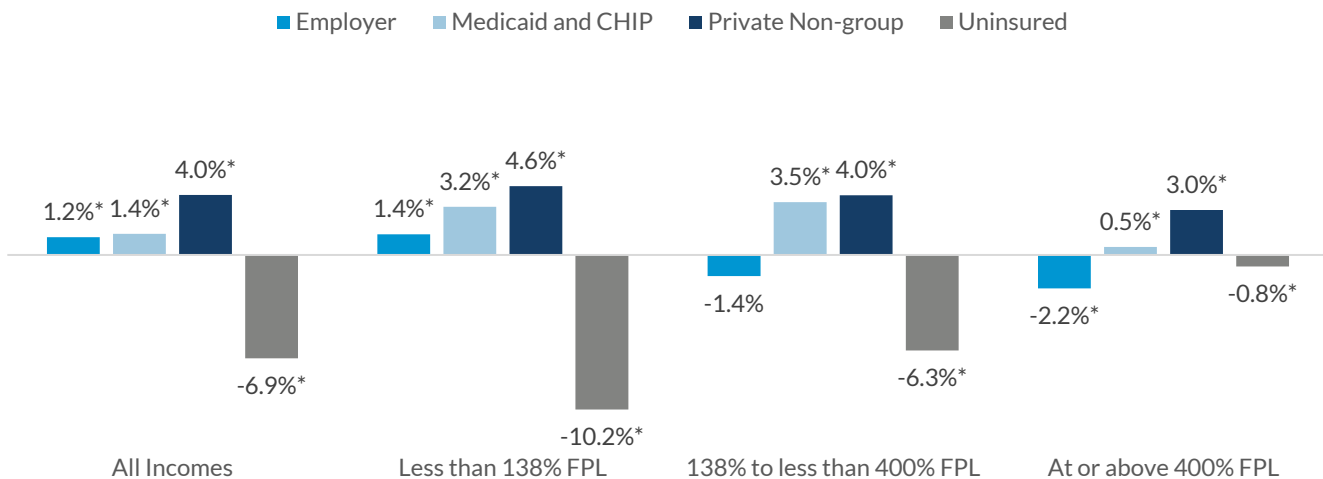


# Changes in Health Insurance Coverage in South Carolina, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in South Carolina fell from 18.7 percent to 11.9 percent, meaning 258,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (4.0 percentage points) and Medicaid coverage (1.4 percentage points) (Figure 1), reflecting South Carolina’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 South Carolina, 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 29.7 percent to 19.4 percent, meaning 170,000 fewer low-income South Carolina residents uninsured. This coverage increase was driven by increases in private non-group coverage (4.6 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 11.9 percent in South Carolina. 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 19.4 percent in South Carolina.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
<b>All Incomes</b>						
Employer	2,075,000	53.0%	2,165,000	54.2%	91,000 *	1.2% *
Medicaid and State	800,000	20.5%	873,000	21.9%	73,000 *	1.4% *
CHAMPUS/Medicare	173,000	4.4%	189,000	4.7%	16,000	0.3%
Private Nongroup	134,000	3.4%	295,000	7.4%	162,000 *	4.0% *
Uninsured	732,000	18.7%	474,000	11.9%	-258,000 *	-6.9% *
<b>HIU less than 138% FPL</b>						
Employer	308,000	20.9%	305,000	22.3%	-2,000	1.4% *
Medicaid and State	619,000	42.2%	621,000	45.4%	1,000	3.2% *
CHAMPUS/Medicare	77,000	5.3%	87,000	6.4%	10,000	1.1% *
Private Nongroup	29,000	2.0%	89,000	6.5%	60,000 *	4.6% *
Uninsured	436,000	29.7%	266,000	19.4%	-170,000 *	-10.2% *
<b>HIU 138 to less than 400% FPL</b>						
Employer	938,000	63.2%	970,000	61.8%	32,000	-1.4%
Medicaid and State	165,000	11.1%	230,000	14.6%	64,000 *	3.5% *
CHAMPUS/Medicare	60,000	4.0%	67,000	4.3%	8,000	0.3%
Private Nongroup	66,000	4.5%	132,000	8.4%	66,000 *	4.0% *
Uninsured	255,000	17.2%	170,000	10.9%	-85,000 *	-6.3% *
<b>HIU at or above 400% FPL</b>						
Employer	829,000	86.3%	890,000	84.1%	61,000 *	-2.2% *
Medicaid and State	16,000	1.6%	23,000	2.2%	7,000 *	0.5% *
CHAMPUS/Medicare	36,000	3.7%	34,000	3.2%	-2,000	-0.5%
Private Nongroup	39,000	4.0%	74,000	7.0%	35,000 *	3.0% *
Uninsured	41,000	4.3%	38,000	3.6%	-4,000	-0.8% *

**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>