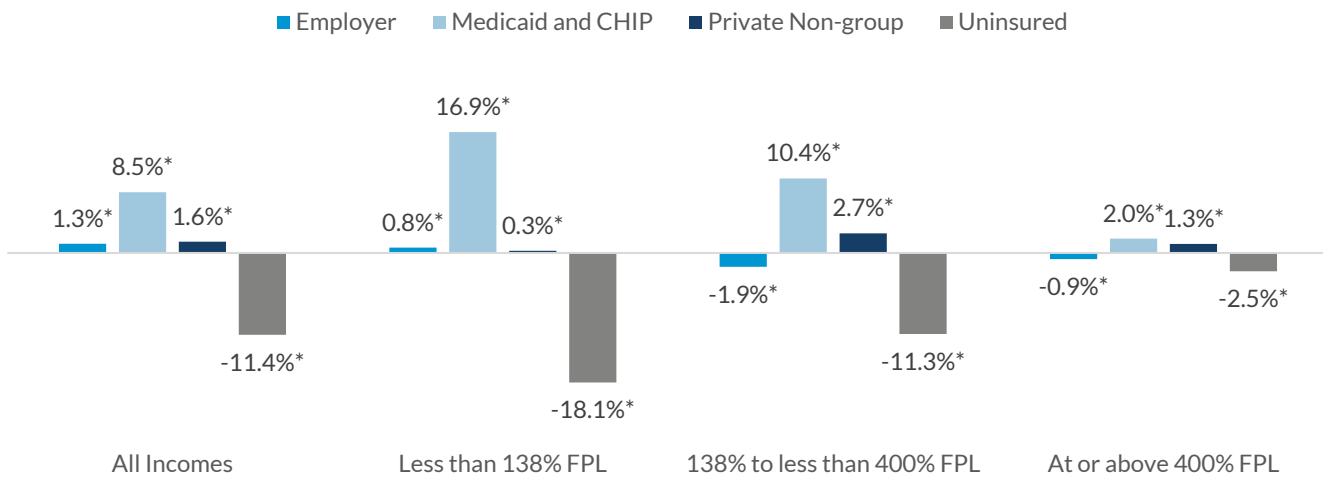


Changes in Health Insurance Coverage in California, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in California fell from 19.8 percent to 8.3 percent, meaning 3,713,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (8.5 percentage points) due to California’s Medicaid expansion, with smaller increases in private non-group coverage (1.6 percentage points) (Figure 1). 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 California, 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 30.8 percent to 12.7 percent, meaning 2,303,000 fewer low-income California residents uninsured. This coverage increase was driven by increases in Medicaid coverage (16.9 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 8.3 percent in California. 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 12.7 percent in California.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	16,915,000	51.6%	17,535,000	52.9%	620,000 *	1.3% *
Medicaid and State	7,046,000	21.5%	9,936,000	30.0%	2,890,000 *	8.5% *
CHAMPUS/Medicare	629,000	1.9%	667,000	2.0%	38,000 *	0.1% *
Private Nongroup	1,698,000	5.2%	2,237,000	6.7%	538,000 *	1.6% *
Uninsured	6,480,000	19.8%	2,767,000	8.3%	-3,713,000 *	-11.4% *
HIU less than 138% FPL						
Employer	2,492,000	20.7%	2,375,000	21.4%	-117,000 *	0.8% *
Medicaid and State	5,176,000	42.9%	6,629,000	59.8%	1,452,000 *	16.9% *
CHAMPUS/Medicare	308,000	2.6%	300,000	2.7%	-9,000	0.1%
Private Nongroup	367,000	3.0%	372,000	3.4%	5,000	0.3% *
Uninsured	3,714,000	30.8%	1,411,000	12.7%	-2,303,000 *	-18.1% *
HIU 138 to less than 400% FPL						
Employer	5,935,000	55.5%	5,901,000	53.6%	-34,000	-1.9% *
Medicaid and State	1,675,000	15.7%	2,871,000	26.1%	1,196,000 *	10.4% *
CHAMPUS/Medicare	213,000	2.0%	232,000	2.1%	19,000 *	0.1%
Private Nongroup	605,000	5.7%	924,000	8.4%	320,000 *	2.7% *
Uninsured	2,270,000	21.2%	1,090,000	9.9%	-1,179,000 *	-11.3% *
HIU at or above 400% FPL						
Employer	8,488,000	84.8%	9,259,000	83.9%	771,000 *	-0.9% *
Medicaid and State	194,000	1.9%	436,000	3.9%	241,000 *	2.0% *
CHAMPUS/Medicare	108,000	1.1%	135,000	1.2%	27,000 *	0.1% *
Private Nongroup	727,000	7.3%	941,000	8.5%	214,000 *	1.3% *
Uninsured	496,000	5.0%	266,000	2.4%	-230,000 *	-2.5% *

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>