

## Fact Sheet

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

Olivia Dean, Jane Sung, and Catelyn Middlebrooks  
*AARP Public Policy Institute*

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 North Carolina, including through ACA’s health insurance marketplaces.

## 44%

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 North Carolina with health insurance has increased from 1,541,799 in 2012 (out of 1,839,412) to 2,090,477 in 2022 (out of 2,296,944). Meanwhile, the share of adults ages 50 to 64 in North Carolina without health insurance (the uninsured rate) has fallen significantly, dropping from 16.2 percent in 2012 to 9.0 percent by 2022. This decline marks a 44 percent drop in the uninsured rate for adults in this age group between 2012 and 2022.<sup>1</sup>

## 9.0%

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

In 2022, 206,467 people ages 50 to 64 in North Carolina, or 9.0 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.

## 21.6

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

Among adults ages 50 to 64 in North Carolina, uninsured rates improved between 2012 and 2022 across many racial and ethnic groups. Specifically, the uninsured rate in this age group fell from 45.2 percent to 27.5 percent among Hispanic adults, 32.3 percent to 10.6 percent among Asian adults, 24.2 percent to 13.8 percent among American Indian/Alaska Native adults, 20.3 percent to 9.5 percent among Black adults, and 13.3 percent to 7.0 percent among white adults.

## 486,894

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

As of 2022, 21.2 percent of adults ages 50 to 64 in North Carolina relied on the nongroup (individual) health insurance market for coverage. The number of adults ages 50 to 64 with nongroup coverage went from 137,461 in 2012 to 486,894 in 2022.

# 235,754

Adults ages 55 to 64 who enrolled in Marketplace coverage in 2024<sup>2</sup>

In 2024, 23 percent of North Carolina enrollees in a Marketplace plan are between the ages of 55 and 64—totaling 235,754 people.

# 25,000

Adults ages 50 to 64 who are estimated to become newly eligible for Marketplace coverage after losing Medicaid<sup>3</sup>

As states lift the COVID-era restrictions on Medicaid disenrollment, many individuals are seeking new sources of affordable health insurance coverage. 25,000 adults ages 50 to 64 in North Carolina 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.

# 980,133

Marketplace enrollees who pay reduced or no premiums in 2024 due to federal tax credits<sup>2</sup>

Totaling 980,133 people, the majority (95 percent) of Marketplace enrollees of all ages in North Carolina pay reduced or no health insurance premiums due to availability of federal premium tax credits.

# \$77

The average monthly Marketplace premium after premium tax credits in 2024<sup>2</sup>

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 North Carolina, Marketplace plan premiums are \$77 per month after tax credits, but 53 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).

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

<sup>2</sup> 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.

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

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601 E Street, NW  
Washington DC 20049

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