

Fact Sheet

14 Years of the Affordable Care Act: Impact on Adults Ages 50 to 64 in Kentucky

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The Affordable Care Act (ACA)—now 14 years old—has played a critical role in expanding access to affordable health coverage for millions of adults ages 50 to 64 in Kentucky, including through ACA’s health insurance marketplaces.

63%

The drop in the uninsured rate among adults ages 50 to 64 since ACA implementation

Since the start of the ACA, the number of adults ages 50 to 64 in Kentucky with health insurance has increased from 763,102 in 2012 (out of 880,582) to 865,147 in 2022 (out of 910,251). Meanwhile, the share of adults ages 50 to 64 in Kentucky without health insurance (the uninsured rate) has fallen significantly, dropping from 13.3 percent in 2012 to 5.0 percent by 2022. This decline marks a 63 percent drop in the uninsured rate for adults in this age group between 2012 and 2022.¹

5.0%

The share of adults ages 50 to 64 who remained uninsured in 2022

In 2022, 45,104 people ages 50 to 64 in Kentucky, or 5.0 percent of adults in this age group, remained uninsured. Policy actions have contributed to record-low uninsured rates. One such example is states keeping people enrolled in Medicaid during the COVID-19 pandemic in exchange for enhanced federal funding. Enactment of enhanced federal premium tax credits under the American Rescue Plan Act (ARPA) of 2021 and extended under the Inflation Reduction Act (IRA) of 2022 also helped make Marketplace coverage more affordable.

12.2

The percentage-point drop in the uninsured rate among Black adults ages 50 to 64 between 2012 and 2022

Among adults ages 50 to 64 in Kentucky, uninsured rates improved between 2012 and 2022 across some racial and ethnic groups. Specifically, the uninsured rate in this age group fell from 17.1 percent to 4.9 percent among Black adults, compared to 12.8 percent to 4.4 percent among white adults.

23,469

Adults ages 50 to 64 who relied on nongroup (individual) health insurance in 2022

As of 2022, 2.6 percent of adults ages 50 to 64 in Kentucky relied on the nongroup (individual) health insurance market for coverage. The number of adults ages 50 to 64 with nongroup coverage went from 47,070 in 2012 to 23,469 in 2022.

25,333

Adults ages 55 to 64 who enrolled in Marketplace coverage in 2024²

In 2024, 34 percent of Kentucky enrollees in a Marketplace plan are between the ages of 55 and 64—totaling 25,333 people.

71,000

Adults ages 50 to 64 who are estimated to become newly eligible for Marketplace coverage after losing Medicaid³

As states lift the COVID-era restrictions on Medicaid disenrollment, many individuals are seeking new sources of affordable health insurance coverage. 71,000 adults ages 50 to 64 in Kentucky are estimated to be newly eligible for Marketplace coverage after losing Medicaid. Of this group, 22,000 are estimated to be eligible for premium tax credits, including the enhanced premium tax credits under ARPA and IRA.

62,649

Marketplace enrollees who pay reduced or no premiums in 2024 due to federal tax credits²

Totaling 62,649 people, the majority (83 percent) of Marketplace enrollees of all ages in Kentucky pay reduced or no health insurance premiums due to availability of federal premium tax credits.

\$206

The average monthly Marketplace premium after premium tax credits in 2024²

On average nationally, consumers (regardless of age) who receive premium tax credits in 2024 save more than \$700 per year on premiums due to the expanded tax credits under ARPA and IRA. On average in Kentucky, Marketplace plan premiums are \$206 per month after tax credits, but 11 percent of Marketplace enrollees pay even lower premiums: \$10 or less per month.

Source unless otherwise noted: KNG Health Reform Model 2024 (a microsimulation model developed by KNG Health Consulting, Inc.) using the American Community Survey (ACS). Some racial/ethnic data not reported due to insufficient sample size.

¹ ACS data are not yet available for 2023 and 2024, when states began lifting COVID-era restrictions on Medicaid disenrollment.

Centers for Medicare & Medicaid Services (CMS) 2024 Marketplace Open Enrollment Period Public Use Files and reports. Reports include data for adults ages 55 to 64 but not ages 50 to 64.

³ Avalere Health analysis of CMS Monthly Unwinding Data Reports and State Unwinding Dashboards as of March 2024.

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