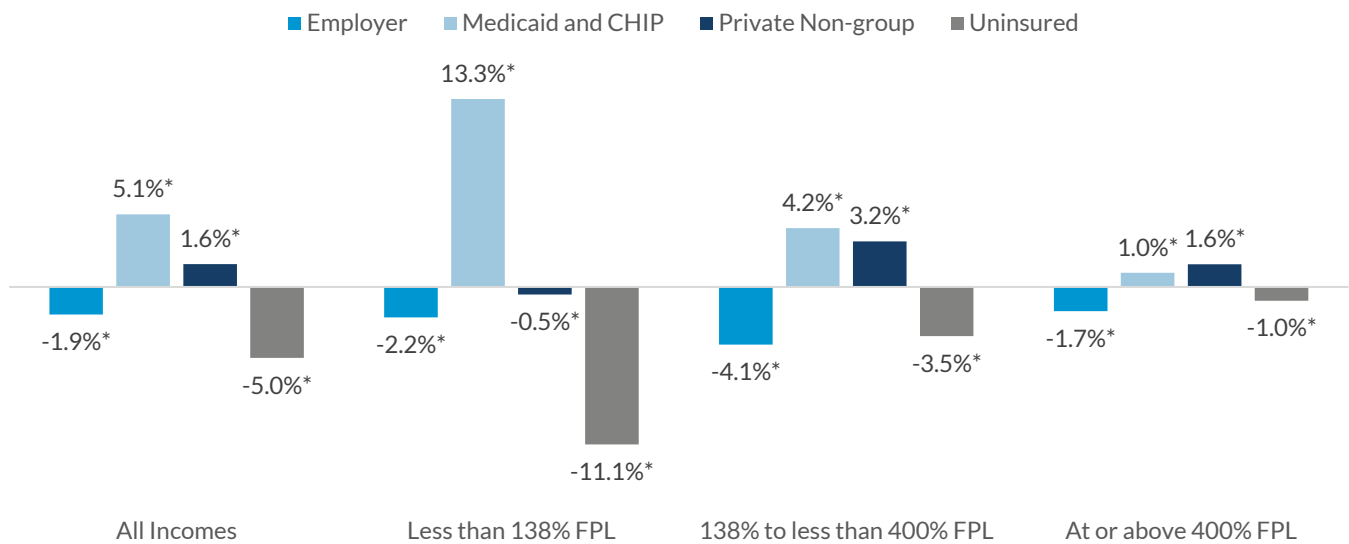


Changes in Health Insurance Coverage in Pennsylvania, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Pennsylvania fell from 11.9 percent to 6.8 percent, meaning 526,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (5.1 percentage points) due to Pennsylvania’s Medicaid expansion, with smaller increases in private non-group coverage (1.6 percentage points) (Figure 1).

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Pennsylvania, 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 11.3 percent, meaning 351,000 fewer low-income Pennsylvania residents uninsured. This coverage increase was driven by increases in Medicaid coverage (13.3 percentage points).

In 2016, the Northeast region had an uninsured rate for the nonelderly of 6.7 percent, compared to 6.8 percent in Pennsylvania. 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 11.3 percent in Pennsylvania.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	6,573,000	63.6%	6,299,000	61.7%	-273,000 *	-1.9% *
Medicaid and State	1,917,000	18.5%	2,420,000	23.7%	503,000 *	5.1% *
CHAMPUS/Medicare	192,000	1.9%	211,000	2.1%	19,000 *	0.2% *
Private Nongroup	428,000	4.1%	587,000	5.7%	160,000 *	1.6% *
Uninsured	1,225,000	11.9%	699,000	6.8%	-526,000 *	-5.0% *
HIU less than 138% FPL						
Employer	786,000	26.0%	690,000	23.9%	-96,000 *	-2.2% *
Medicaid and State	1,375,000	45.5%	1,700,000	58.8%	325,000 *	13.3% *
CHAMPUS/Medicare	82,000	2.7%	93,000	3.2%	12,000	0.5% *
Private Nongroup	98,000	3.3%	79,000	2.7%	-20,000 *	-0.5% *
Uninsured	678,000	22.5%	327,000	11.3%	-351,000 *	-11.1% *
HIU 138 to less than 400% FPL						
Employer	2,679,000	69.3%	2,444,000	65.2%	-235,000 *	-4.1% *
Medicaid and State	492,000	12.7%	633,000	16.9%	141,000 *	4.2% *
CHAMPUS/Medicare	78,000	2.0%	82,000	2.2%	4,000	0.2%
Private Nongroup	171,000	4.4%	286,000	7.6%	116,000 *	3.2% *
Uninsured	446,000	11.5%	302,000	8.1%	-144,000 *	-3.5% *
HIU at or above 400% FPL						
Employer	3,108,000	90.1%	3,166,000	88.4%	58,000	-1.7% *
Medicaid and State	49,000	1.4%	87,000	2.4%	38,000 *	1.0% *
CHAMPUS/Medicare	32,000	0.9%	36,000	1.0%	4,000	0.1%
Private Nongroup	159,000	4.6%	222,000	6.2%	64,000 *	1.6% *
Uninsured	101,000	2.9%	70,000	2.0%	-31,000 *	-1.0% *

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>