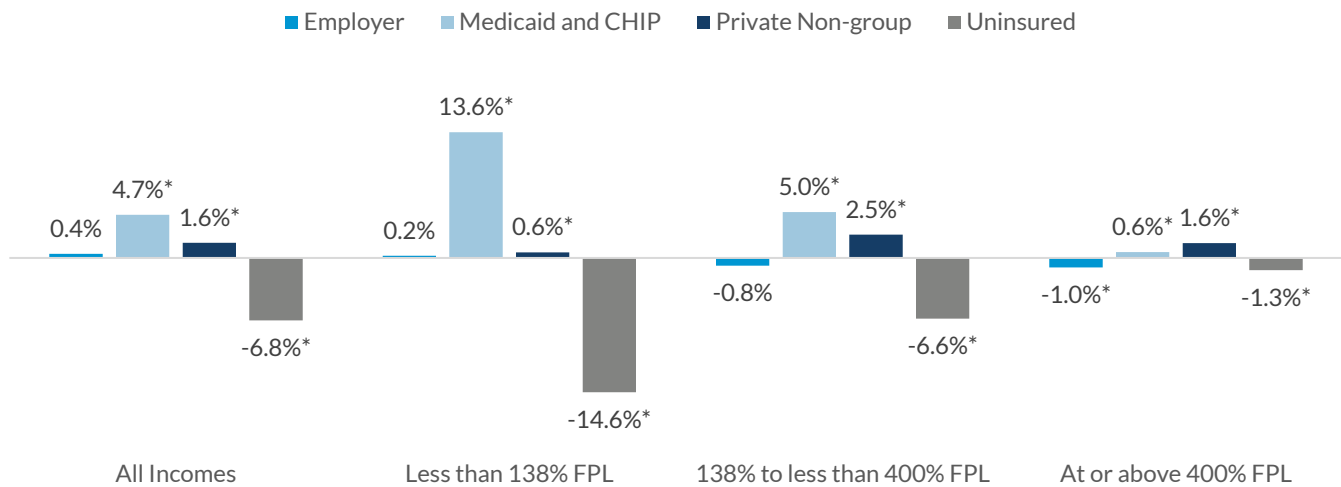


Changes in Health Insurance Coverage in New Jersey, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in New Jersey fell from 15.6 percent to 8.8 percent, meaning 509,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (4.7 percentage points) due to New Jersey’s Medicaid expansion, and smaller increases in private non-group coverage (1.6 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 Jersey, 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 30.6 percent to 16.0 percent, meaning 310,000 fewer low-income New Jersey residents uninsured. This coverage increase was driven by increases in Medicaid coverage (13.6 percentage points).

In 2016, the Northeast region had an uninsured rate for the nonelderly of 6.7 percent, compared to 8.8 percent in New Jersey. 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 16.0 percent in New Jersey.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	4,788,000	64.2%	4,799,000	64.6%	10,000	0.4%
Medicaid and State	1,143,000	15.3%	1,486,000	20.0%	343,000 *	4.7% *
CHAMPUS/Medicare	115,000	1.5%	115,000	1.6%	0	0.0%
Private Nongroup	248,000	3.3%	368,000	5.0%	121,000 *	1.6% *
Uninsured	1,164,000	15.6%	655,000	8.8%	-509,000 *	-6.8% *
HIU less than 138% FPL						
Employer	542,000	27.0%	520,000	27.2%	-23,000	0.2%
Medicaid and State	754,000	37.5%	977,000	51.1%	223,000 *	13.6% *
CHAMPUS/Medicare	51,000	2.5%	51,000	2.6%	-1,000	0.1%
Private Nongroup	49,000	2.4%	58,000	3.0%	9,000 *	0.6% *
Uninsured	615,000	30.6%	305,000	16.0%	-310,000 *	-14.6% *
HIU 138 to less than 400% FPL						
Employer	1,384,000	60.7%	1,312,000	59.8%	-72,000 *	-0.8%
Medicaid and State	340,000	14.9%	436,000	19.9%	96,000 *	5.0% *
CHAMPUS/Medicare	46,000	2.0%	42,000	1.9%	-4,000	-0.1%
Private Nongroup	84,000	3.7%	137,000	6.2%	52,000 *	2.5% *
Uninsured	426,000	18.7%	265,000	12.1%	-161,000 *	-6.6% *
HIU at or above 400% FPL						
Employer	2,862,000	90.4%	2,967,000	89.4%	105,000 *	-1.0% *
Medicaid and State	49,000	1.5%	73,000	2.2%	24,000 *	0.6% *
CHAMPUS/Medicare	18,000	0.6%	22,000	0.7%	5,000	0.1%
Private Nongroup	115,000	3.6%	174,000	5.2%	59,000 *	1.6% *
Uninsured	123,000	3.9%	85,000	2.6%	-38,000 *	-1.3% *

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>