



The Enrollment Coalition

What Are the Barriers to Coverage for the Uninsured?

Enrollment Barriers

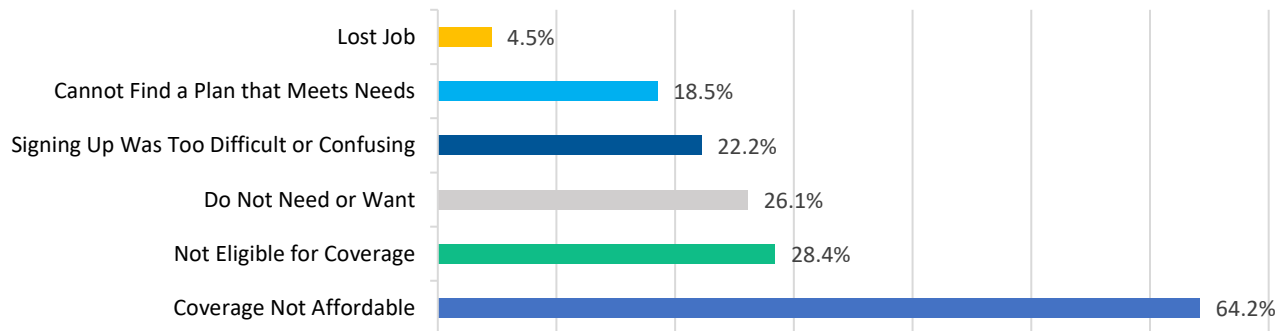
Nearly 60 percent of uninsured individuals are eligible for public programs like Medicaid, or financial assistance through Advanced Premium Tax Credits (APTCs), but experience gaps in coverage due to burdensome administrative requirements. **In 2022, 22.2% of uninsured adults said signing up was too difficult.**



Affordability

The most cited barrier to coverage by uninsured individuals continues to be the lack of affordability of health insurance. In 2022, 64.2 percent of uninsured nonelderly adults said they were uninsured because coverage is not affordable. Despite being the most cited barrier, a 2021 report from the Assistant Secretary for Planning and Evaluation found that:

- At least 90 percent of eligible uninsured individuals with incomes between 100 and 150 percent of the federal poverty level (FPL) can find a \$0 net premium plan.
- 52 percent of eligible individuals ages 55-64 can find a zero-premium plan.
- 44 percent eligible young uninsured adults (ages 18-24) can find a zero-premium plan.
- Half of eligible uninsured Hispanic/Latino adults can find a zero-premium plan.
- Among eligible Black uninsured adults, 45 percent likely have available a zero-premium plan.



Reasons cited for being uninsured

Additional Barriers

Additional barriers that uninsured individuals face can be a lack of access to employer-sponsored insurance, being in the Medicaid coverage gap, and immigration status.

The Enrollment Coalition believes that it must be a top policy priority to ensure that those who are eligible are enrolled and retained in coverage. Learn about our work at: [EnrollmentCoalition.org](https://enrollmentcoalition.org)

Sources:

<https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>

<https://www.urban.org/sites/default/files/2024-01/Guide%20to%20Equity%20for%20the%20Uninsured.pdf>

<https://aspe.hhs.gov/reports/access-marketplace-plans-low-premiums-federal-platform>