

# Affordable Care Act lowered uninsured rate for cancer survivors

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The percentage of cancer survivors without health insurance decreased substantially after implementation of the Affordable Care Act (ACA), reports a study in the March issue of *Medical Care*.

Cancer survivors eligible for Medicaid expansion under the ACA had the greatest decrease in uninsured rate, according to the new research by Amy J. Davidoff, PhD, of Yale School of Public Health, New Haven, Conn., and colleagues. They write, "ACA implementation was associated with large [coverage](#) gains in targeted expansion groups, including [cancer](#) survivors, but additional progress is needed."

## Improved Access to Insurance for Cancer Survivors

The researchers analyzed data from a nationally representative survey collected before (2012-13) and after (2014-15) implementation of the major ACA coverage expansions. The study included approximately 93,000 adults under age 65. Of these, about 4,000 had a history of some type of cancer.

Changes in insurance coverage rates before and after the ACA were compared for subjects with and without a cancer history. The analysis included the effects of ACA provisions intended to increase access to [health insurance](#), including eligibility for Medicaid and premium subsidies to purchase private coverage in the newly established insurance Marketplaces.

After ACA implementation, the uninsured rate among cancer survivors decreased by 4.7 percentage points: from 12.4 to 7.7 percent. That translated into a 38 percent relative decrease in the percentage uninsured.

The largest reduction in uninsured rate, 16.7 percentage points, was seen in cancer survivors

who were eligible for Medicaid expansion under the ACA (relative to the "high-income" category not eligible for Medicaid or subsidies). Uninsured rates decreased by 11.3 percentage points among cancer survivors who were eligible for premium subsidies and by 8.4 percentage points among those who were eligible for Medicaid before the ACA.

However, even under these ACA provisions, millions of Americans still didn't have [health](#) insurance. "Despite coverage gains, approximately 528,000 cancer survivors and 19.1 million without a cancer history remained uninsured post-ACA, yet over half were eligible for Medicaid or subsidized Marketplace coverage," Dr. Davidoff and coauthors write.

Historically, cancer survivors have faced potential restriction on their access to insurance—largely due to loss of employment-based insurance or because having a history of cancer made health insurance unavailable or unaffordable. Cancer survivors need ongoing medical care and follow-up, which may be compromised if they don't have health insurance. "Ensuring access to [insurance](#) coverage for cancer survivors is of critical importance to improve cancer-related outcomes," Dr. Davidoff and colleagues write.

The results show substantial reductions in the uninsured rate for adult cancer survivors under the ACA, especially those eligible for Medicaid coverage and premium subsidies. However, many [cancer survivors](#) are still not covered—particularly in states that did not expand Medicaid. Dr. Davidoff and coauthors conclude: "Given the potentially longer-term time frame to observe some health benefits, it is essential to monitor the ongoing effects of healthcare reform on [insurance coverage](#) and impacts on cancer stage at diagnosis, treatment, and outcomes and to continue to explore ways to improve cancer care."

**More information:** Amy J. Davidoff et al. Changes in Health Insurance Coverage Associated With the Affordable Care Act Among Adults With and Without a Cancer History, *Medical Care* (2018).

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