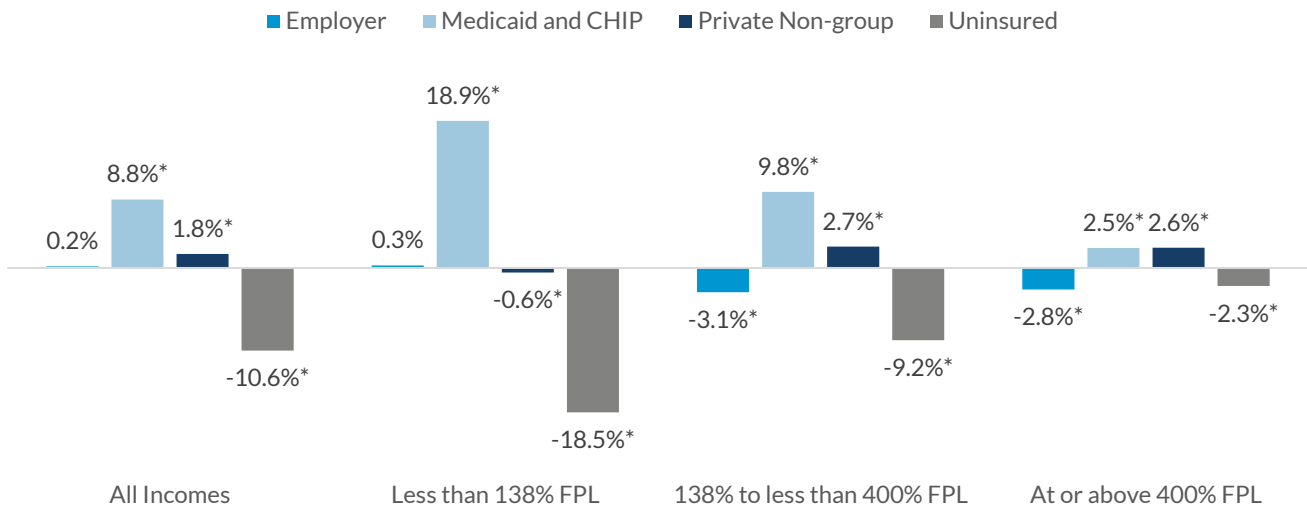


# Changes in Health Insurance Coverage in Oregon, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Oregon fell from 17.8 percent to 7.2 percent, meaning 340,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (8.8 percentage points) due to Oregon’s Medicaid expansion, with smaller increases in private non-group coverage (1.8 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 Oregon, 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 29.0 percent to 10.5 percent, meaning 206,000 fewer low-income Oregon residents uninsured. This coverage increase was driven by increases in Medicaid coverage (18.9 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 7.2 percent in Oregon. 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 10.5 percent in Oregon.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
<b>All Incomes</b>						
Employer	1,815,000	55.8%	1,860,000	56.0%	45,000	0.2%
Medicaid and State	620,000	19.0%	925,000	27.8%	305,000 *	8.8% *
CHAMPUS/Medicare	82,000	2.5%	78,000	2.4%	-4,000	-0.2%
Private Nongroup	158,000	4.9%	221,000	6.7%	63,000 *	1.8% *
Uninsured	580,000	17.8%	240,000	7.2%	-340,000 *	-10.6% *
<b>HIU less than 138% FPL</b>						
Employer	233,000	21.8%	219,000	22.1%	-14,000	0.3%
Medicaid and State	459,000	42.9%	612,000	61.7%	153,000 *	18.9% *
CHAMPUS/Medicare	35,000	3.2%	31,000	3.1%	-3,000	-0.1%
Private Nongroup	34,000	3.2%	25,000	2.6%	-8,000 *	-0.6% *
Uninsured	311,000	29.0%	104,000	10.5%	-206,000 *	-18.5% *
<b>HIU 138 to less than 400% FPL</b>						
Employer	774,000	61.8%	737,000	58.7%	-37,000 *	-3.1% *
Medicaid and State	150,000	12.0%	273,000	21.8%	123,000 *	9.8% *
CHAMPUS/Medicare	36,000	2.9%	34,000	2.7%	-2,000	-0.1%
Private Nongroup	67,000	5.4%	102,000	8.1%	35,000 *	2.7% *
Uninsured	225,000	18.0%	110,000	8.7%	-116,000 *	-9.2% *
<b>HIU at or above 400% FPL</b>						
Employer	808,000	86.7%	904,000	84.0%	97,000 *	-2.8% *
Medicaid and State	11,000	1.1%	40,000	3.7%	29,000 *	2.5% *
CHAMPUS/Medicare	12,000	1.3%	13,000	1.2%	1,000	-0.1%
Private Nongroup	57,000	6.1%	94,000	8.7%	37,000 *	2.6% *
Uninsured	44,000	4.7%	26,000	2.4%	-18,000 *	-2.3% *

**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>