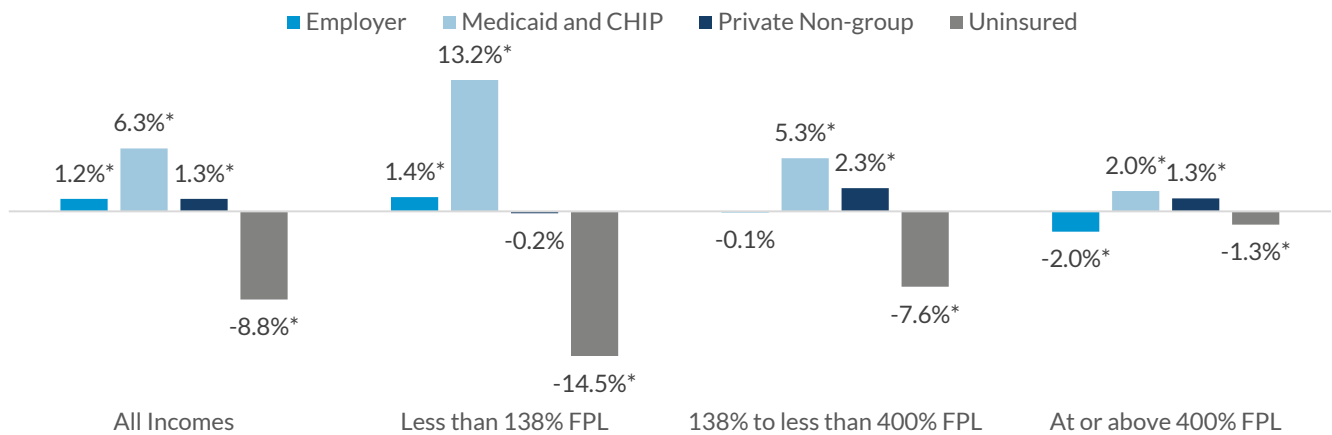


Changes in Health Insurance Coverage in Arizona, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Arizona fell from 20.6 percent to 11.7 percent, meaning 467,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (6.3 percentage points) due to Arizona’s Medicaid expansion, with smaller increases in private non-group coverage (1.3 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 Arizona, 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 31.4 percent to 16.9 percent, meaning 315,000 fewer low-income Arizona residents uninsured. This coverage increase was driven by increases in Medicaid coverage (13.2 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 11.7 percent in Arizona. 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 West region was 13.7 and the national uninsured rate was 16.5 percent, compared to 16.9 percent in Arizona.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	2,767,000	50.6%	2,906,000	51.8%	139,000 *	1.2% *
Medicaid and State	1,155,000	21.1%	1,538,000	27.4%	383,000 *	6.3% *
CHAMPUS/Medicare	160,000	2.9%	166,000	3.0%	6,000	0.0%
Private Nongroup	263,000	4.8%	340,000	6.1%	77,000 *	1.3% *
Uninsured	1,125,000	20.6%	657,000	11.7%	-467,000 *	-8.8% *
HIU less than 138% FPL						
Employer	388,000	18.7%	401,000	20.2%	13,000	1.4% *
Medicaid and State	913,000	44.0%	1,138,000	57.2%	225,000 *	13.2% *
CHAMPUS/Medicare	68,000	3.3%	67,000	3.4%	-1,000	0.1%
Private Nongroup	52,000	2.5%	46,000	2.3%	-6,000	-0.2%
Uninsured	652,000	31.4%	337,000	16.9%	-315,000 *	-14.5% *
HIU 138 to less than 400% FPL						
Employer	1,228,000	61.0%	1,295,000	60.9%	67,000 *	-0.1%
Medicaid and State	221,000	11.0%	347,000	16.3%	126,000 *	5.3% *
CHAMPUS/Medicare	57,000	2.8%	60,000	2.8%	3,000	0.0%
Private Nongroup	108,000	5.3%	163,000	7.7%	55,000 *	2.3% *
Uninsured	400,000	19.9%	262,000	12.3%	-138,000 *	-7.6% *
HIU at or above 400% FPL						
Employer	1,151,000	83.2%	1,210,000	81.2%	59,000 *	-2.0% *
Medicaid and State	21,000	1.5%	53,000	3.6%	32,000 *	2.0% *
CHAMPUS/Medicare	35,000	2.5%	38,000	2.6%	3,000	0.0%
Private Nongroup	103,000	7.5%	131,000	8.8%	27,000 *	1.3% *
Uninsured	73,000	5.3%	59,000	3.9%	-14,000 *	-1.3% *

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>