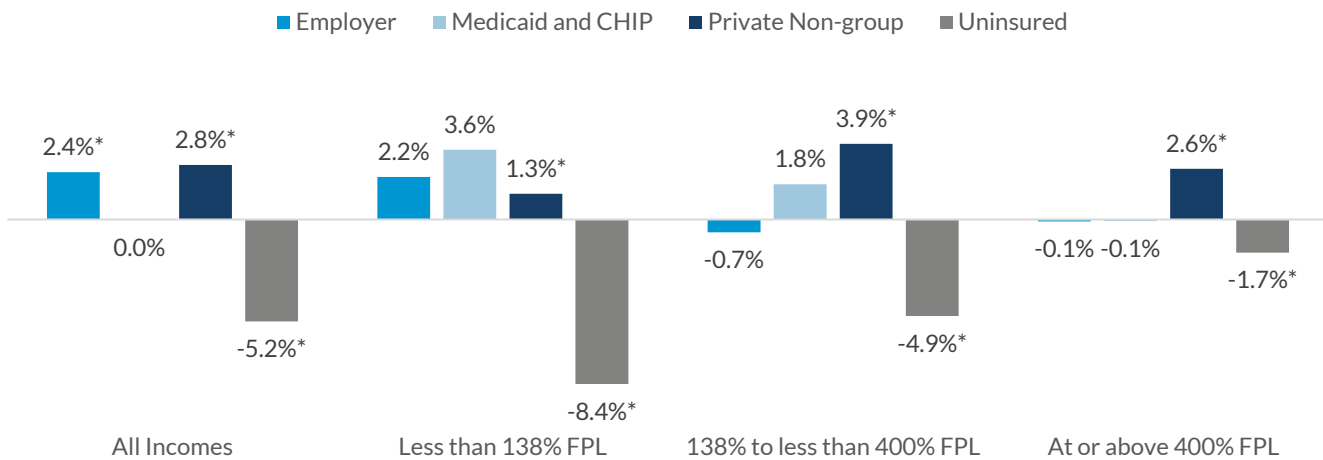


Changes in Health Insurance Coverage in Delaware, 2013-2016

Between 2013 and 2016, as the Affordable Care Act (ACA) was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Delaware fell from 11.9 percent to 6.7 percent, meaning 39,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (2.8 percentage points) and employer-sponsored coverage (2.4 percentage points) (Figure 1) despite Delaware’s Medicaid expansion because of generous Medicaid eligibility prior to the ACA. 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 Delaware, 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 19.9 percent to 11.5 percent, meaning 22,000 fewer low-income Delaware residents uninsured. This coverage increase was driven by increases in Medicaid coverage (3.6 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 6.7 percent in Delaware. 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 11.5 percent in Delaware.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	455,000	60.1%	477,000	62.5%	22,000	2.4%	*	
Medicaid and State	172,000	22.7%	173,000	22.7%	1,000	0.0%		
CHAMPUS/Medicare	21,000	2.7%	21,000	2.7%	0	0.0%		
Private Nongroup	19,000	2.5%	41,000	5.3%	21,000	2.8%	*	*
Uninsured	90,000	11.9%	51,000	6.7%	-39,000	-5.2%	*	*
HIU less than 138% FPL								
Employer	57,000	24.5%	55,000	26.7%	-2,000	2.2%		
Medicaid and State	117,000	50.6%	111,000	54.2%	-6,000	3.6%		
CHAMPUS/Medicare	8,000	3.6%	10,000	5.0%	2,000	1.4%		
Private Nongroup	3,000	1.4%	5,000	2.7%	2,000	1.3%	*	*
Uninsured	46,000	19.9%	24,000	11.5%	-22,000	-8.4%	*	*
HIU 138 to less than 400% FPL								
Employer	175,000	64.2%	179,000	63.5%	4,000	-0.7%		
Medicaid and State	46,000	17.0%	53,000	18.8%	7,000	1.8%		
CHAMPUS/Medicare	7,000	2.6%	7,000	2.5%	0	-0.1%		
Private Nongroup	8,000	3.1%	20,000	7.0%	11,000	3.9%	*	*
Uninsured	36,000	13.1%	23,000	8.2%	-13,000	-4.9%	*	*
HIU at or above 400% FPL								
Employer	224,000	88.3%	244,000	88.2%	20,000	-0.1%	*	
Medicaid and State	8,000	3.2%	9,000	3.1%	1,000	-0.1%		
CHAMPUS/Medicare	5,000	2.0%	4,000	1.3%	-2,000	-0.7%		
Private Nongroup	8,000	3.1%	16,000	5.7%	8,000	2.6%	*	*
Uninsured	9,000	3.4%	5,000	1.7%	-4,000	-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>