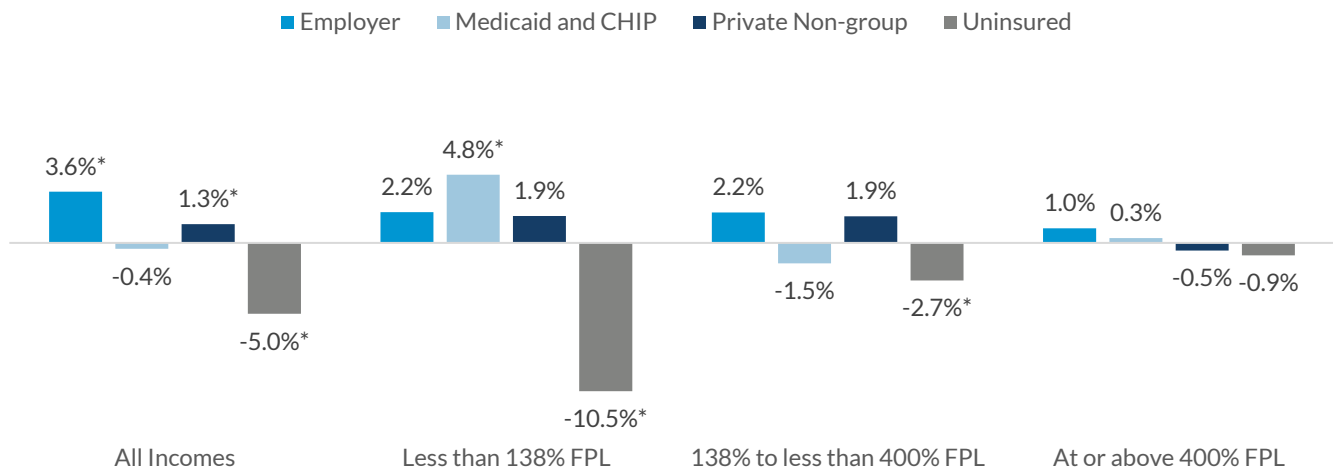


# Changes in Health Insurance Coverage in South Dakota, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in South Dakota fell from 14.8 percent to 9.8 percent, meaning 34,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in employer-sponsored coverage (3.6 percentage points) and private non-group coverage (1.3 percentage points) (Figure 1), reflecting South Dakota’s lack of Medicaid expansion. 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 South Dakota, 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 29.8 percent to 19.3 percent, meaning 24,000 fewer low-income South Dakota residents uninsured. This coverage increase was driven by increases in Medicaid coverage (4.8 percentage points).

In 2016, the Midwest region had an uninsured rate for the nonelderly of 7.3 percent, compared to 9.8 percent in South Dakota. 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 Midwest region was 12.8 and the national uninsured rate was 16.5 percent, compared to 19.3 percent in South Dakota.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
<b>All Incomes</b>						
Employer	397,000	57.5%	430,000	61.1%	32,000 *	3.6% *
Medicaid and State	113,000	16.4%	112,000	16.0%	-1,000	-0.4%
CHAMPUS/Medicare	23,000	3.4%	27,000	3.8%	4,000	0.5%
Private Nongroup	55,000	8.0%	66,000	9.3%	10,000 *	1.3% *
Uninsured	102,000	14.8%	69,000	9.8%	-34,000 *	-5.0% *
<b>HIU less than 138% FPL</b>						
Employer	44,000	22.3%	45,000	24.5%	1,000	2.2%
Medicaid and State	76,000	38.6%	79,000	43.4%	3,000	4.8% *
CHAMPUS/Medicare	8,000	3.9%	10,000	5.5%	2,000	1.6%
Private Nongroup	11,000	5.4%	13,000	7.3%	3,000	1.9%
Uninsured	59,000	29.8%	35,000	19.3%	-24,000 *	-10.5% *
<b>HIU 138 to less than 400% FPL</b>						
Employer	207,000	66.3%	208,000	68.4%	1,000	2.2%
Medicaid and State	34,000	10.8%	28,000	9.3%	-5,000	-1.5%
CHAMPUS/Medicare	9,000	2.7%	9,000	2.8%	0	0.1%
Private Nongroup	26,000	8.2%	31,000	10.1%	5,000	1.9%
Uninsured	38,000	12.0%	28,000	9.4%	-9,000 *	-2.7% *
<b>HIU at or above 400% FPL</b>						
Employer	146,000	80.5%	177,000	81.6%	31,000 *	1.0%
Medicaid and State	4,000	1.9%	5,000	2.3%	1,000	0.3%
CHAMPUS/Medicare	7,000	3.8%	8,000	3.9%	1,000	0.0%
Private Nongroup	19,000	10.5%	22,000	10.0%	3,000	-0.5%
Uninsured	6,000	3.2%	5,000	2.3%	-1,000	-0.9%

**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>