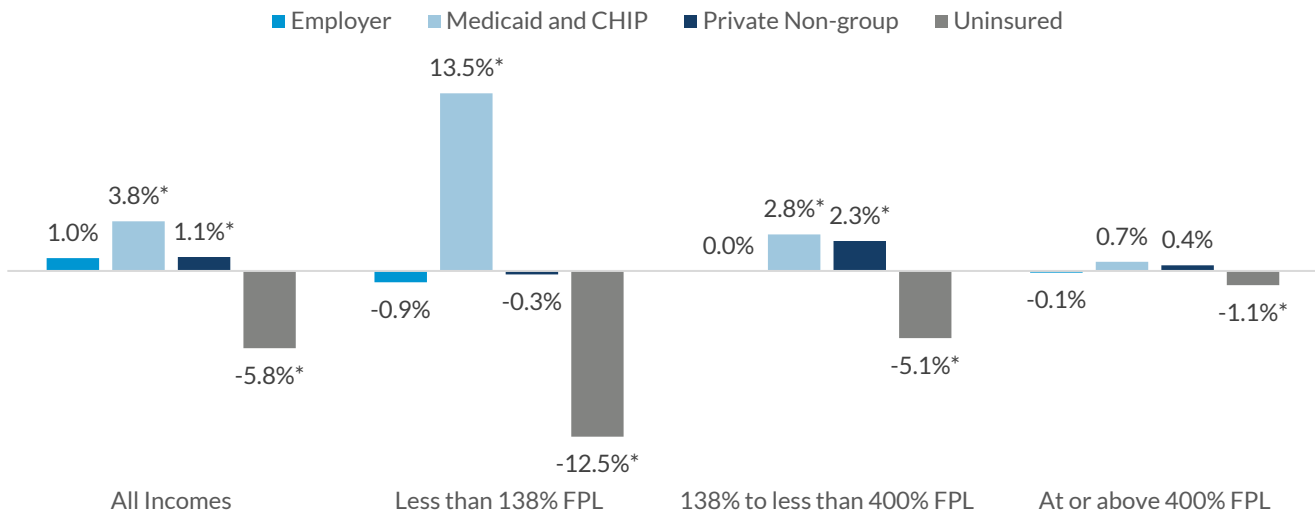


Changes in Health Insurance Coverage in Iowa, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Iowa fell from 10.6 percent to 4.8 percent, meaning 148,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (3.8 percentage points) due to Iowa’s Medicaid expansion, with smaller increases in private non-group coverage (1.1 percentage points) (Figure 1). 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 Iowa, 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 21.7 percent to 9.2 percent, meaning 82,000 fewer low-income Iowa residents uninsured. This coverage increase was driven by increases in Medicaid coverage (13.5 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 4.8 percent in Iowa. 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 Midwest region was 12.8 and the national uninsured rate was 16.5 percent, compared to 9.2 percent in Iowa.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	1,615,000	63.7%	1,642,000	64.7%	27,000	1.0%
Medicaid and State	481,000	19.0%	577,000	22.7%	96,000 *	3.8% *
CHAMPUS/Medicare	42,000	1.7%	44,000	1.7%	1,000	0.1%
Private Nongroup	129,000	5.1%	156,000	6.1%	27,000 *	1.1% *
Uninsured	269,000	10.6%	121,000	4.8%	-148,000 *	-5.8% *
HIU less than 138% FPL						
Employer	163,000	25.7%	151,000	24.8%	-12,000	-0.9%
Medicaid and State	292,000	46.1%	362,000	59.6%	69,000 *	13.5% *
CHAMPUS/Medicare	14,000	2.3%	15,000	2.5%	1,000	0.2%
Private Nongroup	26,000	4.2%	24,000	3.9%	-3,000	-0.3%
Uninsured	138,000	21.7%	56,000	9.2%	-82,000 *	-12.5% *
HIU 138 to less than 400% FPL						
Employer	742,000	67.7%	698,000	67.7%	-44,000 *	0.0%
Medicaid and State	171,000	15.6%	189,000	18.3%	18,000 *	2.8% *
CHAMPUS/Medicare	20,000	1.9%	20,000	1.9%	-1,000	0.0%
Private Nongroup	53,000	4.9%	74,000	7.1%	20,000 *	2.3% *
Uninsured	110,000	10.0%	51,000	4.9%	-59,000 *	-5.1% *
HIU at or above 400% FPL						
Employer	710,000	88.1%	793,000	88.0%	83,000 *	-0.1%
Medicaid and State	18,000	2.2%	26,000	2.9%	8,000 *	0.7%
CHAMPUS/Medicare	7,000	0.9%	9,000	1.0%	2,000	0.1%
Private Nongroup	49,000	6.1%	59,000	6.5%	10,000 *	0.4%
Uninsured	22,000	2.7%	15,000	1.6%	-7,000 *	-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>