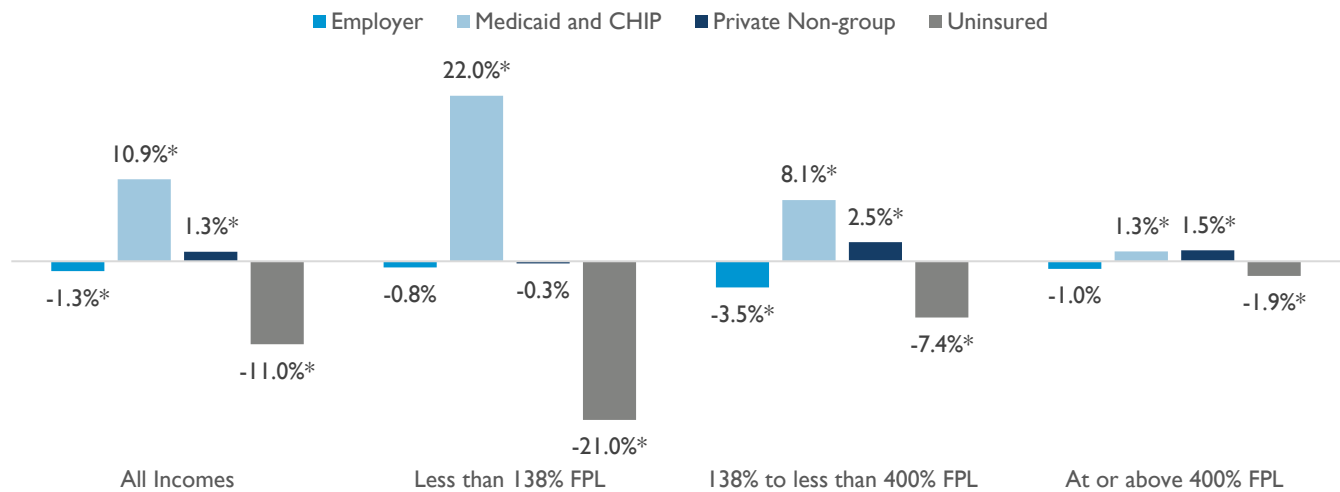


Changes in Health Insurance Coverage in Kentucky, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Kentucky fell from 16.9 percent to 5.9 percent, meaning 402,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (10.9 percentage points) due to Kentucky’s Medicaid expansion, with smaller increases in private non-group coverage (1.3 percentage points) (Figure 1).

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Kentucky, 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 29.4 percent to 8.4 percent, meaning 278,000 fewer low-income Kentucky residents uninsured. This coverage increase was driven by increases in Medicaid coverage (22.0 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 5.9 percent in Kentucky. 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 8.4 percent in Kentucky.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	2,042,000	55.9%	1,985,000	54.6%	-57,000 *	-1.3% *
Medicaid and State	728,000	19.9%	1,120,000	30.8%	392,000 *	10.9% *
CHAMPUS/Medicare	146,000	4.0%	152,000	4.2%	6,000	0.2%
Private Nongroup	117,000	3.2%	162,000	4.5%	45,000 *	1.3% *
Uninsured	617,000	16.9%	215,000	5.9%	-402,000 *	-11.0% *
HIU less than 138% FPL						
Employer	259,000	19.7%	243,000	18.9%	-15,000	-0.8%
Medicaid and State	570,000	43.4%	841,000	65.4%	271,000 *	22.0% *
CHAMPUS/Medicare	74,000	5.6%	75,000	5.8%	1,000	0.2%
Private Nongroup	23,000	1.8%	19,000	1.5%	-4,000	-0.3%
Uninsured	386,000	29.4%	108,000	8.4%	-278,000 *	-21.0% *
HIU 138 to less than 400% FPL						
Employer	959,000	68.3%	885,000	64.8%	-73,000 *	-3.5% *
Medicaid and State	142,000	10.1%	249,000	18.2%	107,000 *	8.1% *
CHAMPUS/Medicare	54,000	3.8%	56,000	4.1%	2,000	0.3%
Private Nongroup	53,000	3.8%	86,000	6.3%	33,000 *	2.5% *
Uninsured	197,000	14.0%	89,000	6.6%	-107,000 *	-7.4% *
HIU at or above 400% FPL						
Employer	825,000	88.2%	857,000	87.2%	32,000 *	-1.0%
Medicaid and State	17,000	1.8%	30,000	3.1%	14,000 *	1.3% *
CHAMPUS/Medicare	19,000	2.0%	21,000	2.1%	3,000	0.2%
Private Nongroup	41,000	4.3%	57,000	5.8%	16,000 *	1.5% *
Uninsured	35,000	3.7%	18,000	1.8%	-17,000 *	-1.9% *

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>