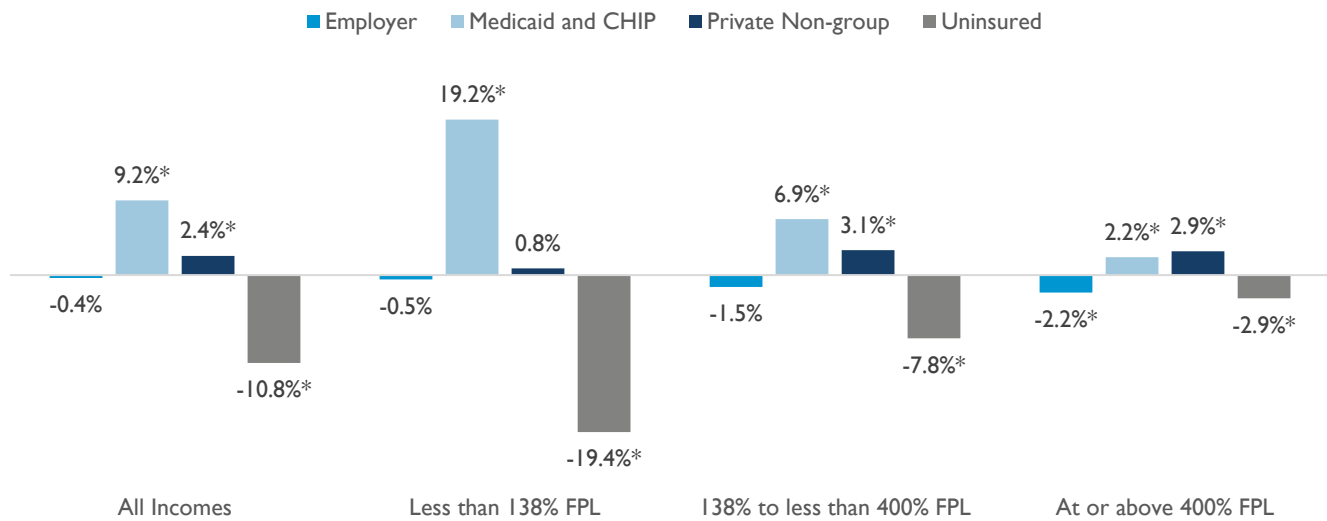


Changes in Health Insurance Coverage in Nevada, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Nevada fell from 23.5 percent to 12.7 percent, meaning 246,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (9.2 percentage points) due to Nevada’s Medicaid expansion, with smaller increases in private non-group coverage (2.4 percentage points) (Figure 1).

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Nevada, 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 38.5 percent to 19.2 percent, meaning 160,000 fewer low-income Nevada residents uninsured. This coverage increase was driven by increases in Medicaid coverage (19.2 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 12.7 percent in Nevada. 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 West region was 13.7 and the national uninsured rate was 16.5 percent, compared to 19.2 percent in Nevada.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	1,332,000	56.1%	1,373,000	55.8%	41,000	-0.4%
Medicaid and State	323,000	13.6%	561,000	22.8%	239,000 *	9.2% *
CHAMPUS/Medicare	82,000	3.5%	76,000	3.1%	-6,000	-0.4%
Private Nongroup	78,000	3.3%	138,000	5.6%	61,000 *	2.4% *
Uninsured	558,000	23.5%	313,000	12.7%	-246,000 *	-10.8% *
HIU less than 138% FPL						
Employer	207,000	25.3%	200,000	24.8%	-7,000	-0.5%
Medicaid and State	250,000	30.6%	402,000	49.7%	152,000 *	19.2% *
CHAMPUS/Medicare	31,000	3.8%	30,000	3.7%	-1,000	-0.1%
Private Nongroup	14,000	1.8%	21,000	2.6%	6,000 *	0.8% *
Uninsured	315,000	38.5%	155,000	19.2%	-160,000 *	-19.4% *
HIU 138 to less than 400% FPL						
Employer	638,000	65.5%	644,000	64.0%	6,000	-1.5%
Medicaid and State	67,000	6.8%	138,000	13.7%	72,000 *	6.9% *
CHAMPUS/Medicare	33,000	3.4%	26,000	2.6%	-6,000 *	-0.7% *
Private Nongroup	34,000	3.4%	66,000	6.5%	32,000 *	3.1% *
Uninsured	204,000	20.9%	132,000	13.1%	-72,000 *	-7.8% *
HIU at or above 400% FPL						
Employer	487,000	83.7%	528,000	81.6%	41,000 *	-2.2% *
Medicaid and State	6,000	1.1%	21,000	3.3%	15,000 *	2.2% *
CHAMPUS/Medicare	18,000	3.2%	20,000	3.1%	1,000	-0.1%
Private Nongroup	30,000	5.1%	52,000	8.0%	22,000 *	2.9% *
Uninsured	40,000	6.9%	26,000	4.1%	-14,000 *	-2.9% *

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>