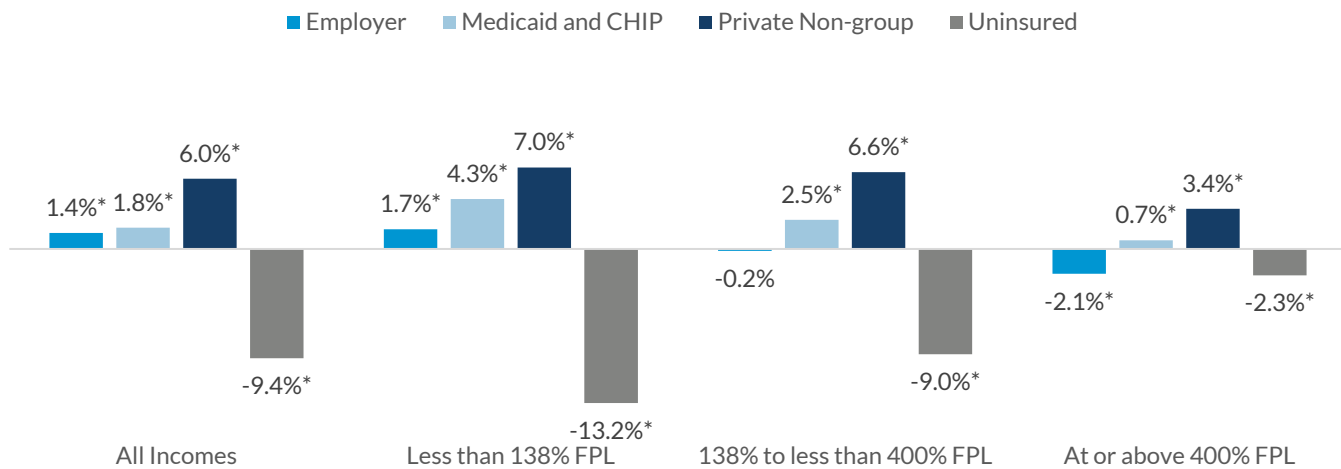


Changes in Health Insurance Coverage in Florida, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Florida fell from 24.7 percent to 15.3 percent, meaning 1,362,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (6.0 percentage points) and Medicaid coverage (1.8 percentage points) (Figure 1), reflecting Florida’s lack of Medicaid expansion. The overall percentage point increase in employer-sponsored coverage was greater than that for the higher two income groups because of population growth in those higher income groups, which have high rates of employer-sponsored coverage.

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Florida, 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 Medicaid expansion in other states, the uninsured rate fell from 36.7 percent to 23.5 percent, meaning 812,000 fewer low-income Florida residents uninsured. This coverage increase was driven by increases in private non-group coverage (7.0 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 15.3 percent in Florida. 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 23.5 percent in Florida.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	7,299,000	47.0%	7,799,000	48.4%	500,000	*	1.4%	*
Medicaid and State	2,991,000	19.3%	3,400,000	21.1%	409,000	*	1.8%	*
CHAMPUS/Medicare	578,000	3.7%	625,000	3.9%	47,000	*	0.2%	
Private Nongroup	824,000	5.3%	1,825,000	11.3%	1,001,000	*	6.0%	*
Uninsured	3,830,000	24.7%	2,468,000	15.3%	-1,362,000	*	-9.4%	*
HIU less than 138% FPL								
Employer	1,092,000	18.8%	1,151,000	20.5%	59,000	*	1.7%	*
Medicaid and State	2,164,000	37.2%	2,335,000	41.5%	170,000	*	4.3%	*
CHAMPUS/Medicare	253,000	4.4%	259,000	4.6%	6,000		0.3%	
Private Nongroup	171,000	2.9%	558,000	9.9%	387,000	*	7.0%	*
Uninsured	2,134,000	36.7%	1,322,000	23.5%	-812,000	*	-13.2%	*
HIU 138 to less than 400% FPL								
Employer	3,204,000	53.8%	3,372,000	53.7%	168,000	*	-0.2%	
Medicaid and State	752,000	12.6%	950,000	15.1%	198,000	*	2.5%	*
CHAMPUS/Medicare	216,000	3.6%	234,000	3.7%	19,000	*	0.1%	
Private Nongroup	352,000	5.9%	785,000	12.5%	433,000	*	6.6%	*
Uninsured	1,430,000	24.0%	943,000	15.0%	-487,000	*	-9.0%	*
HIU at or above 400% FPL								
Employer	3,003,000	80.0%	3,276,000	77.8%	272,000	*	-2.1%	*
Medicaid and State	75,000	2.0%	115,000	2.7%	40,000	*	0.7%	*
CHAMPUS/Medicare	109,000	2.9%	131,000	3.1%	22,000	*	0.2%	
Private Nongroup	301,000	8.0%	482,000	11.5%	181,000	*	3.4%	*
Uninsured	267,000	7.1%	204,000	4.8%	-63,000	*	-2.3%	*

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>