

# Overview of the Health Insurance Marketplaces and Quality Rating System

## Population Description

- Over 47 million non-elderly uninsured people in the US (aged 0-64).
  - Approximately 17 million of them will be newly insured in 2014.
  - 90% of individual marketplace enrollees will receive federal subsidies.
  - Total marketplace population is projected to reach 29 million in 2021.
  - Median age expected to be 33, more than 50% expected to be unmarried.
  - Marketplace population is anticipated to have a median income of 166% of FPL, compared to the currently insured with medium income of 333% FPL.
- Approximately 40% of the expected individual marketplace enrollees will come from five states: California, Texas, Florida, New York, and Illinois.
- Marketplaces are anticipated to be more ethnically diverse than the currently insured population.
- Uninsured rates among young adults continue to remain high compared to other age groups.
- Individuals without a high school degree are less likely to be currently insured and will make up a majority of the newly insured population.
- The marketplace population is less likely to report excellent or very good health than the traditional market.