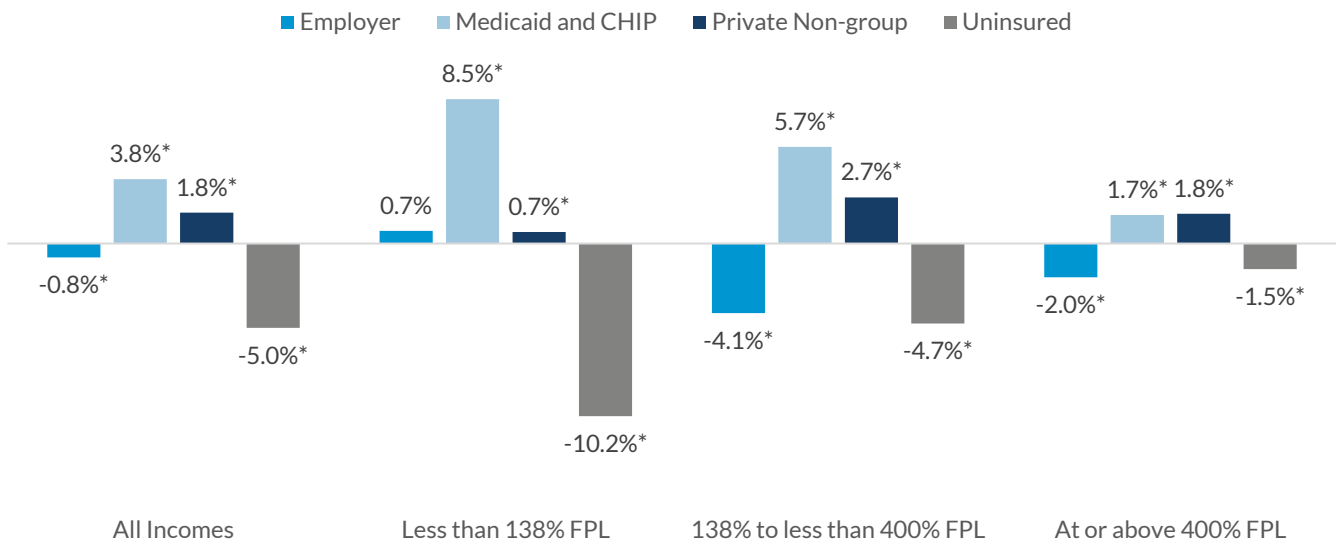


Changes in Health Insurance Coverage in Maryland, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Maryland fell from 11.9 percent to 7.0 percent, meaning 248,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (3.8 percentage points) due to Maryland’s Medicaid expansion, with smaller increases in private non-group coverage (1.8 percentage points) (Figure 1).

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Maryland, 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 21.8 percent to 11.7 percent, meaning 140,000 fewer low-income Maryland residents uninsured. This coverage increase was driven by increases in Medicaid coverage (8.5 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 7.0 percent in Maryland. 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 11.7 percent in Maryland.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	3,225,000	64.5%	3,185,000	63.6%	-39,000	-0.8% *
Medicaid and State	826,000	16.5%	1,016,000	20.3%	190,000 *	3.8% *
CHAMPUS/Medicare	154,000	3.1%	163,000	3.3%	9,000	0.2%
Private Nongroup	201,000	4.0%	292,000	5.8%	91,000 *	1.8% *
Uninsured	597,000	11.9%	349,000	7.0%	-248,000 *	-5.0% *
HIU less than 138% FPL						
Employer	342,000	26.7%	328,000	27.4%	-14,000	0.7%
Medicaid and State	560,000	43.8%	624,000	52.3%	64,000 *	8.5% *
CHAMPUS/Medicare	59,000	4.6%	58,000	4.9%	-1,000	0.2%
Private Nongroup	39,000	3.0%	44,000	3.7%	5,000	0.7% *
Uninsured	280,000	21.8%	139,000	11.7%	-140,000 *	-10.2% *
HIU 138 to less than 400% FPL						
Employer	1,024,000	63.2%	944,000	59.1%	-80,000 *	-4.1% *
Medicaid and State	238,000	14.7%	326,000	20.4%	88,000 *	5.7% *
CHAMPUS/Medicare	43,000	2.6%	48,000	3.0%	6,000	0.4%
Private Nongroup	75,000	4.6%	117,000	7.3%	42,000 *	2.7% *
Uninsured	241,000	14.9%	163,000	10.2%	-79,000 *	-4.7% *
HIU at or above 400% FPL						
Employer	1,859,000	88.4%	1,914,000	86.5%	54,000 *	-2.0% *
Medicaid and State	28,000	1.3%	66,000	3.0%	39,000 *	1.7% *
CHAMPUS/Medicare	52,000	2.5%	56,000	2.5%	4,000	0.1%
Private Nongroup	87,000	4.1%	130,000	5.9%	43,000 *	1.8% *
Uninsured	76,000	3.6%	47,000	2.1%	-29,000 *	-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>