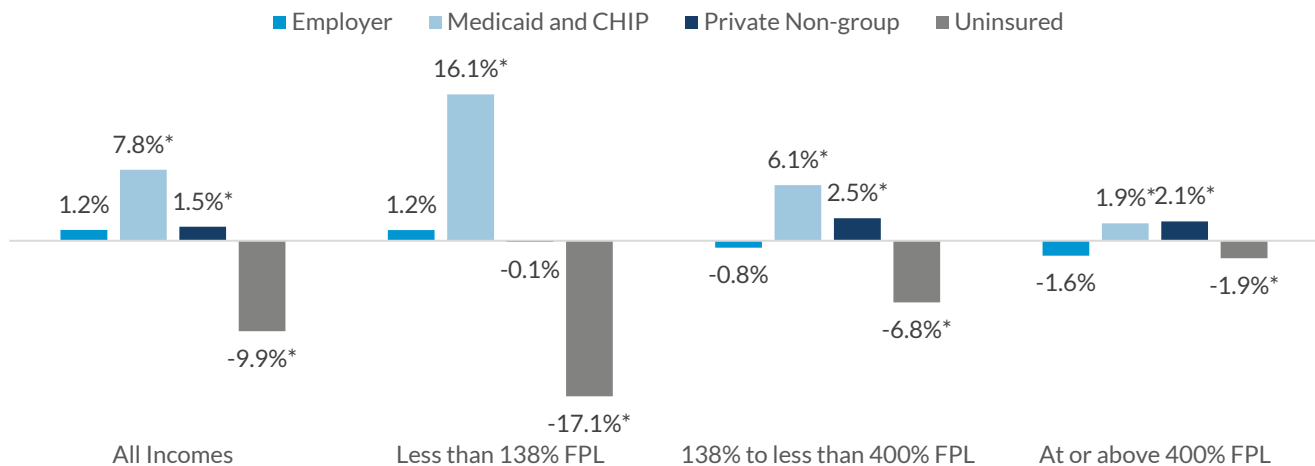


Changes in Health Insurance Coverage in Arkansas, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Arkansas fell from 19.2 percent to 9.3 percent, meaning 243,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (7.8 percentage points) due to Arkansas' Medicaid expansion, with smaller increases in private non-group coverage (1.5 percentage points) (Figure 1). The overall percentage point increase in employer-sponsored coverage was greater than that for the higher two income groups because of population growth in those higher income groups, which have high rates of employer-sponsored coverage.

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Arkansas, 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 the Medicaid expansion, the uninsured rate fell from 29.9 percent to 12.8 percent, meaning 169,000 fewer low-income Arkansas residents uninsured. This coverage increase was driven by increases in Medicaid coverage (16.1 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 9.3 percent in Arkansas. 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 12.8 percent in Arkansas.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	1,196,000	49.1%	1,220,000	50.2%	25,000	1.2%
Medicaid and State	563,000	23.1%	751,000	30.9%	187,000 *	7.8% *
CHAMPUS/Medicare	113,000	4.6%	98,000	4.0%	-15,000 *	-0.6% *
Private Nongroup	96,000	4.0%	134,000	5.5%	37,000 *	1.5% *
Uninsured	468,000	19.2%	226,000	9.3%	-243,000 *	-9.9% *
HIU less than 138% FPL						
Employer	176,000	18.5%	175,000	19.7%	-1,000	1.2%
Medicaid and State	421,000	44.4%	537,000	60.5%	116,000 *	16.1% *
CHAMPUS/Medicare	48,000	5.1%	45,000	5.1%	-3,000	0.0%
Private Nongroup	19,000	2.0%	16,000	1.9%	-2,000	-0.1%
Uninsured	283,000	29.9%	114,000	12.8%	-169,000 *	-17.1% *
HIU 138 to less than 400% FPL						
Employer	586,000	60.7%	579,000	60.0%	-7,000	-0.8%
Medicaid and State	130,000	13.4%	189,000	19.5%	59,000 *	6.1% *
CHAMPUS/Medicare	51,000	5.2%	40,000	4.2%	-10,000 *	-1.1% *
Private Nongroup	43,000	4.5%	67,000	7.0%	24,000 *	2.5% *
Uninsured	155,000	16.1%	90,000	9.3%	-65,000 *	-6.8% *
HIU at or above 400% FPL						
Employer	434,000	82.5%	466,000	80.9%	32,000 *	-1.6%
Medicaid and State	13,000	2.5%	26,000	4.4%	12,000 *	1.9% *
CHAMPUS/Medicare	14,000	2.7%	13,000	2.2%	-1,000	-0.5%
Private Nongroup	35,000	6.6%	50,000	8.7%	16,000 *	2.1% *
Uninsured	30,000	5.7%	22,000	3.8%	-8,000 *	-1.9% *

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>