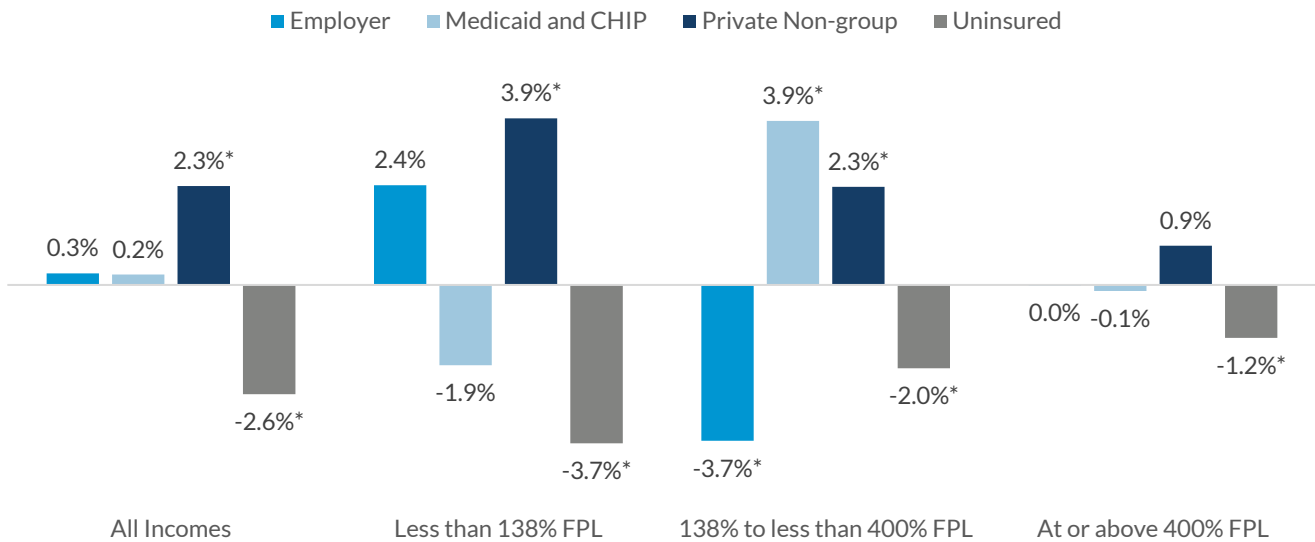


Changes in Health Insurance Coverage in Nebraska, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Nebraska fell from 12.7 percent to 10.1 percent, meaning 39,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (2.3 percentage points) (Figure 1), reflecting Nebraska’s lack of Medicaid expansion.

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Nebraska, 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 25.3 percent to 21.6 percent, meaning 23,000 fewer low-income Nebraska residents uninsured. This coverage increase was driven by increases in private non-group coverage (3.9 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 10.1 percent in Nebraska. 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 21.6 percent in Nebraska.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	981,000	62.8%	995,000	63.1%	15,000	0.3%
Medicaid and State	229,000	14.7%	236,000	14.9%	6,000	0.2%
CHAMPUS/Medicare	47,000	3.0%	43,000	2.7%	-4,000	-0.3%
Private Nongroup	106,000	6.8%	144,000	9.1%	38,000 *	2.3% *
Uninsured	198,000	12.7%	160,000	10.1%	-39,000 *	-2.6% *
HIU less than 138% FPL						
Employer	107,000	25.1%	108,000	27.4%	1,000	2.4%
Medicaid and State	174,000	40.7%	152,000	38.8%	-21,000 *	-1.9%
CHAMPUS/Medicare	18,000	4.3%	14,000	3.7%	-4,000	-0.7%
Private Nongroup	20,000	4.6%	33,000	8.5%	14,000 *	3.9% *
Uninsured	108,000	25.3%	85,000	21.6%	-23,000 *	-3.7% *
HIU 138 to less than 400% FPL						
Employer	441,000	69.7%	438,000	66.1%	-2,000	-3.7% *
Medicaid and State	49,000	7.8%	77,000	11.6%	28,000 *	3.9% *
CHAMPUS/Medicare	19,000	3.0%	16,000	2.5%	-3,000	-0.5%
Private Nongroup	48,000	7.6%	66,000	10.0%	18,000 *	2.3% *
Uninsured	75,000	11.8%	66,000	9.9%	-9,000	-2.0% *
HIU at or above 400% FPL						
Employer	433,000	86.1%	449,000	86.1%	16,000	0.0%
Medicaid and State	7,000	1.3%	6,000	1.2%	0	-0.1%
CHAMPUS/Medicare	9,000	1.8%	12,000	2.3%	3,000	0.5%
Private Nongroup	38,000	7.6%	45,000	8.6%	6,000	0.9%
Uninsured	15,000	3.1%	10,000	1.8%	-6,000 *	-1.2% *

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>