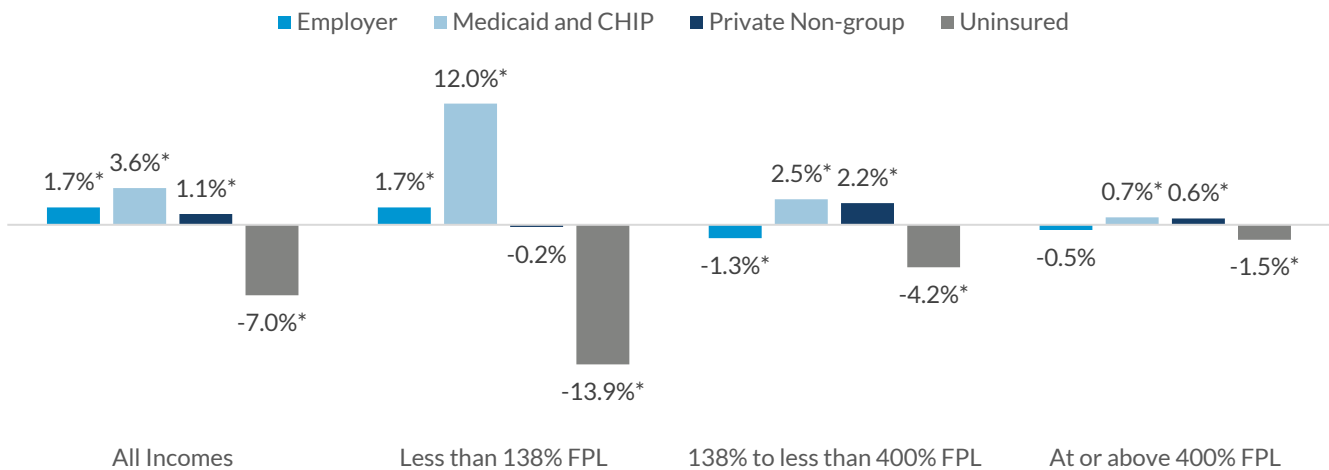


Changes in Health Insurance Coverage in Indiana, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Indiana fell from 16.3 percent to 9.3 percent, meaning 387,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (3.6 percentage points) due to Indiana’s Medicaid expansion, with smaller increases in employer-sponsored coverage (1.7 percentage points) (Figure 1). 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 Indiana, 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 28.9 percent to 15.0 percent, meaning 277,000 fewer low-income Indiana residents uninsured. This coverage increase was driven by increases in Medicaid coverage (12.0 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 9.3 percent in Indiana. 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 15.0 percent in Indiana.

TABLE 1

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

| | 2013 | | 2016 | | Difference | | | |
|--------------------------------------|-----------|-----------|-----------|-----------|------------|-----------|--------|---|
| | (people) | (percent) | (people) | (percent) | (people) | (percent) | | |
| All Incomes | | | | | | | | |
| Employer | 3,292,000 | 59.8% | 3,377,000 | 61.5% | 86,000 | * | 1.7% | * |
| Medicaid and State | 1,005,000 | 18.3% | 1,202,000 | 21.9% | 198,000 | * | 3.6% | * |
| CHAMPUS/Medicare | 108,000 | 2.0% | 139,000 | 2.5% | 31,000 | * | 0.6% | * |
| Private Nongroup | 204,000 | 3.7% | 262,000 | 4.8% | 58,000 | * | 1.1% | * |
| Uninsured | 895,000 | 16.3% | 508,000 | 9.3% | -387,000 | * | -7.0% | * |
| HIU less than 138% FPL | | | | | | | | |
| Employer | 435,000 | 24.1% | 421,000 | 25.8% | -14,000 | | 1.7% | * |
| Medicaid and State | 748,000 | 41.4% | 873,000 | 53.5% | 125,000 | * | 12.0% | * |
| CHAMPUS/Medicare | 52,000 | 2.9% | 52,000 | 3.2% | 0 | | 0.3% | |
| Private Nongroup | 49,000 | 2.7% | 41,000 | 2.5% | -8,000 | * | -0.2% | |
| Uninsured | 522,000 | 28.9% | 245,000 | 15.0% | -277,000 | * | -13.9% | * |
| HIU 138 to less than 400% FPL | | | | | | | | |
| Employer | 1,547,000 | 69.5% | 1,532,000 | 68.2% | -15,000 | | -1.3% | * |
| Medicaid and State | 236,000 | 10.6% | 296,000 | 13.2% | 59,000 | * | 2.5% | * |
| CHAMPUS/Medicare | 43,000 | 1.9% | 62,000 | 2.8% | 20,000 | * | 0.9% | * |
| Private Nongroup | 81,000 | 3.6% | 130,000 | 5.8% | 49,000 | * | 2.2% | * |
| Uninsured | 318,000 | 14.3% | 226,000 | 10.1% | -92,000 | * | -4.2% | * |
| HIU at or above 400% FPL | | | | | | | | |
| Employer | 1,310,000 | 88.9% | 1,424,000 | 88.4% | 114,000 | * | -0.5% | |
| Medicaid and State | 20,000 | 1.4% | 34,000 | 2.1% | 14,000 | * | 0.7% | * |
| CHAMPUS/Medicare | 13,000 | 0.9% | 24,000 | 1.5% | 11,000 | * | 0.6% | * |
| Private Nongroup | 74,000 | 5.0% | 91,000 | 5.6% | 17,000 | * | 0.6% | * |
| Uninsured | 56,000 | 3.8% | 37,000 | 2.3% | -19,000 | * | -1.5% | * |

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>