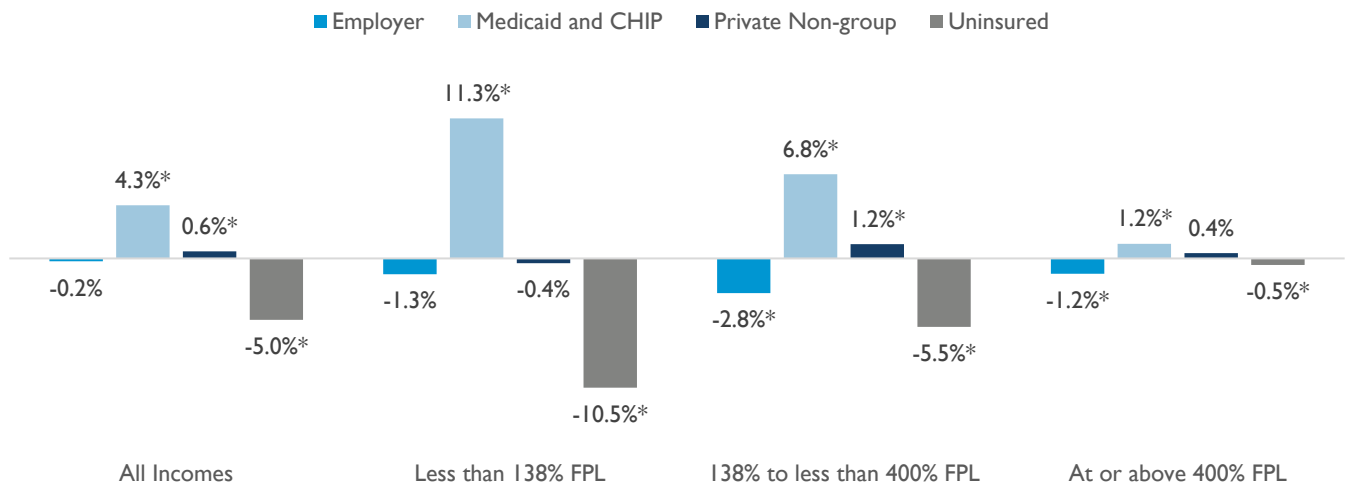


# Changes in Health Insurance Coverage in Minnesota, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Minnesota fell from 9.8 percent to 4.9 percent, meaning 225,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (4.3 percentage points) due to Minnesota’s Medicaid expansion, with smaller increases in private non-group coverage (0.6 percentage points) (Figure 1). The overall percentage point decline in employer-sponsored coverage was smaller than that for each income group because of population growth in the higher income groups, which have high rates of employer-sponsored coverage.

**FIGURE 1**  
**Percentage-Point Changes in Insurance Coverage by Income in Minnesota, 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 19.6 percent to 9.2 percent, meaning 119,000 fewer low-income Minnesota residents uninsured. This coverage increase was driven by increases in Medicaid coverage (11.3 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 4.9 percent in Minnesota. 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 9.2 percent in Minnesota.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
<b>All Incomes</b>						
Employer	3,003,000	65.9%	3,013,000	65.7%	9,000	-0.2%
Medicaid and State	760,000	16.7%	962,000	21.0%	202,000 *	4.3% *
CHAMPUS/Medicare	68,000	1.5%	83,000	1.8%	15,000 *	0.3% *
Private Nongroup	278,000	6.1%	306,000	6.7%	28,000 *	0.6% *
Uninsured	448,000	9.8%	223,000	4.9%	-225,000 *	-5.0% *
<b>HIU less than 138% FPL</b>						
Employer	281,000	26.5%	245,000	25.2%	-36,000 *	-1.3%
Medicaid and State	497,000	46.8%	565,000	58.1%	69,000 *	11.3% *
CHAMPUS/Medicare	27,000	2.5%	32,000	3.3%	5,000	0.8% *
Private Nongroup	48,000	4.6%	41,000	4.2%	-8,000	-0.4%
Uninsured	209,000	19.6%	89,000	9.2%	-119,000 *	-10.5% *
<b>HIU 138 to less than 400% FPL</b>						
Employer	1,160,000	66.7%	1,080,000	63.9%	-80,000 *	-2.8% *
Medicaid and State	238,000	13.7%	346,000	20.5%	108,000 *	6.8% *
CHAMPUS/Medicare	30,000	1.7%	35,000	2.1%	5,000	0.4%
Private Nongroup	111,000	6.4%	127,000	7.5%	16,000 *	1.2% *
Uninsured	201,000	11.6%	102,000	6.0%	-99,000 *	-5.5% *
<b>HIU at or above 400% FPL</b>						
Employer	1,562,000	89.0%	1,688,000	87.7%	126,000 *	-1.2% *
Medicaid and State	25,000	1.4%	50,000	2.6%	25,000 *	1.2% *
CHAMPUS/Medicare	12,000	0.7%	16,000	0.8%	4,000 *	0.2%
Private Nongroup	119,000	6.8%	138,000	7.2%	20,000 *	0.4%
Uninsured	38,000	2.2%	31,000	1.6%	-7,000	-0.5% *

**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>