# The Impact of Health Coverage



#### FINANCIAL AND HEALTH EFFECTS OF HAVING INSURANCE

## Chronic Care

#### asthma treatment

More than one in 10 Californians have been diagnosed with asthma. More than half of adults and children with asthma have had an asthma attack in the past year, and more than one in five are considered to have poorly controlled

asthma. Symptoms that result in emergency-room visits and hospitalizations indicate that the disease is not well-controlled. In 2010, there were almost 180,000 asthma emergency-room visits, with particularly high rates in the Central Valley. There were close to 35,000 hospitalizations in California, amounting to more than \$1 billion in charges.

**Covered California's Estimated Impact:** An estimated 8,700 more Californians will have access to care to better control their asthma.

## Chronic Care

### diabetes

Diabetes is the seventh-leading cause of



death in California. One in 12 adult Californians has diabetes, or 2.3 million people. Almost 11.4 million Californians have pre-diabetes (or impaired glucose tolerance), and without intervention, one in four will develop type 2 diabetes within three to five years.

**Covered California's Estimated Impact:** An estimated 45,064 Covered California enrollees previously unknown to have diabetes will be diagnosed with diabetes as a result of insurance coverage, and these individuals could begin to use their insurance benefits to obtain treatment. An estimated 63,922 Covered California enrollees known to have diabetes will increase their use of medications to control their diabetes as a result of insurance coverage.

## Californians are getting financial help to buy insurance

Approximately 800,000 California households received federal subsidies to make health care more affordable in 2014, with the estimated average amount received being **more than \$5,200 per household per year, or about \$436 per month.** 

The total amount received was \$3.2 billion paid to health insurance companies on behalf of those who enrolled in private coverage through Covered California in 2014. Consumers themselves paid \$1.1 billion toward those policies. That means that for **every dollar a subsidized consumer spent on premiums, the federal government paid another \$3.** 



Every <sup>\$</sup>1 spent on premiums ...



Government pays <sup>\$</sup>3 for insurance



## Health coverage is helping them avoid bankruptcy

An estimated 36,527 individuals

will avoid catastrophic medical expenditures as a result of having insurance coverage this year through Covered California.

To see the full details, see our report, *Health Impacts of Insurance Coverage,* at www.CoveredCa.com/news/ PDFs/02-05-15-health-impacts-report.pdf