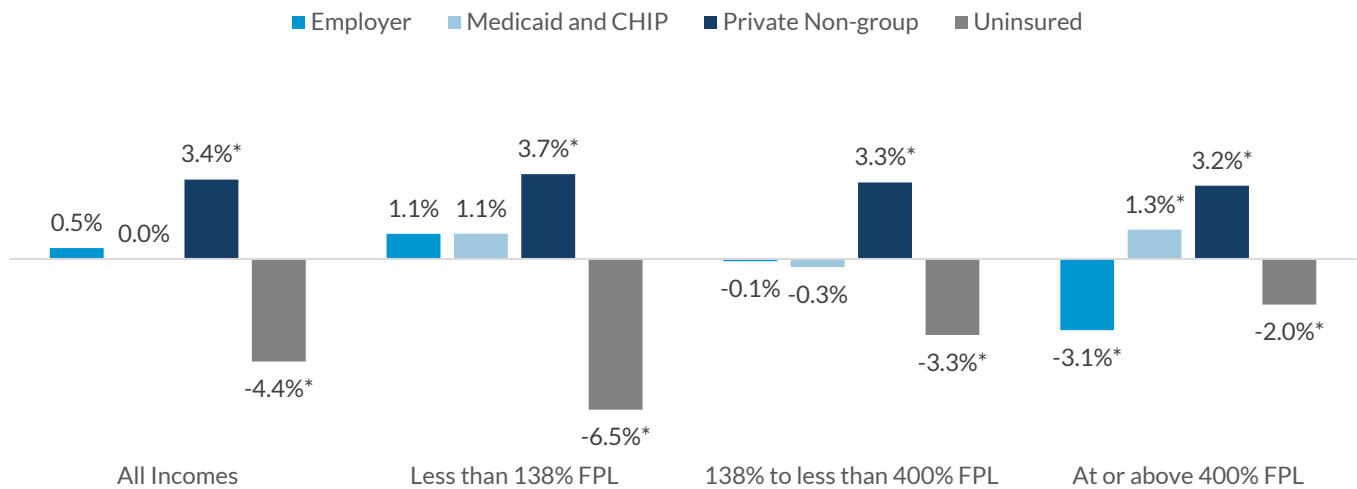


# Changes in Health Insurance Coverage in Oklahoma, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Oklahoma fell from 20.4 percent to 16.0 percent, meaning 137,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (3.4 percentage points) (Figure 1), reflecting Oklahoma’s lack of Medicaid expansion. The overall percentage point increase in employer-sponsored coverage was greater than that for the two higher income groups because of population growth in those higher income groups, which have high rates of employer-sponsored coverage.

**FIGURE 1**  
**Percentage-Point Changes in Insurance Coverage by Income in Oklahoma, 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 Medicaid expansion in other states, the uninsured rate fell from 31.4 percent to 24.9 percent, meaning 80,000 fewer low-income Oklahoma residents uninsured. This coverage increase was driven by increases in private non-group coverage (3.7 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 16.0 percent in Oklahoma. 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 South region was 22.0 and the national uninsured rate was 16.5 percent, compared to 24.9 percent in Oklahoma.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
<b>All Incomes</b>						
Employer	1,665,000	51.9%	1,695,000	52.4%	30,000	0.5%
Medicaid and State	657,000	20.5%	663,000	20.5%	6,000	0.0%
CHAMPUS/Medicare	118,000	3.7%	136,000	4.2%	18,000 *	0.5% *
Private Nongroup	113,000	3.5%	225,000	6.9%	112,000 *	3.4% *
Uninsured	655,000	20.4%	518,000	16.0%	-137,000 *	-4.4% *
<b>HIU less than 138% FPL</b>						
Employer	233,000	20.6%	239,000	21.7%	6,000	1.1%
Medicaid and State	466,000	41.3%	466,000	42.4%	1,000	1.1%
CHAMPUS/Medicare	57,000	5.0%	63,000	5.7%	6,000	0.7%
Private Nongroup	19,000	1.7%	59,000	5.3%	40,000 *	3.7% *
Uninsured	354,000	31.4%	274,000	24.9%	-80,000 *	-6.5% *
<b>HIU 138 to less than 400% FPL</b>						
Employer	778,000	59.8%	768,000	59.7%	-10,000	-0.1%
Medicaid and State	178,000	13.6%	171,000	13.3%	-7,000	-0.3%
CHAMPUS/Medicare	41,000	3.2%	46,000	3.6%	5,000	0.4%
Private Nongroup	56,000	4.3%	98,000	7.6%	42,000 *	3.3% *
Uninsured	248,000	19.0%	203,000	15.8%	-45,000 *	-3.3% *
<b>HIU at or above 400% FPL</b>						
Employer	654,000	84.0%	688,000	80.9%	34,000 *	-3.1% *
Medicaid and State	14,000	1.8%	26,000	3.0%	12,000 *	1.3% *
CHAMPUS/Medicare	20,000	2.6%	27,000	3.2%	7,000 *	0.6%
Private Nongroup	38,000	4.9%	68,000	8.0%	30,000 *	3.2% *
Uninsured	53,000	6.8%	41,000	4.8%	-12,000 *	-2.0% *

**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>