

Fact Sheet

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

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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 Montana, including through ACA’s health insurance marketplaces.

50%

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 Montana with health insurance has increased from 181,465 in 2012 (out of 223,031) to 190,519 in 2022 (out of 210,199). Meanwhile, the share of adults ages 50 to 64 in Montana without health insurance (the uninsured rate) has fallen significantly, dropping from 18.6 percent in 2012 to 9.4 percent by 2022. This decline marks a 50 percent drop in the uninsured rate for adults in this age group between 2012 and 2022.¹

9.4%

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

In 2022, 19,680 people ages 50 to 64 in Montana, or 9.4 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.

18,627

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

As of 2022, 8.9 percent of adults ages 50 to 64 in Montana relied on the nongroup (individual) health insurance market for coverage. The number of adults ages 50 to 64 with nongroup coverage went from 18,479 in 2012 to 18,627 in 2022.

18,236

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

In 2024, 27 percent of Montana enrollees in a Marketplace plan are between the ages of 55 and 64—totaling 18,236 people.

4,000

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. 4,000 adults ages 50 to 64 in Montana are estimated to be newly eligible for Marketplace coverage after losing Medicaid. Of this group, 3,000 are estimated to be eligible for premium tax credits, including the enhanced premium tax credits under ARPA and IRA.

58,149

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

Totaling 58,149 people, the majority (88 percent) of Marketplace enrollees of all ages in Montana pay reduced or no health insurance premiums due to availability of federal premium tax credits.

\$162

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 Montana, Marketplace plan premiums are \$162 per month after tax credits, but 30 percent of Marketplace enrollees pay even lower premiums: \$10 or less per month.

Source unless otherwise noted: KING Health Reform Model 2024 (a microsimulation model developed by KING Health Consulting, Inc.) using the American Community Survey (ACS).

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

² 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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