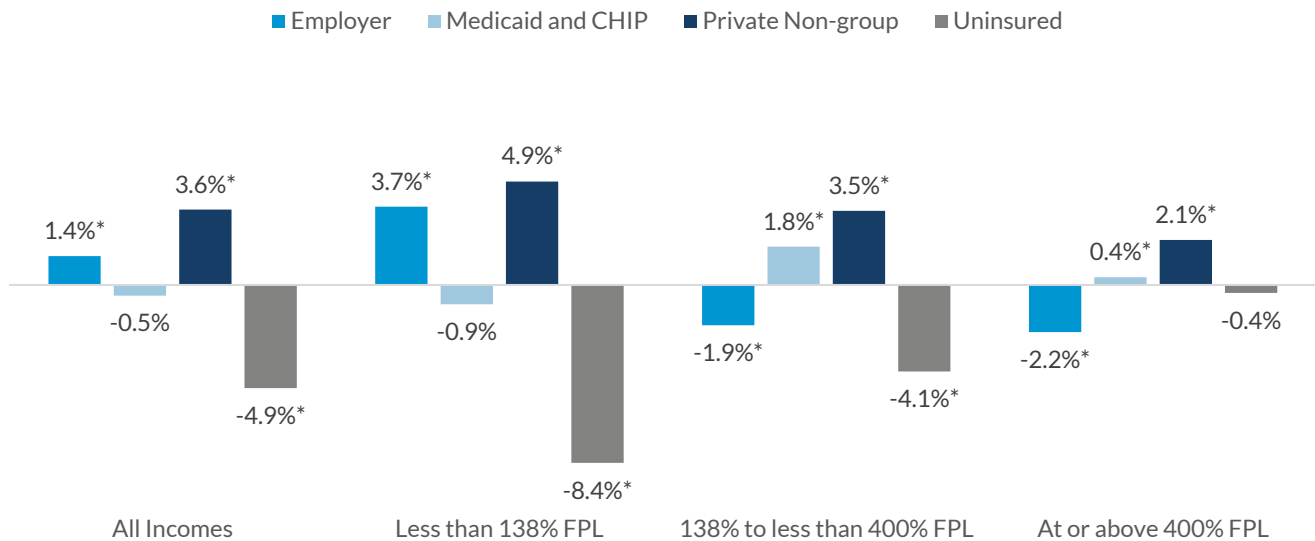


Changes in Health Insurance Coverage in Missouri, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Missouri fell from 15.5 percent to 10.6 percent, meaning 244,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (3.6 percentage points) and employer-sponsored coverage (1.4 percentage points) (Figure 1), reflecting Missouri’s lack of Medicaid expansion.

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Missouri, 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 28.3 percent to 19.9 percent, meaning 166,000 fewer low-income Missouri residents uninsured. This coverage increase was driven by increases in private non-group coverage (4.9 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 10.6 percent in Missouri. 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 19.9 percent in Missouri.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	2,941,000	58.9%	2,998,000	60.3%	58,000	1.4% *
Medicaid and State	898,000	18.0%	870,000	17.5%	-28,000	-0.5%
CHAMPUS/Medicare	166,000	3.3%	188,000	3.8%	22,000 *	0.5% *
Private Nongroup	213,000	4.3%	389,000	7.8%	176,000 *	3.6% *
Uninsured	772,000	15.5%	528,000	10.6%	-244,000 *	-4.9% *
HIU less than 138% FPL						
Employer	364,000	22.5%	384,000	26.2%	21,000	3.7% *
Medicaid and State	673,000	41.6%	598,000	40.7%	-76,000 *	-0.9%
CHAMPUS/Medicare	75,000	4.6%	79,000	5.4%	4,000	0.7% *
Private Nongroup	49,000	3.0%	116,000	7.9%	67,000 *	4.9% *
Uninsured	458,000	28.3%	292,000	19.9%	-166,000 *	-8.4% *
HIU 138 to less than 400% FPL						
Employer	1,340,000	67.9%	1,332,000	66.0%	-8,000	-1.9% *
Medicaid and State	208,000	10.5%	249,000	12.3%	41,000 *	1.8% *
CHAMPUS/Medicare	66,000	3.4%	82,000	4.0%	15,000 *	0.7% *
Private Nongroup	90,000	4.6%	163,000	8.1%	73,000 *	3.5% *
Uninsured	269,000	13.6%	192,000	9.5%	-76,000 *	-4.1% *
HIU at or above 400% FPL						
Employer	1,237,000	88.5%	1,282,000	86.3%	45,000 *	-2.2% *
Medicaid and State	17,000	1.2%	23,000	1.6%	6,000 *	0.4% *
CHAMPUS/Medicare	24,000	1.7%	28,000	1.9%	3,000	0.1%
Private Nongroup	74,000	5.3%	110,000	7.4%	36,000 *	2.1% *
Uninsured	46,000	3.3%	43,000	2.9%	-3,000	-0.4%

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>