

Public Policy Institute

Adults Ages 50-to-64 who Could be Denied Coverage in the Individual Market Because They Have a Preexisting Condition^a

State	Percent of 50–64 Population	Number of Adults Ages 50 to 64	State	Percent of 50–64 Population	Number of Adults Ages 50 to 64
US	40%	24,845,134 ^b	Missouri	43%	508,035
Alabama	48%	464,767	Montana	35%	76,618
Alaska	36%	50,801	Nebraska	36%	128,643
Arizona	39%	481,546	Nevada	37%	199,024
Arkansas	52%	280,820	New Hampshire	34%	105,533
California	37%	2,616,077	New Jersey ^c	33%	622,649
Colorado	32%	339,322	New Mexico	41%	162,690
Connecticut	35%	270,118	New York ^c	38%	1,483,593
Delaware	42%	80,756	North Carolina	43%	811,000
District of Columbia	43%	47,217	North Dakota	35%	50,626
Florida	40%	1,605,864	Ohio	41%	954,400
Georgia	45%	856,903	Oklahoma	45%	322,638
Hawaii	34%	93,366	Oregon	39%	313,646
Idaho	37%	108,900	Pennsylvania	41%	1,075,447
Illinois	37%	918,243	Rhode Island	38%	83,683
Indiana	42%	554,281	South Carolina	42%	400,861
Iowa	36%	217,777	South Dakota	36%	60,254
Kansas	41%	220,952	Tennessee	47%	605,008
Kentucky	50%	444,285	Texas	42%	2,002,131
Louisiana	44%	393,199	Utah	35%	149,980
Maine ^c	40%	123,155	Vermont ^c	34%	48,279
Maryland	39%	477,584	Virginia	38%	612,746
Massachusetts ^c	34%	470,798	Washington	37%	514,389
Michigan	41%	854,882	West Virginia	50%	191,737
Minnesota	32%	355,517	Wisconsin	34%	399,515
Mississippi	50%	278,040	Wyoming	37%	42,719

Source: AARP Public Policy Institute analysis of data from the 2015 NHIS and the 2015 Behavioral Risk Factor Surveillance System.

^a Adults with a preexisting condition that would lead individual market insurers to deny them coverage under medical underwriting practices in place before the Affordable Care Act (ACA). The estimates include people who do not currently face medical underwriting because they get their health insurance through an employer or a public program—but may be denied coverage if they lose their insurance and need to turn to the non-group market.

^b Total for 50 states and the District of Columbia does not add up to US total because the national figure includes 9,291 residents of Guam and 304,831 residents of Puerto Rico.

^c This state did not allow insurers to deny coverage based on preexisting conditions before the ACA.

For more information, read the full report “*In Health Reform, Stakes are High for Older Americans with Preexisting Health Conditions*”, AARP Public Policy Institute, Insight on the Issues # 117, March 2017; Accessible at: <http://bit.ly/2p1XyOh>