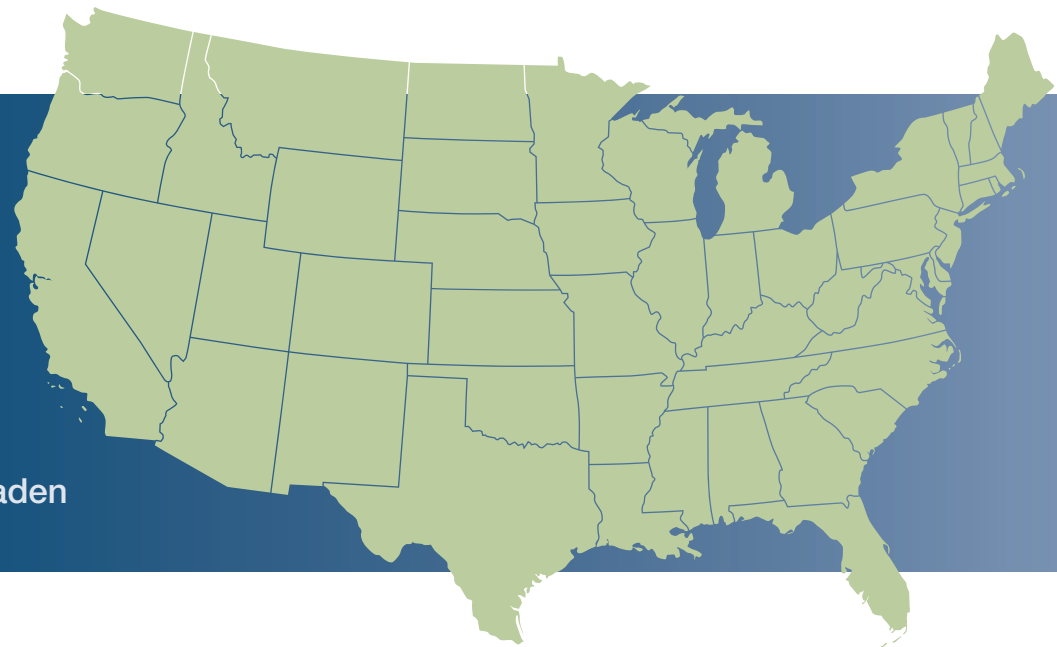


# Exhibit 38

# The Cost of Failure to Enact Health Reform: Implications for States

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# National

**Table 2A.** Changes in Coverage Across Years, Non-Elderly Population (in millions)

|                              | 2009  |       | 2014  |       | 2019  |       |
|------------------------------|-------|-------|-------|-------|-------|-------|
|                              | N     | %     | N     | %     | N     | %     |
| <b>Worst Case</b>            |       |       |       |       |       |       |
| Employer-Sponsored Insurance | 150.0 | 56.1  | 145.2 | 52.7  | 139.4 | 49.2  |
| Non-Group                    | 15.8  | 5.9   | 12.8  | 4.7   | 12.2  | 4.3   |
| Medicaid                     | 44.1  | 16.5  | 51.2  | 18.6  | 57.4  | 20.3  |
| Medicare                     | 4.5   | 1.7   | 4.6   | 1.7   | 4.6   | 1.6   |
| Other                        | 4.0   | 1.5   | 4.2   | 1.5   | 4.3   | 1.5   |
| Uninsured                    | 49.1  | 18.4  | 57.7  | 20.9  | 65.7  | 23.2  |
| Total                        | 267.6 | 100.0 | 275.7 | 100.0 | 283.6 | 100.0 |
| <b>Intermediate Case</b>     |       |       |       |       |       |       |
| Employer-Sponsored Insurance | 150.0 | 56.1  | 148.1 | 53.7  | 145.7 | 51.4  |
| Non-Group                    | 15.8  | 5.9   | 13.1  | 4.7   | 12.0  | 4.2   |
| Medicaid                     | 44.1  | 16.5  | 49.7  | 18.0  | 54.9  | 19.3  |
| Medicare                     | 4.5   | 1.7   | 4.5   | 1.6   | 4.5   | 1.6   |
| Other                        | 4.0   | 1.5   | 4.2   | 1.5   | 4.3   | 1.5   |
| Uninsured                    | 49.1  | 18.4  | 56.2  | 20.4  | 62.2  | 21.9  |
| Total                        | 267.6 | 100.0 | 275.7 | 100.0 | 283.6 | 100.0 |
| <b>Best Case</b>             |       |       |       |       |       |       |
| Employer-Sponsored Insurance | 150.0 | 56.1  | 151.9 | 55.1  | 153.0 | 53.9  |
| Non-Group                    | 15.8  | 5.9   | 13.8  | 5.0   | 13.0  | 4.6   |
| Medicaid                     | 44.1  | 16.5  | 48.3  | 17.5  | 51.9  | 18.3  |
| Medicare                     | 4.5   | 1.7   | 4.5   | 1.6   | 4.5   | 1.6   |
| Other                        | 4.0   | 1.5   | 4.1   | 1.5   | 4.3   | 1.5   |
| Uninsured                    | 49.1  | 18.4  | 53.1  | 19.3  | 57.0  | 20.1  |
| Total                        | 267.6 | 100.0 | 275.7 | 100.0 | 283.6 | 100.0 |

**Table 2B.** Aggregate Spending Across Years, Non-Elderly Population

|                                | 2009<br>(in billions) | 2014<br>(in billions) | % change<br>2009-2014 | 2019<br>(in billions) | % change<br>2014-2019 | % change<br>2009-2019 |
|--------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| <b>Worst Case</b>              |                       |                       |                       |                       |                       |                       |
| Medicaid/CHIP Spending         | \$251.2               | \$366.5               | 45.9%                 | \$519.7               | 41.8%                 | 106.8%                |
| Uncompensated Care             | 62.1                  | 92.3                  | 48.7%                 | 141.4                 | 53.2%                 | 127.8%                |
| Employer Premium Spending      | 429.8                 | 624.7                 | 45.3%                 | 885.1                 | 41.7%                 | 105.9%                |
| Individual and Family Spending | 326.4                 | 416.9                 | 27.7%                 | 548.4                 | 31.6%                 | 68.0%                 |
| <b>Intermediate Case</b>       |                       |                       |                       |                       |                       |                       |
| Medicaid/CHIP Spending         | 251.2                 | 341.6                 | 36.0%                 | 458.4                 | 34.2%                 | 82.4%                 |
| Uncompensated Care             | 62.1                  | 87.0                  | 40.1%                 | 123.1                 | 41.5%                 | 98.3%                 |
| Employer Premium Spending      | 429.8                 | 610.5                 | 42.0%                 | 847.3                 | 38.8%                 | 97.2%                 |
| Individual and Family Spending | 326.4                 | 408.3                 | 25.1%                 | 521.3                 | 27.7%                 | 59.7%                 |
| <b>Best Case</b>               |                       |                       |                       |                       |                       |                       |
| Medicaid/CHIP Spending         | 251.2                 | 320.4                 | 27.5%                 | 403.8                 | 26.1%                 | 60.7%                 |
| Uncompensated Care             | 62.1                  | 81.0                  | 30.4%                 | 106.6                 | 31.6%                 | 71.7%                 |
| Employer Premium Spending      | 429.8                 | 572.9                 | 33.3%                 | 740.6                 | 29.3%                 | 72.3%                 |
| Individual and Family Spending | 326.4                 | 392.3                 | 20.2%                 | 476.2                 | 21.4%                 | 45.9%                 |

Source: Urban Institute's Health Insurance Policy Simulation Model

Note: Individual and Family Spending includes out-of-pocket health care costs and premiums.

