According to the California Health Interview Survey (CHIS), in the years leading up to the Affordable Care Act (ACA), the uninsured rate among Californians under the age of 65 was approximately 16 percent. Implementation of the ACA dramatically reduced the rate of uninsured to 8.4 percent, with approximately 3 million remaining uninsured in the state. This snapshot provides a quick overview of California’s remaining uninsured.

**WHO ARE CALIFORNIA’S UNINSURED?**

According to CHIS:

- Los Angeles County has the highest number of uninsured, at 786,000, as of 2017. The region with the highest rate of uninsured is the Central Coast counties at 11.5 percent. (Figure 1)
- More than *one in three (1.5 million, or 37 percent)* of the uninsured are expected to be undocumented in 2020. (Figure 4) The vast majority (*89 percent*) of low-income undocumented adults in California, those under 138 percent of the federal poverty level (FPL), are uninsured.³
- Approximately *276,000* California children, or *2.8 percent* of all children, were uninsured.
- Slightly over 50% of all uninsured Californians, or *1.5 million people*, live under 200 percent FPL with an annual individual income of about $24,000.
- Another *685,000*, or *24 percent*, are between 200 and 399 percent FPL, ($24,120 to $48,240 per year), which means they are income eligible for subsidies to purchase individual coverage through Covered California. (Figure 3)
2020 PROJECTIONS

Based on projections from the California Simulation of Insurance Markets (CalSIM)\(^4\) model developed jointly by the UCLA Center for Health Policy Research and the UC Berkeley Center for Labor Research and Education, the number of uninsured in California is expected to rise in future years. Without intervening state action to counteract the effects of eliminating the individual mandate penalty, the uninsured rate is anticipated to grow to 11.7 percent in 2020 and 12.9 percent in 2023.\(^5\) CalSIM projections define the uninsured as including individuals who only have Medi-Cal for emergency and pregnancy-related services.

**Uninsured by 2020**

\[
\begin{align*}
\text{4.02 Million} & \quad \rightarrow \quad 1.48 \text{ Million} & \quad 65\%
\end{align*}
\]

Undocumented

Projected to be Latino

---

DATA NOTE: Most survey estimates of the number of insured in California include individuals who have restricted scope Medi-Cal, a limited program primarily covering undocumented adults only for emergency and pregnancy related services. For example, the California Health Interview Survey (CHIS) relies on self-reported insurance status and it is likely that respondents with restricted scope Medi-Cal report they are insured. However, researchers working with the CalSIM model project rates of uninsured including individuals on restricted scope Medi-Cal as uninsured. The CalSIM approach can help policymakers more fully understand the number of Californians in need of comprehensive health care coverage.

**ENDNOTES**

4. More information about CalSIM can be found at [CalSIM: Modeling the Future of Health Care](#).

**About ITUP**

Insure the Uninsured Project (ITUP) is a Sacramento-based nonprofit health policy institute that for more than two decades has provided expert analysis and facilitated convenings for California policymakers and decisionmakers focused on health reform.

The mission of ITUP is to promote innovative and workable policy solutions that expand health care access and improve the health of Californians, through policy-focused research and broad-based stakeholder engagement.

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- Blue Shield of California Foundation
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