Studies from independent experts—the Congressional Budget Office (CBO), Center for American Progress (CAP), Urban Institute, Lewin Group, and RAND Corporation—have examined the impact of severing the individual mandate but retaining the ACA market reforms. While the studies differ on the magnitude of the impact of severing the mandate, they all find that doing so would result in a dramatic rise in the uninsured population and increases in health insurance premiums compared to health reform with a mandate.

**Increase in the Uninsured**

- **CAP**: 24 M
- **CBO**: 16 M
- **LEWIN GROUP**: 7.8 M
- **URBAN INSTITUTE**: 15.8 M
- **RAND**: 12.5 M

**Drop in Employer Sponsored Insurance**

- **CAP**: 15 M
- **CBO**: 4 M
- **LEWIN GROUP**: 2.1 M
- **URBAN INSTITUTE**: 5.1 M
- **RAND**: 2.5 M

**Impact on Private Health Insurance Premiums**

- **40%**
- **15%**
- **12.6%**
- **10%**
- **2.4%**