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### The verdict is in: Obamacare lowers uninsured

By: David Nather  
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The evidence is piling up now: Obamacare really does seem to be helping the uninsured.

Survey after survey is showing that the number of uninsured people has been going down since the start of enrollment last fall. The numbers don't all match, and health care experts say they're not precise enough to give more than a general idea of the trend.

But by now, the trend is unmistakable: Millions of people who didn't have health insurance before the Affordable Care Act have gained it since last fall. The law is not just covering people who already had health coverage, but adding new people to the ranks of the insured — which was the point of the law all along.

(Also on POLITICO: Employer mandate at heart of GOP-Obama suit)

There's still a lot of variation in the numbers, too much for health care experts to pin down an exact number with any confidence. But even health care analysts who think the law is a bad idea acknowledge that the evidence suggests the uninsured are being helped. Given the predictions of doom that accompanied the law's passage and launch, that's a sweet bit of vindication for the president and ACA supporters.

"It will be better when we've got a whole year behind us, so we can tell how much [in the surveys] was noise and how much was reality," said Douglas Holtz-Eakin of the conservative American Action Forum, a frequent critic of the law. "Having said that, it sure looks like there are more people covered, and that's a good thing."

A survey by the Commonwealth Fund found that 9.5 million fewer adults are uninsured now than at the beginning of the Obamacare enrollment season. The Urban Institute's Health Reform Monitoring Survey found a similar drop, with 8 million adults gaining coverage. And Gallup-Healthways survey reported that the uninsured rate has fallen to 13.4 percent of adults, the lowest level since it began tracking health coverage in 2008.

(Also on POLITICO: Obama on impeachment: 'Really?')

That was all on Thursday. In recent months, other surveys in the Gallup series have consistently found the same downward trend, and a RAND survey in April estimated that the law extended health coverage to 9.3 million Americans.

That's not going to end the fights over the health care law — not even close. Republicans say the debate isn't just about whether the law has helped uninsured people, but about all the side effects, like canceled health plans, higher premiums for some people with individual health insurance, reduced work hours for part-time employees, and the

long-term costs to the nation.

Sen. Ted Cruz (R-Texas), who led the battle to defund the law last fall and could fight it again on the presidential campaign trail in 2016, insists the new surveys don't change the debate at all — because the real issue, in his view, is still the disruption of the canceled plans and higher premiums.

(Also on POLITICO: [Rove to GOP: Work with Obama](#))

"Four years ago, before the law was implemented, it was possible to have good-faith disagreements about whether the law would work," Cruz told POLITICO on Thursday. "Today, seeing the utter disaster that has played out ... to me, it is the essence of pragmatism to realize that the law isn't working, and to repeal it and start over."

And even though the law's performance has stabilized since the clumsy rollout last fall, there are plenty of ways the side effects could still flare up again — through big premium increases for next year (they've been modest so far), another possible round of canceled plans and the potential for angry customers next year if they've received too much in subsidies and have to pay them back.

"The Republican argument was never that a trillion or two dollars would never cover any more uninsured. It was that the cost of doing so in higher health care costs and premiums, cancelled policies, increased government control of health care, and a myriad other negatives—were not worth it," said Republican pollster Whit Ayres. "That argument still holds."

But the latest surveys have been a huge morale boost for the Obama administration and congressional Democrats, who now have armfuls of statistics to prove that the law is doing what it's supposed to do: help the uninsured.

"No matter whose estimates you look at, the facts about the Marketplace's first year are this: Millions of people have gained coverage because of the ACA, and millions more could if the remaining states did the right thing and expanded Medicaid," said an Obama administration official.

Adam Jentleson, a spokesman for Senate Majority Leader Harry Reid, declared that "Republicans have constructed an alternate reality in which the sky is always falling on Obamacare, but the facts tell a different story."

The new surveys have taken a lot of the uncertainty out of the Affordable Care Act's impact on the uninsured. Earlier this year, it appeared that it could be months, if not years, before Americans would answer the most basic questions about whether the law had actually covered uninsured people, thanks to the lag time in official government surveys and the vague wording of the questions in Obamacare applications.

Health care experts still want to see the official government surveys, but they say there are now enough unofficial surveys to prove that the law is reaching uninsured people. There are some people who are replacing old health coverage with new coverage, but it's now clear that millions of the law's customers didn't have health insurance before.

"One has to acknowledge that at this point, despite some continuing bumps in the road, the ACA is largely on track to accomplishing what it set out to do," said Larry Levitt of the Kaiser Family Foundation. "That, of course, doesn't mean that everyone is benefiting from

it or agrees with it. The law wasn't designed to create all winners and no losers."

Because of the variation in the surveys' numbers, "it could be a couple million more or less" than the Commonwealth estimates, Levitt said. And some of the reduction could be due to an improving economy, he added — but "the reductions we're seeing clearly swamp any effect from lower unemployment."

Still, Republicans aren't likely to give the Obama administration a lot of credit. Lately, they've been minimizing the significance of the big enrollment numbers by saying, hey, of course people are signing up — they'll have to pay fines under the individual mandate if they don't. "They made it illegal for it not to work. You have to be covered," Holtz-Eakin said.

But the Commonwealth Fund survey also suggested that most of the people who have signed up for the Affordable Care Act are happy with their coverage — and aren't just disgruntled people who were already insured and liked their own coverage better.

According to the survey, 58 percent of the Obamacare customers said they were better off under their new health coverage, and only 9 percent said they were worse off than they were before. Even among people who previously had health insurance — the ones who might resent having to switch — 52 percent liked the new coverage, while 16 percent said they were worse off.

Republicans on Capitol Hill, however, insisted they hear more from people who have had their own health insurance disrupted by the health care law — not the ones who have gained coverage.

"The White House wants everyone to forget about the people who lost their insurance" because of canceled health plans, Cruz said. Even if most of those people have been able to replace it since then, he said, there are still many other Americans who have had their work hours reduced so their employers won't have to provide health coverage. And he predicted that "this fall, we're going to see premiums skyrocket again."

Sen. John Barrasso (R-Wyo.) dismissed the surveys, saying he is "hearing disproportionately from people who are unhappy with the way the law is affecting their own pocketbooks" — especially by "paying for more insurance than they need or want or will ever use."

The unspoken political reality is that Republican base voters aren't ready to let the GOP give up the fight, even if they wanted to. But there are also so many other issues in the fight — including the impact on other people's coverage and the cost of the law — that it was never likely to just go away, no matter how many uninsured people have been helped.

"I don't think it changes the debate, because the debate has so many dimensions," said Holtz-Eakin.