

Overview

- Prior literature and theory suggests access to new insurance not tied to own job may increase retirement
- We test this using ACA-induced variation in insurance access
 - Medicaid expansion in 2014
- Using tax data, we examine subsequent year behavior of those who are currently working and have predicted low retirement income
- Summary findings:
 - No evidence of a detectable reaction in retirement behavior.
- Supplementary analysis
 - American Community Survey DD in means
- Results maybe unsurprising given Medicaid expansion margin
 - Those with retirement income predicted to be <100% FPL, who had ESI while working
- Further approaches needed to see effect of health insurance on retirement
 - Examine subgroups (those with ESI at prior job, those in worse health, those with no access to spousal insurance)
 - Causal methods for ACA effects above poverty line