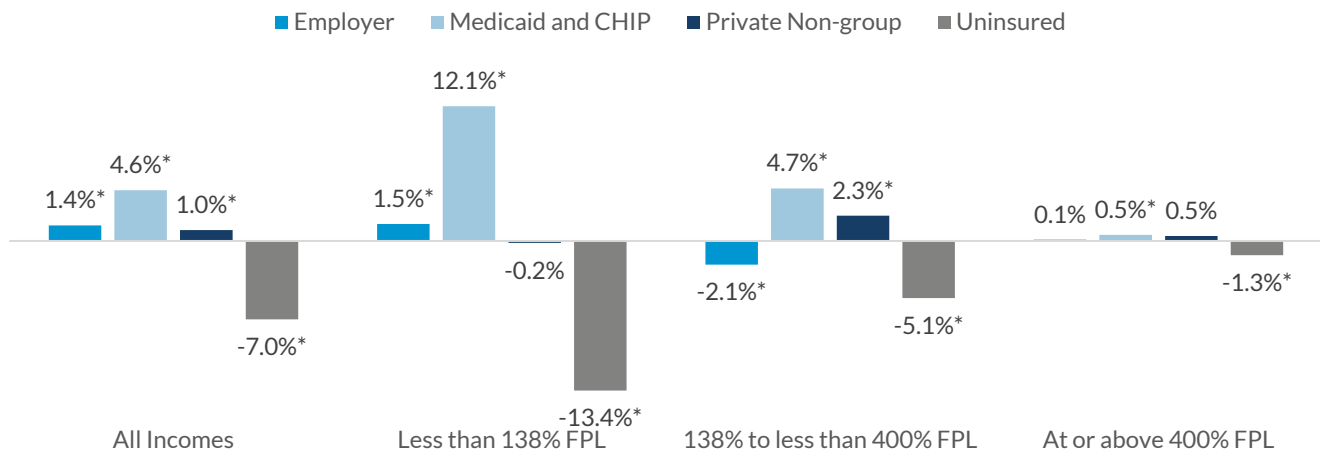


Changes in Health Insurance Coverage in Michigan, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Michigan fell from 13.2 percent to 6.1 percent, meaning 585,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (4.6 percentage points) due to Michigan’s Medicaid expansion, with smaller increases in employer-sponsored coverage (1.4 percentage points) (Figure 1). 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 Michigan, 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 23.1 percent to 9.7 percent, meaning 397,000 fewer low-income Michigan residents uninsured. This coverage increase was driven by increases in Medicaid coverage (12.1 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 6.1 percent in Michigan. 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 Midwest region was 12.8 and the national uninsured rate was 16.5 percent, compared to 9.7 percent in Michigan.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	4,860,000	59.1%	4,918,000	60.5%	58,000		1.4%	*
Medicaid and State	1,763,000	21.4%	2,113,000	26.0%	350,000	*	4.6%	*
CHAMPUS/Medicare	156,000	1.9%	162,000	2.0%	7,000		0.1%	
Private Nongroup	362,000	4.4%	438,000	5.4%	76,000	*	1.0%	*
Uninsured	1,085,000	13.2%	500,000	6.1%	-585,000	*	-7.0%	*
HIU less than 138% FPL								
Employer	636,000	22.8%	624,000	24.3%	-12,000		1.5%	*
Medicaid and State	1,362,000	48.8%	1,562,000	60.9%	200,000	*	12.1%	*
CHAMPUS/Medicare	69,000	2.5%	63,000	2.5%	-6,000		0.0%	
Private Nongroup	79,000	2.8%	68,000	2.7%	-11,000	*	-0.2%	
Uninsured	645,000	23.1%	249,000	9.7%	-397,000	*	-13.4%	*
HIU 138 to less than 400% FPL								
Employer	2,093,000	68.7%	1,983,000	66.6%	-110,000	*	-2.1%	*
Medicaid and State	362,000	11.9%	494,000	16.6%	132,000	*	4.7%	*
CHAMPUS/Medicare	68,000	2.2%	75,000	2.5%	7,000		0.3%	
Private Nongroup	153,000	5.0%	217,000	7.3%	64,000	*	2.3%	*
Uninsured	370,000	12.1%	209,000	7.0%	-161,000	*	-5.1%	*
HIU at or above 400% FPL								
Employer	2,131,000	89.2%	2,312,000	89.3%	180,000	*	0.1%	
Medicaid and State	39,000	1.6%	57,000	2.2%	17,000	*	0.5%	*
CHAMPUS/Medicare	18,000	0.8%	24,000	0.9%	6,000	*	0.2%	
Private Nongroup	130,000	5.5%	153,000	5.9%	23,000	*	0.5%	
Uninsured	70,000	2.9%	43,000	1.6%	-27,000	*	-1.3%	*

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>