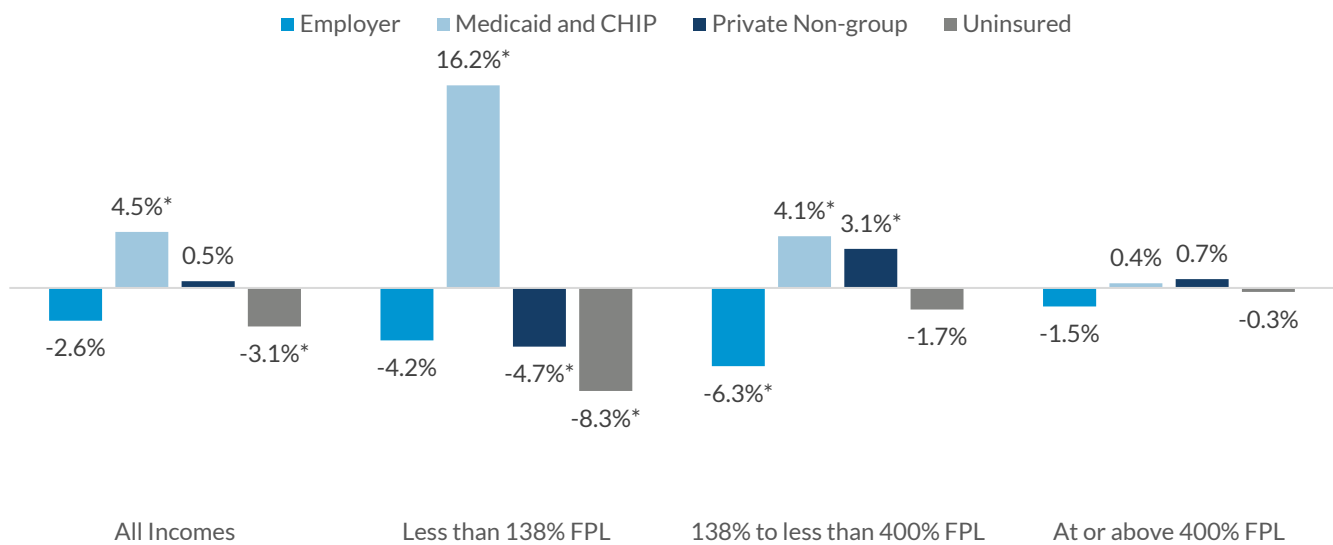


# Changes in Health Insurance Coverage in North Dakota, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in North Dakota fell from 12.3 percent to 9.2 percent, meaning 16,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (4.5 percentage points) due to North Dakota’s Medicaid expansion (Figure 1).

**FIGURE 1**  
**Percentage-Point Changes in Insurance Coverage by Income in North Dakota, 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 24.6 percent to 16.3 percent, meaning 12,000 fewer low-income North Dakota residents uninsured. This coverage increase was driven by increases in Medicaid coverage (16.2 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 9.2 percent in North Dakota. 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 16.3 percent in North Dakota.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
<b>All Incomes</b>						
Employer	395,000	66.3%	395,000	63.7%	-1,000	-2.6%
Medicaid and State	61,000	10.2%	91,000	14.7%	30,000 *	4.5% *
CHAMPUS/Medicare	20,000	3.3%	25,000	4.0%	5,000	0.7%
Private Nongroup	47,000	7.9%	52,000	8.4%	5,000	0.5%
Uninsured	73,000	12.3%	57,000	9.2%	-16,000 *	-3.1% *
<b>HIU less than 138% FPL</b>						
Employer	41,000	30.4%	34,000	26.2%	-7,000	-4.2%
Medicaid and State	43,000	31.8%	62,000	48.0%	19,000 *	16.2% *
CHAMPUS/Medicare	6,000	4.6%	7,000	5.5%	1,000	0.9%
Private Nongroup	12,000	8.6%	5,000	3.9%	-6,000 *	-4.7% *
Uninsured	33,000	24.6%	21,000	16.3%	-12,000 *	-8.3% *
<b>HIU 138 to less than 400% FPL</b>						
Employer	167,000	69.8%	150,000	63.5%	-18,000	-6.3% *
Medicaid and State	14,000	5.9%	24,000	10.1%	10,000 *	4.1% *
CHAMPUS/Medicare	9,000	3.8%	11,000	4.5%	2,000	0.7%
Private Nongroup	16,000	6.9%	24,000	10.0%	7,000 *	3.1% *
Uninsured	33,000	13.7%	28,000	12.0%	-5,000	-1.7%
<b>HIU at or above 400% FPL</b>						
Employer	187,000	84.4%	211,000	82.9%	24,000 *	-1.5%
Medicaid and State	4,000	1.7%	5,000	2.1%	2,000	0.4%
CHAMPUS/Medicare	5,000	2.0%	7,000	2.8%	2,000	0.7%
Private Nongroup	19,000	8.6%	24,000	9.3%	5,000	0.7%
Uninsured	7,000	3.3%	8,000	3.0%	0	-0.3%

**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>