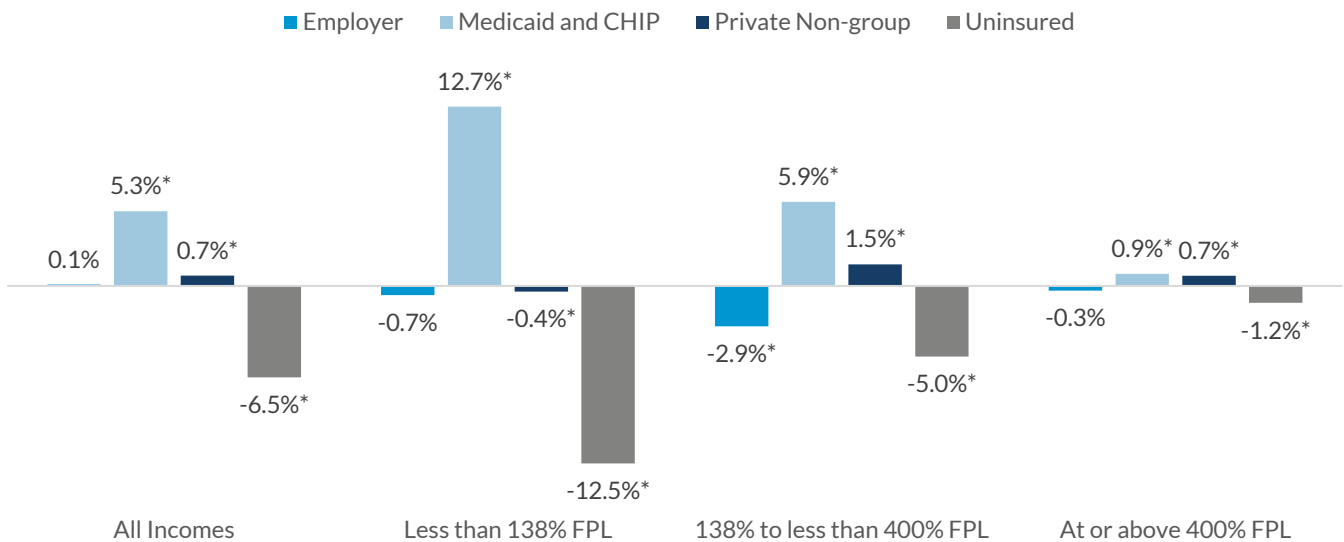


Changes in Health Insurance Coverage in Ohio, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Ohio fell from 12.9 percent to 6.5 percent, meaning 625,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (5.3 percentage points) due to Ohio’s Medicaid expansion, with smaller increases in private non-group coverage (0.7 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 Ohio, 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 22.5 percent to 10.0 percent, meaning 406,000 fewer low-income Ohio residents uninsured. This coverage increase was driven by increases in Medicaid coverage (12.7 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 6.5 percent in Ohio. 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 10.0 percent in Ohio.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	5,885,000	61.5%	5,837,000	61.6%	-48,000	0.1%
Medicaid and State	1,899,000	19.8%	2,382,000	25.1%	482,000 *	5.3% *
CHAMPUS/Medicare	206,000	2.1%	238,000	2.5%	33,000 *	0.4% *
Private Nongroup	343,000	3.6%	408,000	4.3%	66,000 *	0.7% *
Uninsured	1,239,000	12.9%	614,000	6.5%	-625,000 *	-6.5% *
HIU less than 138% FPL						
Employer	702,000	23.0%	630,000	22.4%	-72,000 *	-0.7%
Medicaid and State	1,491,000	48.9%	1,735,000	61.6%	243,000 *	12.7% *
CHAMPUS/Medicare	90,000	3.0%	109,000	3.9%	19,000 *	0.9% *
Private Nongroup	77,000	2.5%	60,000	2.1%	-17,000 *	-0.4% *
Uninsured	687,000	22.5%	281,000	10.0%	-406,000 *	-12.5% *
HIU 138 to less than 400% FPL						
Employer	2,619,000	71.0%	2,474,000	68.1%	-145,000 *	-2.9% *
Medicaid and State	373,000	10.1%	583,000	16.0%	210,000 *	5.9% *
CHAMPUS/Medicare	82,000	2.2%	95,000	2.6%	13,000 *	0.4% *
Private Nongroup	149,000	4.0%	202,000	5.6%	53,000 *	1.5% *
Uninsured	468,000	12.7%	279,000	7.7%	-189,000 *	-5.0% *
HIU at or above 400% FPL						
Employer	2,565,000	90.5%	2,733,000	90.2%	169,000 *	-0.3%
Medicaid and State	36,000	1.3%	64,000	2.1%	29,000 *	0.9% *
CHAMPUS/Medicare	33,000	1.2%	34,000	1.1%	1,000	0.0%
Private Nongroup	116,000	4.1%	146,000	4.8%	30,000 *	0.7% *
Uninsured	85,000	3.0%	54,000	1.8%	-30,000 *	-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>