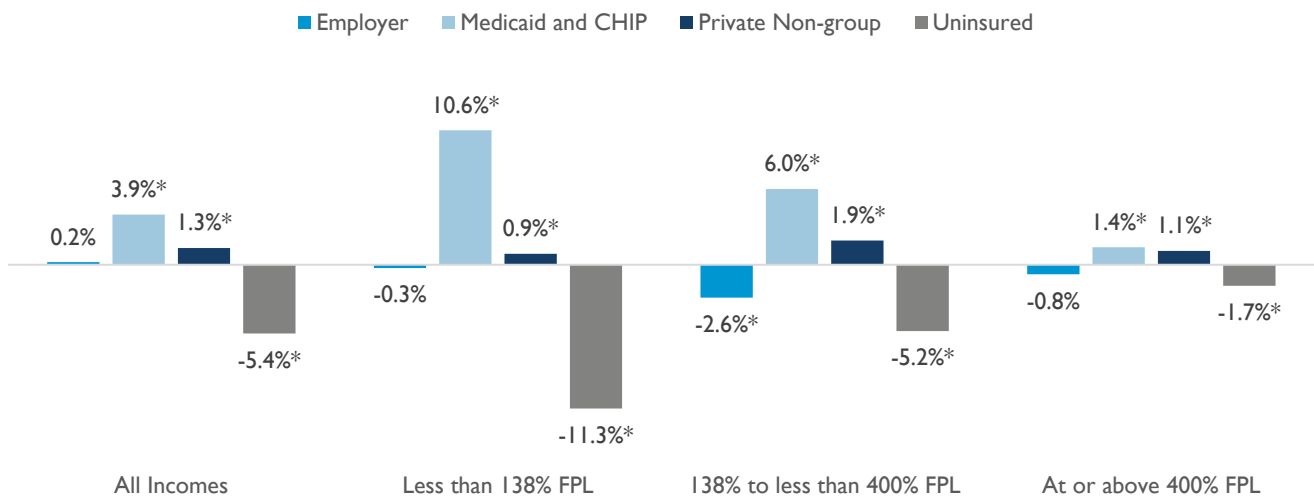


Changes in Health Insurance Coverage in Connecticut, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Connecticut fell from 11.1 percent to 5.7 percent, meaning 162,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (3.9 percentage points) due to Connecticut’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 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 Connecticut, 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 20.8 percent to 9.5 percent, meaning 89,000 fewer low-income Connecticut residents uninsured. This coverage increase was driven by increases in Medicaid coverage (10.6 percentage points).

In 2016, the Northeast region had an uninsured rate for the nonelderly of 6.7 percent, compared to 5.7 percent in Connecticut. 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 Northeast region was 10.8 and the national uninsured rate was 16.5 percent, compared to 9.5 percent in Connecticut.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	1,872,000	63.4%	1,848,000	63.6%	-24,000	0.2%
Medicaid and State	567,000	19.2%	673,000	23.1%	105,000 *	3.9% *
CHAMPUS/Medicare	55,000	1.9%	52,000	1.8%	-3,000	-0.1%
Private Nongroup	131,000	4.4%	167,000	5.8%	36,000 *	1.3% *
Uninsured	328,000	11.1%	166,000	5.7%	-162,000 *	-5.4% *
HIU less than 138% FPL						
Employer	180,000	24.3%	164,000	24.0%	-16,000 *	-0.3%
Medicaid and State	365,000	49.3%	408,000	59.9%	43,000 *	10.6% *
CHAMPUS/Medicare	22,000	2.9%	21,000	3.0%	-1,000	0.1%
Private Nongroup	20,000	2.7%	24,000	3.6%	4,000	0.9% *
Uninsured	154,000	20.8%	65,000	9.5%	-89,000 *	-11.3% *
HIU 138 to less than 400% FPL						
Employer	557,000	59.6%	504,000	57.0%	-53,000 *	-2.6% *
Medicaid and State	180,000	19.3%	223,000	25.2%	43,000 *	6.0% *
CHAMPUS/Medicare	21,000	2.2%	19,000	2.1%	-2,000	-0.1%
Private Nongroup	49,000	5.3%	64,000	7.2%	14,000 *	1.9% *
Uninsured	128,000	13.7%	75,000	8.5%	-53,000 *	-5.2% *
HIU at or above 400% FPL						
Employer	1,135,000	88.8%	1,180,000	88.1%	45,000 *	-0.8%
Medicaid and State	22,000	1.7%	41,000	3.1%	19,000 *	1.4% *
CHAMPUS/Medicare	12,000	1.0%	12,000	0.9%	0	-0.1%
Private Nongroup	62,000	4.8%	79,000	5.9%	18,000 *	1.1% *
Uninsured	47,000	3.7%	27,000	2.0%	-20,000 *	-1.7% *

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>