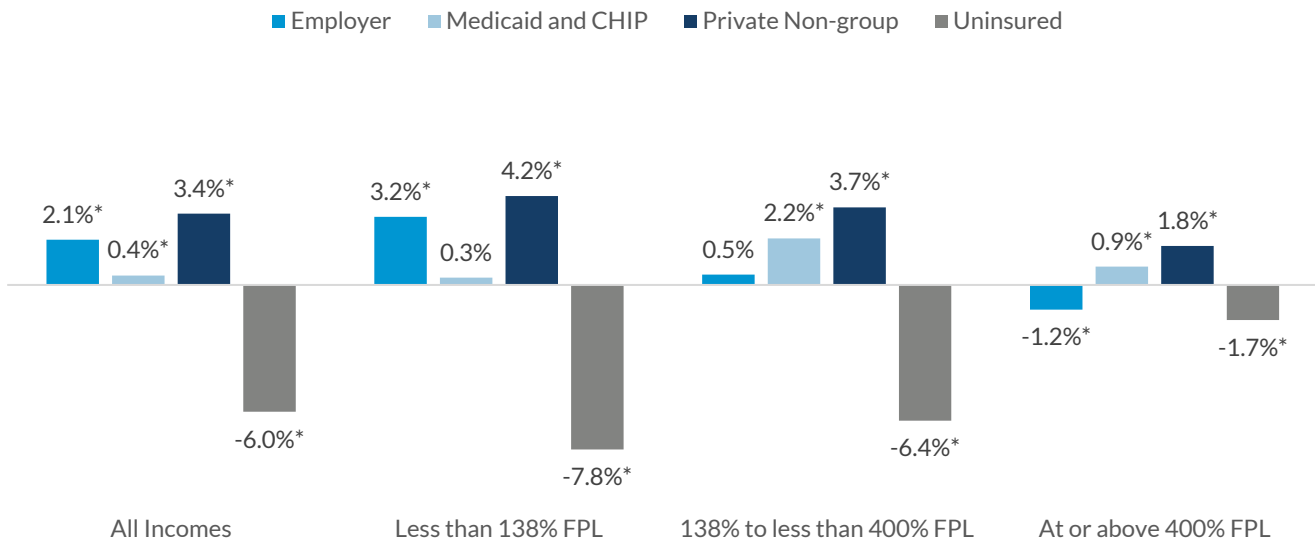


Changes in Health Insurance Coverage in Texas, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Texas fell from 24.6 percent to 18.6 percent, meaning 1,180,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in private non-group coverage (3.4 percentage points) and employer-sponsored coverage (2.1 percentage points) (Figure 1), reflecting Texas' lack of Medicaid expansion.

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Texas, 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 37.2 percent to 29.5 percent, meaning 680,000 fewer low-income Texas residents uninsured. This coverage increase was driven by increases in private non-group coverage (4.2 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 18.6 percent in Texas. 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 29.5 percent in Texas.

TABLE 1

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

	2013		2016		Difference			
	(people)	(percent)	(people)	(percent)	(people)	(percent)		
All Incomes								
Employer	11,551,000	50.4%	12,579,000	52.5%	1,028,000	*	2.1%	*
Medicaid and State	4,242,000	18.5%	4,539,000	19.0%	296,000	*	0.4%	*
CHAMPUS/Medicare	672,000	2.9%	709,000	3.0%	38,000	*	0.0%	
Private Nongroup	830,000	3.6%	1,673,000	7.0%	843,000	*	3.4%	*
Uninsured	5,628,000	24.6%	4,448,000	18.6%	-1,180,000	*	-6.0%	*
HIU less than 138% FPL								
Employer	1,545,000	18.8%	1,778,000	22.0%	233,000	*	3.2%	*
Medicaid and State	3,177,000	38.6%	3,150,000	39.0%	-27,000		0.3%	
CHAMPUS/Medicare	292,000	3.5%	288,000	3.6%	-4,000		0.0%	
Private Nongroup	151,000	1.8%	487,000	6.0%	336,000	*	4.2%	*
Uninsured	3,062,000	37.2%	2,382,000	29.5%	-680,000	*	-7.8%	*
HIU 138 to less than 400% FPL								
Employer	4,584,000	55.7%	4,910,000	56.2%	326,000	*	0.5%	
Medicaid and State	958,000	11.6%	1,209,000	13.8%	251,000	*	2.2%	*
CHAMPUS/Medicare	247,000	3.0%	267,000	3.1%	20,000	*	0.1%	
Private Nongroup	319,000	3.9%	658,000	7.5%	339,000	*	3.7%	*
Uninsured	2,116,000	25.7%	1,688,000	19.3%	-428,000	*	-6.4%	*
HIU at or above 400% FPL								
Employer	5,422,000	83.8%	5,891,000	82.6%	469,000	*	-1.2%	*
Medicaid and State	107,000	1.7%	180,000	2.5%	73,000	*	0.9%	*
CHAMPUS/Medicare	133,000	2.1%	155,000	2.2%	22,000	*	0.1%	
Private Nongroup	360,000	5.6%	528,000	7.4%	168,000	*	1.8%	*
Uninsured	450,000	6.9%	378,000	5.3%	-72,000	*	-1.7%	*

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>