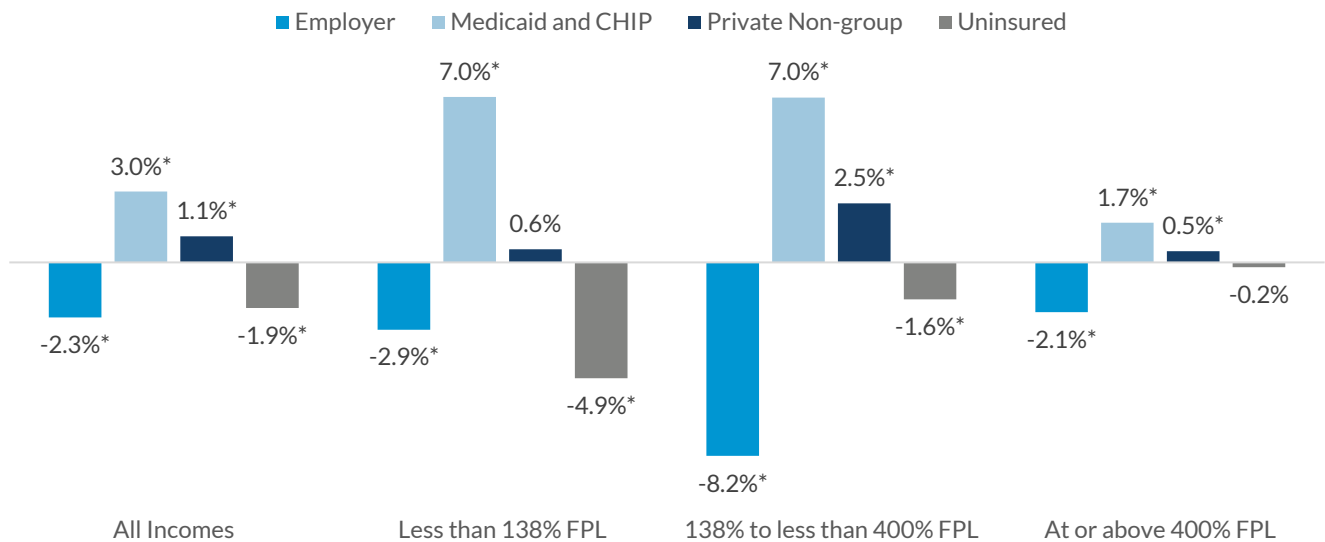


Changes in Health Insurance Coverage in Massachusetts, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Massachusetts fell from 4.8 percent to 2.9 percent, meaning 106,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (3.0 percentage points) due to Massachusetts' Medicaid expansion, with smaller increases in private non-group coverage (1.1 percentage points) (Figure 1).

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Massachusetts, 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 9.4 percent to 4.5 percent, meaning 73,000 fewer low-income Massachusetts residents uninsured. This coverage increase was driven by increases in Medicaid coverage (7.0 percentage points).

In 2016, the Northeast region had an uninsured rate for the nonelderly of 6.7 percent, compared to 2.9 percent in Massachusetts. 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 Northeast region was 10.8 and the national uninsured rate was 16.5 percent, compared to 4.5 percent in Massachusetts.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	3,714,000	67.6%	3,603,000	65.3%	-111,000	*	-2.3%	*
Medicaid and State	1,221,000	22.2%	1,393,000	25.2%	172,000	*	3.0%	*
CHAMPUS/Medicare	61,000	1.1%	70,000	1.3%	9,000	*	0.2%	*
Private Nongroup	233,000	4.2%	295,000	5.4%	62,000	*	1.1%	*
Uninsured	264,000	4.8%	158,000	2.9%	-106,000	*	-1.9%	*
HIU less than 138% FPL								
Employer	377,000	27.2%	311,000	24.4%	-65,000	*	-2.9%	*
Medicaid and State	800,000	57.9%	828,000	64.9%	28,000		7.0%	*
CHAMPUS/Medicare	25,000	1.8%	26,000	2.0%	1,000		0.2%	
Private Nongroup	50,000	3.6%	53,000	4.2%	3,000		0.6%	
Uninsured	130,000	9.4%	58,000	4.5%	-73,000	*	-4.9%	*
HIU 138 to less than 400% FPL								
Employer	1,149,000	66.7%	956,000	58.5%	-193,000	*	-8.2%	*
Medicaid and State	372,000	21.6%	467,000	28.6%	95,000	*	7.0%	*
CHAMPUS/Medicare	24,000	1.4%	28,000	1.7%	3,000		0.3%	
Private Nongroup	79,000	4.6%	116,000	7.1%	37,000	*	2.5%	*
Uninsured	99,000	5.8%	69,000	4.2%	-31,000	*	-1.6%	*
HIU at or above 400% FPL								
Employer	2,188,000	91.7%	2,336,000	89.5%	148,000	*	-2.1%	*
Medicaid and State	49,000	2.1%	98,000	3.7%	48,000	*	1.7%	*
CHAMPUS/Medicare	12,000	0.5%	17,000	0.6%	5,000	*	0.2%	*
Private Nongroup	104,000	4.4%	126,000	4.8%	22,000	*	0.5%	*
Uninsured	34,000	1.4%	32,000	1.2%	-2,000		-0.2%	

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>