APPENDIX 1. MEDICAID EXPANSION

We assume that states considering auto-enrollment would have also previously expanded Medicaid; our baseline for reform is the Medicaid expansion scenario for 2024 recently published by Buettgens and Ramchandani.[1] Appendix Table 1.1 shows the coverage results in the 10 remaining nonexpansion states. Overall, if these states expanded Medicaid, the number of uninsured would fall by 2.4 million. The reductions in the uninsured would be 553,000 in Florida, 317,000 in Georgia, and 841,000 in Texas.

APPENDIX TABLE 1.1

Effect on Uninsurance of Medicaid Expansion Baseline by Nonexpansion States, 2024

| | Thousands of people | | | | | |
| | Current law | | Medicaid expansion baseline | | | |
State	Total	as % of state nonelderly population	Total	as % of state nonelderly population	Change from current law	% change from current law
Alabama	467	11.4%	308	7.5%	-159	-34.1%
Florida	2,317	13.2%	1,764	10.1%	-553	-23.9%
Georgia	1,176	12.2%	859	8.9%	-317	-27.0%
Kansas	324	12.9%	228	9.1%	-96	-29.7%
Mississippi	297	12.0%	190	7.7%	-107	-36.0%
South Carolina	473	11.1%	332	7.8%	-141	-29.9%
Tennessee	652	11.3%	493	8.6%	-159	-24.4%
Texas	4,052	15.5%	3,211	12.3%	-841	-20.8%
Wisconsin	318	6.6%	295	6.1%	-23	-7.2%
Wyoming	91	17.1%	77	14.4%	-14	-15.7%
Total	**10,165**	**13.1%**	**7,755**	**10.0%**	**-2,411**	**-23.7%**

Note: Uninsurance means people without minimum essential coverage as defined by the Affordable Care Act and includes people without insurance and people with ACA-noncompliant short-term, limited-duration plans.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023. Reform simulated in 2024.

Appendix Table 1.2 shows that Medicaid expansion would increase federal spending in these 10 states by $23.3 billion and state spending by $1.3 billion. If Florida expanded Medicaid, it would spend $100 million of state funds, but $4.0 billion in federal dollars would come into the state. Georgia would spend $300 million from its own resources but receive $2.9 billion in federal spending. Texas would spend $800 million of its own money, with $9.6 billion in federal money coming into the state.

APPENDIX TABLE 1.2

Effects of Medicaid Expansion Baseline on Federal and State Spending for Medicaid, CHIP, and Marketplace Tax Credits, 2024

| | Federal spending on Medicaid, CHIP, and marketplace subsidies ($ billions) | | | | State spending on Medicaid, CHIP, and marketplace subsidies ($ billions) | | | |
| | Current law | Medicaid expansion baseline | | | Current law | Medicaid expansion baseline | | |
State	Spending	Spending	Change in spending from current law	% change from current law	Spending	Spending	Change in spending from current year	% change from current law
Alabama	7.1	8.6	1.5	21.6%	1.8	2.0	0.1	8.0%
Florida	35.2	39.2	4.0	11.4%	10.5	10.7	0.1	1.4%
Georgia	15.3	18.2	2.9	19.2%	4.9	5.2	0.3	5.2%
Kansas	2.6	3.4	0.7	28.2%	1.2	1.2	0.0	2.4%
Mississippi	6.1	7.3	1.2	19.9%	1.4	1.5	0.1	8.7%
South Carolina	7.8	9.3	1.5	19.0%	2.0	2.2	0.1	6.7%
Tennessee	11.0	12.4	1.5	13.4%	4.4	4.4	0.0	-0.1%
Texas	46.5	56.1	9.6	20.6%	19.6	20.3	0.8	3.8%
Wisconsin	6.3	6.7	0.4	5.6%	3.2	2.9	-0.3	-8.4%
Wyoming	0.8	0.8	0.0	0.6%	0.3	0.4	0.0	6.3%
Total	**138.8**	**162.1**	**23.3**	**16.8%**	**49.4**	**50.8**	**1.3**	**2.7%**

Notes: CHIP = Children's Health Insurance Program; Total is total in nonexpansion states.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023. Reform simulated in 2024.

APPENDIX 2. DATA AND METHODS

Our estimates use the Urban Institute's Health Policy Insurance Policy Simulation Model's (HIPSM). HIPSM is a detailed microsimulation model of the health care system designed to estimate the cost and coverage effects of proposed health policy options. HIPSM is based on two years of the American Community Survey, which provides a representative sample large enough to produce estimates for individual states or smaller regions such as cities. Because HIPSM is a microsimulation, characteristics are known and policies can be applied at an individual level. This allows us to identify individuals by their participation in programs or by their tax filing status. Effects can be shown for any group or geographic area with sufficient sample size.

Because of their importance as flags for auto-enrollment, special attention was paid to data on SNAP receipt and on tax filing. SNAP receipt is known to be underreported in survey data, however, SNAP program participation has been falling for nearly a decade. For purposes of identification for auto-enrollment, SNAP recipiency has been benchmarked to the latest available administrative totals. Income tax filing status is assigned according to a recent match to the Urban-Brookings Tax Policy model, and people estimated to file taxes for a refund or to pay are identified for auto-enrollment.[2]

We updated the model using state-level marketplace enrollment from the 2023 open enrollment period snapshot released by the Centers for Medicare and Medicaid Services and estimated the increase in marketplace coverage resulting from losses of Medicaid enrollment after the COVID-19 public health emergency expired using our recently updated estimates of Medicaid enrollment in 2022 and 2023. Details of our methodology are described in a separate report.[3]

Our analysis is simulated for 2024 and assumes that reforms are fully phased in by that year. By 2024, economic conditions are expected to be stable following the COVID-19 pandemic and the 2020 recession. We assume, consistent with Congressional Budget Office projections, that the economy will have largely recovered from the pandemic and recession by that time. In the process of preparing this paper, the economy has grown and unemployment remains low. But the Federal Reserve began a series of interest rate increases to rein in recent inflationary pressures; the war between Russia and Ukraine is ongoing, and conflict in the Middle East is rising. Each of these could affect the underlying assumption of economic stability.

APPENDIX 3. SUPPLEMENTAL DATA TABLES

APPENDIX TABLE 3.1

Eligibility of the Uninsured Nonelderly In the Medicaid Expansion Baseline, by Income Group (% FPL), 2024

	All income		Income below 150%		Income 150% to 200%		Income below 200%	
	Millions	%	Millions	%	Millions	%	Millions	%
Subsidy eligiblity for people uninsured under Medicaid expansion (no change to firewall)								
Medicaid eligible	*6.3*	*26%*	*5.6*	*62%*	*0.2*	*7%*	*5.8*	*47%*
Marketplace eligible	*7.1*	*30%*	*0.4*	*4%*	*1.0*	*31%*	*1.4*	*12%*
Any eligiblity	**13.4**	**56%**	**6.0**	**66%**	**1.3**	**39%**	**7.2**	**59%**
Not subsidy eligible	10.5	44%	3.0	34%	2.0	61%	5.1	41%
All uninsured	**24.0**	**100%**	**9.0**	**100%**	**3.3**	**100%**	**12.3**	**100%**

Notes: FPL = federal poverty level. Uninsured includes people without minimum essential coverage as defined in the Affordable Care Act and includes people with no insurance and people with ACA-noncompliant short-term, limited-duration plans.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023.

APPENDIX TABLE 3.2

Change in Eligibility of the Nonelderly Under Firewall Elimination Below Income Threshold for Auto-Enrollment, by Income Group (% FPL), 2024

	Income below 150%		Income 150% to 200%		Income below 200%	
	Millions	%	Millions	%	Millions	%
People gaining eligiblity for marketplace subsidies with firewall dropped for those below the auto-enrollment threshold						
Employer sponsored	0.9	76%	5.4	84%	6.4	83%
ACA-compliant nongroup	0.0	4%	0.2	3%	0.2	3%
Uninsured (no MEC)	0.3	20%	0.8	13%	1.1	14%
All gaining eligibility	**1.2**	**100%**	**6.5**	**100%**	**7.7**	**100%**

Notes: FPL = federal poverty level. Uninsured includes people without minimum essential coverage (MEC) as defined in the Affordable Care Act and includes people with no insurance and people with ACA-noncompliant short-term, limited-duration plans.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023.

APPENDIX 3. SUPPLEMENTAL DATA TABLES (CONT'D)

APPENDIX TABLE 3.3

Coverage of the Nonelderly Under Auto-Enrollment Plans (Thousands of People), 2024

	Medicaid expansion baseline	With identified auto-enrollment to 150% FPL	Identified, enrolled through provider, and contingent to 150% FPL	With identified auto-enrollment to 200% FPL	Identified, enrolled through provider, and contingent to 200% FPL
Insured (MEC)	**255,400**	**259,745**	**259,745**	**261,582**	**261,582**
Employer	149,453	149,324	149,324	148,670	148,670
Private nongroup	19,218	19,751	19,751	21,904	21,904
Subsidized nongroup	*14,030*	*14,625*	*14,625*	*16,905*	*16,905*
Full-pay nongroup	*5,188*	*5,125*	*5,125*	*4,999*	*4,999*
Medicaid/CHIP	78,018	81,959	81,959	82,297	82,297
Other public	8,711	8,711	8,711	8,711	8,711
Deemed with provider contact	–	–	**520**	–	**557**
Private nongroup	–	–	24	–	56
Medicaid/CHIP	–	–	496	–	501
Deemed with only contingent coverage	–	–	**1,240**	–	**1,348**
Uninsured and not auto-enrollable (no MEC)	**24,018**	**19,673**	**17,914**	**17,836**	**15,932**
Total	**279,418**	**279,418**	**279,418**	**279,418**	**279,418**

Coverage of the Nonelderly Under Auto-Enrollment Plans (Change, Thousands of People), 2024

	Medicaid expansion baseline	With identified auto-enrollment to 150% FPL	Identified, enrolled through provider, and contingent to 150% FPL	With identified auto-enrollment to 200% FPL	Identified, enrolled through provider, and contingent to 200% FPL
Insured (MEC)	–	**4,345**	**4,345**	**6,182**	**6,182**
Employer	–	-128	-128	-782	-782
Private nongroup	–	532	532	2,686	2,686
Subsidized nongroup	–	*596*	*596*	*2,875*	*2,875*
Full-pay nongroup	–	*-63*	*-63*	*-189*	*-189*
Medicaid/CHIP	–	3,941	3,941	4,279	4,279
Other public	–	0	0	0	0
Deemed with provider contact	–	–	**520**	–	**557**
Private nongroup	–	–	24	–	56
Medicaid/CHIP	–	–	496	–	501
Deemed with only contingent coverage	–	–	**1,240**	–	**1,348**
Uninsured and not auto-enrollable (no MEC)	–	**-4,345**	**-6,104**	**-6,182**	**-8,086**
Total	–	**0**	**0**	**0**	**0**

APPENDIX 3. SUPPLEMENTAL DATA TABLES (CONT'D)

APPENDIX TABLE 3.3 (CONT'D)

Coverage of the Nonelderly Under Auto-Enrollment Plans (% Change), 2024

	Medicaid expansion baseline	With identified auto-enrollment to 150% FPL	Identified, enrolled through provider, and contingent to 150% FPL	With identified auto-enrollment to 200% FPL	Identified, enrolled through provider, and contingent to 200% FPL
Insured (MEC)	—	1.7%	1.7%	2.4%	2.4%
Employer	—	-0.1%	-0.1%	-0.5%	-0.5%
Private nongroup	—	2.8%	2.8%	14.0%	14.0%
Subsidized nongroup	—	*4.2%*	*4.2%*	*20.5%*	*20.5%*
Full-pay nongroup	—	*-1.2%*	*-1.2%*	*-3.6%*	*-3.6%*
Medicaid/CHIP	—	5.1%	5.1%	5.5%	5.5%
Other public	—	0.0%	0.0%	0.0%	0.0%
Deemed with provider contact	—	n.a.	n.a.	n.a.	n.a.
Private nongroup	—	n.a.	n.a.	n.a.	n.a.
Medicaid/CHIP	—	n.a.	n.a.	n.a.	n.a.
Deemed with only contingent coverage	—	n.a.	n.a.	n.a.	n.a.
Uninsured and not auto-enrollable (no MEC)	—	-18.1%	-25.4%	-25.7%	-33.7%
Total	—	0.0%	0.0%	0.0%	0.0%

Notes: CHIP = Children's Health Insurance Program; FPL = federal poverty level. Uninsured includes people without minimum essential coverage (MEC) as defined in the Affordable Care Act and includes people with no insurance and people with ACA-noncompliant short-term, limited-duration plans.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023.

APPENDIX 3. SUPPLEMENTAL DATA TABLES (CONT'D)

APPENDIX TABLE 3.4

Health Spending for the Nonelderly Under Auto-Enrollment Plans ($ Billions), 2024

		Medicaid expansion baseline	With identified auto-enrollment to 150% FPL	Identified, enrolled through provider, and contingent to 150% FPL	With identified auto-enrollment to 200% FPL	Identified, enrolled through provider, and contingent to 200% FPL
Household	Premiums	327.0	325.9	325.9	322.3	322.3
	Other health care spending	303.2	298.9	297.7	294.2	293.0
	Subtotal, household	630.2	624.9	623.6	616.5	615.3
Federal government	Medicaid	454.8	481.8	486.2	483.4	487.8
	Marketplace PTC	86.4	89.1	89.1	99.6	99.9
	Reinsurance	2.3	2.3	2.3	2.3	2.3
	Uncompensated care	26.8	24.3	23.0	23.7	22.5
	Subtotal, federal government	570.3	597.5	600.6	609.0	612.5
State government	Spending	246.6	253.6	254.2	257.8	258.3
Employers	Premium contributions	873.2	872.5	872.5	869.6	869.6
Providers	Uncompensated care costs	20.6	16.2	14.1	15.3	13.1
Total, all payers		**2,340.9**	**2,364.7**	**2,365.1**	**2,368.2**	**2,368.7**

Health Spending for the Nonelderly Under Auto-Enrollment Plans (Change, $ Billions), 2024

		Medicaid expansion baseline	With identified auto-enrollment to 150% FPL	Identified, enrolled through provider, and contingent to 150% FPL	With identified auto-enrollment to 200% FPL	Identified, enrolled through provider, and contingent to 200% FPL
Household	Premiums	—	-1.0	-1.1	-4.7	-4.6
	Other health care spending	—	-4.3	-5.5	-9.0	-10.2
	Subtotal, household	—	-5.3	-6.5	-13.7	-14.9
Federal government	Medicaid	—	27.0	31.3	28.6	33.0
	Marketplace PTC	—	2.7	2.7	13.2	13.5
	Reinsurance	—	0.0	0.0	0.0	0.0
	Uncompensated care	—	-2.5	-3.8	-3.1	-4.3
	Subtotal, federal government	—	27.2	30.3	38.7	42.1
State government	Spending	—	7.0	7.7	11.2	11.7
Employers	Premium contributions	—	-0.7	-0.7	-3.6	-3.6
Providers	Uncompensated care costs	—	-4.5	-6.6	-5.4	-7.6
Total, all payers		—	**23.8**	**24.2**	**27.3**	**27.8**

APPENDIX 3. SUPPLEMENTAL DATA TABLES (CONT'D)

APPENDIX TABLE 3.4 (CONT'D)

Health Spending for the Nonelderly Under Auto-Enrollment Plans (% Change), 2024

		Medicaid expansion baseline	With identified auto-enrollment to 150% FPL	Identified, enrolled through provider, and contingent to 150% FPL	With identified auto-enrollment to 200% FPL	Identified, enrolled through provider, and contingent to 200% FPL
Household	Premiums	—	-0.3%	-0.3%	-1.4%	-1.4%
	Other health care spending	—	-1.4%	-1.8%	-3.0%	-3.4%
	Subtotal, household	—	-0.8%	-1.0%	-2.2%	-2.4%
Federal government	Medicaid	—	5.9%	6.9%	6.3%	7.2%
	Marketplace PTC	—	3.2%	3.2%	15.2%	15.6%
	Reinsurance	—	0.0%	0.0%	0.7%	0.8%
	Uncompensated care	—	-9.5%	-14.0%	-11.5%	-16.2%
	Subtotal, federal government	—	4.8%	5.3%	6.8%	7.4%
State government	Subtotal, state government	—	2.9%	3.1%	4.6%	4.8%
Employers	Premium contributions	—	-0.1%	-0.1%	-0.4%	-0.4%
Providers	Uncompensated care costs	—	-21.6%	-31.9%	-26.1%	-36.7%
Total, all payers		—	**1.0%**	**1.0%**	**1.2%**	**1.2%**

Notes: FPL = federal poverty level; PTC = premium tax credit.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023.

APPENDIX 3. SUPPLEMENTAL DATA TABLES (CONT'D)

APPENDIX TABLE 3.5

Coverage of the Nonelderly by State Under Auto-Enrollment Plans (Thousands of People), 2024

	Medicaid expansion baseline				Auto-enrollment to 150% FPL				Auto-enrollment to 200% FPL			
	Insured	Deemed	Only contingent	Uninsured	Insured	Deemed	Only contingent	Uninsured	Insured	Deemed	Only contingent	Uninsured
Alabama	3,793	0	0	308	3,847	8	14	232	3,875	8	16	201
Alaska	632	0	0	101	649	1	3	80	659	1	4	69
Arizona	5,498	0	0	838	5,646	20	42	629	5,726	21	45	544
Arkansas	2,353	0	0	220	2,398	9	15	151	2,413	10	16	135
California	31,804	0	0	2,744	32,222	83	202	2,041	32,417	88	218	1,825
Colorado	4,475	0	0	501	4,537	10	22	408	4,572	10	23	371
Connecticut	2,764	0	0	213	2,793	3	7	174	2,808	4	8	158
Delaware	759	0	0	53	773	1	5	33	777	1	5	29
District of Columbia	587	0	0	31	591	1	3	22	593	1	3	21
Florida	15,737	0	0	1,764	16,024	32	77	1,369	16,136	35	85	1,245
Georgia	8,772	0	0	859	8,919	15	37	659	8,987	16	41	585
Hawaii	1,135	0	0	106	1,151	2	7	81	1,167	3	8	63
Idaho	1,405	0	0	162	1,436	5	11	114	1,457	6	12	92
Illinois	9,838	0	0	958	10,078	20	47	652	10,140	21	49	586
Indiana	5,185	0	0	462	5,284	13	30	320	5,321	13	32	280
Iowa	2,439	0	0	139	2,460	3	10	104	2,474	3	11	89
Kansas	2,286	0	0	228	2,321	3	8	182	2,346	3	9	156
Kentucky	3,505	0	0	235	3,545	6	8	181	3,573	7	10	149
Louisiana	3,528	0	0	349	3,614	9	25	229	3,654	11	27	185
Maine	972	0	0	58	983	2	3	42	988	2	4	36
Maryland	4,910	0	0	391	4,969	8	16	309	4,986	8	17	289
Massachusetts	5,265	0	0	242	5,331	6	13	157	5,344	6	13	143
Michigan	7,177	0	0	472	7,305	15	35	293	7,340	16	37	255
Minnesota	4,468	0	0	298	4,513	6	14	233	4,534	6	15	210
Mississippi	2,292	0	0	190	2,336	7	11	128	2,357	7	12	106
Missouri	4,764	0	0	416	4,852	14	33	281	4,890	15	36	239
Montana	784	0	0	76	796	2	3	59	805	2	4	51
Nebraska	1,501	0	0	124	1,522	3	6	95	1,535	3	6	82
Nevada	2,532	0	0	422	2,614	8	20	313	2,640	8	21	285
New Hampshire	1,019	0	0	65	1,028	2	3	51	1,032	2	4	47
New Jersey	6,918	0	0	600	7,029	10	27	452	7,061	11	29	418
New Mexico	1,614	0	0	231	1,666	2	5	173	1,695	2	7	142
New York	15,571	0	0	849	15,711	6	12	691	15,728	6	14	672
North Carolina	8,177	0	0	1,017	8,387	18	56	732	8,459	19	60	657
North Dakota	550	0	0	64	563	1	4	45	571	1	4	37
Ohio	8,624	0	0	631	8,767	19	44	425	8,821	20	47	367
Oklahoma	3,049	0	0	373	3,143	11	25	243	3,178	12	26	206
Oregon	3,182	0	0	301	3,247	6	16	214	3,277	7	18	182
Pennsylvania	9,760	0	0	668	9,895	16	44	472	9,948	18	47	415
Rhode Island	784	0	0	51	790	0	0	44	794	0	0	40
South Carolina	3,944	0	0	332	4,003	7	19	248	4,035	7	21	213
South Dakota	645	0	0	82	658	2	5	61	666	3	5	53
Tennessee	5,254	0	0	493	5,324	10	21	392	5,371	11	24	342
Texas	22,911	0	0	3,211	23,405	43	118	2,555	23,632	47	133	2,311
Utah	2,710	0	0	263	2,762	6	15	189	2,782	7	16	169
Vermont	441	0	0	43	455	1	4	23	460	2	4	17
Virginia	6,955	0	0	658	7,064	17	38	493	7,119	18	41	434
Washington	5,838	0	0	648	5,938	13	30	505	5,989	14	32	451
West Virginia	1,309	0	0	111	1,338	5	9	69	1,351	5	10	54
Wisconsin	4,530	0	0	295	4,598	7	17	203	4,625	8	18	174
Wyoming	455	0	0	77	468	1	2	61	478	1	2	51
Total	**255,400**	**0**	**0**	**24,018**	**259,745**	**520**	**1,240**	**17,914**	**261,582**	**556**	**1,348**	**15,932**

Notes: Uninsurance includes people without minimum essential coverage as defined in the Affordable Care Act and includes people with no insurance and people with ACA-noncompliant short-term, limited-duration plans.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023. Reform simulated in 2024.

APPENDIX 3. SUPPLEMENTAL DATA TABLES (CONT'D)

APPENDIX TABLE 3.6

Health Spending for the Nonelderly by State Under Auto-Enrollment to 150 Percent of FPL ($ Millions), 2024

	Total			Household			Federal government			State government			Employers			Providers' uncompensated care costs		
	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change
Alabama	33,324	267	0.8%	8,982	-83	-0.9%	9,377	380	4.2%	2,292	51	2.3%	12,490	-13	-0.1%	184	-67	-26.8%
Alaska	6,169	109	1.8%	1,443	-18	-1.2%	2,071	125	6.4%	751	16	2.2%	1,828	0	0.0%	75	-14	-15.6%
Arizona	52,212	787	1.5%	12,990	-163	-1.2%	16,171	979	6.4%	4,779	149	3.2%	17,737	-20	-0.1%	535	-157	-22.7%
Arkansas	21,929	254	1.2%	5,150	-65	-1.3%	7,184	310	4.5%	2,103	62	3.1%	7,241	-10	-0.1%	251	-43	-14.7%
California	278,089	2,386	0.9%	71,259	-606	-0.8%	66,059	2,316	3.6%	42,361	1,167	2.8%	96,373	-162	-0.2%	2,037	-329	-13.9%
Colorado	40,786	235	0.6%	11,849	-85	-0.7%	8,054	302	3.9%	4,213	78	1.9%	16,155	-15	-0.1%	514	-45	-8.0%
Connecticut	28,942	205	0.7%	7,664	-30	-0.4%	6,452	211	3.4%	3,866	57	1.5%	10,774	-3	0.0%	187	-30	-13.8%
Delaware	7,705	93	1.2%	1,974	-10	-0.5%	1,977	101	5.4%	924	15	1.7%	2,809	-2	-0.1%	21	-12	-36.2%
District of Columbia	5,672	20	0.4%	1,090	-3	-0.3%	2,049	24	1.2%	853	6	0.7%	1,644	0	0.0%	35	-7	-16.2%
Florida	139,119	1,429	1.0%	39,557	-352	-0.9%	42,882	1,638	4.0%	12,324	377	3.2%	43,281	-26	-0.1%	1,075	-208	-16.2%
Georgia	75,971	834	1.1%	21,021	-180	-0.8%	20,145	975	5.1%	5,979	192	3.3%	28,372	-35	-0.1%	454	-119	-20.7%
Hawaii	8,720	64	0.7%	2,476	-19	-0.8%	1,535	81	5.6%	769	17	2.3%	3,876	-3	-0.1%	63	-11	-15.1%
Idaho	12,875	170	1.3%	3,606	-44	-1.2%	3,520	227	6.9%	969	30	3.2%	4,651	-7	-0.1%	130	-36	-21.5%
Illinois	86,000	690	0.8%	25,518	-230	-0.9%	13,164	778	6.3%	8,354	448	5.7%	38,345	-27	-0.1%	618	-278	-31.0%
Indiana	49,399	413	0.8%	13,498	-134	-1.0%	11,508	631	5.8%	4,004	110	2.8%	20,083	-12	-0.1%	306	-181	-37.2%
Iowa	23,407	50	0.2%	6,666	-37	-0.6%	4,711	113	2.5%	2,022	21	1.1%	9,900	-9	-0.1%	108	-37	-25.7%
Kansas	20,771	179	0.9%	6,293	-44	-0.7%	3,904	203	5.5%	1,491	62	4.3%	8,908	-11	-0.1%	175	-31	-15.1%
Kentucky	33,303	237	0.7%	7,841	-59	-0.7%	10,970	316	3.0%	2,952	43	1.5%	11,319	-4	0.0%	221	-58	-20.7%
Louisiana	32,487	560	1.8%	7,653	-110	-1.4%	10,816	678	6.7%	3,371	110	3.4%	10,420	-6	-0.1%	227	-111	-32.9%
Maine	9,570	51	0.5%	2,520	-15	-0.6%	2,489	62	2.6%	1,038	15	1.4%	3,472	-1	0.0%	51	-9	-15.0%
Maryland	43,750	349	0.8%	11,383	-55	-0.5%	9,542	390	4.3%	5,685	87	1.6%	16,870	-5	0.0%	271	-68	-20.0%
Massachusetts	48,189	171	0.4%	13,071	-54	-0.4%	8,894	197	2.3%	5,840	105	1.8%	20,156	-2	0.0%	229	-76	-25.0%
Michigan	68,925	688	1.0%	17,720	-198	-1.1%	17,949	942	5.5%	6,517	163	2.6%	26,320	-19	-0.1%	421	-200	-32.3%
Minnesota	46,802	-50	-0.1%	12,637	-88	-0.7%	8,977	187	2.1%	6,267	44	0.7%	18,577	-10	-0.1%	344	-184	-34.8%
Mississippi	21,951	284	1.3%	5,018	-80	-1.6%	7,984	358	4.7%	1,788	61	3.5%	7,006	-3	0.0%	155	-52	-25.1%
Missouri	49,276	609	1.3%	12,094	-156	-1.3%	13,769	814	6.3%	5,096	137	2.8%	17,976	-37	-0.2%	341	-149	-30.4%
Montana	8,163	81	1.0%	1,960	-18	-0.9%	2,870	112	4.1%	803	12	1.5%	2,445	-1	0.0%	86	-24	-22.0%
Nebraska	13,857	130	0.9%	4,197	-21	-0.5%	2,707	164	6.5%	1,093	24	2.2%	5,782	-1	0.0%	78	-36	-31.5%
Nevada	22,023	373	1.7%	6,162	-70	-1.1%	4,815	411	9.3%	1,834	108	6.3%	8,966	-5	-0.1%	247	-71	-22.3%
New Hampshire	9,665	14	0.1%	3,001	-11	-0.4%	1,340	35	2.7%	804	14	1.8%	4,470	-1	0.0%	50	-23	-31.1%
New Jersey	63,324	422	0.7%	19,466	-112	-0.6%	10,040	507	5.3%	5,373	138	2.6%	28,057	-14	0.0%	387	-97	-20.0%
New Mexico	14,285	210	1.5%	3,188	-37	-1.1%	4,969	251	5.3%	1,200	33	2.8%	4,794	-2	0.0%	134	-35	-20.8%
New York	141,109	80	0.1%	30,282	-257	-0.8%	42,857	252	0.6%	20,967	220	1.1%	46,530	-5	0.0%	474	-130	-21.5%
North Carolina	80,944	2,015	2.6%	18,657	-218	-1.2%	27,113	2,021	8.1%	8,246	383	4.9%	26,376	-15	-0.1%	553	-156	-22.0%
North Dakota	5,295	73	1.4%	1,674	-16	-0.9%	852	73	9.4%	435	30	7.5%	2,275	-2	-0.1%	59	-13	-17.5%
Ohio	83,080	852	1.0%	22,550	-182	-0.8%	18,893	987	5.5%	7,858	227	3.0%	33,298	-14	0.0%	481	-167	-25.8%
Oklahoma	28,793	631	2.2%	7,021	-109	-1.5%	8,742	703	8.7%	2,967	167	6.0%	9,801	-10	-0.1%	263	-120	-31.3%
Oregon	31,514	461	1.5%	8,220	-69	-0.8%	8,209	410	5.3%	3,264	183	5.9%	11,520	-11	-0.1%	301	-52	-14.9%
Pennsylvania	97,991	716	0.7%	26,254	-187	-0.7%	20,689	796	4.0%	11,977	286	2.4%	38,634	-21	-0.1%	437	-159	-26.6%
Rhode Island	7,097	17	0.2%	1,823	-4	-0.2%	1,572	21	1.4%	921	3	0.3%	2,746	0	0.0%	33	-3	-7.9%
South Carolina	34,150	305	0.9%	9,054	-73	-0.8%	10,048	383	4.0%	2,482	67	2.8%	12,386	-8	-0.1%	181	-64	-26.2%
South Dakota	6,420	112	1.8%	1,777	-15	-0.8%	1,520	114	8.1%	609	24	4.0%	2,460	-2	-0.1%	55	-9	-14.0%
Tennessee	49,193	414	0.8%	12,597	-97	-0.8%	13,503	489	3.8%	4,840	114	2.4%	17,940	-11	-0.1%	313	-80	-20.4%
Texas	217,996	3,594	1.7%	56,927	-426	-0.7%	62,293	3,561	6.1%	22,731	768	3.5%	74,646	-39	-0.1%	1,399	-269	-16.1%
Utah	25,041	374	1.5%	7,590	-50	-0.7%	5,806	378	7.0%	1,575	80	5.4%	9,872	-6	-0.1%	199	-28	-12.4%
Vermont	5,624	121	2.2%	1,324	-17	-1.3%	1,600	110	7.4%	952	36	3.9%	1,710	0	0.0%	38	-7	-16.1%
Virginia	59,201	703	1.2%	17,187	-140	-0.8%	11,178	758	7.3%	5,689	231	4.2%	24,708	-27	-0.1%	438	-119	-21.3%
Washington	54,199	566	1.1%	15,456	-111	-0.7%	10,765	679	6.7%	5,619	145	2.6%	21,820	-16	-0.1%	539	-133	-19.8%
West Virginia	13,058	173	1.3%	3,104	-43	-1.4%	4,529	227	5.3%	1,083	31	2.9%	4,231	-4	-0.1%	112	-37	-24.8%
Wisconsin	42,757	208	0.5%	13,002	-97	-0.7%	7,487	347	4.9%	3,245	66	2.1%	18,776	-8	0.0%	248	-101	-28.9%
Wyoming	4,588	52	1.1%	1,408	-13	-0.9%	970	52	5.6%	440	28	6.9%	1,713	0	0.0%	56	-15	-20.7%
Total	**2,364,711**	**23,779**	**1.0%**	**624,850**	**-5,316**	**-0.8%**	**597,522**	**27,178**	**4.8%**	**253,614**	**7,042**	**2.9%**	**872,537**	**-665**	**-0.1%**	**16,188**	**-4,459**	**-21.6%**

Note: FPL = federal poverty level.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023. Reform simulated in 2024.

APPENDIX 3. SUPPLEMENTAL DATA TABLES (CONT'D)

APPENDIX TABLE 3.7

Health Spending for the Nonelderly by State Under Auto-Enrollment Including Deemed and Contingent Only to 150 Percent of FPL ($ Millions), 2024

	Total			Household			Federal government			State government			Employers			Providers' uncompensated care costs		
	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change
Alabama	33,347	290	0.9%	8,971	-94	-1.0%	9,430	433	4.8%	2,299	58	2.6%	12,490	-13	-0.1%	158	-93	-37.1%
Alaska	6,173	114	1.9%	1,440	-21	-1.5%	2,083	137	7.0%	753	17	2.4%	1,828	0	0.0%	70	-19	-21.1%
Arizona	52,226	800	1.6%	12,948	-205	-1.6%	16,298	1,106	7.3%	4,784	154	3.3%	17,737	-20	-0.1%	458	-234	-33.8%
Arkansas	21,921	246	1.1%	5,128	-88	-1.7%	7,234	360	5.2%	2,106	66	3.2%	7,241	-10	-0.1%	212	-83	-28.1%
California	278,181	2,477	0.9%	71,098	-768	-1.1%	66,405	2,662	4.2%	42,544	1,351	3.3%	96,373	-162	-0.2%	1,760	-606	-25.6%
Colorado	40,784	233	0.6%	11,822	-113	-0.9%	8,101	348	4.5%	4,226	91	2.2%	16,155	-15	-0.1%	481	-78	-14.0%
Connecticut	28,955	218	0.8%	7,659	-34	-0.4%	6,475	235	3.8%	3,875	65	1.7%	10,773	-3	0.0%	172	-45	-20.6%
Delaware	7,709	97	1.3%	1,971	-12	-0.6%	1,985	109	5.8%	925	16	1.8%	2,809	-2	-0.1%	19	-14	-42.6%
District of Columbia	5,667	16	0.3%	1,089	-5	-0.4%	2,058	32	1.6%	854	7	0.8%	1,644	0	0.0%	24	-18	-43.2%
Florida	139,142	1,452	1.1%	39,485	-424	-1.1%	43,063	1,819	4.4%	12,351	405	3.4%	43,281	-26	-0.1%	961	-322	-25.1%
Georgia	76,022	885	1.2%	20,988	-213	-1.0%	20,251	1,080	5.6%	6,000	213	3.7%	28,372	-35	-0.1%	412	-161	-28.0%
Hawaii	8,723	68	0.8%	2,473	-23	-0.9%	1,546	92	6.3%	771	19	2.6%	3,876	-3	-0.1%	57	-18	-23.9%
Idaho	12,868	162	1.3%	3,595	-55	-1.5%	3,550	257	7.8%	967	28	3.0%	4,651	-7	-0.1%	104	-62	-37.2%
Illinois	85,940	631	0.7%	25,478	-270	-1.0%	13,216	830	6.7%	8,361	455	5.8%	38,345	-27	-0.1%	539	-357	-39.8%
Indiana	49,426	440	0.9%	13,468	-164	-1.2%	11,600	722	6.6%	4,016	122	3.1%	20,083	-12	-0.1%	259	-228	-46.8%
Iowa	23,410	53	0.2%	6,658	-45	-0.7%	4,728	130	2.8%	2,025	24	1.2%	9,900	-9	-0.1%	98	-47	-32.5%
Kansas	20,777	186	0.9%	6,281	-56	-0.9%	3,925	225	6.1%	1,498	69	4.8%	8,908	-11	-0.1%	166	-40	-19.6%
Kentucky	33,331	265	0.8%	7,823	-77	-1.0%	11,025	371	3.5%	2,962	53	1.8%	11,319	-4	0.0%	202	-77	-27.6%
Louisiana	32,488	562	1.8%	7,625	-138	-1.8%	10,882	744	7.3%	3,377	116	3.6%	10,420	-6	-0.1%	184	-154	-45.5%
Maine	9,564	46	0.5%	2,514	-22	-0.9%	2,497	70	2.9%	1,038	15	1.5%	3,472	-1	0.0%	43	-16	-27.1%
Maryland	43,798	397	0.9%	11,369	-69	-0.6%	9,605	453	5.0%	5,704	107	1.9%	16,870	-5	0.0%	250	-88	-26.1%
Massachusetts	48,150	131	0.3%	13,055	-70	-0.5%	8,905	209	2.4%	5,840	105	1.8%	20,156	-2	0.0%	193	-112	-36.6%
Michigan	68,858	620	0.9%	17,673	-246	-1.4%	18,041	1,035	6.1%	6,515	161	2.5%	26,320	-19	-0.1%	310	-311	-50.1%
Minnesota	46,695	-157	-0.3%	12,611	-113	-0.9%	8,985	194	2.2%	6,253	31	0.5%	18,577	-10	-0.1%	269	-259	-49.0%
Mississippi	21,991	324	1.5%	4,999	-99	-1.9%	8,052	426	5.6%	1,798	71	4.1%	7,006	-3	0.0%	136	-70	-34.0%
Missouri	49,310	643	1.3%	12,057	-193	-1.6%	13,884	930	7.2%	5,109	150	3.0%	17,976	-37	-0.2%	284	-207	-42.2%
Montana	8,169	87	1.1%	1,954	-24	-1.2%	2,885	128	4.6%	805	15	1.8%	2,445	-1	0.0%	80	-30	-27.3%
Nebraska	13,842	116	0.8%	4,189	-28	-0.7%	2,719	176	6.9%	1,092	22	2.1%	5,782	-1	0.0%	61	-53	-46.5%
Nevada	21,996	346	1.6%	6,148	-84	-1.3%	4,837	433	9.8%	1,831	105	6.1%	8,966	-5	-0.1%	214	-103	-32.5%
New Hampshire	9,658	7	0.1%	2,997	-16	-0.5%	1,345	39	3.0%	805	16	2.0%	4,470	-1	0.0%	41	-31	-43.3%
New Jersey	63,317	414	0.7%	19,448	-130	-0.7%	10,082	548	5.8%	5,384	148	2.8%	28,057	-14	0.0%	346	-138	-28.6%
New Mexico	14,281	206	1.5%	3,182	-43	-1.3%	4,981	264	5.6%	1,200	32	2.8%	4,794	-2	0.0%	123	-45	-26.8%
New York	141,041	11	0.0%	30,258	-281	-0.9%	42,854	248	0.6%	20,965	218	1.1%	46,530	-5	0.0%	434	-169	-28.1%
North Carolina	81,005	2,077	2.6%	18,616	-259	-1.4%	27,275	2,183	8.7%	8,263	401	5.1%	26,376	-15	-0.1%	475	-234	-33.0%
North Dakota	5,289	67	1.3%	1,672	-18	-1.1%	857	79	10.1%	435	30	7.4%	2,275	-2	-0.1%	50	-22	-30.0%
Ohio	83,129	901	1.1%	22,505	-227	-1.0%	19,025	1,119	6.3%	7,888	258	3.4%	33,298	-14	0.0%	413	-235	-36.3%
Oklahoma	28,766	604	2.1%	6,988	-142	-2.0%	8,815	776	9.7%	2,967	167	6.0%	9,801	-10	-0.1%	195	-188	-49.0%
Oregon	31,521	468	1.5%	8,201	-88	-1.1%	8,250	451	5.8%	3,272	191	6.2%	11,520	-11	-0.1%	277	-76	-21.5%
Pennsylvania	97,961	686	0.7%	26,202	-239	-0.9%	20,758	865	4.3%	12,002	311	2.7%	38,634	-21	-0.1%	366	-230	-38.6%
Rhode Island	7,095	15	0.2%	1,823	-5	-0.3%	1,573	21	1.4%	921	3	0.3%	2,746	0	0.0%	33	-4	-10.5%
South Carolina	34,137	292	0.9%	9,035	-92	-1.0%	10,088	423	4.4%	2,484	69	2.8%	12,386	-8	-0.1%	145	-100	-40.8%
South Dakota	6,420	112	1.8%	1,772	-20	-1.1%	1,539	133	9.5%	609	24	4.1%	2,460	-2	-0.1%	41	-23	-36.3%
Tennessee	49,192	414	0.8%	12,573	-121	-1.0%	13,566	552	4.2%	4,851	125	2.6%	17,940	-11	-0.1%	262	-131	-33.2%
Texas	218,291	3,889	1.8%	56,832	-522	-0.9%	62,692	3,960	6.7%	22,849	885	4.0%	74,646	-39	-0.1%	1,273	-395	-23.7%
Utah	25,066	399	1.6%	7,580	-60	-0.8%	5,857	428	7.9%	1,580	86	5.7%	9,872	-6	-0.1%	177	-50	-21.9%
Vermont	5,634	132	2.4%	1,322	-19	-1.4%	1,613	123	8.3%	955	38	4.2%	1,710	0	0.0%	34	-11	-24.1%
Virginia	59,259	761	1.3%	17,151	-176	-1.0%	11,301	881	8.5%	5,728	269	4.9%	24,708	-27	-0.1%	371	-187	-33.5%
Washington	54,224	590	1.1%	15,422	-144	-0.9%	10,853	768	7.6%	5,634	160	2.9%	21,820	-16	-0.1%	494	-179	-26.6%
West Virginia	13,047	163	1.3%	3,090	-56	-1.8%	4,563	262	6.1%	1,082	29	2.8%	4,231	-4	-0.1%	81	-68	-45.6%
Wisconsin	42,709	159	0.4%	12,981	-118	-0.9%	7,506	366	5.1%	3,244	66	2.1%	18,776	-8	0.0%	202	-147	-42.1%
Wyoming	4,591	55	1.2%	1,407	-14	-1.0%	973	55	6.0%	442	31	7.4%	1,713	0	0.0%	55	-16	-22.7%
Total	**2,365,100**	**24,168**	**1.0%**	**623,626**	**-6,540**	**-1.0%**	**600,634**	**30,290**	**5.3%**	**254,239**	**7,668**	**3.1%**	**872,536**	**-665**	**-0.1%**	**14,065**	**-6,583**	**-31.9%**

Note: FPL = federal poverty level.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023. Reform simulated in 2024.

APPENDIX 3. SUPPLEMENTAL DATA TABLES (CONT'D)

APPENDIX TABLE 3.8

Health Spending for the Nonelderly by State Under Auto-Enrollment to 200 Percent of FPL, 2024

	Total			Household			Federal government			State government			Employers			Providers' uncompensated care costs		
	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change
Alabama	33,373	316	1.0%	8,824	-242	-2.7%	9,613	616	6.8%	2,345	104	4.7%	12,427	-76	-0.6%	164	-87	-34.6%
Alaska	6,279	220	3.6%	1,415	-46	-3.1%	2,217	271	13.9%	773	38	5.2%	1,802	-26	-1.4%	71	-18	-19.9%
Arizona	52,311	886	1.7%	12,781	-372	-2.8%	16,482	1,289	8.5%	4,862	231	5.0%	17,679	-78	-0.4%	507	-185	-26.7%
Arkansas	21,951	275	1.3%	5,053	-163	-3.1%	7,317	443	6.4%	2,141	101	4.9%	7,201	-49	-0.7%	238	-56	-19.2%
California	278,126	2,422	0.9%	70,204	-1,662	-2.3%	67,159	3,416	5.4%	42,785	1,591	3.9%	96,022	-513	-0.5%	1,956	-410	-17.3%
Colorado	40,916	366	0.9%	11,730	-204	-1.7%	8,294	542	7.0%	4,281	146	3.5%	16,112	-58	-0.4%	500	-59	-10.6%
Connecticut	28,965	228	0.8%	7,591	-103	-1.3%	6,523	282	4.5%	3,917	108	2.8%	10,753	-23	-0.2%	180	-36	-16.8%
Delaware	7,729	117	1.5%	1,949	-34	-1.7%	2,023	146	7.8%	939	31	3.4%	2,797	-13	-0.5%	20	-13	-39.9%
District of Columbia	5,672	21	0.4%	1,085	-8	-0.7%	2,056	31	1.5%	856	9	1.0%	1,641	-4	-0.2%	35	-7	-17.3%
Florida	138,907	1,217	0.9%	38,644	-1,265	-3.2%	43,508	2,263	5.5%	12,704	757	6.3%	43,038	-269	-0.6%	1,014	-269	-21.0%
Georgia	76,091	954	1.3%	20,725	-475	-2.2%	20,556	1,386	7.2%	6,120	333	5.8%	28,268	-139	-0.5%	422	-151	-26.4%
Hawaii	8,752	97	1.1%	2,442	-54	-2.2%	1,610	156	10.7%	789	37	4.9%	3,856	-23	-0.6%	56	-19	-24.9%
Idaho	12,927	221	1.7%	3,529	-121	-3.3%	3,650	357	10.8%	997	58	6.1%	4,632	-25	-0.5%	118	-48	-28.8%
Illinois	86,115	805	0.9%	25,213	-535	-2.1%	13,547	1,160	9.4%	8,505	598	7.6%	38,244	-128	-0.3%	607	-290	-32.3%
Indiana	49,444	459	0.9%	13,315	-317	-2.3%	11,752	874	8.0%	4,077	183	4.7%	20,012	-84	-0.4%	289	-198	-40.6%
Iowa	23,430	73	0.3%	6,580	-124	-1.8%	4,839	240	5.2%	2,048	47	2.3%	9,868	-41	-0.4%	96	-50	-34.2%
Kansas	20,835	243	1.2%	6,201	-137	-2.2%	4,063	363	9.8%	1,536	107	7.5%	8,871	-48	-0.5%	164	-42	-20.6%
Kentucky	33,453	387	1.2%	7,745	-155	-2.0%	11,252	598	5.6%	2,992	83	2.9%	11,261	-62	-0.5%	202	-77	-27.7%
Louisiana	32,782	855	2.7%	7,558	-206	-2.6%	11,228	1,090	10.8%	3,423	162	5.0%	10,375	-51	-0.5%	197	-140	-41.6%
Maine	9,560	42	0.4%	2,491	-45	-1.8%	2,509	82	3.4%	1,051	27	2.7%	3,467	-7	-0.2%	43	-16	-27.5%
Maryland	43,774	373	0.9%	11,283	-155	-1.4%	9,681	529	5.8%	5,738	140	2.5%	16,814	-61	-0.4%	258	-80	-23.8%
Massachusetts	48,154	135	0.3%	12,963	-162	-1.2%	8,995	299	3.4%	5,864	129	2.2%	20,114	-44	-0.2%	218	-87	-28.5%
Michigan	68,949	711	1.0%	17,451	-467	-2.6%	18,237	1,230	7.2%	6,616	263	4.1%	26,241	-97	-0.4%	403	-218	-35.1%
Minnesota	46,821	-31	-0.1%	12,565	-159	-1.3%	9,041	250	2.8%	6,341	119	1.9%	18,543	-44	-0.2%	331	-197	-37.2%
Mississippi	21,993	327	1.5%	4,929	-169	-3.3%	8,114	488	6.4%	1,827	100	5.8%	6,985	-25	-0.4%	139	-67	-32.7%
Missouri	49,373	706	1.5%	11,921	-329	-2.7%	14,046	1,091	8.4%	5,175	216	4.4%	17,909	-104	-0.6%	322	-168	-34.4%
Montana	8,217	135	1.7%	1,924	-54	-2.7%	2,963	205	7.4%	823	33	4.1%	2,426	-19	-0.8%	80	-30	-26.9%
Nebraska	13,887	161	1.2%	4,133	-85	-2.0%	2,799	257	10.1%	1,115	45	4.3%	5,766	-17	-0.3%	74	-40	-35.1%
Nevada	22,095	444	2.1%	6,074	-158	-2.5%	4,972	568	12.9%	1,879	153	8.9%	8,930	-40	-0.4%	239	-79	-24.8%
New Hampshire	9,672	21	0.2%	2,978	-34	-1.1%	1,368	62	4.8%	817	28	3.5%	4,460	-11	-0.2%	49	-24	-32.8%
New Jersey	63,436	533	0.8%	19,311	-268	-1.4%	10,303	769	8.1%	5,459	223	4.3%	27,992	-79	-0.3%	371	-113	-23.3%
New Mexico	14,424	349	2.5%	3,149	-76	-2.3%	5,160	443	9.4%	1,219	52	4.5%	4,775	-21	-0.4%	120	-49	-29.1%
New York	141,045	15	0.0%	30,256	-283	-0.9%	42,451	-155	-0.4%	21,365	618	3.0%	46,507	-28	-0.1%	465	-138	-22.9%
North Carolina	81,179	2,251	2.9%	18,378	-497	-2.6%	27,631	2,539	10.1%	8,382	519	6.6%	26,269	-121	-0.5%	519	-190	-26.7%
North Dakota	5,325	103	2.0%	1,659	-31	-1.8%	892	113	14.5%	447	42	10.4%	2,269	-8	-0.3%	58	-14	-20.0%
Ohio	83,210	982	1.2%	22,300	-431	-1.9%	19,262	1,357	7.6%	7,972	342	4.5%	33,217	-95	-0.3%	458	-190	-29.3%
Oklahoma	28,876	714	2.5%	6,896	-235	-3.3%	8,946	907	11.3%	3,029	230	8.2%	9,752	-59	-0.6%	253	-130	-33.9%
Oregon	31,682	629	2.0%	8,102	-187	-2.3%	8,507	708	9.1%	3,329	248	8.0%	11,461	-70	-0.6%	283	-70	-19.8%
Pennsylvania	98,072	796	0.8%	25,916	-524	-2.0%	21,126	1,233	6.2%	12,119	428	3.7%	38,512	-143	-0.4%	398	-198	-33.2%
Rhode Island	7,104	24	0.3%	1,807	-21	-1.1%	1,596	45	2.9%	929	11	1.2%	2,742	-5	-0.2%	30	-6	-17.4%
South Carolina	34,190	345	1.0%	8,894	-233	-2.6%	10,259	594	6.1%	2,546	131	5.4%	12,340	-55	-0.4%	151	-93	-38.1%
South Dakota	6,452	144	2.3%	1,755	-37	-2.0%	1,576	170	12.1%	620	35	6.0%	2,449	-13	-0.5%	52	-12	-18.8%
Tennessee	49,279	501	1.0%	12,418	-276	-2.2%	13,824	810	6.2%	4,912	185	3.9%	17,858	-93	-0.5%	268	-125	-31.8%
Texas	218,393	3,990	1.9%	56,023	-1,331	-2.3%	63,506	4,775	8.1%	23,154	1,191	5.4%	74,422	-263	-0.4%	1,287	-381	-22.8%
Utah	25,081	413	1.7%	7,477	-163	-2.1%	5,957	529	9.7%	1,626	132	8.8%	9,833	-45	-0.5%	188	-39	-17.3%
Vermont	5,650	147	2.7%	1,312	-29	-2.1%	1,635	145	9.7%	967	50	5.5%	1,704	-5	-0.3%	32	-13	-29.7%
Virginia	59,308	809	1.4%	16,968	-359	-2.1%	11,476	1,056	10.1%	5,818	360	6.6%	24,612	-124	-0.5%	433	-124	-22.3%
Washington	54,305	671	1.3%	15,292	-274	-1.8%	11,027	942	9.3%	5,704	230	4.2%	21,757	-79	-0.4%	525	-148	-22.0%
West Virginia	13,123	238	1.9%	3,032	-115	-3.7%	4,700	398	9.3%	1,102	50	4.7%	4,191	-44	-1.0%	98	-51	-34.1%
Wisconsin	42,877	327	0.8%	12,886	-213	-1.6%	7,723	583	8.2%	3,299	120	3.8%	18,736	-48	-0.3%	234	-115	-33.0%
Wyoming	4,651	115	2.5%	1,377	-45	-3.2%	1,059	141	15.3%	459	48	11.5%	1,706	-8	-0.5%	50	-21	-29.4%
Total	**2,368,212**	**27,280**	**1.2%**	**616,503**	**-13,663**	**-2.2%**	**609,031**	**38,687**	**6.8%**	**257,794**	**11,222**	**4.6%**	**869,618**	**-3,584**	**-0.4%**	**15,266**	**-5,382**	**-26.1%**

Note: FPL = federal poverty level.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023. Reform simulated in 2024.

APPENDIX 3. SUPPLEMENTAL DATA TABLES (CONT'D)

APPENDIX TABLE 3.9

Health Spending for the Nonelderly by State Under Auto-Enrollment Including Deemed and Contingent Only to 200 Percent of FPL ($ Millions), 2024

	Total			Household			Federal government			State government			Employers			Providers' uncompensated care costs		
	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change	Spending	Change	% change
Alabama	33,393	336	1.0%	8,814	-252	-2.8%	9,667	670	7.4%	2,348	107	4.8%	12,427	-76	-0.6%	137	-114	-45.3%
Alaska	6,283	224	3.7%	1,412	-49	-3.4%	2,229	283	14.6%	773	38	5.2%	1,802	-26	-1.4%	66	-23	-25.5%
Arizona	52,323	897	1.7%	12,737	-416	-3.2%	16,616	1,423	9.4%	4,863	233	5.0%	17,679	-78	-0.4%	427	-265	-38.3%
Arkansas	21,943	268	1.2%	5,032	-184	-3.5%	7,369	495	7.2%	2,143	103	5.0%	7,201	-49	-0.7%	198	-97	-32.9%
California	278,228	2,524	0.9%	70,047	-1,819	-2.5%	67,535	3,792	5.9%	42,955	1,761	4.3%	96,022	-514	-0.5%	1,670	-696	-29.4%
Colorado	40,917	366	0.9%	11,704	-231	-1.9%	8,344	592	7.6%	4,292	157	3.8%	16,112	-58	-0.4%	466	-93	-16.6%
Connecticut	28,978	241	0.8%	7,587	-107	-1.4%	6,549	308	4.9%	3,925	116	3.0%	10,753	-23	-0.2%	165	-52	-24.0%
Delaware	7,734	122	1.6%	1,947	-37	-1.8%	2,033	156	8.3%	940	31	3.4%	2,797	-13	-0.5%	17	-16	-47.4%
District of Columbia	5,668	16	0.3%	1,083	-10	-0.9%	2,064	39	1.9%	856	9	1.1%	1,641	-4	-0.2%	23	-19	-44.3%
Florida	138,909	1,219	0.9%	38,567	-1,342	-3.4%	43,691	2,447	5.9%	12,717	771	6.5%	43,038	-269	-0.6%	894	-388	-30.3%
Georgia	76,134	997	1.3%	20,691	-509	-2.4%	20,663	1,493	7.8%	6,135	348	6.0%	28,268	-139	-0.5%	376	-197	-34.4%
Hawaii	8,755	100	1.2%	2,438	-57	-2.3%	1,623	168	11.6%	790	38	5.0%	3,856	-23	-0.6%	49	-25	-34.0%
Idaho	12,919	213	1.7%	3,518	-132	-3.6%	3,684	391	11.9%	993	54	5.8%	4,632	-25	-0.5%	92	-74	-44.7%
Illinois	86,078	768	0.9%	25,177	-572	-2.2%	13,629	1,242	10.0%	8,506	600	7.6%	38,244	-128	-0.3%	523	-374	-41.7%
Indiana	49,474	488	1.0%	13,286	-346	-2.5%	11,847	970	8.9%	4,088	194	5.0%	20,012	-84	-0.4%	241	-245	-50.4%
Iowa	23,431	73	0.3%	6,571	-132	-2.0%	4,857	259	5.6%	2,049	48	2.4%	9,868	-41	-0.4%	85	-61	-41.7%
Kansas	20,835	243	1.2%	6,186	-151	-2.4%	4,084	384	10.4%	1,541	111	7.8%	8,871	-48	-0.5%	153	-53	-25.6%
Kentucky	33,478	412	1.2%	7,726	-175	-2.2%	11,312	657	6.2%	2,999	90	3.1%	11,261	-62	-0.5%	180	-99	-35.4%
Louisiana	32,790	863	2.7%	7,528	-235	-3.0%	11,307	1,168	11.5%	3,426	165	5.1%	10,375	-51	-0.5%	153	-185	-54.8%
Maine	9,556	37	0.4%	2,485	-50	-2.0%	2,518	91	3.7%	1,050	27	2.6%	3,467	-7	-0.2%	36	-24	-40.1%
Maryland	43,821	420	1.0%	11,269	-169	-1.5%	9,747	595	6.5%	5,756	158	2.8%	16,814	-61	-0.4%	236	-103	-30.3%
Massachusetts	48,120	102	0.2%	12,952	-172	-1.3%	9,009	313	3.6%	5,863	128	2.2%	20,114	-44	-0.2%	182	-123	-40.2%
Michigan	68,883	645	0.9%	17,406	-512	-2.9%	18,333	1,326	7.8%	6,612	258	4.1%	26,241	-97	-0.4%	291	-330	-53.1%
Minnesota	46,715	-137	-0.3%	12,539	-185	-1.5%	9,051	260	3.0%	6,327	105	1.7%	18,543	-44	-0.2%	255	-273	-51.6%
Mississippi	22,032	365	1.7%	4,910	-188	-3.7%	8,181	556	7.3%	1,836	108	6.3%	6,985	-25	-0.4%	120	-86	-41.9%
Missouri	49,425	758	1.6%	11,884	-366	-3.0%	14,185	1,230	9.5%	5,185	226	4.6%	17,909	-104	-0.6%	262	-228	-46.5%
Montana	8,230	148	1.8%	1,920	-58	-2.9%	2,984	226	8.2%	825	35	4.4%	2,426	-19	-0.8%	75	-35	-32.2%
Nebraska	13,871	144	1.1%	4,125	-93	-2.2%	2,810	268	10.5%	1,113	44	4.1%	5,766	-17	-0.3%	57	-57	-50.2%
Nevada	22,136	486	2.2%	6,070	-161	-2.6%	5,055	650	14.8%	1,876	150	8.7%	8,930	-40	-0.4%	205	-113	-35.5%
New Hampshire	9,664	13	0.1%	2,974	-38	-1.3%	1,372	67	5.1%	818	29	3.6%	4,460	-11	-0.2%	40	-33	-45.1%
New Jersey	63,458	555	0.9%	19,322	-257	-1.3%	10,351	818	8.6%	5,466	230	4.4%	27,992	-79	-0.3%	328	-156	-32.3%
New Mexico	14,418	343	2.4%	3,142	-83	-2.6%	5,175	458	9.7%	1,218	51	4.3%	4,775	-21	-0.4%	107	-61	-36.3%
New York	140,997	-32	0.0%	30,232	-307	-1.0%	42,470	-136	-0.3%	21,364	617	3.0%	46,507	-28	-0.1%	425	-179	-29.7%
North Carolina	81,257	2,329	3.0%	18,338	-537	-2.8%	27,817	2,726	10.9%	8,394	531	6.8%	26,269	-121	-0.5%	439	-270	-38.1%
North Dakota	5,318	96	1.8%	1,658	-33	-1.9%	898	119	15.3%	446	41	10.1%	2,269	-8	-0.3%	48	-24	-33.2%
Ohio	83,257	1,030	1.3%	22,255	-477	-2.1%	19,400	1,494	8.3%	7,999	369	4.8%	33,217	-95	-0.3%	386	-262	-40.4%
Oklahoma	28,854	692	2.5%	6,862	-268	-3.8%	9,029	990	12.3%	3,027	227	8.1%	9,752	-59	-0.6%	183	-199	-52.1%
Oregon	31,693	640	2.1%	8,084	-205	-2.5%	8,554	755	9.7%	3,335	254	8.2%	11,461	-70	-0.6%	259	-94	-26.7%
Pennsylvania	98,041	766	0.8%	25,863	-577	-2.2%	21,205	1,312	6.6%	12,138	447	3.8%	38,511	-143	-0.4%	324	-272	-45.7%
Rhode Island	7,102	23	0.3%	1,807	-21	-1.1%	1,597	45	2.9%	928	10	1.1%	2,742	-5	-0.2%	29	-7	-20.4%
South Carolina	34,172	327	1.0%	8,875	-252	-2.8%	10,299	634	6.6%	2,544	129	5.4%	12,340	-55	-0.4%	114	-130	-53.4%
South Dakota	6,452	144	2.3%	1,750	-42	-2.3%	1,596	190	13.5%	620	35	6.0%	2,449	-13	-0.5%	38	-26	-41.2%
Tennessee	49,271	492	1.0%	12,393	-301	-2.4%	13,885	871	6.7%	4,919	193	4.1%	17,858	-94	-0.5%	216	-177	-45.1%
Texas	218,669	4,267	2.0%	55,923	-1,431	-2.5%	63,910	5,178	8.8%	23,261	1,298	5.9%	74,422	-263	-0.4%	1,153	-515	-30.9%
Utah	25,105	438	1.8%	7,467	-173	-2.3%	6,011	583	10.7%	1,630	135	9.0%	9,833	-45	-0.5%	165	-62	-27.4%
Vermont	5,662	159	2.9%	1,311	-30	-2.2%	1,649	159	10.7%	969	53	5.7%	1,704	-5	-0.3%	28	-17	-38.4%
Virginia	59,369	871	1.5%	16,933	-394	-2.3%	11,608	1,188	11.4%	5,852	394	7.2%	24,611	-124	-0.5%	364	-193	-34.6%
Washington	54,326	692	1.3%	15,257	-309	-2.0%	11,119	1,034	10.3%	5,717	242	4.4%	21,757	-79	-0.4%	476	-196	-29.2%
West Virginia	13,117	232	1.8%	3,018	-129	-4.1%	4,740	439	10.2%	1,100	48	4.5%	4,191	-44	-1.0%	67	-82	-55.1%
Wisconsin	42,827	277	0.7%	12,866	-233	-1.8%	7,741	601	8.4%	3,297	119	3.7%	18,736	-48	-0.3%	187	-161	-46.3%
Wyoming	4,655	119	2.6%	1,376	-46	-3.2%	1,064	145	15.8%	461	50	12.2%	1,706	-8	-0.5%	49	-22	-31.5%
Total	**2,368,745**	**27,813**	**1.2%**	**615,315**	**-14,851**	**-2.4%**	**612,470**	**42,126**	**7.4%**	**258,286**	**11,714**	**4.8%**	**869,615**	**-3,587**	**-0.4%**	**13,060**	**-7,588**	**-36.7%**

Note: FPL = federal poverty level.

Data: Urban Institute Health Insurance Policy Simulation Model (HIPSM), 2023. Reform simulated in 2024.

NOTES

1. Matthew Buettgens and Urmi Ramchandani, *2.3 Million People Would Gain Health Coverage in 2024 if 10 States Were to Expand Medicaid Eligibility* (Urban Institute, Oct. 2023). Trivial differences exist between that baseline and the baseline used in this paper, which includes updated information on state-provided care for people excluded from federal eligibility because of immigration status. These differences have no impact on the effects of the auto-enrollment policies modeled. Endnotes

2. John Holahan, Michael Simpson, and Gordon B. Mermin, *Distributional Effects of Alternative Health Reform Proposals* (Urban Institute, May 2021).

3. Matthew Buettgens and Jessica S. Banthin, *Estimating Health Coverage in 2023: An Update to the Health Insurance Policy Simulation Model Methodology* (Urban Institute, May 2022).