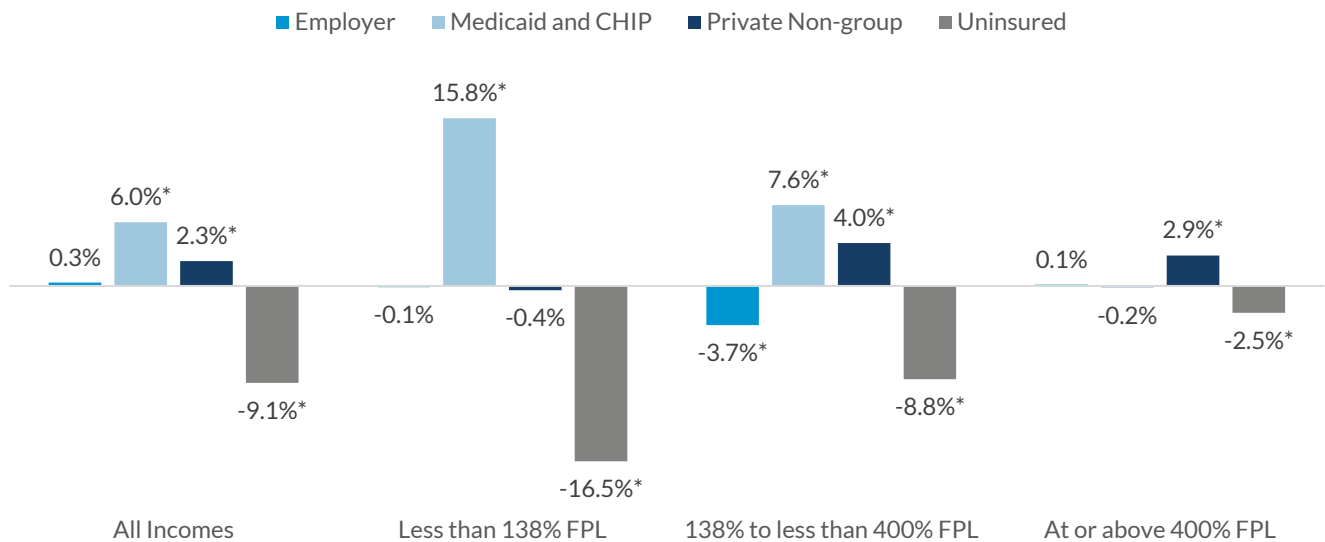


Changes in Health Insurance Coverage in Rhode Island, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Rhode Island fell from 14.2 percent to 5.0 percent, meaning 79,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (6.0 percentage points) due to Rhode Island’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 Rhode Island, 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 24.8 percent to 8.2 percent, meaning 45,000 fewer low-income Rhode Island residents uninsured. This coverage increase was driven by increases in Medicaid coverage (15.8 percentage points).

In 2016, the Northeast region had an uninsured rate for the nonelderly of 6.7 percent, compared to 5.0 percent in Rhode Island. 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 8.2 percent in Rhode Island.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	523,000	61.3%	521,000	61.6%	-3,000		0.3%	
Medicaid and State	160,000	18.7%	209,000	24.8%	49,000	*	6.0%	*
CHAMPUS/Medicare	19,000	2.2%	22,000	2.6%	4,000		0.5%	
Private Nongroup	31,000	3.6%	51,000	6.0%	20,000	*	2.3%	*
Uninsured	121,000	14.2%	43,000	5.0%	-79,000	*	-9.1%	*
HIU less than 138% FPL								
Employer	67,000	25.6%	61,000	25.5%	-5,000		-0.1%	
Medicaid and State	112,000	43.1%	142,000	58.9%	29,000	*	15.8%	*
CHAMPUS/Medicare	8,000	3.0%	10,000	4.3%	2,000		1.2%	
Private Nongroup	9,000	3.4%	7,000	3.0%	-2,000		-0.4%	
Uninsured	64,000	24.8%	20,000	8.2%	-45,000	*	-16.5%	*
HIU 138 to less than 400% FPL								
Employer	192,000	65.0%	174,000	61.3%	-18,000	*	-3.7%	*
Medicaid and State	42,000	14.1%	62,000	21.7%	20,000	*	7.6%	*
CHAMPUS/Medicare	7,000	2.2%	9,000	3.0%	2,000		0.8%	
Private Nongroup	11,000	3.7%	22,000	7.7%	11,000	*	4.0%	*
Uninsured	44,000	15.0%	18,000	6.2%	-27,000	*	-8.8%	*
HIU at or above 400% FPL								
Employer	265,000	88.6%	285,000	88.8%	21,000	*	0.1%	
Medicaid and State	6,000	2.1%	6,000	1.9%	0		-0.2%	
CHAMPUS/Medicare	4,000	1.4%	3,000	1.1%	-1,000		-0.3%	
Private Nongroup	11,000	3.8%	21,000	6.6%	10,000	*	2.9%	*
Uninsured	12,000	4.1%	5,000	1.6%	-7,000	*	-2.5%	*

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>