

**Population Movement Estimates for
Health Care Reform under ABx1-1
with the Voter Initiative
Filed December 28, 2007**

**Jonathan Gruber, Ph.D.
MIT Department of Economics**

January 11, 2008

Notes: Details of population changes may not sum to zero due to rounding. Although Dr. Gruber's model is built on the Census Bureau's Current Population Survey, population totals by insurance status and income are controlled to the 2005 California Health Interview Survey. People who are 65 or older, are under 65 but covered by Medicare, or who have military health coverage are excluded from the data entirely, because they would not be affected by the proposal. Also, the "uninsured" count includes some people who have coverage through county-sponsored programs. "-0-" denotes zero. "0.0" denotes less than 0.05 (50,000).

Table 1A: Coverage Status Change (in Millions)

Population under age 65	Before Reform	Change	After Reform
Total	31.8	n/a	31.8
Medi-Cal/Healthy Families	5.9	1.4	7.3
Employer Provided	18.8	0.1	18.9
Non-Group	2.0	(0.4)	1.6
Uninsured	5.1	(3.6)	1.5
New Pool	-0-	2.5	2.5

Table 1B: Coverage Status Change for Adults (in Millions)

Adults 19-64	Before Reform	Change	After Reform
Total	21.48	n/a	21.48
Medi-Cal/Healthy Families	2.36	0.42	2.78
Employer Provided	13.35	0.30	13.65
Non-Group	1.48	(0.18)	1.30
Uninsured	4.29	(2.87)	1.42
New Pool	-0-	2.34	2.34

Table 1C: Coverage Status Change for Children (in Millions)

Children under 19	Before Reform	Change	After Reform
Total	10.32	n/a	10.32
Medi-Cal/Healthy Families	3.52	0.96	4.48
Employer Provided	5.44	(0.20)	5.24
Non-Group	0.50	(0.16)	0.33
Uninsured	0.86	(0.76)	0.10
New Pool	-0-	0.16	0.16

Notes: Details of population changes may not sum to zero due to rounding. Although Dr. Gruber's model is built on the Census Bureau's Current Population Survey, population totals by insurance status and income are controlled to the 2005 California Health Interview Survey. People who are 65 or older, are under 65 but covered by Medicare, or who have military health coverage are excluded from the data entirely, because they would not be affected by the proposal. Also, the "uninsured" count includes some people who have coverage through county-sponsored programs. "-0-" denotes zero. "0.0" denotes less than 0.05 (50,000).

Table 2A: Change in Uninsured People by Family Income Relative to Federal Poverty Level (in Millions)

Population under age 65	Before Reform	Change	After Reform
Total	5.15	(3.63)	1.52
Less than 100% FPL	1.49	(0.79)	0.69
100% - 250% FPL	2.20	(1.57)	0.63
250% - 400% FPL	0.67	(0.59)	0.08
More than 400% FPL	0.79	(0.67)	0.12

Table 2B: Change in Uninsured Adults by Family Income Relative to Federal Poverty Level (in Millions)

Adults 19-64	Before Reform	Change	After Reform
Total	4.29	(2.87)	1.42
Less than 100% FPL	1.16	(0.54)	0.62
100% - 250% FPL	1.84	(1.24)	0.61
250% - 400% FPL	0.57	(0.50)	0.08
More than 400% FPL	0.71	(0.60)	0.11

Table 2C: Change in Uninsured Children by Family Income Relative to Federal Poverty Level (in Millions)

Children under 19	Before Reform	Change	After Reform
Total	0.86	(0.76)	0.10
Less than 100% FPL	0.32	(0.25)	0.07
100% - 250% FPL	0.36	(0.33)	0.02
250% - 400% FPL	0.10	(0.10)	0.00
More than 400% FPL	0.08	(0.07)	0.01

Notes: Details of population changes may not sum to zero due to rounding. Although Dr. Gruber’s model is built on the Census Bureau’s Current Population Survey, population totals by insurance status and income are controlled to the 2005 California Health Interview Survey. People who are 65 or older, are under 65 but covered by Medicare, or who have military health coverage are excluded from the data entirely, because they would not be affected by the proposal. Also, the “uninsured” count includes some people who have coverage through county-sponsored programs. “-0-” denotes zero. “0.0” denotes less than 0.05 (50,000).

Table 3A: Change in Non-Group Coverage by Family Income Relative to Federal Poverty Level (in Millions)

Population under age 65	Before Reform	Change	After Reform
Total	1.98	(0.35)	1.63
Less than 100% FPL	0.12	(0.02)	0.09
100% - 250% FPL	0.39	(0.25)	0.14
250% - 400% FPL	0.41	(0.17)	0.25
More than 400% FPL	1.06	0.10	1.15

Table 3B: Change in Non-Group Coverage of Adults by Family Income Relative to Federal Poverty Level (in Millions)

Adults 19-64	Before Reform	Change	After Reform
Total	1.48	(0.18)	1.30
Less than 100% FPL	0.08	(0.02)	0.06
100% - 250% FPL	0.28	(0.18)	0.10
250% - 400% FPL	0.28	(0.08)	0.20
More than 400% FPL	0.84	0.11	0.95

Table 3C: Change in Non-Group Coverage of Children by Family Income Relative to Federal Poverty Level (in Millions)

Children under 19	Before Reform	Change	After Reform
Total	0.50	(0.16)	0.33
Less than 100% FPL	0.04	(0.00)	0.04
100% - 250% FPL	0.10	(0.07)	0.04
250% - 400% FPL	0.14	(0.09)	0.05
More than 400% FPL	0.22	(0.01)	0.21

Notes: Details of population changes may not sum to zero due to rounding. Although Dr. Gruber’s model is built on the Census Bureau’s Current Population Survey, population totals by insurance status and income are controlled to the 2005 California Health Interview Survey. People who are 65 or older, are under 65 but covered by Medicare, or who have military health coverage are excluded from the data entirely, because they would not be affected by the proposal. Also, the “uninsured” count includes some people who have coverage through county-sponsored programs. “-0-” denotes zero. “0.0” denotes less than 0.05 (50,000).

Table 4A: Change in Employer Group Coverage by Family Income Relative to Federal Poverty Level (in Millions)

Population under age 65	Before Reform	Change	After Reform
Total	18.79	0.10	18.89
Less than 100% FPL	0.56	0.01	0.58
100% - 250% FPL	3.20	(0.42)	2.78
250% - 400% FPL	4.09	0.14	4.23
More than 400% FPL	10.94	0.36	11.29

Table 4B: Change in Employer Group Coverage of Adults by Family Income Relative to Federal Poverty Level (in Millions)

Adults 19-64	Before Reform	Change	After Reform
Total	13.35	0.30	13.65
Less than 100% FPL	0.41	0.00	0.41
100% - 250% FPL	2.14	(0.16)	1.98
250% - 400% FPL	2.68	0.15	2.84
More than 400% FPL	8.12	0.30	8.42

Table 4C: Change in Employer Group Coverage of Children by Family Income Relative to Federal Poverty Level (in Millions)

Children under 19	Before Reform	Change	After Reform
Total	5.44	(0.20)	5.24
Less than 100% FPL	0.15	0.01	0.17
100% - 250% FPL	1.06	(0.26)	0.80
250% - 400% FPL	1.40	(0.01)	1.39
More than 400% FPL	2.82	0.06	2.88

Notes: Details of population changes may not sum to zero due to rounding. Although Dr. Gruber’s model is built on the Census Bureau’s Current Population Survey, population totals by insurance status and income are controlled to the 2005 California Health Interview Survey. People who are 65 or older, are under 65 but covered by Medicare, or who have military health coverage are excluded from the data entirely, because they would not be affected by the proposal. Also, the “uninsured” count includes some people who have coverage through county-sponsored programs. “-0-” denotes zero. “0.0” denotes less than 0.05 (50,000).

Table 5A: Change in Medi-Cal and Healthy Families Coverage by Family Income Relative to Federal Poverty Level (in Millions)

Population under age 65	Before Reform	Change	After Reform
Total	5.88	1.38	7.26
Less than 100% FPL	2.79	0.80	3.59
100% - 250% FPL	2.43	0.53	2.96
250% - 400% FPL	0.42	0.05	0.48
More than 400% FPL	0.24	(0.00)	0.24

Table 5B: Change in Medi-Cal and Healthy Families Coverage of Adults by Family Income Relative to Federal Poverty Level (in Millions)

Adults 19-64	Before Reform	Change	After Reform
Total	2.36	0.42	2.78
Less than 100% FPL	1.15	0.56	1.71
100% - 250% FPL	0.93	(0.14)	0.80
250% - 400% FPL	0.17	(0.01)	0.16
More than 400% FPL	0.11	(0.00)	0.11

Table 5C: Change in Medi-Cal and Healthy Families Coverage of Children by Family Income Relative to Federal Poverty Level (in Millions)

Children under 19	Before Reform	Change	After Reform
Total	3.52	0.96	4.48
Less than 100% FPL	1.64	0.24	1.88
100% - 250% FPL	1.50	0.66	2.16
250% - 400% FPL	0.25	0.06	0.32
More than 400% FPL	0.12	(0.00)	0.12

Notes: Details of population changes may not sum to zero due to rounding. Although Dr. Gruber’s model is built on the Census Bureau’s Current Population Survey, population totals by insurance status and income are controlled to the 2005 California Health Interview Survey. People who are 65 or older, are under 65 but covered by Medicare, or who have military health coverage are excluded from the data entirely, because they would not be affected by the proposal. Also, the “uninsured” count includes some people who have coverage through county-sponsored programs. “-0-” denotes zero. “0.0” denotes less than 0.05 (50,000).

**Table 6: Pool (“Cal-CHIP”) Coverage by Family Income
Relative to Federal Poverty Level (in Millions)**

	Total	Adults 19-64	Children under 19
Total	2.50	2.34	0.16
Less than 100% FPL	-0-	-0-	-0-
100% - 250% FPL	1.71	1.71	-0-
250% - 400% FPL	0.57	0.43	0.13
More than 400% FPL	0.22	0.19	0.03

Table 7: Where the Uninsured Get Covered under ABx1-1

	Adults	Children	Total
Reduction in Uninsured: Become Covered BY:	2.87	0.76	3.63
Public Insurance	0.61	0.55	1.16
Employer-Provided	0.71	0.14	0.85
Non-Group Insurance	0.24	0.02	0.26
Pool (Cal-CHIP)	1.31	0.05	1.36

Notes: Details of population changes may not sum to zero due to rounding. Although Dr. Gruber’s model is built on the Census Bureau’s Current Population Survey, population totals by insurance status and income are controlled to the 2005 California Health Interview Survey. People who are 65 or older, are under 65 but covered by Medicare, or who have military health coverage are excluded from the data entirely, because they would not be affected by the proposal. Also, the “uninsured” count includes some people who have coverage through county-sponsored programs. “-0-” denotes zero. “0.0” denotes less than 0.05 (50,000).

Table 8: Where Net Public Coverage Increases Come from under ABx1-1 (in Millions)

	Adults	Children	Total
Net Increase in Public Coverage: FROM:	0.42	0.96	1.38
Employer-Provided (Net)	0.01	0.35	0.36
Non-Group Insurance	0.02	0.09	0.11
Uninsured	0.61	0.55	1.16
LESS Shifted to Pool	(0.23)	(0.02)	(0.25)

Table 9: Where Pool Enrollees Come from under ABx1-1 (in Millions)

	Adults	Children	Total
Total Pool (Cal-CHIP) Enrollment: Previously on:	2.34	0.16	2.50
Medi-Cal/Healthy Families	0.23	0.02	0.25
Employer Coverage	0.43	0.01	0.44
Non-Group Insurance	0.37	0.08	0.45
Uninsured	1.31	0.05	1.36

Notes: Details of population changes may not sum to zero due to rounding. Although Dr. Gruber's model is built on the Census Bureau's Current Population Survey, population totals by insurance status and income are controlled to the 2005 California Health Interview Survey. People who are 65 or older, are under 65 but covered by Medicare, or who have military health coverage are excluded from the data entirely, because they would not be affected by the proposal. Also, the "uninsured" count includes some people who have coverage through county-sponsored programs. "-0-" denotes zero. "0.0" denotes less than 0.05 (50,000).

**Table 10A: Net Change in Coverage Source by Family Income
Relative to Federal Poverty Level (in Millions)**

Population under age 65	All Incomes	<100% FPL	100%-250% FPL	250%-400% FPL	400%+ FPL
Total (changes sum to -0-)	-0-	-0-	-0-	-0-	-0-
Medi-Cal/Healthy Families	1.38	0.80	0.53	0.05	(0.00)
Employer Provided	0.10	0.01	(0.42)	0.14	0.36
Non-Group	(0.35)	(0.02)	(0.25)	(0.17)	0.10
Uninsured	(3.63)	(0.79)	(1.57)	(0.59)	(0.67)
New Pool	2.50	0.00	1.71	0.57	0.22

**Table 10B: Net Change in Coverage Source of Adults by Family Income
Relative to Federal Poverty Level (in Millions)**

Adults 19-64	All Incomes	<100% FPL	100%-250% FPL	250%-400% FPL	400%+ FPL
Total (changes sum to -0-)	-0-	-0-	-0-	-0-	-0-
Medi-Cal/Healthy Families	0.42	0.56	(0.14)	(0.01)	(0.00)
Employer Provided	0.30	0.00	(0.16)	0.15	0.30
Non-Group	(0.18)	(0.02)	(0.18)	(0.08)	0.11
Uninsured	(2.87)	(0.54)	(1.24)	(0.50)	(0.60)
New Pool	2.34	0.00	1.71	0.43	0.19

**Table 10C: Net Change in Coverage Source of Children by Family Income
Relative to Federal Poverty Level (in Millions)**

Children under 19	All Incomes	<100% FPL	100%-250% FPL	250%-400% FPL	400%+ FPL
Total (changes sum to -0-)	-0-	-0-	-0-	-0-	-0-
Medi-Cal/Healthy Families	0.96	0.24	0.66	0.06	(0.00)
Employer Provided	(0.20)	0.01	(0.26)	(0.01)	0.06
Non-Group	(0.16)	(0.00)	(0.07)	(0.09)	(0.01)
Uninsured	(0.76)	(0.25)	(0.33)	(0.10)	(0.07)
New Pool	0.16	-0-	-0-	0.13	0.03

Notes: Details of population changes may not sum to zero due to rounding. Although Dr. Gruber’s model is built on the Census Bureau’s Current Population Survey, population totals by insurance status and income are controlled to the 2005 California Health Interview Survey. People who are 65 or older, are under 65 but covered by Medicare, or who have military health coverage are excluded from the data entirely, because they would not be affected by the proposal. Also, the “uninsured” count includes some people who have coverage through county-sponsored programs. “-0-” denotes zero. “0.0” denotes less than 0.05 (50,000).