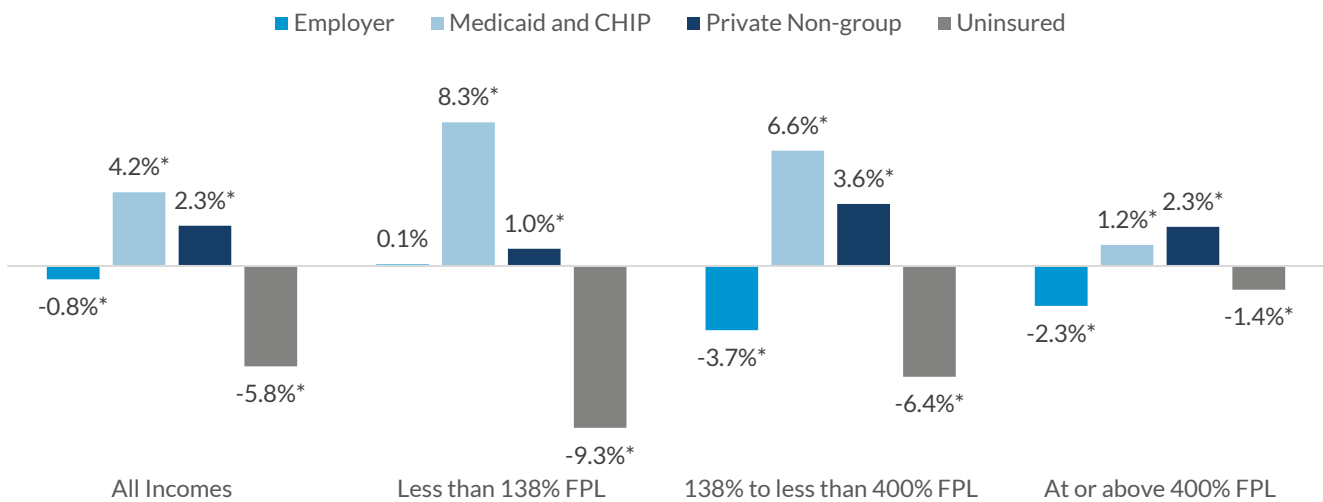


Changes in Health Insurance Coverage in New York, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in New York fell from 12.8 percent to 7.0 percent, meaning 952,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (4.2 percentage points) due to New York’s Medicaid expansion, with smaller increases in private non-group coverage (2.3 percentage points) (Figure 1).

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in New York, 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 19.4 percent to 10.1 percent, meaning 534,000 fewer low-income New York residents uninsured. This coverage increase was driven by increases in Medicaid coverage (8.3 percentage points).

In 2016, the Northeast region had an uninsured rate for the nonelderly of 6.7 percent, compared to 7.0 percent in New York. 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 10.1 percent in New York.

TABLE 1

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

| | 2013 | | 2016 | | Difference | |
|--------------------------------------|-----------|-----------|-----------|-----------|------------|-----------|
| | (people) | (percent) | (people) | (percent) | (people) | (percent) |
| All Incomes | | | | | | |
| Employer | 9,444,000 | 57.8% | 9,256,000 | 57.0% | -188,000 * | -0.8% * |
| Medicaid and State | 4,058,000 | 24.8% | 4,719,000 | 29.1% | 661,000 * | 4.2% * |
| CHAMPUS/Medicare | 248,000 | 1.5% | 245,000 | 1.5% | -3,000 | 0.0% |
| Private Nongroup | 502,000 | 3.1% | 874,000 | 5.4% | 372,000 * | 2.3% * |
| Uninsured | 2,091,000 | 12.8% | 1,139,000 | 7.0% | -952,000 * | -5.8% * |
| HIU less than 138% FPL | | | | | | |
| Employer | 1,206,000 | 22.4% | 1,139,000 | 22.5% | -67,000 * | 0.1% |
| Medicaid and State | 2,896,000 | 53.8% | 3,143,000 | 62.0% | 247,000 * | 8.3% * |
| CHAMPUS/Medicare | 118,000 | 2.2% | 110,000 | 2.2% | -8,000 | 0.0% |
| Private Nongroup | 122,000 | 2.3% | 165,000 | 3.3% | 43,000 * | 1.0% * |
| Uninsured | 1,045,000 | 19.4% | 511,000 | 10.1% | -534,000 * | -9.3% * |
| HIU 138 to less than 400% FPL | | | | | | |
| Employer | 3,250,000 | 60.7% | 3,006,000 | 57.0% | -245,000 * | -3.7% * |
| Medicaid and State | 1,007,000 | 18.8% | 1,342,000 | 25.4% | 335,000 * | 6.6% * |
| CHAMPUS/Medicare | 99,000 | 1.9% | 91,000 | 1.7% | -9,000 | -0.1% |
| Private Nongroup | 175,000 | 3.3% | 360,000 | 6.8% | 186,000 * | 3.6% * |
| Uninsured | 824,000 | 15.4% | 475,000 | 9.0% | -349,000 * | -6.4% * |
| HIU at or above 400% FPL | | | | | | |
| Employer | 4,988,000 | 89.1% | 5,112,000 | 86.8% | 124,000 * | -2.3% * |
| Medicaid and State | 155,000 | 2.8% | 234,000 | 4.0% | 80,000 * | 1.2% * |
| CHAMPUS/Medicare | 31,000 | 0.6% | 44,000 | 0.7% | 13,000 * | 0.2% * |
| Private Nongroup | 205,000 | 3.7% | 349,000 | 5.9% | 143,000 * | 2.3% * |
| Uninsured | 221,000 | 4.0% | 152,000 | 2.6% | -69,000 * | -1.4% * |

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>