



**NOAA
FISHERIES**

SEFSC

**Social Science
Research Group**

The Impact of the Affordable Care Act in North Carolina's Commercial Fisheries

Scott Crosson, NOAA Southeast Fisheries
Christina Wiegand, East Carolina University

Research question

How has the Affordable Care Act in the United States changed the commercial fishing fleets?

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Can we quantify those effects?

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Can we quantify those effects?

Fleet size, fleet income, fleet behavior

Why would that matter

RISK = PROBABILITY * CONSEQUENCE

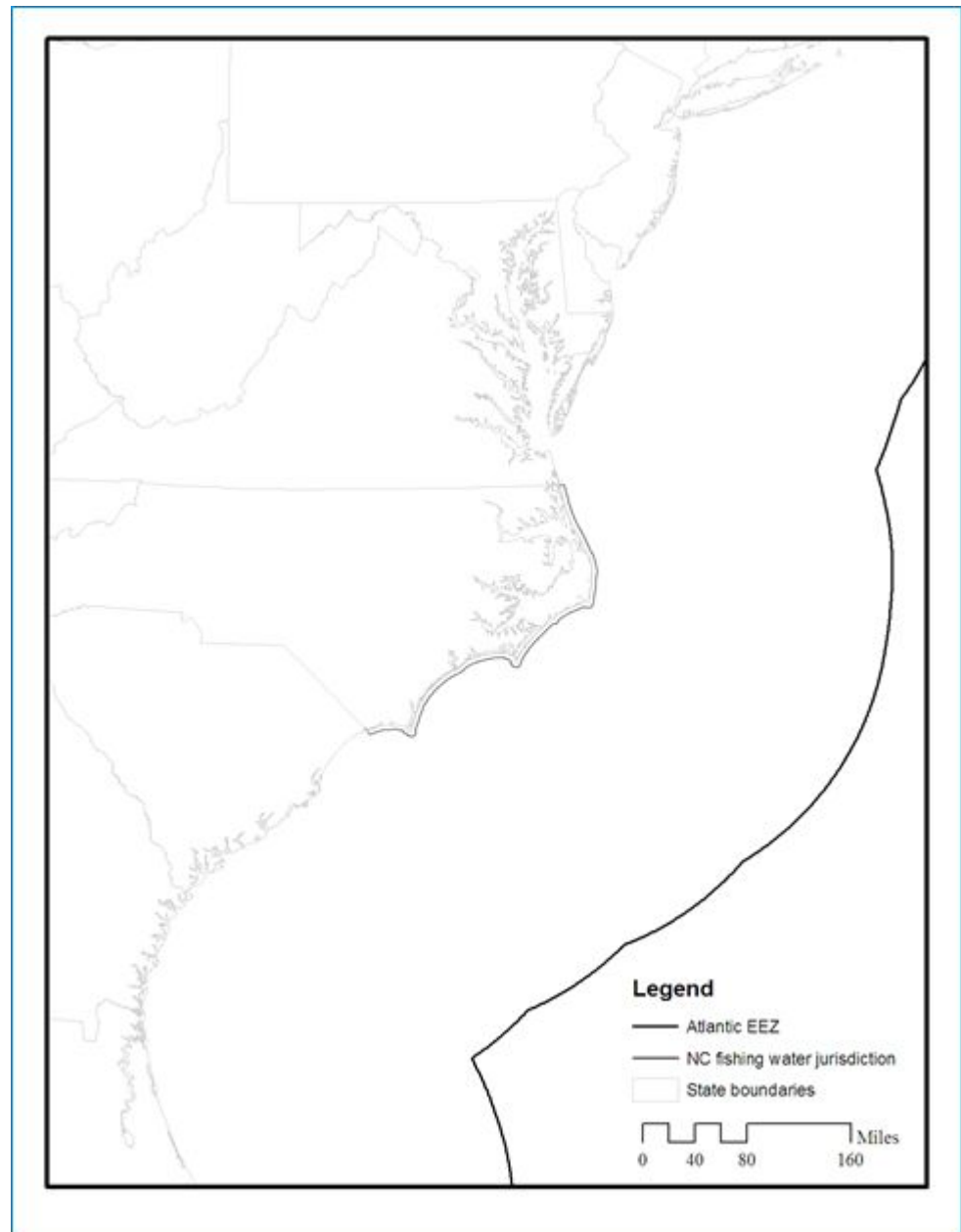
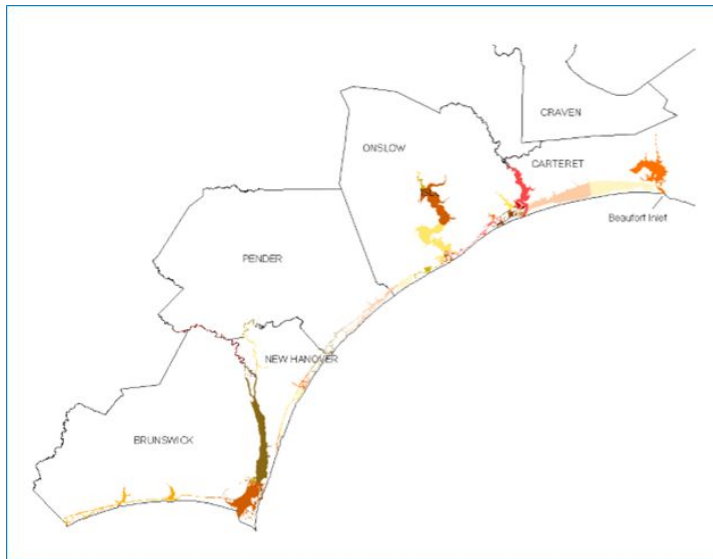
USA health coverage is messy

Risk mitigation involves \$\$ and fishing decisions (gear, area)



Study areas

coastal NC, both
offshore and inshore



Earlier study

Crosson, S. 2016. The Affordable Care Act and Opportunities for Change in North Carolina's Commercial Fisheries. *Marine Resource Economics*, 31(2), 121-129.

Reviewed *pre* 2010 health coverage

Phone interviews completed in 2008 and 2009, n=319

Earlier findings

NC small-scale fishermen with insurance rely on

- landside jobs
- spouses' employer plans
- Medicare (if older than 65)
- private insurance markets \$\$\$\$\$

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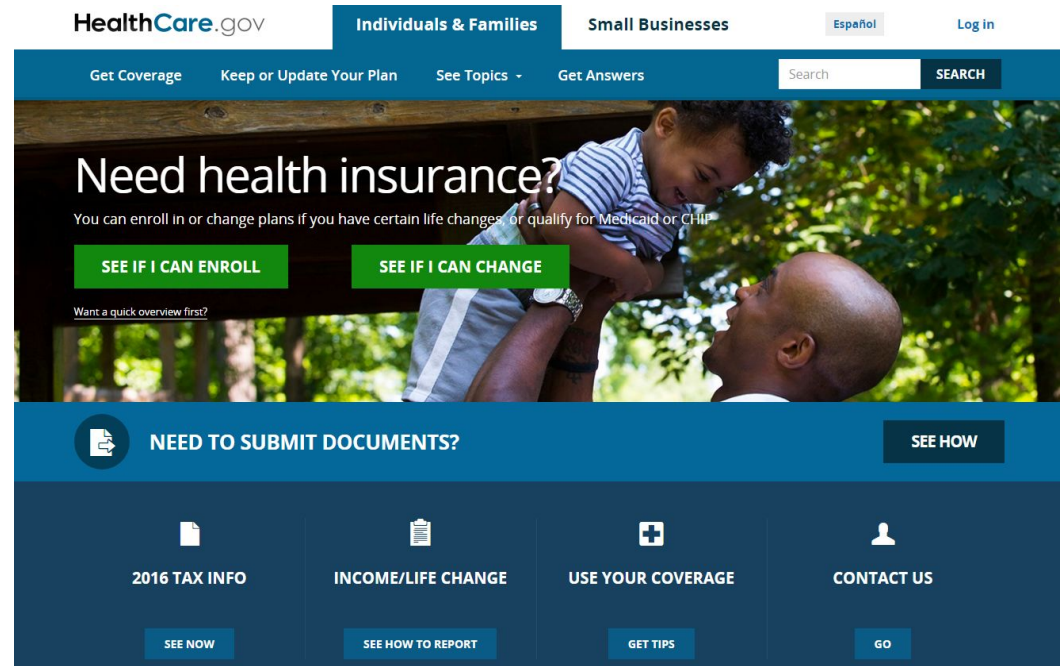
NC small-scale fishermen with insurance rely on

- landside jobs
- spouses' employer plans
- Medicare (if older than 65)
- private insurance markets \$\$\$\$\$ especially if
 - fished in the ocean (vs inshore)
 - used industrial gear
 - higher landings and higher investment in fishing
 - more educated

Affordable Care Act (Obamacare)

passed in 2010

provides subsidies
that shrink as
income rises



Will those subsidies result in changes in fishing
behavior and investment? For whom?

Follow up methods

Asking fishermen specific questions about premiums and coverage levels

Part of a larger survey

We can link this to landings and gear

Data challenges

Shrinking N

Overall data, 317 pre-ACA, 224 post-ACA

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<65 longitudinal data set limited to ~44 cases

Initial findings

Household income definitely has risen, may just be different samples (or recovery from Great Recession...)

Fishermen not getting any younger.

Initial findings

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For the <65 crowd, increased from 64% to 78%.*

For the <65 crowd, 46% now purchasing directly (up from 30%).

Coverage and premiums

42 fishermen reported buying through the Federal Marketplace. Premiums for this group over \$100/month cheaper than for those buying elsewhere

Bronze	16%
Silver	35%
Gold	4%
Platinum	2%
DK	43%

Initial comparisons to earlier study

No shifts in the numbers of fishermen getting insurance through landside jobs (~15%)

No significant shifts in boat value, investment in new gear, landings values.

Similar patterns of gear usage for gill nets, reels, trawls.

Next steps

Rerun the original paper's regressions on new data

Does understanding of coverage matter?

Map out ACA subsidies

Look at the longitudinal data set (despite low n)