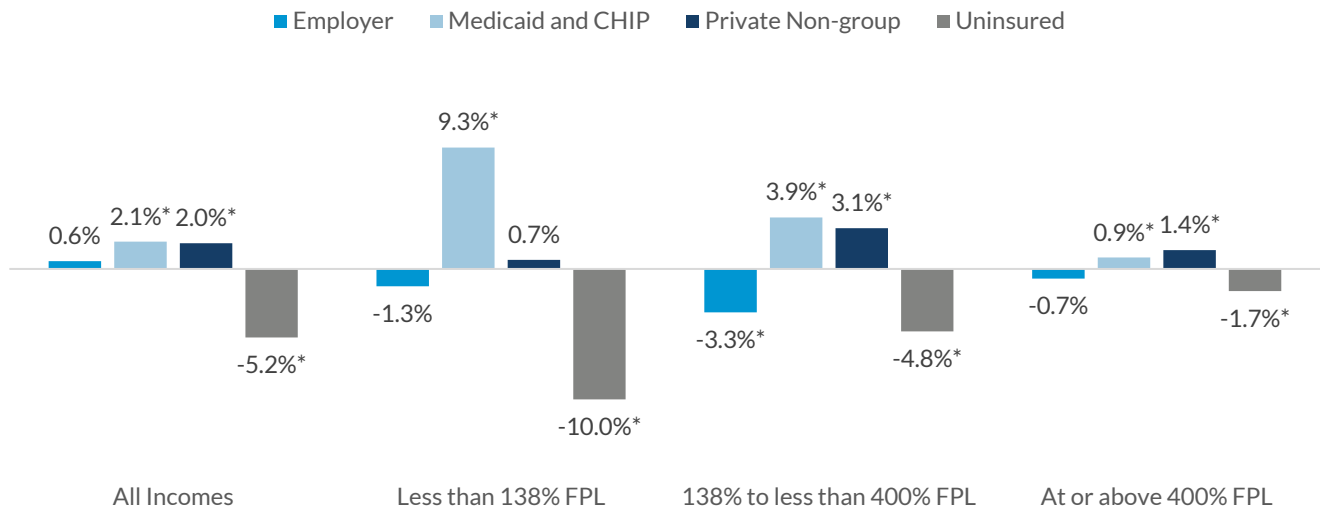


Changes in Health Insurance Coverage in New Hampshire, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in New Hampshire fell from 12.8 percent to 7.6 percent, meaning 58,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (2.1 percentage points) due to New Hampshire’s Medicaid expansion and increases in private non-group coverage (2.0 percentage points) (Figure 1). The overall percentage point increase in employer-sponsored coverage was greater than that for each income group because of population growth in the higher income groups, which have high rates of employer-sponsored coverage.

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in New Hampshire, 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 26.5 percent to 16.5 percent, meaning 30,000 fewer low-income New Hampshire residents uninsured. This coverage increase was driven by increases in Medicaid coverage (9.3 percentage points).

In 2016, the Northeast region had an uninsured rate for the nonelderly of 6.7 percent, compared to 7.6 percent in New Hampshire. 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 Northeast region was 10.8 and the national uninsured rate was 16.5 percent, compared to 16.5 percent in New Hampshire.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	730,000	67.1%	726,000	67.7%	-4,000		0.6%	
Medicaid and State	152,000	13.9%	172,000	16.0%	20,000	*	2.1%	*
CHAMPUS/Medicare	23,000	2.2%	29,000	2.7%	6,000	*	0.6%	*
Private Nongroup	43,000	4.0%	64,000	6.0%	21,000	*	2.0%	*
Uninsured	140,000	12.8%	81,000	7.6%	-58,000	*	-5.2%	*
HIU less than 138% FPL								
Employer	68,000	29.4%	54,000	28.1%	-14,000	*	-1.3%	
Medicaid and State	89,000	38.4%	92,000	47.7%	2,000		9.3%	*
CHAMPUS/Medicare	7,000	3.2%	9,000	4.5%	1,000		1.3%	
Private Nongroup	6,000	2.5%	6,000	3.2%	0		0.7%	
Uninsured	62,000	26.5%	32,000	16.5%	-30,000	*	-10.0%	*
HIU 138 to less than 400% FPL								
Employer	269,000	64.9%	242,000	61.6%	-27,000	*	-3.3%	*
Medicaid and State	55,000	13.2%	67,000	17.1%	13,000	*	3.9%	*
CHAMPUS/Medicare	10,000	2.5%	14,000	3.5%	4,000		1.0%	*
Private Nongroup	19,000	4.6%	30,000	7.7%	11,000	*	3.1%	*
Uninsured	61,000	14.8%	40,000	10.1%	-22,000	*	-4.8%	*
HIU at or above 400% FPL								
Employer	393,000	88.9%	429,000	88.2%	37,000	*	-0.7%	
Medicaid and State	8,000	1.8%	13,000	2.7%	5,000	*	0.9%	*
CHAMPUS/Medicare	6,000	1.3%	7,000	1.4%	1,000		0.1%	
Private Nongroup	19,000	4.2%	27,000	5.6%	9,000	*	1.4%	*
Uninsured	17,000	3.8%	10,000	2.1%	-7,000	*	-1.7%	*

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>