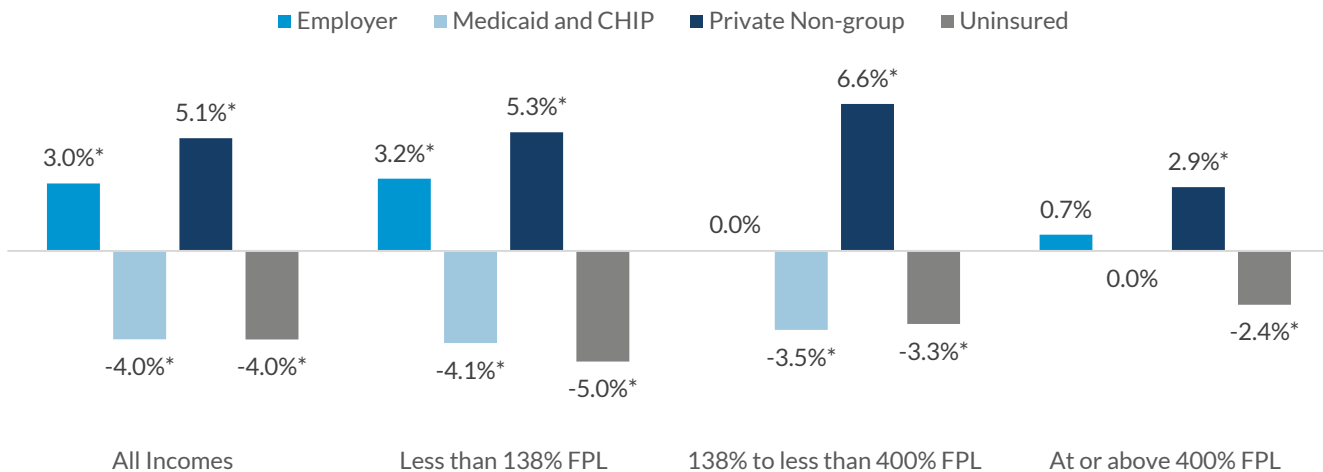


Changes in Health Insurance Coverage in Maine, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Maine fell from 13.8 percent to 9.8 percent, meaning 44,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (5.1 percentage points) and employer-sponsored coverage (3.0 percentage points) (Figure 1), reflecting Maine’s lack of Medicaid expansion. 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 Maine, 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 Medicaid expansion in other states, the uninsured rate fell from 20.1 percent to 15.1 percent, meaning 20,000 fewer low-income Maine residents uninsured. This coverage increase was driven by increases in private non-group coverage (5.3 percentage points).

In 2016, the Northeast region had an uninsured rate for the nonelderly of 6.7 percent, compared to 9.8 percent in Maine. 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 15.1 percent in Maine.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	590,000	55.4%	612,000	58.5%	22,000		3.0%	*
Medicaid and State	253,000	23.8%	207,000	19.8%	-46,000	*	-4.0%	*
CHAMPUS/Medicare	37,000	3.5%	35,000	3.3%	-2,000		-0.1%	
Private Nongroup	37,000	3.5%	89,000	8.5%	52,000	*	5.1%	*
Uninsured	147,000	13.8%	103,000	9.8%	-44,000	*	-4.0%	*
HIU less than 138% FPL								
Employer	57,000	18.0%	61,000	21.3%	4,000		3.2%	*
Medicaid and State	175,000	55.3%	148,000	51.2%	-27,000	*	-4.1%	*
CHAMPUS/Medicare	13,000	4.0%	13,000	4.5%	0		0.5%	
Private Nongroup	8,000	2.7%	23,000	8.0%	15,000	*	5.3%	*
Uninsured	63,000	20.1%	44,000	15.1%	-20,000	*	-5.0%	*
HIU 138 to less than 400% FPL								
Employer	272,000	61.4%	255,000	61.4%	-16,000		0.0%	
Medicaid and State	73,000	16.6%	54,000	13.0%	-19,000	*	-3.5%	*
CHAMPUS/Medicare	13,000	2.9%	13,000	3.1%	0		0.2%	
Private Nongroup	16,000	3.7%	43,000	10.3%	26,000	*	6.6%	*
Uninsured	68,000	15.4%	50,000	12.2%	-18,000	*	-3.3%	*
HIU at or above 400% FPL								
Employer	261,000	85.6%	295,000	86.4%	34,000	*	0.7%	
Medicaid and State	5,000	1.6%	5,000	1.6%	1,000		0.0%	
CHAMPUS/Medicare	12,000	3.8%	9,000	2.6%	-3,000		-1.2%	*
Private Nongroup	12,000	4.0%	23,000	6.9%	11,000	*	2.9%	*
Uninsured	15,000	5.0%	9,000	2.6%	-6,000	*	-2.4%	*

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>