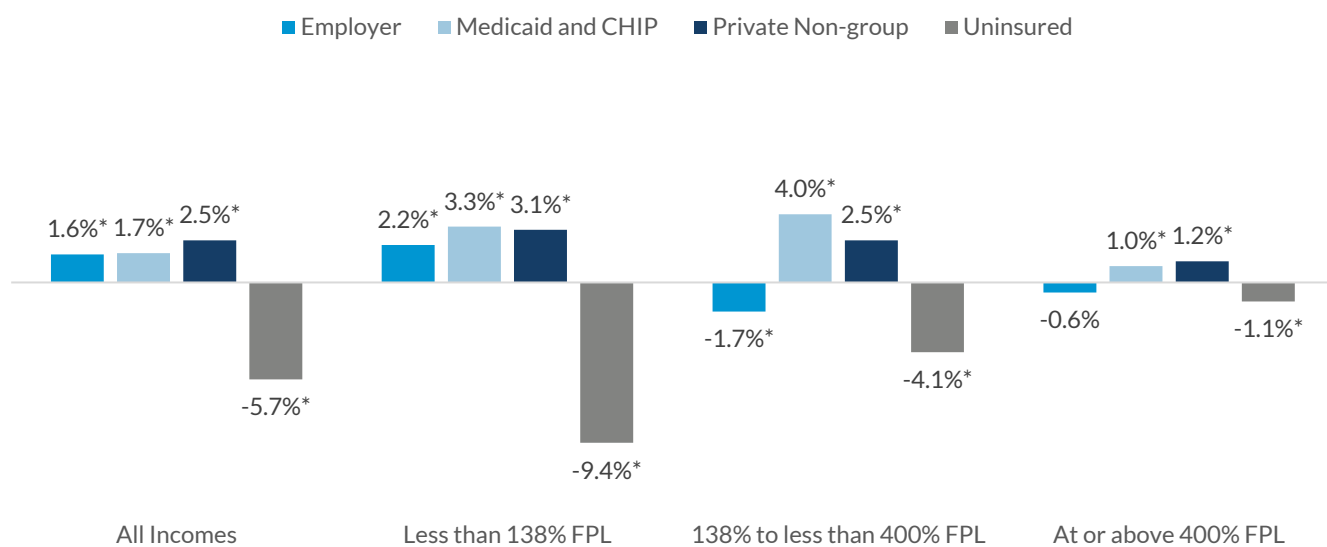


# Changes in Health Insurance Coverage in Tennessee, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Tennessee fell from 16.5 percent to 10.8 percent, meaning 303,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (2.5 percentage points) and Medicaid coverage (1.7 percentage points) (Figure 1), reflecting Tennessee’s lack of Medicaid expansion.

**FIGURE 1**  
**Percentage-Point Changes in Insurance Coverage by Income in Tennessee, 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 26.8 percent to 17.4 percent, meaning 214,000 fewer low-income Tennessee residents uninsured. This coverage increase was driven by increases in Medicaid coverage (3.3 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 10.8 percent in Tennessee. 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 17.4 percent in Tennessee.

**TABLE 1**

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
<b>All Incomes</b>						
Employer	2,880,000	53.3%	3,001,000	54.9%	121,000 *	1.6% *
Medicaid and State	1,173,000	21.7%	1,280,000	23.4%	107,000 *	1.7% *
CHAMPUS/Medicare	219,000	4.0%	213,000	3.9%	-6,000	-0.1%
Private Nongroup	244,000	4.5%	382,000	7.0%	138,000 *	2.5% *
Uninsured	892,000	16.5%	589,000	10.8%	-303,000 *	-5.7% *
<b>HIU less than 138% FPL</b>						
Employer	413,000	20.6%	424,000	22.8%	11,000	2.2% *
Medicaid and State	912,000	45.6%	906,000	48.9%	-6,000	3.3% *
CHAMPUS/Medicare	93,000	4.6%	102,000	5.5%	9,000	0.8% *
Private Nongroup	47,000	2.3%	101,000	5.4%	54,000 *	3.1% *
Uninsured	536,000	26.8%	322,000	17.4%	-214,000 *	-9.4% *
<b>HIU 138 to less than 400% FPL</b>						
Employer	1,340,000	64.5%	1,359,000	62.8%	18,000	-1.7% *
Medicaid and State	237,000	11.4%	334,000	15.4%	97,000 *	4.0% *
CHAMPUS/Medicare	90,000	4.3%	79,000	3.6%	-11,000 *	-0.7% *
Private Nongroup	105,000	5.1%	163,000	7.6%	58,000 *	2.5% *
Uninsured	305,000	14.7%	229,000	10.6%	-76,000 *	-4.1% *
<b>HIU at or above 400% FPL</b>						
Employer	1,127,000	84.8%	1,219,000	84.2%	92,000 *	-0.6%
Medicaid and State	24,000	1.8%	40,000	2.7%	16,000 *	1.0% *
CHAMPUS/Medicare	36,000	2.7%	32,000	2.2%	-4,000	-0.5% *
Private Nongroup	92,000	6.9%	118,000	8.2%	26,000 *	1.2% *
Uninsured	50,000	3.8%	39,000	2.7%	-12,000 *	-1.1% *

**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>