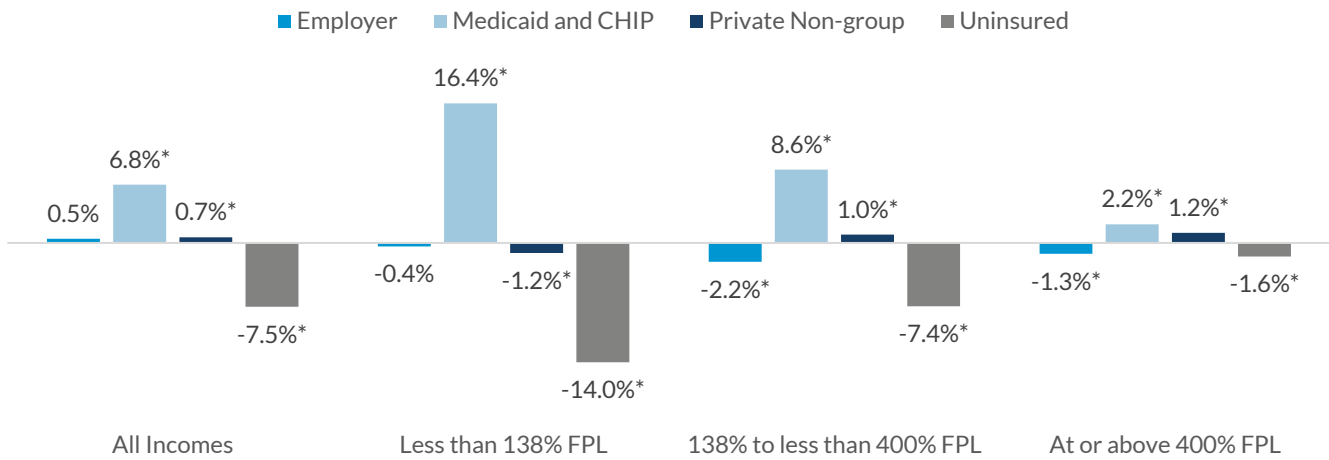


Changes in Health Insurance Coverage in Colorado, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Colorado fell from 16.2 percent to 8.7 percent, meaning 323,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (6.8 percentage points) due to Colorado’s Medicaid expansion, with smaller increases in private non-group coverage (0.7 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 Colorado, 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 27.2 percent to 13.2 percent, meaning 192,000 fewer low-income Colorado residents uninsured. This coverage increase was driven by increases in Medicaid coverage (16.4 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 8.7 percent in Colorado. 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 13.2 percent in Colorado.

TABLE 1

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

| | 2013 | | 2016 | | Difference | |
|--------------------------------------|-----------|-----------|-----------|-----------|------------|-----------|
| | (people) | (percent) | (people) | (percent) | (people) | (percent) |
| All Incomes | | | | | | |
| Employer | 2,581,000 | 57.4% | 2,702,000 | 57.9% | 121,000 * | 0.5% |
| Medicaid and State | 705,000 | 15.7% | 1,051,000 | 22.5% | 346,000 * | 6.8% * |
| CHAMPUS/Medicare | 187,000 | 4.1% | 170,000 | 3.7% | -16,000 * | -0.5% * |
| Private Nongroup | 300,000 | 6.7% | 342,000 | 7.3% | 42,000 * | 0.7% * |
| Uninsured | 728,000 | 16.2% | 405,000 | 8.7% | -323,000 * | -7.5% * |
| HIU less than 138% FPL | | | | | | |
| Employer | 294,000 | 23.5% | 261,000 | 23.1% | -33,000 * | -0.4% |
| Medicaid and State | 478,000 | 38.1% | 617,000 | 54.6% | 139,000 * | 16.4% * |
| CHAMPUS/Medicare | 83,000 | 6.6% | 66,000 | 5.8% | -17,000 * | -0.8% |
| Private Nongroup | 57,000 | 4.5% | 38,000 | 3.4% | -19,000 * | -1.2% * |
| Uninsured | 341,000 | 27.2% | 149,000 | 13.2% | -192,000 * | -14.0% * |
| HIU 138 to less than 400% FPL | | | | | | |
| Employer | 964,000 | 58.0% | 989,000 | 55.8% | 25,000 | -2.2% * |
| Medicaid and State | 205,000 | 12.3% | 371,000 | 20.9% | 167,000 * | 8.6% * |
| CHAMPUS/Medicare | 60,000 | 3.6% | 65,000 | 3.6% | 5,000 | 0.1% |
| Private Nongroup | 117,000 | 7.0% | 142,000 | 8.0% | 25,000 * | 1.0% * |
| Uninsured | 317,000 | 19.1% | 206,000 | 11.6% | -111,000 * | -7.4% * |
| HIU at or above 400% FPL | | | | | | |
| Employer | 1,323,000 | 83.5% | 1,452,000 | 82.2% | 130,000 * | -1.3% * |
| Medicaid and State | 22,000 | 1.4% | 63,000 | 3.5% | 41,000 * | 2.2% * |
| CHAMPUS/Medicare | 43,000 | 2.7% | 40,000 | 2.2% | -4,000 | -0.5% * |
| Private Nongroup | 126,000 | 8.0% | 162,000 | 9.2% | 36,000 * | 1.2% * |
| Uninsured | 70,000 | 4.4% | 49,000 | 2.8% | -20,000 * | -1.6% * |

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>