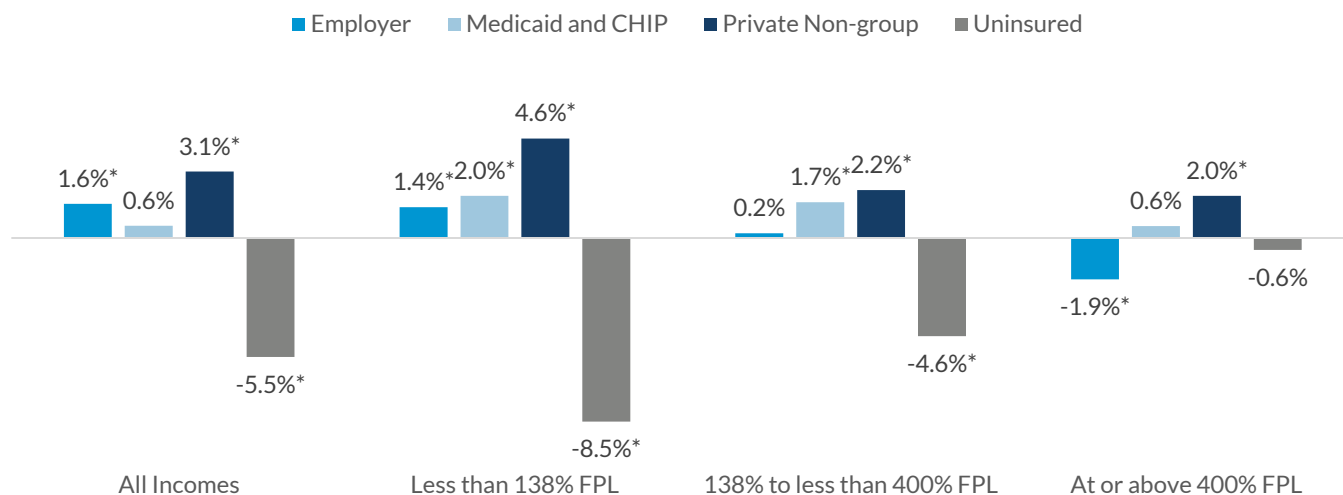


# Changes in Health Insurance Coverage in Alabama, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Alabama fell from 16.5 percent to 11.0 percent, meaning 225,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (3.1 percentage points) and employer-sponsored coverage (1.6 percentage points) (Figure 1), reflecting Alabama’s lack of Medicaid expansion. The overall percentage point increase in employer-sponsored coverage was greater than that for each income group because of population growth in the higher income groups, which have high rates of employer-sponsored coverage.

**FIGURE 1**  
**Percentage-Point Changes in Insurance Coverage by Income in Alabama, 2013 to 2016**



**Source:** Urban Institute analysis of American Community Survey data from 2013 and 2016 using the Integrated Public Use Microdata Series

**Notes:** CHIP = Children’s Health Insurance Program. FPL = federal poverty level. Estimates reflect income for the health insurance unit developed by the State Health Access Data Assistance Center and include adjustments for misreporting of health insurance coverage on the American Community Survey developed by Victoria Lynch et al. Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because such coverage changes little year to year among the civilian, non-institutionalized nonelderly.

\* Change is statistically significant at the 5 percent level.

Among nonelderly with incomes below 138 percent of the Federal Poverty Level (FPL), who were targeted by Medicaid expansion in other states, the uninsured rate fell from 28.3 percent to 19.8 percent, meaning 152,000 fewer low-income Alabama residents uninsured. This coverage increase was driven by increases in private non-group coverage (4.6 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 11.0 percent in Alabama. Nationally, the 2016 uninsured rate was 10.0 percent. Among the nonelderly with incomes below 138 percent of the FPL in 2016, the uninsured rate in South region was 22.0 and the national uninsured rate was 16.5 percent, compared to 19.8 percent in Alabama.

TABLE 1

## Percentage-Point Changes in Insurance Coverage by Income in Alabama, 2013 to 2016

	2013		2016		Difference		
	(people)	(percent)	(people)	(percent)	(people)	(percent)	
<b>All Incomes</b>							
Employer	2,156,000	53.8%	2,199,000	55.4%	43,000	1.6%	*
Medicaid and State	853,000	21.3%	868,000	21.9%	15,000	0.6%	
CHAMPUS/Medicare	177,000	4.4%	187,000	4.7%	9,000	0.3%	
Private Nongroup	161,000	4.0%	282,000	7.1%	121,000	3.1%	*
Uninsured	661,000	16.5%	436,000	11.0%	-225,000	-5.5%	*
<b>HIU less than 138% FPL</b>							
Employer	345,000	22.3%	343,000	23.7%	-2,000	1.4%	*
Medicaid and State	638,000	41.2%	624,000	43.1%	-14,000	2.0%	*
CHAMPUS/Medicare	90,000	5.8%	92,000	6.4%	2,000	0.5%	
Private Nongroup	37,000	2.4%	101,000	7.0%	64,000	4.6%	*
Uninsured	438,000	28.3%	286,000	19.8%	-152,000	-8.5%	*
<b>HIU 138 to less than 400% FPL</b>							
Employer	966,000	65.1%	949,000	65.3%	-16,000	0.2%	
Medicaid and State	194,000	13.1%	214,000	14.7%	20,000	1.7%	*
CHAMPUS/Medicare	57,000	3.9%	63,000	4.3%	5,000	0.5%	
Private Nongroup	74,000	5.0%	105,000	7.2%	31,000	2.2%	*
Uninsured	193,000	13.0%	123,000	8.4%	-70,000	-4.6%	*
<b>HIU at or above 400% FPL</b>							
Employer	845,000	86.6%	906,000	84.7%	61,000	-1.9%	*
Medicaid and State	22,000	2.2%	30,000	2.8%	8,000	0.6%	*
CHAMPUS/Medicare	30,000	3.0%	32,000	3.0%	2,000	0.0%	
Private Nongroup	50,000	5.1%	75,000	7.0%	26,000	2.0%	*
Uninsured	30,000	3.0%	27,000	2.5%	-3,000	-0.6%	

**Source:** Urban Institute analysis of American Community Survey data from 2013 and 2016 using the Integrated Public Use Microdata Series

**Notes:** CHIP = Children's Health Insurance Program. FPL = federal poverty level. Estimates reflect income for the health insurance unit developed by the State Health Access Data Assistance Center and include adjustments for misreporting of health insurance coverage on the American Community Survey developed by Victoria Lynch et al.

\* Change is statistically significant at the 5 percent level.

### ADDITIONAL READING

#### ***Changes in Health Insurance Coverage 2013-2016: Medicaid Expansion States Lead the Way***

Laura Skopec, John Holahan, and Caroline Elmendorf

<https://www.rwjf.org/en/library/research/2018/09/changes-in-health-insurance-coverage-2013-2016.html>