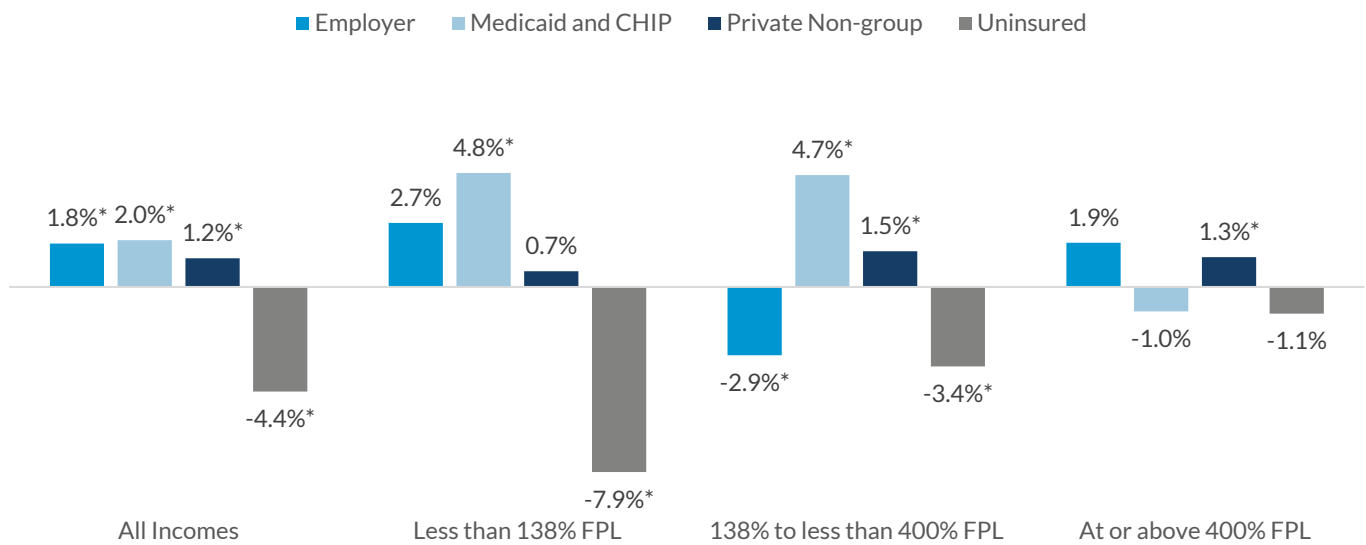


Changes in Health Insurance Coverage in Hawaii, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Hawaii fell from 8.5 percent to 4.0 percent, meaning 49,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (2.0 percentage points) due to Hawaii’s Medicaid expansion and increases in employer-sponsored coverage (1.8 percentage points) (Figure 1).

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Hawaii, 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 14.7 percent to 6.8 percent, meaning 33,000 fewer low-income Hawaii residents uninsured. This coverage increase was driven by increases in Medicaid coverage (4.8 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 4.0 percent in Hawaii. 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 West region was 13.7 and the national uninsured rate was 16.5 percent, compared to 6.8 percent in Hawaii.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	695,000	62.6%	722,000	64.4%	27,000		1.8%	*
Medicaid and State	201,000	18.1%	225,000	20.1%	24,000	*	2.0%	*
CHAMPUS/Medicare	85,000	7.7%	79,000	7.0%	-6,000		-0.6%	
Private Nongroup	36,000	3.2%	49,000	4.4%	14,000	*	1.2%	*
Uninsured	94,000	8.5%	45,000	4.0%	-49,000	*	-4.4%	*
HIU less than 138% FPL								
Employer	119,000	31.0%	116,000	33.8%	-3,000		2.7%	
Medicaid and State	152,000	39.8%	153,000	44.6%	1,000		4.8%	*
CHAMPUS/Medicare	46,000	12.0%	40,000	11.7%	-6,000		-0.4%	
Private Nongroup	9,000	2.4%	11,000	3.1%	1,000		0.7%	
Uninsured	56,000	14.7%	23,000	6.8%	-33,000	*	-7.9%	*
HIU 138 to less than 400% FPL								
Employer	315,000	74.7%	336,000	71.9%	21,000		-2.9%	*
Medicaid and State	39,000	9.3%	66,000	14.1%	26,000	*	4.7%	*
CHAMPUS/Medicare	25,000	6.0%	28,000	6.0%	3,000		0.0%	
Private Nongroup	14,000	3.2%	22,000	4.8%	9,000	*	1.5%	*
Uninsured	28,000	6.7%	15,000	3.3%	-13,000	*	-3.4%	*
HIU at or above 400% FPL								
Employer	261,000	85.2%	271,000	87.1%	9,000		1.9%	
Medicaid and State	10,000	3.1%	7,000	2.1%	-3,000		-1.0%	
CHAMPUS/Medicare	14,000	4.4%	11,000	3.4%	-3,000		-1.0%	
Private Nongroup	12,000	4.1%	17,000	5.3%	4,000	*	1.3%	*
Uninsured	10,000	3.1%	6,000	2.0%	-3,000		-1.1%	

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>