coverage under ACA	80,000	2%	<5,000	2%	<5,000
Individual Market	120,000	100%	120,000	100%	120,000
Uninsured	350,000	47%	170,000	57%	200,000
<b>Income</b>					
138% FPL or less**	--	0%	--	0%	--
201-250% FPL**	--	0%	--	0%	--
251-400% FPL	580,000	55%	320,000	61%	350,000
<b>Limited English Proficiency (18 and older)</b>					
18+ Speaks English very well	470,000	56%	270,000	60%	280,000
18+ Limited English proficiency	100,000	44%	50,000	62%	60,000

\* Premiums are capped for Exchange-eligible individuals with income at or below 400% FPL. Premium caps vary based on income level. Individuals receive a subsidy only if the premium exceeds the cap.

\*\* Individuals with income at or below 250% FPL are eligible for cost-sharing subsidies through the Exchange.

continued

**4a. Characteristics of Californians under Age 65 with Income Under <400% of FPL,  
Not Eligible for Exchange Subsidies Due to Affordable Exchange Premiums\***

2018		BASE		ENHANCED	
Exchange Eligible, No Subsidies	Eligible	Take Up Rate	Take Up Exchange Unsubsidized	Take Up Rate	Take Up Exchange Unsubsidized
<b>All</b>	590,000	57%	340,000	59%	350,000
<b>Race and Ethnicity</b>					
Latino	210,000	50%	100,000	55%	120,000
Asian	70,000	52%	40,000	54%	40,000
African American	40,000	58%	20,000	58%	20,000
White	240,000	62%	150,000	62%	150,000
Other	30,000	68%	20,000	68%	20,000
<b>Gender</b>					
Male	400,000	57%	230,000	59%	240,000
Female	190,000	56%	110,000	58%	110,000
<b>Age</b>					
0-18 years	10,000	76%	10,000	77%	10,000
19-29 years	340,000	61%	210,000	63%	210,000
30-44 years	190,000	48%	90,000	51%	100,000
45-64 years	50,000	58%	30,000	63%	30,000
<b>Source of Coverage without ACA</b>					
ESI without ACA and employer dropped coverage under ACA	30,000	68%	20,000	69%	20,000
ESI without ACA and employer maintained coverage under ACA	80,000	2%	<5,000	2%	<5,000
Individual Market	120,000	100%	120,000	100%	120,000
Uninsured	350,000	53%	190,000	57%	200,000
<b>Income</b>					
138% FPL or less**	--	0%	--	0%	--
201-250% FPL**	--	0%	--	0%	--
251-400% FPL	590,000	57%	340,000	59%	350,000
<b>Limited English Proficiency (18 and older)</b>					
18+ Speaks English very well	480,000	60%	290,000	60%	290,000
18+ Limited English proficiency	100,000	39%	40,000	52%	50,000

\* Premiums are capped for Exchange-eligible individuals with income at or below 400% FPL. Premium caps vary based on income level. Individuals receive a subsidy only if the premium exceeds the cap.

\*\* Individuals with income at or below 250% FPL are eligible for cost-sharing subsidies through the Exchange.

continued

**4a. Characteristics of Californians under Age 65 with Income Under <400% of FPL,  
Not Eligible for Exchange Subsidies Due to Affordable Exchange Premiums\***

2019		BASE		ENHANCED	
Exchange Eligible, No Subsidies	Eligible	Take Up Rate	Take Up Exchange Unsubsidized	Take Up Rate	Take Up Exchange Unsubsidized
<b>All</b>	590,000	56%	330,000	58%	350,000
<b>Race and Ethnicity</b>					
Latino	210,000	49%	100,000	54%	110,000
Asian	70,000	52%	40,000	54%	40,000
African American	40,000	56%	20,000	56%	20,000
White	250,000	62%	150,000	62%	150,000
Other	40,000	68%	20,000	68%	20,000
<b>Gender</b>					
Male	400,000	56%	230,000	59%	240,000
Female	190,000	56%	110,000	58%	110,000
<b>Age</b>					
0-18 years	10,000	75%	10,000	76%	10,000
19-29 years	340,000	60%	210,000	62%	210,000
30-44 years	190,000	47%	90,000	50%	100,000
45-64 years	50,000	58%	30,000	62%	30,000
<b>Source of Coverage without ACA</b>					
ESI without ACA and employer dropped coverage under ACA	30,000	67%	20,000	68%	20,000
ESI without ACA and employer maintained coverage under ACA	80,000	2%	<5,000	2%	<5,000
Individual Market	120,000	100%	120,000	100%	120,000
Uninsured	360,000	52%	190,000	56%	200,000
<b>Income</b>					
138% FPL or less**	--	0%	--	0%	--
201-250% FPL**	--	0%	--	0%	--
251-400% FPL	590,000	56%	330,000	58%	350,000
<b>Limited English Proficiency (18 and older)</b>					
18+ Speaks English very well	480,000	59%	290,000	59%	290,000
18+ Limited English proficiency	100,000	39%	40,000	52%	50,000

\* Premiums are capped for Exchange-eligible individuals with income at or below 400% FPL. Premium caps vary based on income level. Individuals receive a subsidy only if the premium exceeds the cap.

\*\* Individuals with income at or below 250% FPL are eligible for cost-sharing subsidies through the Exchange.



**5. Californians under Age 65 who Take Up Coverage without Subsidies in the Exchange and Individual Market,  
Source of Insurance without the ACA**

**BASE**

<b>Source of Coverage without ACA</b>	<b>2015</b>		<b>2016</b>		<b>2017</b>		<b>2018</b>		<b>2019</b>	
ESI without ACA and employer dropped coverage under ACA	120,000	6%	160,000	7%	220,000	9%	310,000	12%	270,000	11%
ESI without ACA and employer maintained coverage under ACA	<5,000	0%	<5,000	0%	<5,000	0%	<5,000	0%	<5,000	0%
Individual Market	1,320,000	66%	1,320,000	60%	1,330,000	56%	1,330,000	52%	1,340,000	54%
Uninsured	570,000	28%	710,000	32%	810,000	34%	900,000	35%	880,000	35%
<b>Total</b>	<b>2,010,000</b>	<b>100%</b>	<b>2,200,000</b>	<b>100%</b>	<b>2,360,000</b>	<b>100%</b>	<b>2,530,000</b>	<b>100%</b>	<b>2,490,000</b>	<b>100%</b>

**ENHANCED**

<b>Source of Coverage without ACA</b>	<b>2015</b>		<b>2016</b>		<b>2017</b>		<b>2018</b>		<b>2019</b>	
ESI without ACA and employer dropped coverage under ACA	120,000	5%	160,000	6%	220,000	8%	310,000	11%	280,000	10%
ESI without ACA and employer maintained coverage under ACA	<5,000	0%	<5,000	0%	<5,000	0%	<5,000	0%	<5,000	0%
Individual Market	1,300,000	58%	1,300,000	50%	1,300,000	50%	1,300,000	48%	1,310,000	49%
Uninsured	810,000	36%	1,120,000	43%	1,100,000	42%	1,080,000	40%	1,060,000	40%
<b>Total</b>	<b>2,230,000</b>	<b>100%</b>	<b>2,580,000</b>	<b>100%</b>	<b>2,630,000</b>	<b>100%</b>	<b>2,690,000</b>	<b>100%</b>	<b>2,650,000</b>	<b>100%</b>

## 6. Characteristics of Californians under Age 65 who Take Up Coverage without Subsidies in the Exchange and Individual Market

### BASE

	2015		2016		2017		2018		2019	
<b>Total</b>	2,010,000	100%	2,200,000	100%	2,360,000	100%	2,530,000	100%	2,490,000	100%
<b>Race and Ethnicity</b>										
Latino	630,000	31%	720,000	33%	800,000	34%	880,000	35%	860,000	34%
Asian	230,000	11%	250,000	11%	270,000	11%	280,000	11%	280,000	11%
African American	90,000	4%	90,000	4%	100,000	4%	110,000	4%	110,000	4%
White	990,000	49%	1,050,000	48%	1,100,000	46%	1,170,000	46%	1,150,000	46%
Other	80,000	4%	90,000	4%	90,000	4%	100,000	4%	90,000	4%
<b>Gender</b>										
Male	1,030,000	52%	1,150,000	52%	1,230,000	52%	1,320,000	52%	1,300,000	52%
Female	970,000	48%	1,060,000	48%	1,120,000	48%	1,210,000	48%	1,190,000	48%
<b>Age</b>										
0-18 years	450,000	23%	490,000	22%	510,000	22%	560,000	22%	550,000	22%
19-29 years	600,000	30%	660,000	30%	700,000	30%	740,000	29%	730,000	29%
30-44 years	390,000	19%	430,000	20%	480,000	20%	520,000	21%	510,000	21%
45-64 years	570,000	28%	620,000	28%	670,000	28%	710,000	28%	700,000	28%
<b>Source of Coverage without ACA</b>										
ESI without ACA and employer dropped coverage under ACA	120,000	6%	160,000	7%	220,000	9%	310,000	12%	270,000	11%
ESI without ACA and employer maintained coverage under ACA	<5,000	0%	<5,000	0%	<5,000	0%	<5,000	0%	<5,000	0%
Medi-Cal and Healthy Families	--	0%	--	0%	--	0%	--	0%	--	0%
Individual Market	1,320,000	66%	1,320,000	60%	1,330,000	56%	1,330,000	52%	1,340,000	54%
Uninsured	570,000	28%	710,000	32%	810,000	34%	900,000	35%	880,000	35%
<b>Income</b>										
138% FPL or less	290,000	15%	320,000	15%	340,000	15%	360,000	14%	350,000	14%
139-200% FPL	120,000	6%	140,000	6%	150,000	6%	170,000	7%	170,000	7%
201-250% FPL	130,000	6%	140,000	6%	150,000	6%	160,000	6%	160,000	6%
251-400% FPL	450,000	22%	520,000	24%	570,000	24%	590,000	23%	590,000	24%
401%+ FPL	1,020,000	51%	1,090,000	50%	1,150,000	49%	1,260,000	50%	1,230,000	49%
<b>Limited English Proficiency (18 and older)</b>										
18+ Speaks English very well	1,350,000	67%	1,460,000	66%	1,540,000	65%	1,650,000	65%	1,630,000	65%
18+ Limited English proficiency	260,000	13%	320,000	15%	370,000	16%	400,000	16%	390,000	16%

continued

**6. Characteristics of Californians under Age 65 who Take Up Coverage without Subsidies in the Exchange and Individual Market**

**ENHANCED**

	2015		2016		2017		2018		2019	
<b>Total</b>	2,230,000	100%	2,580,000	100%	2,630,000	100%	2,690,000	100%	2,650,000	100%
<b>Race and Ethnicity</b>										
Latino	820,000	37%	1,030,000	40%	1,040,000	40%	1,050,000	39%	1,020,000	39%
Asian	240,000	11%	280,000	11%	290,000	11%	290,000	11%	290,000	11%
African American	90,000	4%	100,000	4%	100,000	4%	110,000	4%	110,000	4%
White	1,000,000	45%	1,080,000	42%	1,100,000	42%	1,150,000	43%	1,140,000	43%
Other	80,000	4%	90,000	4%	90,000	4%	100,000	4%	90,000	4%
<b>Gender</b>										
Male	1,150,000	52%	1,340,000	52%	1,370,000	52%	1,410,000	52%	1,380,000	52%
Female	1,080,000	48%	1,240,000	48%	1,250,000	48%	1,290,000	48%	1,270,000	48%
<b>Age</b>										
0-18 years	470,000	21%	530,000	20%	540,000	20%	570,000	21%	560,000	21%
19-29 years	640,000	29%	750,000	29%	760,000	29%	760,000	28%	760,000	29%
30-44 years	480,000	21%	580,000	22%	580,000	22%	600,000	22%	590,000	22%
45-64 years	630,000	28%	720,000	28%	750,000	28%	760,000	28%	740,000	28%
<b>Source of Coverage without ACA</b>										
ESI without ACA and employer dropped coverage under ACA	120,000	5%	160,000	6%	220,000	8%	310,000	11%	280,000	10%
ESI without ACA and employer maintained coverage under ACA	<5,000	0%	<5,000	0%	<5,000	0%	<5,000	0%	<5,000	0%
Medi-Cal and Healthy Families	--	0%	--	0%	--	0%	--	0%	--	0%
Individual Market	1,300,000	58%	1,300,000	50%	1,300,000	50%	1,300,000	48%	1,310,000	49%
Uninsured	810,000	36%	1,120,000	43%	1,100,000	42%	1,080,000	40%	1,060,000	40%
<b>Income</b>										
138% FPL or less	350,000	15%	400,000	16%	400,000	15%	390,000	15%	380,000	14%
139-200% FPL	160,000	7%	200,000	8%	200,000	8%	210,000	8%	200,000	8%
201-250% FPL	150,000	7%	180,000	7%	180,000	7%	180,000	7%	180,000	7%
251-400% FPL	510,000	23%	620,000	24%	640,000	24%	630,000	23%	620,000	24%
401%+ FPL	1,070,000	48%	1,180,000	46%	1,210,000	46%	1,280,000	48%	1,260,000	47%
<b>Limited English Proficiency (18 and older)</b>										
18+ Speaks English very well	1,370,000	62%	1,540,000	60%	1,570,000	60%	1,620,000	60%	1,600,000	60%
18+ Limited English proficiency	450,000	20%	590,000	23%	600,000	23%	580,000	21%	560,000	21%

## 7. Distribution of Chronic Conditions among Californians under Age 65 in the Exchange and Individual Market

### BASE

Chronic Conditions	2015		2016		2017		2018		2019	
No chronic conditions	2,360,000	73%	2,650,000	72%	2,880,000	72%	3,130,000	72%	3,080,000	72%
One or more chronic conditions	860,000	27%	1,010,000	28%	1,110,000	28%	1,200,000	28%	1,180,000	28%
<b>Total</b>	<b>3,220,000</b>	<b>100%</b>	<b>3,660,000</b>	<b>100%</b>	<b>3,990,000</b>	<b>100%</b>	<b>4,330,000</b>	<b>100%</b>	<b>4,260,000</b>	<b>100%</b>

### ENHANCED

Chronic Conditions	2015		2016		2017		2018		2019	
No chronic conditions	2,660,000	73%	3,180,000	73%	3,250,000	73%	3,330,000	73%	3,280,000	73%
One or more chronic conditions	990,000	27%	1,180,000	27%	1,200,000	27%	1,230,000	27%	1,220,000	27%
<b>Total</b>	<b>3,650,000</b>	<b>100%</b>	<b>4,370,000</b>	<b>100%</b>	<b>4,450,000</b>	<b>100%</b>	<b>4,570,000</b>	<b>100%</b>	<b>4,500,000</b>	<b>100%</b>

## 8. Californians under Age 65 Newly Eligible for Medi-Cal, Take-Up, and Source of Insurance without the ACA

2015		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	710,000	90,000	12%	90,000	13%
Individual Market	190,000	110,000	57%	130,000	72%
Uninsured	1,340,000	900,000	67%	1,070,000	79%
<b>Total</b>	<b>2,240,000</b>	<b>1,090,000</b>	<b>49%</b>	<b>1,290,000</b>	<b>58%</b>

2016		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	710,000	90,000	13%	100,000	14%
Individual Market	190,000	110,000	59%	140,000	75%
Uninsured	1,310,000	890,000	68%	1,050,000	80%
<b>Total</b>	<b>2,200,000</b>	<b>1,090,000</b>	<b>50%</b>	<b>1,290,000</b>	<b>59%</b>

2017		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	720,000	100,000	14%	100,000	14%
Individual Market	190,000	110,000	60%	140,000	75%
Uninsured	1,320,000	910,000	69%	1,060,000	81%
<b>Total</b>	<b>2,220,000</b>	<b>1,120,000</b>	<b>50%</b>	<b>1,310,000</b>	<b>59%</b>

2018		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	710,000	100,000	14%	100,000	14%
Individual Market	190,000	120,000	61%	140,000	75%
Uninsured	1,340,000	930,000	70%	1,080,000	81%
<b>Total</b>	<b>2,240,000</b>	<b>1,150,000</b>	<b>51%</b>	<b>1,320,000</b>	<b>59%</b>

2019		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	720,000	100,000	14%	110,000	15%
Individual Market	190,000	120,000	61%	140,000	75%
Uninsured	1,350,000	940,000	70%	1,090,000	81%
<b>Total</b>	<b>2,260,000</b>	<b>1,160,000</b>	<b>51%</b>	<b>1,340,000</b>	<b>59%</b>

## 9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2015		BASE					ENHANCED				
Newly Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,240,000	49%	1,090,000	100%	1,150,000	100%	58%	1,290,000	100%	950,000	100%
<b>Race and Ethnicity</b>											
Latino	1,120,000	53%	600,000	54%	530,000	46%	61%	690,000	53%	440,000	46%
Asian	310,000	55%	170,000	16%	140,000	12%	67%	210,000	16%	100,000	11%
African American	130,000	46%	60,000	5%	70,000	6%	54%	70,000	5%	60,000	6%
White	620,000	39%	240,000	22%	380,000	33%	47%	290,000	23%	330,000	34%
Other	60,000	46%	30,000	3%	30,000	3%	55%	30,000	3%	30,000	3%
<b>Gender</b>											
Male	1,080,000	45%	490,000	45%	590,000	51%	56%	610,000	47%	470,000	50%
Female	1,160,000	52%	600,000	55%	560,000	49%	59%	690,000	53%	470,000	50%
<b>Age</b>											
19-29 years	940,000	36%	340,000	31%	600,000	53%	48%	450,000	35%	500,000	52%
30-44 years	510,000	57%	290,000	26%	220,000	19%	63%	320,000	25%	190,000	20%
45-64 years	780,000	59%	460,000	42%	320,000	28%	67%	520,000	40%	260,000	28%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	40,000	49%	20,000	2%	20,000	2%	62%	30,000	2%	20,000	2%
ESI without ACA and employer maintained coverage under ACA	670,000	10%	70,000	6%	610,000	53%	10%	70,000	5%	610,000	64%
Individual Market	190,000	57%	110,000	10%	80,000	7%	72%	130,000	10%	50,000	5%
Uninsured	1,340,000	67%	900,000	82%	440,000	39%	79%	1,070,000	83%	280,000	29%
<b>Income</b>											
0-100%	1,050,000	52%	550,000	50%	500,000	44%	66%	700,000	54%	360,000	38%
101-138%	1,180,000	46%	540,000	49%	640,000	56%	50%	590,000	46%	590,000	62%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,400,000	43%	600,000	55%	800,000	70%	50%	700,000	54%	700,000	74%
18+ Limited English proficiency	840,000	59%	490,000	45%	340,000	30%	70%	590,000	46%	250,000	26%

continued

### 9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2016		BASE					ENHANCED				
Newly Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,200,000	50%	1,090,000	100%	1,110,000	100%	59%	1,290,000	100%	910,000	100%
<b>Race and Ethnicity</b>											
Latino	1,120,000	53%	600,000	55%	520,000	47%	61%	680,000	53%	440,000	48%
Asian	300,000	57%	170,000	16%	130,000	12%	70%	210,000	16%	90,000	10%
African American	130,000	47%	60,000	5%	70,000	6%	56%	70,000	5%	60,000	6%
White	590,000	40%	240,000	21%	360,000	32%	49%	290,000	23%	300,000	33%
Other	60,000	47%	30,000	3%	30,000	3%	58%	40,000	3%	30,000	3%
<b>Gender</b>											
Male	1,060,000	47%	490,000	45%	570,000	51%	58%	610,000	47%	450,000	49%
Female	1,140,000	52%	600,000	55%	550,000	49%	59%	680,000	53%	470,000	51%
<b>Age</b>											
19-29 years	920,000	38%	350,000	32%	570,000	51%	49%	450,000	35%	470,000	51%
30-44 years	500,000	57%	290,000	26%	220,000	19%	64%	320,000	25%	180,000	20%
45-64 years	780,000	58%	460,000	42%	330,000	29%	66%	520,000	40%	270,000	29%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	40,000	47%	20,000	2%	20,000	2%	56%	20,000	2%	20,000	2%
ESI without ACA and employer maintained coverage under ACA	670,000	11%	70,000	7%	600,000	54%	11%	80,000	6%	590,000	65%
Individual Market	190,000	59%	110,000	10%	80,000	7%	75%	140,000	11%	50,000	5%
Uninsured	1,310,000	68%	890,000	82%	420,000	37%	80%	1,050,000	82%	260,000	28%
<b>Income</b>											
0-100%	1,010,000	54%	550,000	50%	460,000	42%	68%	690,000	54%	320,000	35%
101-138%	1,190,000	46%	540,000	50%	650,000	58%	50%	600,000	46%	590,000	65%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,370,000	44%	600,000	55%	770,000	69%	52%	710,000	55%	660,000	72%
18+ Limited English proficiency	840,000	59%	500,000	45%	340,000	31%	70%	580,000	45%	250,000	28%

continued

### 9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2017		BASE					ENHANCED				
Newly Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,220,000	50%	1,120,000	100%	1,100,000	100%	59%	1,310,000	100%	920,000	100%
<b>Race and Ethnicity</b>											
Latino	1,130,000	54%	610,000	55%	510,000	47%	61%	690,000	53%	440,000	48%
Asian	310,000	58%	180,000	16%	130,000	12%	70%	210,000	16%	90,000	10%
African American	130,000	47%	60,000	5%	70,000	6%	56%	70,000	5%	60,000	6%
White	600,000	40%	240,000	22%	360,000	33%	49%	300,000	23%	310,000	33%
Other	60,000	47%	30,000	3%	30,000	3%	58%	40,000	3%	30,000	3%
<b>Gender</b>											
Male	1,070,000	48%	510,000	45%	560,000	51%	58%	620,000	47%	450,000	49%
Female	1,150,000	53%	610,000	55%	540,000	49%	60%	690,000	53%	470,000	51%
<b>Age</b>											
19-29 years	930,000	39%	370,000	33%	560,000	51%	49%	460,000	35%	470,000	51%
30-44 years	510,000	58%	290,000	26%	220,000	19%	64%	320,000	25%	180,000	20%
45-64 years	790,000	59%	460,000	41%	320,000	29%	66%	520,000	40%	260,000	29%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	50,000	48%	20,000	2%	30,000	2%	56%	30,000	2%	20,000	2%
ESI without ACA and employer maintained coverage under ACA	670,000	11%	70,000	7%	590,000	54%	11%	80,000	6%	590,000	65%
Individual Market	190,000	60%	110,000	10%	80,000	7%	75%	140,000	11%	50,000	5%
Uninsured	1,320,000	69%	910,000	81%	410,000	37%	81%	1,060,000	81%	260,000	28%
<b>Income</b>											
0-100%	1,030,000	55%	560,000	50%	460,000	42%	69%	700,000	54%	320,000	35%
101-138%	1,200,000	46%	560,000	50%	640,000	58%	51%	610,000	46%	590,000	65%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,390,000	44%	610,000	55%	770,000	70%	52%	720,000	55%	670,000	73%
18+ Limited English proficiency	840,000	61%	510,000	45%	330,000	30%	70%	590,000	45%	250,000	27%



continued

### 9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2018		BASE					ENHANCED				
Newly Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,240,000	51%	1,150,000	100%	1,090,000	100%	59%	1,320,000	100%	910,000	100%
<b>Race and Ethnicity</b>											
Latino	1,130,000	55%	620,000	54%	500,000	46%	62%	700,000	53%	430,000	47%
Asian	310,000	59%	180,000	16%	130,000	12%	70%	220,000	16%	90,000	10%
African American	130,000	48%	60,000	5%	70,000	6%	56%	70,000	5%	60,000	6%
White	610,000	41%	250,000	22%	360,000	33%	49%	300,000	23%	310,000	34%
Other	60,000	48%	30,000	3%	30,000	3%	58%	40,000	3%	30,000	3%
<b>Gender</b>											
Male	1,070,000	49%	520,000	46%	550,000	51%	58%	630,000	47%	450,000	49%
Female	1,160,000	54%	630,000	54%	540,000	49%	60%	700,000	53%	460,000	51%
<b>Age</b>											
19-29 years	940,000	40%	370,000	33%	560,000	52%	49%	460,000	35%	470,000	52%
30-44 years	510,000	58%	300,000	26%	210,000	20%	65%	330,000	25%	180,000	20%
45-64 years	790,000	60%	480,000	41%	310,000	29%	67%	530,000	40%	260,000	28%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	50,000	52%	30,000	2%	20,000	2%	61%	30,000	2%	19,000	2%
ESI without ACA and employer maintained coverage under ACA	660,000	11%	70,000	6%	590,000	54%	11%	70,000	6%	590,000	65%
Individual Market	190,000	61%	120,000	10%	70,000	7%	75%	140,000	11%	50,000	5%
Uninsured	1,340,000	70%	930,000	81%	400,000	37%	81%	1,080,000	82%	260,000	28%
<b>Income</b>											
0-100%	1,030,000	56%	580,000	50%	460,000	42%	68%	710,000	53%	330,000	36%
101-138%	1,200,000	48%	570,000	50%	630,000	58%	51%	620,000	47%	580,000	64%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,400,000	45%	630,000	55%	770,000	71%	52%	730,000	55%	670,000	74%
18+ Limited English proficiency	840,000	62%	520,000	45%	320,000	29%	71%	600,000	45%	240,000	26%

continued

### 9. Characteristics of Californians under Age 65 Newly Eligible for Medi-Cal

2019		BASE					ENHANCED				
Newly Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,260,000	51%	1,160,000	100%	1,100,000	100%	59%	1,340,000	100%	920,000	100%
<b>Race and Ethnicity</b>											
Latino	1,140,000	55%	630,000	54%	510,000	46%	62%	700,000	53%	430,000	47%
Asian	320,000	58%	190,000	16%	130,000	12%	70%	220,000	16%	100,000	10%
African American	130,000	48%	60,000	5%	70,000	6%	56%	70,000	5%	60,000	6%
White	610,000	41%	250,000	22%	360,000	33%	50%	310,000	23%	310,000	34%
Other	60,000	48%	30,000	3%	30,000	3%	58%	40,000	3%	30,000	3%
<b>Gender</b>											
Male	1,090,000	49%	530,000	46%	560,000	51%	58%	640,000	47%	450,000	49%
Female	1,170,000	54%	630,000	54%	540,000	49%	60%	700,000	53%	470,000	51%
<b>Age</b>											
19-29 years	950,000	40%	380,000	33%	570,000	52%	49%	470,000	35%	480,000	52%
30-44 years	510,000	58%	300,000	26%	210,000	19%	64%	330,000	25%	180,000	20%
45-64 years	800,000	60%	480,000	42%	320,000	29%	68%	540,000	40%	260,000	28%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	50,000	53%	30,000	2%	20,000	2%	62%	30,000	2%	20,000	2%
ESI without ACA and employer maintained coverage under ACA	670,000	11%	70,000	6%	600,000	54%	11%	80,000	6%	600,000	65%
Individual Market	190,000	61%	120,000	10%	70,000	7%	75%	140,000	11%	50,000	5%
Uninsured	1,350,000	70%	940,000	81%	410,000	37%	81%	1,090,000	81%	260,000	28%
<b>Income</b>											
0-100%	1,040,000	56%	580,000	50%	460,000	42%	68%	710,000	53%	330,000	36%
101-138%	1,220,000	47%	580,000	50%	640,000	58%	51%	630,000	47%	590,000	64%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	1,410,000	45%	630,000	55%	780,000	71%	52%	730,000	55%	680,000	73%
18+ Limited English proficiency	850,000	62%	520,000	45%	320,000	29%	71%	600,000	45%	250,000	27%

**10. Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families, Take-Up and Source of Insurance without the ACA**

2015		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	1,400,000	--	0%	--	0%
Individual Market	190,000	110,000	57%	110,000	57%
Uninsured	760,000	50,000	6%	270,000	35%
<b>Total</b>	<b>2,350,000</b>	<b>160,000</b>	<b>7%</b>	<b>380,000</b>	<b>16%</b>

2016		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	1,370,000	--	0%	--	0%
Individual Market	190,000	110,000	58%	110,000	58%
Uninsured	750,000	70,000	9%	300,000	40%
<b>Total</b>	<b>2,310,000</b>	<b>180,000</b>	<b>8%</b>	<b>410,000</b>	<b>18%</b>

2017		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	1,390,000	--	0%	--	0%
Individual Market	190,000	110,000	58%	110,000	58%
Uninsured	760,000	70,000	9%	300,000	40%
<b>Total</b>	<b>2,330,000</b>	<b>180,000</b>	<b>8%</b>	<b>410,000</b>	<b>18%</b>

2018		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	1,410,000	--	0%	--	0%
Individual Market	190,000	110,000	58%	110,000	58%
Uninsured	760,000	80,000	10%	300,000	40%
<b>Total</b>	<b>2,360,000</b>	<b>190,000</b>	<b>8%</b>	<b>410,000</b>	<b>18%</b>

2019		BASE		ENHANCED	
Source of Coverage without ACA	Eligible	Take Up	Take Up Rate	Take Up	Take Up Rate
Employer Sponsored Insurance	1,420,000	--	0%	--	0%
Individual Market	190,000	110,000	58%	110,000	58%
Uninsured	770,000	80,000	10%	310,000	40%
<b>Total</b>	<b>2,380,000</b>	<b>190,000</b>	<b>8%</b>	<b>420,000</b>	<b>18%</b>

## 11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families

2015		BASE					ENHANCED				
Previously Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,350,000	7%	160,000	100%	2,200,000	100%	16%	380,000	100%	1,980,000	100%
<b>Race and Ethnicity</b>											
Latino	1,370,000	5%	80,000	48%	1,290,000	59%	18%	240,000	64%	1,130,000	57%
Asian	180,000	10%	20,000	12%	160,000	7%	16%	30,000	8%	150,000	8%
African American	130,000	8%	10,000	6%	120,000	5%	14%	20,000	5%	110,000	5%
White	580,000	8%	50,000	31%	530,000	24%	13%	80,000	20%	500,000	25%
Other	100,000	6%	10,000	4%	100,000	4%	10%	10,000	3%	90,000	5%
<b>Gender</b>											
Male	1,160,000	7%	80,000	52%	1,080,000	49%	15%	180,000	47%	990,000	50%
Female	1,190,000	6%	80,000	48%	1,120,000	51%	17%	200,000	53%	990,000	50%
<b>Age</b>											
0-18 years	1,680,000	8%	140,000	87%	1,540,000	70%	14%	240,000	63%	1,440,000	73%
19-29 years	170,000	3%	10,000	3%	160,000	7%	22%	40,000	10%	130,000	7%
30-44 years	300,000	3%	10,000	6%	290,000	13%	22%	70,000	17%	230,000	12%
45-64 years	220,000	3%	10,000	3%	210,000	10%	18%	40,000	10%	180,000	9%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	20,000	0%	--	0%	20,000	1%	0%	--	0%	20,000	1%
ESI without ACA and employer maintained coverage under ACA	1,380,000	0%	--	0%	1,380,000	63%	0%	--	0%	1,380,000	70%
Individual Market	190,000	57%	110,000	69%	80,000	4%	57%	110,000	29%	80,000	4%
Uninsured	760,000	6%	50,000	31%	710,000	32%	35%	270,000	71%	490,000	25%
<b>Income</b>											
0-100%	800,000	6%	50,000	30%	760,000	34%	23%	190,000	50%	610,000	31%
101-138%	390,000	5%	20,000	13%	370,000	17%	14%	60,000	15%	340,000	17%
139-200%	540,000	6%	30,000	21%	500,000	23%	11%	60,000	15%	480,000	24%
201-250%	620,000	9%	60,000	36%	570,000	26%	12%	80,000	20%	550,000	28%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	500,000	9%	50,000	28%	460,000	21%	22%	110,000	29%	390,000	20%
18+ Limited English proficiency	300,000	3%	10,000	5%	300,000	13%	24%	70,000	19%	230,000	12%

continued

### 11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families

2015		BASE					ENHANCED				
Previously Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,350,000	7%	160,000	100%	2,200,000	100%	16%	380,000	100%	1,980,000	100%
<b>Race and Ethnicity</b>											
Latino	1,370,000	5%	80,000	48%	1,290,000	59%	18%	240,000	64%	1,130,000	57%
Asian	180,000	10%	20,000	12%	160,000	7%	16%	30,000	8%	150,000	8%
African American	130,000	8%	10,000	6%	120,000	5%	14%	20,000	5%	110,000	5%
White	580,000	8%	50,000	31%	530,000	24%	13%	80,000	20%	500,000	25%
Other	100,000	6%	10,000	4%	100,000	4%	10%	10,000	3%	90,000	5%
<b>Gender</b>											
Male	1,160,000	7%	80,000	52%	1,080,000	49%	15%	180,000	47%	990,000	50%
Female	1,190,000	6%	80,000	48%	1,120,000	51%	17%	200,000	53%	990,000	50%
<b>Age</b>											
0-18 years	1,680,000	8%	140,000	87%	1,540,000	70%	14%	240,000	63%	1,440,000	73%
19-29 years	170,000	3%	10,000	3%	160,000	7%	22%	40,000	10%	130,000	7%
30-44 years	300,000	3%	10,000	6%	290,000	13%	22%	70,000	17%	230,000	12%
45-64 years	220,000	3%	10,000	3%	210,000	10%	18%	40,000	10%	180,000	9%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	20,000	0%	--	0%	20,000	1%	0%	--	0%	20,000	1%
ESI without ACA and employer maintained coverage under ACA	1,380,000	0%	--	0%	1,380,000	63%	0%	--	0%	1,380,000	70%
Individual Market	190,000	57%	110,000	69%	80,000	4%	57%	110,000	29%	80,000	4%
Uninsured	760,000	6%	50,000	31%	710,000	32%	35%	270,000	71%	490,000	25%
<b>Income</b>											
0-100%	800,000	6%	50,000	30%	760,000	34%	23%	190,000	50%	610,000	31%
101-138%	390,000	5%	20,000	13%	370,000	17%	14%	60,000	15%	340,000	17%
139-200%	540,000	6%	30,000	21%	500,000	23%	11%	60,000	15%	480,000	24%
201-250%	620,000	9%	60,000	36%	570,000	26%	12%	80,000	20%	550,000	28%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	500,000	9%	50,000	28%	460,000	21%	22%	110,000	29%	390,000	20%
18+ Limited English proficiency	300,000	3%	10,000	5%	300,000	13%	24%	70,000	19%	230,000	12%

continued

**11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families**

2016		BASE					ENHANCED				
Previously Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,310,000	8%	180,000	100%	2,140,000	100%	18%	410,000	100%	1,910,000	100%
<b>Race and Ethnicity</b>											
Latino	1,330,000	7%	90,000	50%	1,240,000	58%	20%	260,000	65%	10,000	56%
Asian	180,000	10%	20,000	11%	160,000	8%	17%	30,000	8%	150,000	8%
African American	120,000	9%	10,000	6%	110,000	5%	16%	20,000	5%	100,000	5%
White	580,000	9%	50,000	29%	520,000	25%	14%	80,000	20%	490,000	26%
Other	100,000	7%	10,000	4%	100,000	4%	11%	10,000	3%	90,000	5%
<b>Gender</b>											
Male	1,140,000	8%	90,000	51%	1,050,000	49%	16%	190,000	46%	960,000	50%
Female	1,170,000	7%	90,000	49%	1,080,000	51%	19%	220,000	54%	950,000	50%
<b>Age</b>											
0-18 years	1,680,000	9%	150,000	86%	1,530,000	72%	16%	260,000	64%	1,420,000	74%
19-29 years	160,000	3%	10,000	3%	150,000	7%	22%	40,000	9%	120,000	6%
30-44 years	290,000	4%	10,000	7%	280,000	13%	24%	70,000	17%	220,000	12%
45-64 years	180,000	4%	10,000	4%	180,000	8%	22%	40,000	10%	140,000	7%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	30,000	0%	--	0%	30,000	1%	0%	--	0%	30,000	2%
ESI without ACA and employer maintained coverage under ACA	1,340,000	0%	--	0%	1,340,000	63%	0%	--	0%	1,300,000	70%
Individual Market	190,000	58%	110,000	62%	80,000	4%	58%	110,000	27%	80,000	4%
Uninsured	750,000	9%	70,000	38%	690,000	32%	40%	300,000	73%	460,000	24%
<b>Income</b>											
0-100%	780,000	6%	50,000	29%	730,000	34%	25%	190,000	47%	580,000	31%
101-138%	370,000	7%	30,000	14%	340,000	16%	17%	60,000	16%	310,000	16%
139-200%	540,000	7%	40,000	22%	500,000	23%	13%	70,000	17%	470,000	25%
201-250%	640,000	10%	60,000	35%	570,000	27%	13%	90,000	21%	550,000	29%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	490,000	10%	50,000	27%	450,000	21%	24%	120,000	29%	380,000	20%
18+ Limited English proficiency	270,000	3%	10,000	5%	260,000	12%	28%	70,000	18%	190,000	10%

continued

**11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families**

2017		BASE					ENHANCED				
Previously Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,330,000	8%	180,000	100%	2,150,000	100%	18%	410,000	100%	1,920,000	100%
<b>Race and Ethnicity</b>											
Latino	1,340,000	7%	90,000	50%	1,250,000	58%	20%	270,000	65%	1,080,000	56%
Asian	180,000	11%	20,000	11%	170,000	8%	17%	30,000	8%	150,000	8%
African American	130,000	9%	10,000	6%	110,000	5%	16%	20,000	5%	110,000	5%
White	580,000	9%	50,000	29%	530,000	25%	14%	80,000	20%	500,000	26%
Other	100,000	7%	10,000	4%	100,000	4%	11%	10,000	3%	90,000	5%
<b>Gender</b>											
Male	1,150,000	8%	90,000	51%	1,060,000	49%	17%	190,000	46%	960,000	50%
Female	1,180,000	7%	90,000	49%	1,090,000	51%	19%	220,000	54%	960,000	50%
<b>Age</b>											
0-18 years	1,690,000	9%	160,000	86%	1,540,000	71%	16%	260,000	64%	1,430,000	74%
19-29 years	160,000	4%	10,000	3%	160,000	7%	22%	40,000	9%	130,000	6%
30-44 years	290,000	4%	10,000	7%	280,000	13%	24%	70,000	17%	220,000	12%
45-64 years	190,000	4%	10,000	4%	180,000	8%	22%	40,000	10%	150,000	8%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	40,000	0%	--	0%	40,000	2%	0%	--	0%	40,000	2%
ESI without ACA and employer maintained coverage under ACA	1,340,000	0%	--	0%	1,340,000	62%	0%	--	0%	1,340,000	70%
Individual Market	190,000	58%	110,000	60%	80,000	4%	58%	110,000	27%	80,000	4%
Uninsured	760,000	9%	70,000	40%	690,000	32%	40%	300,000	73%	460,000	24%
<b>Income</b>											
0-100%	780,000	7%	50,000	29%	730,000	34%	25%	190,000	47%	590,000	31%
101-138%	380,000	7%	30,000	14%	350,000	16%	17%	60,000	16%	310,000	16%
139-200%	540,000	7%	40,000	22%	500,000	23%	13%	70,000	17%	470,000	25%
201-250%	640,000	10%	60,000	35%	570,000	27%	13%	90,000	21%	550,000	29%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	500,000	10%	50,000	27%	450,000	21%	24%	120,000	29%	380,000	20%
18+ Limited English proficiency	270,000	4%	10,000	5%	260,000	12%	27%	80,000	18%	200,000	10%

continued

**11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families**

2018		BASE					ENHANCED				
Previously Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,360,000	8%	190,000	100%	2,180,000	100%	18%	410,000	100%	1,950,000	100%
<b>Race and Ethnicity</b>											
Latino	1,360,000	7%	90,000	51%	1,270,000	58%	20%	270,000	65%	1,100,000	56%
Asian	190,000	11%	20,000	11%	170,000	8%	17%	30,000	8%	150,000	8%
African American	130,000	9%	10,000	6%	110,000	5%	16%	20,000	5%	110,000	5%
White	580,000	9%	50,000	29%	530,000	24%	14%	80,000	20%	500,000	26%
Other	100,000	7%	10,000	4%	100,000	4%	11%	10,000	3%	90,000	5%
<b>Gender</b>											
Male	1,170,000	8%	90,000	51%	1,070,000	49%	16%	190,000	46%	970,000	50%
Female	1,200,000	8%	90,000	49%	1,100,000	51%	19%	220,000	54%	970,000	50%
<b>Age</b>											
0-18 years	1,700,000	9%	160,000	86%	1,540,000	71%	16%	270,000	64%	1,430,000	74%
19-29 years	160,000	4%	10,000	3%	160,000	7%	22%	40,000	9%	130,000	6%
30-44 years	300,000	5%	10,000	8%	280,000	13%	24%	70,000	17%	230,000	12%
45-64 years	200,000	3%	10,000	4%	200,000	9%	20%	40,000	10%	160,000	8%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	60,000	0%	--	0%	60,000	3%	0%	--	0%	60,000	3%
ESI without ACA and employer maintained coverage under ACA	1,350,000	0%	--	0%	1,350,000	62%	0%	--	0%	1,350,000	69%
Individual Market	190,000	58%	110,000	59%	80,000	4%	58%	110,000	26%	80,000	4%
Uninsured	760,000	10%	80,000	41%	690,000	32%	40%	300,000	74%	460,000	24%
<b>Income</b>											
0-100%	790,000	7%	50,000	29%	740,000	34%	25%	200,000	47%	590,000	31%
101-138%	390,000	6%	30,000	14%	370,000	17%	16%	60,000	15%	330,000	17%
139-200%	540,000	8%	40,000	22%	500,000	23%	13%	70,000	16%	470,000	24%
201-250%	640,000	10%	70,000	35%	570,000	26%	13%	90,000	21%	550,000	28%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	500,000	10%	50,000	27%	450,000	21%	24%	120,000	29%	380,000	20%
18+ Limited English proficiency	290,000	4%	10,000	5%	280,000	13%	26%	80,000	18%	210,000	11%



continued

**11. Characteristics of Californians under Age 65 Previously Eligible for but Not Enrolled in Medi-Cal or Healthy Families**

2019		BASE					ENHANCED				
Previously Eligible for Medi-Cal	Eligible	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total	Take Up Rate	Take Up Medi-Cal	Percent of Total	Do Not Take Up Medi-Cal	Percent of Total
<b>All</b>	2,380,000	8%	190,000	100%	2,190,000	100%	18%	420,000	100%	1,960,000	100%
<b>Race and Ethnicity</b>											
Latino	1,370,000	7%	100,000	51%	1,280,000	58%	20%	270,000	65%	1,100,000	56%
Asian	190,000	11%	20,000	11%	170,000	8%	17%	30,000	8%	150,000	8%
African American	130,000	9%	10,000	6%	120,000	5%	16%	20,000	5%	110,000	5%
White	590,000	9%	50,000	29%	530,000	24%	14%	80,000	20%	500,000	26%
Other	100,000	7%	10,000	4%	100,000	4%	11%	10,000	3%	90,000	5%
<b>Gender</b>											
Male	1,170,000	8%	100,000	51%	1,080,000	49%	16%	190,000	46%	980,000	50%
Female	1,200,000	8%	90,000	49%	1,110,000	51%	19%	230,000	54%	980,000	50%
<b>Age</b>											
0-18 years	1,710,000	9%	160,000	85%	1,550,000	71%	16%	270,000	64%	1,440,000	74%
19-29 years	160,000	4%	10,000	3%	160,000	7%	22%	40,000	9%	130,000	6%
30-44 years	300,000	5%	10,000	8%	290,000	13%	24%	70,000	17%	230,000	12%
45-64 years	210,000	4%	10,000	4%	200,000	9%	20%	40,000	10%	160,000	8%
<b>Source of Coverage without ACA</b>											
ESI without ACA and employer dropped coverage under ACA	60,000	0%	--	0%	60,000	3%	0%	--	0%	60,000	3%
ESI without ACA and employer maintained coverage under ACA	1,360,000	0%	--	0%	1,360,000	62%	0%	--	0%	1,360,000	69%
Individual Market	190,000	58%	110,000	59%	80,000	4%	58%	110,000	26%	80,000	4%
Uninsured	770,000	10%	80,000	41%	690,000	32%	40%	310,000	74%	460,000	24%
<b>Income</b>											
0-100%	800,000	7%	60,000	29%	740,000	34%	25%	200,000	47%	600,000	31%
101-138%	400,000	6%	30,000	14%	370,000	17%	17%	70,000	16%	330,000	17%
139-200%	550,000	8%	40,000	22%	500,000	23%	13%	70,000	17%	480,000	24%
201-250%	640,000	10%	70,000	35%	570,000	26%	13%	90,000	21%	550,000	28%
<b>Limited English Proficiency (18 and older)</b>											
18+ Speaks English very well	510,000	10%	50,000	27%	460,000	21%	24%	120,000	29%	390,000	20%
18+ Limited English proficiency	290,000	4%	10,000	6%	280,000	13%	26%	80,000	18%	220,000	11%

## 12. Characteristics of Californians under Age 65 Remaining Uninsured with ACA

### BASE

Remaining Uninsured	2015		2016		2017		2018		2019	
Not eligible due to immigration status	1,550,000	39%	1,520,000	41%	1,500,000	43%	1,480,000	44%	1,490,000	44%
Eligible for Medi-Cal	1,040,000	26%	960,000	26%	940,000	27%	930,000	28%	950,000	28%
Eligible for Exchange subsidies	830,000	21%	690,000	18%	560,000	16%	460,000	14%	460,000	14%
Eligible for Exchange without subsidies	600,000	15%	550,000	15%	510,000	14%	470,000	14%	480,000	14%
400% FPL or less	360,000	9%	330,000	9%	310,000	9%	280,000	8%	290,000	9%
Greater than 400% FPL	250,000	6%	210,000	6%	200,000	6%	180,000	6%	190,000	6%
Subject to individual penalty	1,540,000	38%	1,310,000	35%	1,160,000	33%	1,020,000	31%	1,040,000	31%
Exempt from individual penalty	2,480,000	62%	2,410,000	65%	2,360,000	67%	2,310,000	69%	2,340,000	69%
<b>All</b>	<b>4,020,000</b>	<b>100%</b>	<b>3,720,000</b>	<b>100%</b>	<b>3,510,000</b>	<b>100%</b>	<b>3,340,000</b>	<b>100%</b>	<b>3,380,000</b>	<b>100%</b>

### ENHANCED

Remaining Uninsured	2015		2016		2017		2018		2019	
Not eligible due to immigration status	1,400,000	44%	1,310,000	50%	1,320,000	50%	1,340,000	50%	1,350,000	50%
Eligible for Medi-Cal	630,000	20%	520,000	20%	530,000	20%	540,000	20%	550,000	20%
Eligible for Exchange subsidies	620,000	20%	360,000	14%	370,000	14%	380,000	14%	380,000	14%
Eligible for Exchange without subsidies	530,000	17%	410,000	16%	420,000	16%	430,000	16%	440,000	16%
400% FPL or less	320,000	10%	250,000	10%	260,000	10%	260,000	10%	270,000	10%
Greater than 400% FPL	210,000	7%	150,000	6%	160,000	6%	170,000	6%	170,000	6%
Subject to individual penalty	1,160,000	36%	740,000	28%	760,000	29%	790,000	29%	800,000	29%
Exempt from individual penalty	2,020,000	64%	1,860,000	72%	1,880,000	71%	1,910,000	71%	1,930,000	71%
<b>All</b>	<b>3,180,000</b>	<b>100%</b>	<b>2,600,000</b>	<b>100%</b>	<b>2,650,000</b>	<b>100%</b>	<b>2,690,000</b>	<b>100%</b>	<b>2,730,000</b>	<b>100%</b>