

## Issues & Insights

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# CBO Report: 1.4 Million Lost Health Insurance Since 2016 — And Obamacare Is To Blame

☐ John Merline    ☐ April 25, 2019 April 25, 2019    ☐ 3 Minutes

The number of uninsured climbed by 1.4 million from 2016 to 2018, according to a report out last week from the Congressional Budget Office. Naturally, this led those on the left to blame the Trump administration for its Obamacare “sabotage.”

But the data in that report — which was released on the same day the Mueller report came out and largely ignored — tells an entirely different story.

All of the increase in the uninsured over the past two years — *all of it* — is the result of the massive rate increases Obamacare’s mandates and regulations caused. According to the Health and Human Services Dept., premiums in the individual insurance market doubled from 2013 to 2017. They shot up again in 2018.

For those eligible for Obamacare subsidies, the rate increases were meaningless. The amount they had to pay didn’t change much, and in many cases went down.

But for the millions of middle-class Americans who buy insurance coverage on the individual market and aren’t eligible for Obamacare subsidies, the result has been financially devastating.

The CBO report shows the impact (<https://www.cbo.gov/system/files/2019-04/55094-CoverageUnder65.pdf>), plain as day.

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Table 1.

**CBO's Integrated Estimates of Health Insurance Coverage for People Under Age 65  
Compared With Preliminary Estimates from Individual Data Sources**

Millions of People

	2015 Estimates		2016 Estimates		2017 Estimates		2018 Estimates	
	Preliminary	Integrated	Preliminary	Integrated	Preliminary	Integrated	Preliminary	Integrated
Employment-Based Coverage	157.1	157.0	157.5	157.5	159.4	158.8	n.a.	159.7
Medicaid and CHIP <sup>a</sup>								
Made eligible for Medicaid by the ACA	9.8	9.8	11.3	11.3	12.0	12.0	12.0	12.0
Otherwise eligible for Medicaid	51.1	51.1	51.4	51.4	50.8	50.8	50.3	50.3
CHIP	6.0	6.0	6.4	6.4	6.8	6.8	7.1	7.1
Subtotal	66.9	66.9	69.2	69.2	69.6	69.5	69.4	69.4
Nongroup Coverage and Basic Health Program								
Nongroup coverage purchased through marketplaces <sup>b</sup>								
Subsidized	7.9	7.9	8.4	8.3	8.2	8.3	8.4	8.4
Unsubsidized	1.5	1.5	1.6	1.6	1.5	1.5	1.3	1.3
Subtotal	9.4	9.4	10.0	9.9	9.8	9.8	9.7	9.7
Nongroup coverage purchased outside of marketplaces	8.2	8.0	7.4	7.4	6.0	6.0	4.9	4.9
Subtotal, Nongroup Coverage	17.5	17.3	17.4	17.3	15.7	15.8	14.6	14.7
Coverage through the Basic Health Program <sup>c</sup>	0.3	0.3	0.6	0.6	0.8	0.8	0.8	0.8
Medicare <sup>d</sup>	8.6	8.6	8.5	8.5	8.4	8.4	8.3	8.3
Other Coverage <sup>e</sup>	3.0	2.9	3.1	2.9	3.1	2.8	3.1	3.0
Uninsured <sup>f</sup>	28.3	28.3	27.5	27.5	28.3	27.8	28.9	28.9

Source: Congressional Budget Office.

verage through an Obamacare exchange increased by 100,000. The number enrolled through Obamacare's Medicaid expansion climbed by 700,000.

And, thanks to the booming job market under President Trump, the number of people getting coverage through work climbed by 2.2 million over those two years.

But the number of people in the unsubsidized individual insurance market? From 2015 to 2018, it plunged from 9.7 million down to 6.2 million — a 36% decrease.

Before Obamacare went into effect, there were more than 10 million people buying insurance on their own, without any government subsidies, according to the Kaiser Family Foundation.

Yet, incredibly, when Sarah Kliff at Vox.com (the self-proclaimed “explanatory news” site) looked at the same report, (<https://www.vox.com/2019/4/19/18507540/cbo-uninsured-rate-obamacare>) she tried to blame the Trump administration for the increase in the uninsured.

“America's uninsured rate is rising under President Trump, whose administration has passed new rules that make it more difficult to enroll in coverage,” she begins.

Kliff goes on to say that “much of that increase (in the uninsured) is concentrated in the Medicaid program, where the Trump administration has approved new rules like work requirements that can make it more difficult for low-income Americans to enroll in the program.”

That is completely false. Those work requirements Kliff points to apply only to those enrolled through the *Obamacare-expanded* Medicaid program. And only a handful of states have even tried to implement them. What's more, enrollment in the Obamacare-expanded part of Medicaid is up by 700,000 since 2016. That's a 6% increase.

As the CBO data make clear, enrollment in the *regular* Medicaid program declined by 1.1 million over those years. But this had nothing to do with any work requirements, and was more likely because these people didn't need to be on the dole anymore.

So, in short, while Obamacare succeeded in making millions of people dependent on the government for health insurance, it's done so at the expense of middle-class families who were specifically promised relief from high insurance costs.

In this light, the Trump administration's attempt to make truly affordable options available to these middle-class families — through short-term plans and association health plans — looks more like humanitarian relief effort than an attempt to “sabotage” Obamacare.

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**Tagged:**

Health Care,  
Obamacare,  
uninsured



## Published by John Merline

Veteran journalist John Merline was Deputy Editor of Commentary and Opinion at Investor's Business Daily. Before IBD, he launched and edited the Opinion section of AOL News, and was a member of the editorial board of USA Today, where he continues to be a regular contributor. He's been published in the Washington Post, National Review, Detroit News, Cleveland Plain Dealer, Forbes, and numerous other publications. He is regular commentator on the One America News Network and on local talk radio. He got his start in journalism under the tutelage of M. Stanton Evans. [View all posts by John Merline](#)

## 6 thoughts on “CBO Report: 1.4 Million Lost Health Insurance Since 2016 — And Obamacare Is To Blame”

**Stephen Heafey** says:

April 24, 2019 at 5:52 pm

This is an accurate assessment of the impact and outcome of Obamacare. My wife's all encompassing insurance was around 450.00 per month in 2017...today it is 2011.00 per month with a more restrictive policy. Next year it goes to 2700.00 per month...and this is simply a health insurance POLICY....the deductibles and co\_pays are on top of that. Only those who have no actual experience are in favor of Obamacare.

Reply

**Shawn Patrick** says:

April 25, 2019 at 12:31 am

Wow I thought I had it bad but your wife's situation is ridiculous. My previous insurance provider stopped offering policies in California 5 years ago. I was forced to go from a \$300/month PPO to a \$400/month HMO with Kaiser. Last year my rates had climbed to \$550/month and will climb to \$675/month this year. I've been looking at going to a higher deductible plan, but either way I'm getting hosed.

Reply

**mjazzguitar** says:

April 24, 2019 at 10:17 pm

After Obamacare, do we really want the Democrats tampering with our health care coverage again? Re-elect president Trump in 2020!

Reply

**Fred Ward** says:

April 25, 2019 at 7:12 am

Not one thin dime!

Reply

**Cathy Garvey** says:

April 25, 2019 at 12:28 pm

This is correct, premiums are unsustainable, taxes on premiums are monumental, Medicaid expansion is creating even more tax increases. In short, this legislation is doing what they designed it to do – FAIL – so they can impose a single payer system on us. Us, not them.

Reply

**Marilyn Renee** says:

April 26, 2019 at 1:01 pm

The Affordable care act made healthcare unaffordable for everyone except the poor and the wealthy.

Reply

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