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27+ Affordable Care Act Statistics and Facts (2020)

by **Tony Arevalo** · April 21, 2020 · ↗ 6.2K views · ⌚ 11 minute read

Learn how the Affordable Care Act transformed the American health insurance system and how many people now receive coverage under Obamacare.

For years, seeking medical treatment in the US was a difficult, expensive endeavor. To improve the system and make health care more affordable, President Obama initiated the Affordable Care Act, also called the ACA, or Obamacare. The Obamacare statistics outlined in this article should help US residents learn more about their legal rights with health care and how to find affordable insurance policies.

Before anything else, it's important for readers to know that the act tries to complete three main goals. First and foremost, the ACA's main challenge is to make health insurance affordable for more people. Our Affordable Care Act statistics indicate that the ACA offers subsidies, commonly referred to as premium tax credits. These lower the cost of health care services for people residing in households with an income situated at 100% to 400% below the US federal poverty level.

Second, the ACA is intended to further expand the Medicaid program, which then helps cover medical expenses for adults with an income 138% below the US federal poverty level. Lastly, the ACA supports the research and development of innovative medical care, thus attempting to lower the general costs of the US health care system.

Affordable Care Act Statistics 2020 (Editor's Choice)

- In 2016, 9 in 10 Americans had health insurance, thanks to the Affordable Care Act—in fact, the numbers reached 91.5% of Americans by 2018.
- 39 million Obamacare and Medicare beneficiaries have access to a series of preventive medical services for free.
- A high percentage of uninsured individuals come from low-income families with at least one member working full time.
- 1 in 5 uninsured adults decided against seeking medical care due to the high costs.
- After the ACA was passed, health care prices rose at the slowest rate in 50 years.

The Number of People on Obamacare

1. 8.5 million people signed up for ACA insurance in 2019.

This statistic helps demonstrate that although highly popular, most of the US population would rather get insurance from an employer or obtain a private insurance plan, due to a variety of reasons. It's also important to point out that the ACA's insurance rates fell by roughly 10% when compared to 2018, as our statistics on Obamacare show. Over 23 million people are currently insured thanks to this program.

(Reuters)

2. In 2016, estimates show that 17.6 million people found insurance through the ACA.

As such, we're witnessing a quick decline in the number of people leveraging Obamacare's advantages. It's important to mention that the law was designed to create a right to health insurance for people in households with lower incomes—thus, creating affordable health insurance for people living below the poverty line.

(Obama White House)

3. In 2017, 73.8 million people were enrolled in the ACA-based Medicaid insurance program.

Based on the affordable health care statistics, we can conclude that the ACA was and continues to be a great success in terms of enrollment numbers. Of course, any policy has its downfalls, and Obamacare is no exception. Constant monitoring of the market and patients' needs is required to ensure that flexible and affordable health insurance policies are available for everyone.

(Statista)

4. Between 2010 and 2013, 2.3 million young US citizens received medical coverage.

Apart from providing Americans with lower insurance rates, our Obama health care statistics indicate that over 2.3 million young Americans gained coverage. The law specifies that young adults can remain covered via their parents' insurance plans until the age of 26. As a result, the health insurance costs for many young adults have been minimized, as long as certain conditions were met. However, there are times when these conditions are difficult to fulfill.

(Obama White House)

ACA Statistics on the Uninsured

5. In 2017, insurance demographics indicated that people in the 19–25 age group were the most uninsured.

There's an opportunity for insurers to further push and market their services to people aged 19 to 25. Luckily, the ACA includes a policy allowing young adults of this age to be covered via their parents' medical insurance. Unfortunately, many people are parentless, or have parents without insurance, thus making it difficult to afford a plan, according to the Obamacare facts and statistics.

(Statista)

6. 1 in 5 uninsured adults decided against seeking medical care due to the high cost.

Therefore, we can conclude that for many Americans, the cost of health care remains a significant burden upon their financial stability. As such, those who are uninsured would rather risk their health than pay for treatment.

(KFF)

7. In 2017, 45% of uninsured individuals stated that cost concerns were the main cause of not enrolling.

With this in mind, even with the Affordable Care Act, numerous Americans choose to risk not having health insurance, due to high costs, according to the Obamacare statistics. It's also believed that a large percentage doesn't receive insurance coverage through an employer, whereas others are uneducated about the insurance market and its benefits.

(KFF)

8. A high percentage of uninsured individuals come from low-income families.

This statistic helps reflect the fact that public coverage is limited in a number of states, thus making it difficult for low-income families to afford health insurance. The same source points out that there are more uninsured adults when compared to children. Similarly, people of color are less insured when compared to non-Hispanic whites, according to the Affordable Care Act statistics.

(KFF)

9. In 2017, 22% of uninsured individuals stated that they lost insurance when a family member holding health coverage became unemployed or changed jobs.

Generally, insurance should be universally available, especially in the unfortunate case of becoming unemployed or changing employment. Therefore, numerous Americans rely solely on employers to cover their health insurance, which is certainly understandable due to the high costs, as the Obamacare enrollment statistics indicate.

(KFF)

10. Immigrants who lack documentation are not eligible for Medicaid or Marketplace insurance policies.

In addition, even immigrants with legal documents are required to wait for five years before they become eligible to join the program. This leads to numerous untreated medical conditions, alongside medical debt.

(KFF)

11. Individuals living below the poverty line are most likely to lack health insurance.

A research effort concluded that over 8 in 10 individuals who lack insurance are based in a family with an income 400% below the poverty line. This alarming statistic showcases a desperate need for reform that can help increase the number of people on Obamacare.

(KFF)

12. A KFF study explored the main barriers to seeking health care for nonelderly American adults.

Cause	Percentage of Uninsured Americans
Individuals who don't have a regular source of care	50%
Individuals who waited to seek medical care due to high costs	24%
Individuals who gave up on seeking care because of high costs	20%
Individuals who either postponed or gave up on getting a prescription drug because of high costs	19%

(KFF)

13. 76% of uninsured Americans constantly worry about having to pay medical bills if they get sick.

On the other hand, it's important to mention that 29% of uninsured individuals encounter financial problems when they're presented with a medical bill. And only 14% of insured individuals have to deal with the same challenge.

(KFF)

Obamacare Statistics and the ACA's Impact on Insurance Rates

14. A recent study has determined the main changes in the uninsured rates between 2013 and 2017.

In 2013, 16.8% of Americans were uninsured, whereas the number dropped to 10.2% in 2017 (equating to a 6.6% reduction in the uninsured rate over this timeframe). Lately, changes have been less extreme. For instance, between 2016 and 2017, the change in the uninsured rate of Americans was only 0.2%, according to reports regarding how many people are covered by Obamacare.

(KFF)

15. A report published by the White House shows that after the ACA was passed, health care prices rose at the slowest rate in 50 years.

This statistic originates from a White House press release published in 2016. In it, we can see that the overall cost of health care continues to rise, yet at that time, it did so at a considerably slower rate. Thus, we can conclude that affordable insurance keeps health care employees happy and overall costs low, as pointed out by the Obamacare stats.

(Obama White House)

16. Thanks to the ACA, between 2010 and 2015, the uninsured rate in the US fell by over 40%.

This was a great achievement for the Obama administration, considering the way insurance helps guarantee medical treatment in case of a disease or emergency. After all, a medical emergency can occur at any time, and having coverage can help keep its massive financial impact at bay.

(Obama White House)

17. In other words, in 2016, 9 in 10 Americans had health insurance.

What's more, in 2016, 129 million US citizens suffered from a pre-existing health condition, for which they could have been denied coverage before the ACA.

(Obama White House)

18. The ACA also allows Americans access to preventive medical services, free of charge.

Before the ACA policy was enacted, preventive medical services like flu shots, birth control, or yearly medical check-ups were not universally provided by insurance companies. Yearly check-ups and other preventive measures are a huge coup, granted their essentiality in ensuring that life-threatening conditions are caught early, thus improving survival rates.

(Obama White House)

19. Between 2013 and 2016, 14 million US citizens received coverage through the ACA's Medicaid program.

The rates can be further improved if all states choose to allow ACA Medicaid coverage for their citizens. However, political and financial interests have cut these numbers short, according to our Obamacare stats.

(Obama White House)

20. The ACA has also facilitated insurance transparency, thus helping 170 million Americans understand their coverage benefits.

For years, the US medical insurance market was well-known for its lack of transparency. The ACA forced insurance companies to disclose the exact reasons behind a premium increase. As such, it also released standardized summaries to 170 million US citizens, thus allowing them to learn more about what exactly their health insurance covers, according to the stats on Obamacare.

(Obama White House)

21. Thanks to the tax credits implemented by the ACA, 7.8 million US citizens were able to purchase medical coverage via the health insurance marketplace.

This is a strong example of the affordable health care options created via the ACA's policies, thus increasing the number of insured Americans.

(Obama White House)

22. In 2018, 91.5% of Americans had health insurance.

Before the ACA, around one in six Americans were uninsured. According to Statista's Affordable Care Act facts sheet, the number of US citizens with health insurance has remained similar since the sanctioning of the ACA. The remaining 8.5% of Americans who are still uninsured are exposing themselves to a bankruptcy risk in the unfortunate case of a medical emergency.

(Statista)

23. Despite the new policies, the revenue of the US-based life and health insurance industry is situated at over \$839 billion.

With this in mind, we can easily conclude that more beneficial insurance plans can be introduced without leading to a major loss in revenue. However, this likely won't happen without a new legislative amendment.

(Statista)

24. Despite the benefits, only 13% of Americans believe that their health coverage benefits have improved since the adoption of the ACA.

This data comes from a set of Affordable Care Act statistics from 2017, when millions of people had already signed up for the ACA. It's important to point out that generally, people won't see the use of paying a monthly insurance cost until the health insurance is actually needed after a medical emergency or disease. This argument may explain the low rates in this case. However, we must note that only 38% of US citizens approved of Obamacare in 2010.

(Statista)

25. An overview of the ACA shows that 60 million people were uninsured before its enactment. 27 million people remained uninsured afterward.

Based on this statistic showing the number of insured before and after Obamacare, we can conclude that the ACA has encouraged tens of millions of people to get health insurance.

(Statista)

26. So far, 39 million Obamacare and Medicare beneficiaries were excused from

having to pay for a series of preventive medical services.

These services include but are not limited to cancer screenings, smoking cessation therapy, annual physicals, and bone-mass measurements. Similarly, the ACA has expanded benefits to over 60 million Americans suffering from substance abuse disorders or mental health conditions, as indicated by the ACA statistics.

(Obama White House)

27. Obamacare also strives to reduce the number of hospital-acquired infections and all avoidable hospital readmissions.

Thanks to the ACA, the US Government offers incentives to hospitals in order to encourage them to practice better care in terms of hygiene and dealing with patients. Therefore, over 3,200 US-based hospitals promote the best practices in the industry.

(Obama White House)

28. Regarding the future of the ACA, as of 2017, 49% of Americans believed that they would lose health insurance coverage if the ACA were repealed.

As we can see by the Obamacare statistics, the overall influence and impact of the ACA are much greater than initially expected. This statistic helps showcase how many Americans fear losing their health insurance coverage without the ACA.

(Statista)

In Conclusion

The ACA has helped millions of Americans get health insurance and seek medical attention without having to acquire major debt. Along with the advantages it clearly provides, the Affordable Care Act statistics show that there are numerous areas of improvement that the US Federal Government needs to focus on. Insurance rates still remain high for many people, and others are disadvantaged based on the state they live in or due to their employment status.

No matter what, we hope that your decision in purchasing a health insurance plan has been simplified by our Obamacare statistics. Similarly, we hope that further reforms of the US medical system will be made in the near future, to ensure the best possible

quality of life for all residents.

Frequently Asked Questions

What's the main benefit of Obamacare?

The ACA offers a plethora of government subsidies to eligible American individuals looking to purchase a health insurance plan.

How many people are covered by Obamacare?

So far, we only have estimates for this question. Numerous sources point out that over 23 million people are currently covered under the ACA.

Are there any conditions to qualify for Obamacare?

Yes. The ACA has enacted four conditions: recipients must reside within the US, be a US citizen/legal immigrant/US national, not be incarcerated, and have a total household income that is between 100% and 400% of the Federal Poverty Level.

Sources

[KFF](#)

[Obama White House](#)

[Reuters](#)

[Statista](#)

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Tony Arevalo is the Co-founder of Carsurance.net and PolicyAdvice.net. He has a degree in business finance and a minor in economics. He's been a licensed property and casualty independent agent for years and have attended insurance conferences all over the country. During his years in the property and car insurance industry he has worked with hundreds of clients, and has developed in-depth knowledge of what they want and what's best for them. He also possesses professional experience in the finance sector,

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(Editor's Choice)**

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