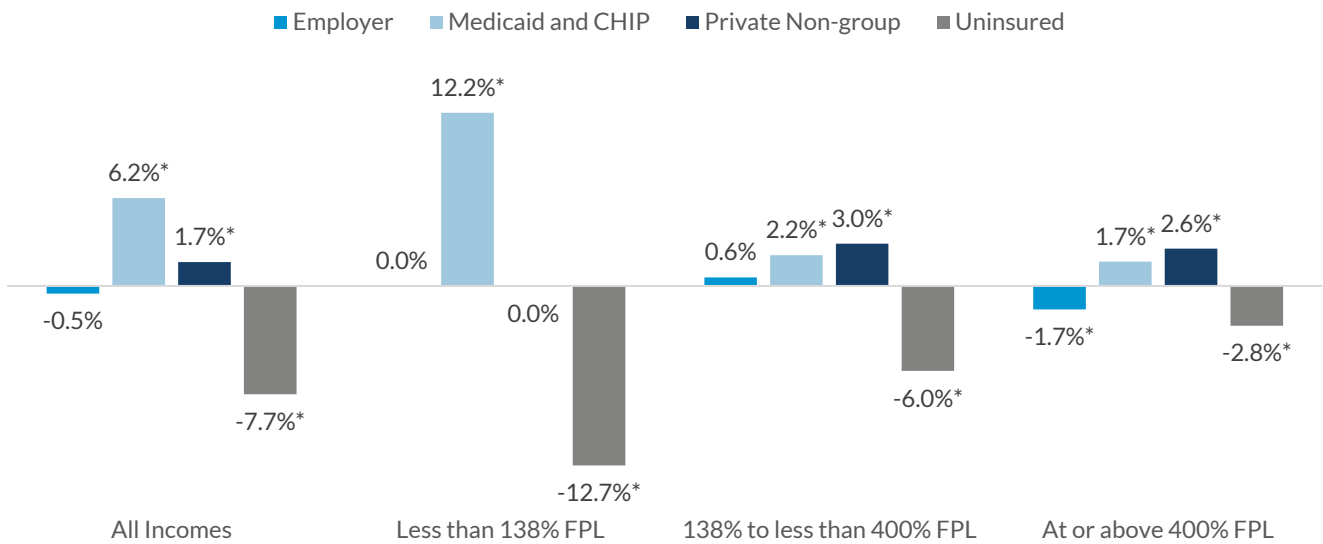


Changes in Health Insurance Coverage in Louisiana, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Louisiana fell from 19.4 percent to 11.7 percent, meaning 300,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (6.2 percentage points) due to Louisiana’s Medicaid expansion, with smaller increases in private non-group coverage (1.7 percentage points) (Figure 1).

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Louisiana, 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 30.5 percent to 17.8 percent, meaning 183,000 fewer low-income Louisiana residents uninsured. This coverage increase was driven by increases in Medicaid coverage (12.2 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 11.7 percent in Louisiana. 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 17.8 percent in Louisiana.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	1,965,000	50.4%	1,937,000	49.8%	-28,000	-0.5%
Medicaid and State	905,000	23.2%	1,143,000	29.4%	239,000 *	6.2% *
CHAMPUS/Medicare	122,000	3.1%	133,000	3.4%	11,000	0.3%
Private Nongroup	154,000	4.0%	219,000	5.6%	65,000 *	1.7% *
Uninsured	756,000	19.4%	455,000	11.7%	-300,000 *	-7.7% *
HIU less than 138% FPL						
Employer	289,000	19.4%	295,000	19.4%	6,000	0.0%
Medicaid and State	657,000	44.1%	858,000	56.4%	200,000 *	12.2% *
CHAMPUS/Medicare	59,000	4.0%	67,000	4.4%	8,000	0.5%
Private Nongroup	31,000	2.1%	31,000	2.1%	0	0.0%
Uninsured	454,000	30.5%	270,000	17.8%	-183,000 *	-12.7% *
HIU 138 to less than 400% FPL						
Employer	809,000	59.1%	785,000	59.7%	-24,000	0.6%
Medicaid and State	220,000	16.1%	240,000	18.2%	20,000 *	2.2% *
CHAMPUS/Medicare	43,000	3.1%	44,000	3.4%	1,000	0.2%
Private Nongroup	65,000	4.7%	101,000	7.7%	37,000 *	3.0% *
Uninsured	232,000	17.0%	144,000	11.0%	-88,000 *	-6.0% *
HIU at or above 400% FPL						
Employer	868,000	83.1%	858,000	81.5%	-10,000	-1.7% *
Medicaid and State	28,000	2.7%	46,000	4.4%	18,000 *	1.7% *
CHAMPUS/Medicare	20,000	1.9%	21,000	2.0%	1,000	0.1%
Private Nongroup	58,000	5.6%	87,000	8.2%	28,000 *	2.6% *
Uninsured	70,000	6.7%	41,000	3.9%	-29,000 *	-2.8% *

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>