

Press Release



New Center for Health and Economy Health Insurance Baseline

PAULINA ENCK | MARCH 23, 2023

The health insurance market continues to see challenges from costs, uninsured individuals, and access to care. The Center for Health and Economy (H&E) is dedicated to assessing the impact of proposed reforms that attempt to address these issues. To that end, H&E has updated its baseline estimates of insurance coverage, federal budgetary impact, plan choice, and the premium landscape of health insurance for Americans under the age of 65.

Key findings of the baseline:

- The total size of the individual market is estimated to decline throughout the budget window – sinking to 8 million in 2033 from 16 million now, with the decline driven by premium increases in the Health Insurance Marketplace as well as the elimination of some Medicaid eligibility due to COVID-19 emergency measures;
- As premiums and health care costs rise, plans chosen in the individual market are expected to shift toward lower-cost options;
- The family glitch fix is now accounted for in the estimates and has increased the number of those insured through the individual market by approximately 1 million; and
- The health insurance coverage provisions under current law for the non-elderly are estimated to increase federal outlays by \$6.73 trillion from 2023 through 2033.

[Read the Full Baseline](#)

The Center for Health and Economy, a research initiative of the American Action Forum, is focused on providing accessible analysis on the outlook for the United States health care system. With the guidance of nationally recognized economic, budget, and public policy experts, H&E uses microsimulation models and health economics literature to evaluate the effects of current and proposed health policy legislation and administrative changes.