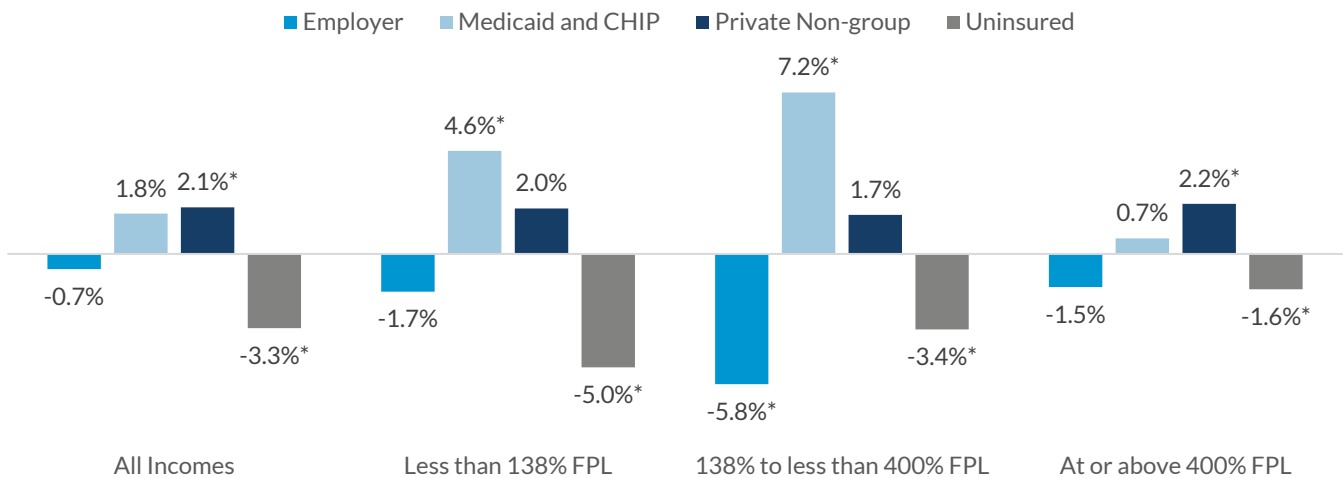


Changes in Health Insurance Coverage in the District of Columbia, 2013-2016

Between 2013 and 2016, as the Affordable Care Act (ACA) was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in the District of Columbia fell from 7.7 percent to 4.4 percent, meaning 16,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (2.1 percentage points) and Medicaid coverage (1.8 percentage points) (Figure 1) despite the District’s Medicaid expansion because of generous Medicaid eligibility prior to the ACA. The overall percentage point decline in employer-sponsored coverage was smaller 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 District of Columbia, 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 12.1 percent to 7.0 percent, meaning 9,000 fewer low-income District of Columbia residents uninsured. This coverage increase was driven by increases in Medicaid coverage (4.6 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 4.4 percent in the District of Columbia. 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 7.0 percent in the District of Columbia.

TABLE 1

Percentage-Point Changes in Insurance Coverage by Income in District of Columbia, 2013 to 2016

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	311,000	58.1%	324,000	57.4%	13,000		-0.7%	
Medicaid and State	151,000	28.3%	170,000	30.1%	18,000	*	1.8%	
CHAMPUS/Medicare	9,000	1.6%	10,000	1.7%	1,000		0.1%	
Private Nongroup	23,000	4.2%	35,000	6.3%	13,000	*	2.1%	*
Uninsured	41,000	7.7%	25,000	4.4%	-16,000	*	-3.3%	*
HIU less than 138% FPL								
Employer	33,000	18.6%	29,000	17.0%	-4,000		-1.7%	
Medicaid and State	112,000	63.6%	117,000	68.2%	5,000		4.6%	*
CHAMPUS/Medicare	4,000	2.3%	4,000	2.4%	0		0.1%	
Private Nongroup	6,000	3.4%	9,000	5.4%	3,000		2.0%	
Uninsured	21,000	12.1%	12,000	7.0%	-9,000	*	-5.0%	*
HIU 138 to less than 400% FPL								
Employer	73,000	56.7%	69,000	50.9%	-4,000		-5.8%	*
Medicaid and State	34,000	26.1%	45,000	33.2%	11,000	*	7.2%	*
CHAMPUS/Medicare	2,000	1.9%	3,000	2.1%	0		0.2%	
Private Nongroup	7,000	5.3%	10,000	7.0%	3,000		1.7%	
Uninsured	13,000	10.0%	9,000	6.7%	-4,000	*	-3.4%	*
HIU at or above 400% FPL								
Employer	204,000	89.2%	226,000	87.8%	21,000	*	-1.5%	
Medicaid and State	6,000	2.5%	8,000	3.2%	2,000		0.7%	
CHAMPUS/Medicare	2,000	1.0%	3,000	1.1%	1,000		0.1%	
Private Nongroup	10,000	4.2%	17,000	6.4%	7,000	*	2.2%	*
Uninsured	7,000	3.1%	4,000	1.5%	-3,000	*	-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>