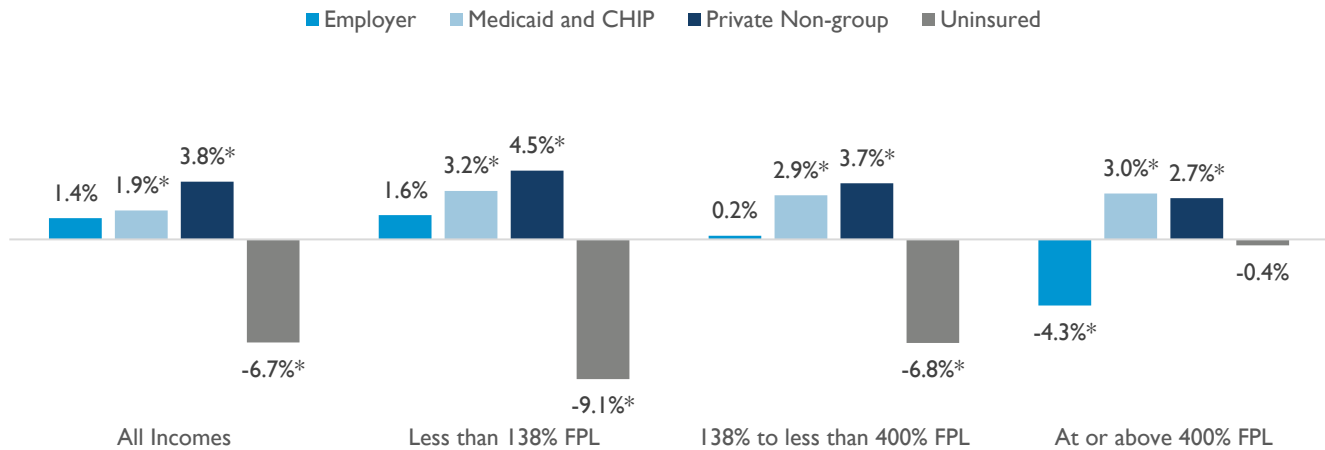


Changes in Health Insurance Coverage in Idaho, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Idaho fell from 18.9 percent to 12.2 percent, meaning 87,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (3.8 percentage points) and Medicaid coverage (1.9 percentage points) (Figure 1), reflecting Idaho’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 Idaho, 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 30.2 percent to 21.1 percent, meaning 46,000 fewer low-income Idaho residents uninsured. This coverage increase was driven by increases in private non-group coverage (4.5 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 12.2 percent in Idaho. 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 21.1 percent in Idaho.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	731,000	53.7%	770,000	55.1%	39,000	*	1.4%	
Medicaid and State	243,000	17.9%	276,000	19.8%	33,000	*	1.9%	*
CHAMPUS/Medicare	42,000	3.1%	39,000	2.8%	-3,000		-0.3%	
Private Nongroup	87,000	6.4%	143,000	10.2%	55,000	*	3.8%	*
Uninsured	258,000	18.9%	171,000	12.2%	-87,000	*	-6.7%	*
HIU less than 138% FPL								
Employer	106,000	23.5%	107,000	25.1%	1,000		1.6%	
Medicaid and State	172,000	38.4%	177,000	41.5%	4,000		3.2%	*
CHAMPUS/Medicare	15,000	3.4%	14,000	3.3%	-1,000		-0.1%	
Private Nongroup	20,000	4.6%	38,000	9.0%	18,000	*	4.5%	*
Uninsured	136,000	30.2%	90,000	21.1%	-46,000	*	-9.1%	*
HIU 138 to less than 400% FPL								
Employer	383,000	62.0%	376,000	62.2%	-6,000		0.2%	
Medicaid and State	65,000	10.5%	81,000	13.4%	16,000	*	2.9%	*
CHAMPUS/Medicare	18,000	2.9%	17,000	2.9%	-1,000		0.0%	
Private Nongroup	43,000	7.0%	64,000	10.7%	21,000	*	3.7%	*
Uninsured	109,000	17.6%	66,000	10.9%	-43,000	*	-6.8%	*
HIU at or above 400% FPL								
Employer	243,000	82.4%	287,000	78.0%	44,000	*	-4.3%	*
Medicaid and State	6,000	2.1%	19,000	5.1%	13,000	*	3.0%	*
CHAMPUS/Medicare	9,000	3.0%	7,000	2.0%	-1,000		-1.0%	
Private Nongroup	24,000	8.1%	40,000	10.8%	16,000	*	2.7%	*
Uninsured	13,000	4.5%	15,000	4.2%	2,000		-0.4%	

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>