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Commercial Insurance Coverage Decline Associated with Affordable Care Act: What's Next?

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2017-02-15

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Presentation Category: Clinical

Abstract Category: Craniomaxillofacial

BACKGROUND: A key feature of the Affordable Care Act was the establishment of insurance exchanges and subsidies to assist Americans in obtaining affordable commercial insurance. This study was undertaken to determine whether this effort has met its goal.

METHODS: A review of all patients requiring surgery for maxillofacial trauma at a level 1 trauma center was undertaken for time periods before the Affordable Care Act was passed (2008 and 2009), while partially in effect (2012), and after the establishment exchanges and subsidies (2014). Insurance statuses were recorded and rates of commercial insurance coverage during each period were compared.

RESULTS: A total of 1,123 patients were included. Of these, 511 were treated before passage of the Affordable Care Act, 288 were treated in 2012, and 324 were treated in 2014. Before passage, 50.5% of patients had commercial insurance. This number was virtually unchanged in 2012. However, after the insurance exchanges and subsidies were established, the percentage of patients with commercial insurance fell to 36.73% ($p = 0.004$).

CONCLUSIONS: Surprisingly, the establishment of insurance exchanges and subsidies through the Affordable Care Act was associated with a decline in rates of commercial insurance coverage. Trends in reimbursement patterns will need to be followed if the law is repealed and replaced.

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