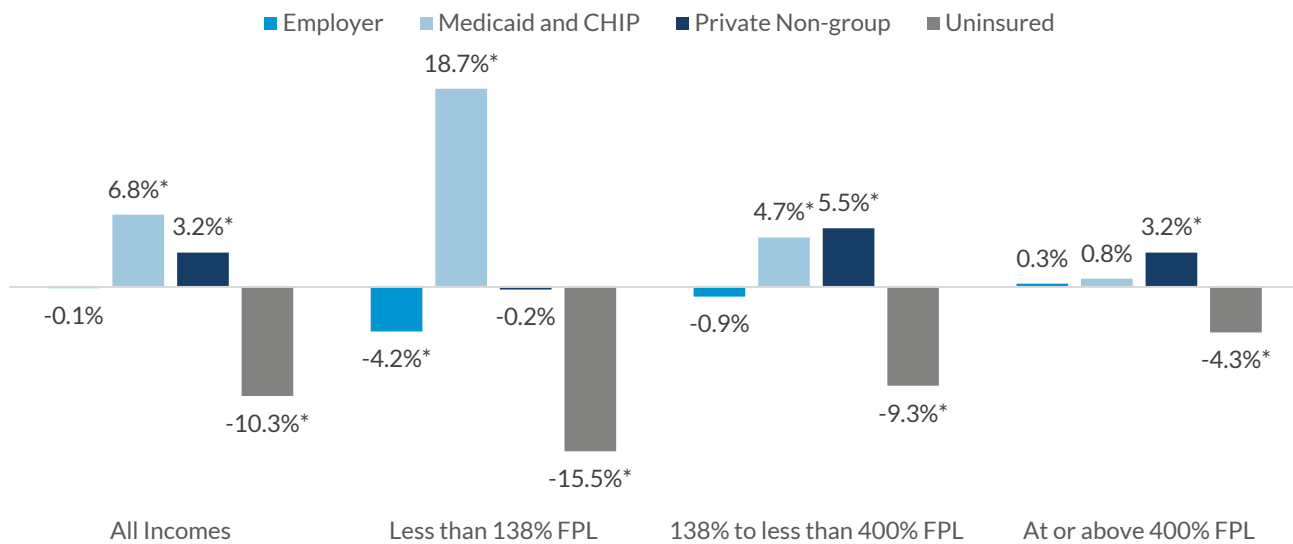


Changes in Health Insurance Coverage in Montana, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Montana fell from 20.1 percent to 9.8 percent, meaning 84,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (6.8 percentage points) due to Montana’s Medicaid expansion, with smaller increases in private non-group coverage (3.2 percentage points) (Figure 1).

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Montana, 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 31.6 percent to 16.1 percent, meaning 45,000 fewer low-income Montana residents uninsured. This coverage increase was driven by increases in Medicaid coverage (18.7 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 9.8 percent in Montana. 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 West region was 13.7 and the national uninsured rate was 16.5 percent, compared to 16.1 percent in Montana.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	432,000	52.5%	436,000	52.4%	3,000		-0.1%	
Medicaid and State	148,000	18.0%	206,000	24.8%	58,000	*	6.8%	*
CHAMPUS/Medicare	30,000	3.6%	33,000	4.0%	3,000		0.3%	
Private Nongroup	48,000	5.8%	75,000	9.1%	27,000	*	3.2%	*
Uninsured	166,000	20.1%	82,000	9.8%	-84,000	*	-10.3%	*
HIU less than 138% FPL								
Employer	61,000	22.7%	46,000	18.5%	-15,000	*	-4.2%	*
Medicaid and State	99,000	37.0%	138,000	55.7%	38,000	*	18.7%	*
CHAMPUS/Medicare	12,000	4.5%	14,000	5.8%	2,000		1.3%	
Private Nongroup	11,000	4.1%	9,000	3.8%	-1,000		-0.2%	
Uninsured	85,000	31.6%	40,000	16.1%	-45,000	*	-15.5%	*
HIU 138 to less than 400% FPL								
Employer	194,000	58.2%	197,000	57.3%	3,000		-0.9%	
Medicaid and State	44,000	13.1%	61,000	17.8%	17,000	*	4.7%	*
CHAMPUS/Medicare	13,000	4.0%	14,000	4.0%	1,000		0.0%	
Private Nongroup	19,000	5.7%	39,000	11.2%	20,000	*	5.5%	*
Uninsured	63,000	19.0%	33,000	9.7%	-30,000	*	-9.3%	*
HIU at or above 400% FPL								
Employer	177,000	79.7%	193,000	80.0%	15,000		0.3%	
Medicaid and State	5,000	2.3%	7,000	3.0%	2,000		0.8%	
CHAMPUS/Medicare	5,000	2.0%	5,000	2.0%	0		0.0%	
Private Nongroup	18,000	8.1%	27,000	11.3%	9,000	*	3.2%	*
Uninsured	18,000	7.9%	9,000	3.6%	-9,000	*	-4.3%	*

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>