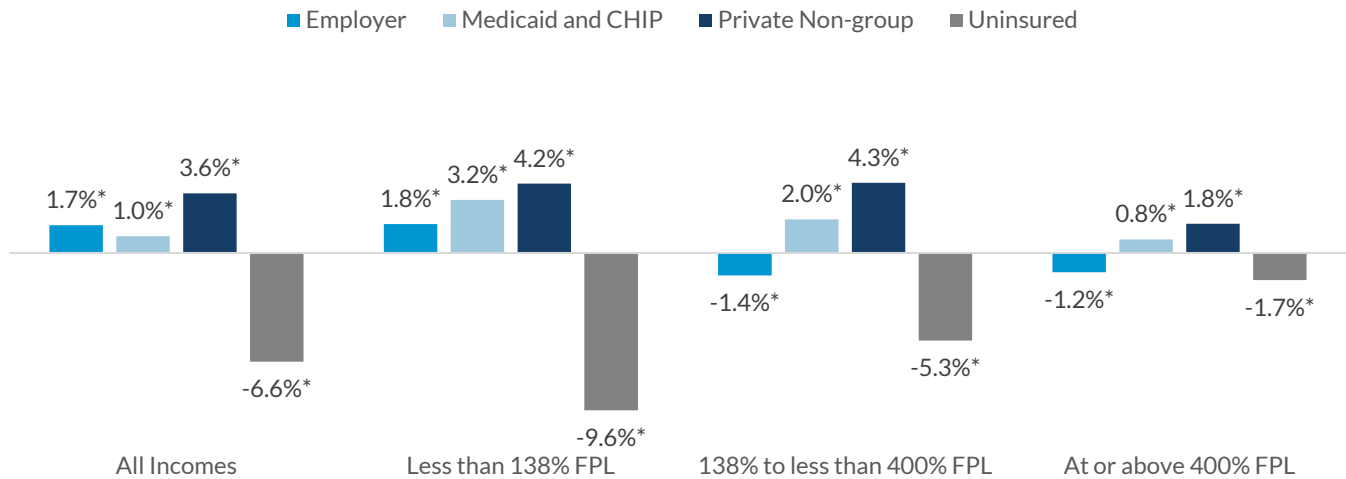


Changes in Health Insurance Coverage in Georgia, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Georgia fell from 21.3 percent to 14.7 percent, meaning 541,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (3.6 percentage points) and employer-sponsored coverage (1.7 percentage points) (Figure 1), reflecting Georgia’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 Georgia, 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 34.4 percent to 24.8 percent, meaning 359,000 fewer low-income Georgia residents uninsured. This coverage increase was driven by increases in private non-group coverage (4.2 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 14.7 percent in Georgia. 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 24.8 percent in Georgia.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	4,474,000	52.4%	4,699,000	54.1%	225,000 *	1.7% *
Medicaid and State	1,587,000	18.6%	1,703,000	19.6%	116,000 *	1.0% *
CHAMPUS/Medicare	331,000	3.9%	361,000	4.2%	30,000 *	0.3% *
Private Nongroup	329,000	3.9%	650,000	7.5%	320,000 *	3.6% *
Uninsured	1,815,000	21.3%	1,274,000	14.7%	-541,000 *	-6.6% *
HIU less than 138% FPL						
Employer	692,000	21.5%	700,000	23.3%	8,000	1.8% *
Medicaid and State	1,193,000	37.1%	1,212,000	40.3%	19,000	3.2% *
CHAMPUS/Medicare	155,000	4.8%	156,000	5.2%	1,000	0.4%
Private Nongroup	69,000	2.2%	191,000	6.4%	122,000 *	4.2% *
Uninsured	1,105,000	34.4%	746,000	24.8%	-359,000 *	-9.6% *
HIU 138 to less than 400% FPL						
Employer	1,880,000	60.8%	1,874,000	59.5%	-6,000	-1.4% *
Medicaid and State	360,000	11.7%	431,000	13.7%	71,000 *	2.0% *
CHAMPUS/Medicare	113,000	3.7%	128,000	4.1%	15,000 *	0.4%
Private Nongroup	138,000	4.5%	275,000	8.7%	137,000 *	4.3% *
Uninsured	599,000	19.4%	444,000	14.1%	-156,000 *	-5.3% *
HIU at or above 400% FPL						
Employer	1,903,000	85.2%	2,126,000	84.0%	223,000 *	-1.2% *
Medicaid and State	34,000	1.5%	60,000	2.4%	25,000 *	0.8% *
CHAMPUS/Medicare	63,000	2.8%	77,000	3.1%	14,000 *	0.2%
Private Nongroup	122,000	5.5%	183,000	7.2%	61,000 *	1.8% *
Uninsured	111,000	5.0%	84,000	3.3%	-27,000 *	-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>