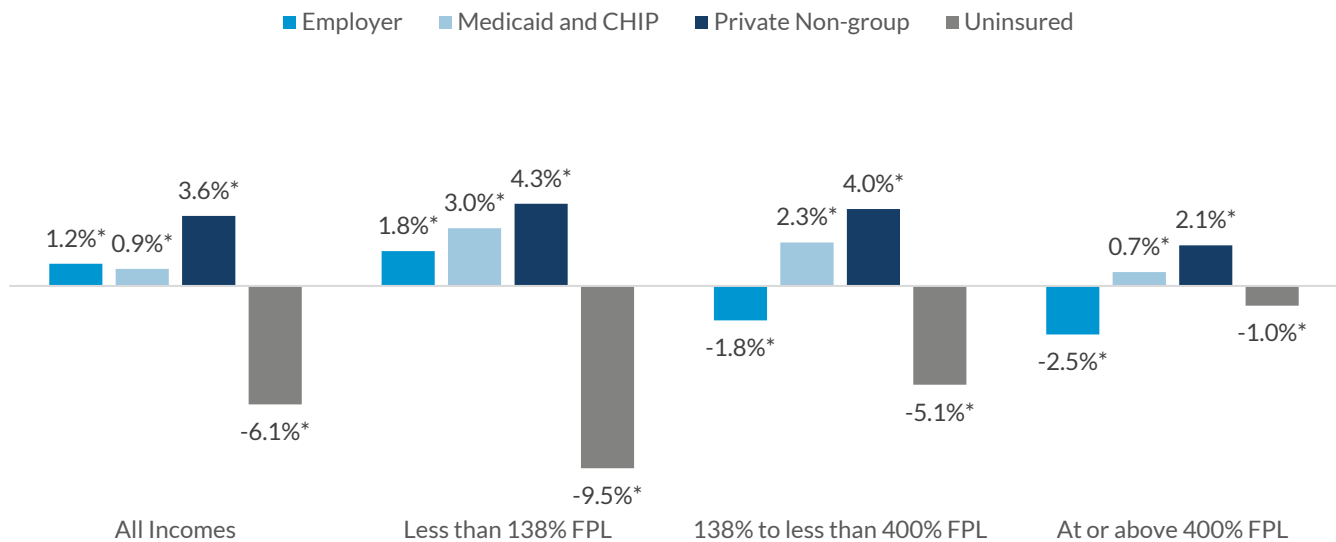


Changes in Health Insurance Coverage in North Carolina, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in North Carolina fell from 18.5 percent to 12.4 percent, meaning 483,000 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 (1.2 percentage points) (Figure 1), reflecting lack of Medicaid expansion in North Carolina.

FIGURE 1

Percentage-Point Changes in Insurance Coverage by Income in North Carolina, 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 30.6 percent to 21.2 percent, meaning 323,000 fewer low-income North Carolina residents uninsured. This coverage increase was driven by increases in private non-group coverage (4.3 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 12.4 percent in North Carolina. 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 South region was 22.0 and the national uninsured rate was 16.5 percent, compared to 21.2 percent in North Carolina.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	4,255,000	52.1%	4,431,000	53.3%	176,000 *	1.2% *
Medicaid and State	1,620,000	19.9%	1,724,000	20.7%	104,000 *	0.9% *
CHAMPUS/Medicare	370,000	4.5%	416,000	5.0%	47,000 *	0.5% *
Private Nongroup	406,000	5.0%	715,000	8.6%	310,000 *	3.6% *
Uninsured	1,512,000	18.5%	1,029,000	12.4%	-483,000 *	-6.1% *
HIU less than 138% FPL						
Employer	562,000	18.9%	575,000	20.7%	13,000	1.8% *
Medicaid and State	1,224,000	41.1%	1,226,000	44.1%	2,000	3.0% *
CHAMPUS/Medicare	190,000	6.4%	188,000	6.8%	-2,000	0.4%
Private Nongroup	90,000	3.0%	202,000	7.3%	113,000 *	4.3% *
Uninsured	911,000	30.6%	588,000	21.2%	-323,000 *	-9.5% *
HIU 138 to less than 400% FPL						
Employer	1,844,000	60.8%	1,840,000	59.1%	-4,000	-1.8% *
Medicaid and State	362,000	11.9%	442,000	14.2%	80,000 *	2.3% *
CHAMPUS/Medicare	127,000	4.2%	151,000	4.8%	24,000 *	0.7% *
Private Nongroup	181,000	6.0%	310,000	10.0%	129,000 *	4.0% *
Uninsured	517,000	17.1%	372,000	11.9%	-145,000 *	-5.1% *
HIU at or above 400% FPL						
Employer	1,849,000	85.8%	2,017,000	83.2%	168,000 *	-2.5% *
Medicaid and State	35,000	1.6%	56,000	2.3%	22,000 *	0.7% *
CHAMPUS/Medicare	53,000	2.5%	77,000	3.2%	24,000 *	0.7% *
Private Nongroup	135,000	6.3%	203,000	8.4%	68,000 *	2.1% *
Uninsured	84,000	3.9%	70,000	2.9%	-14,000 *	-1.0% *

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>