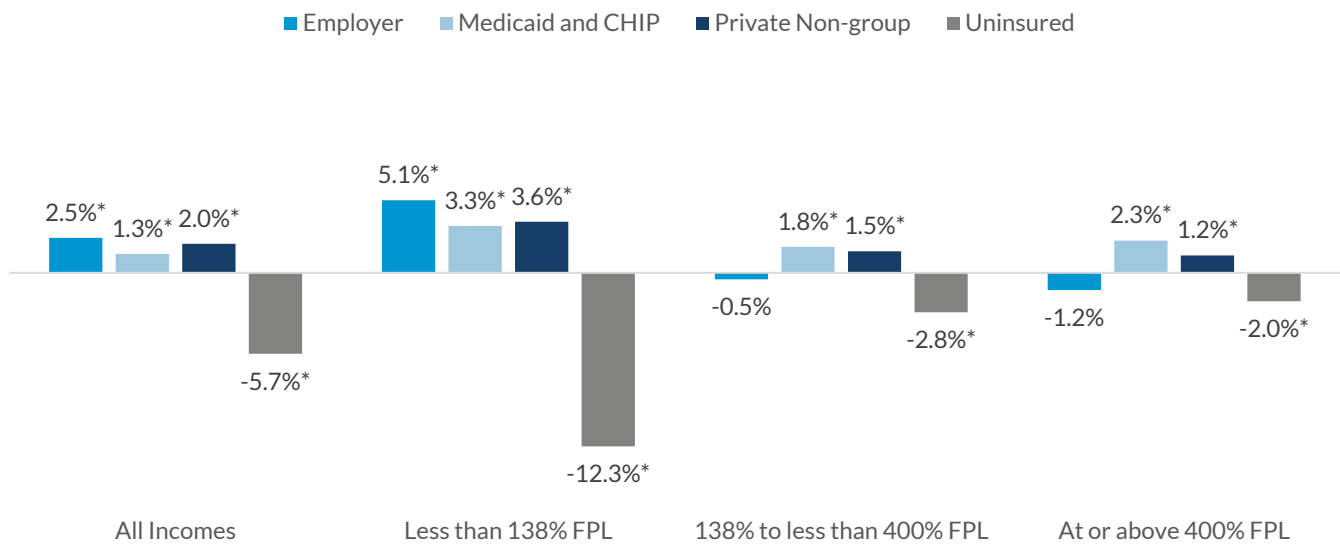


Changes in Health Insurance Coverage in Utah, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Utah fell from 15.1 percent to 9.4 percent, meaning 137,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in employer-sponsored coverage (2.5 percentage points) and private non-group coverage (2.0 percentage points) (Figure 1), reflecting Utah’s lack of Medicaid expansion.

FIGURE 1
Percentage-Point Changes in Insurance Coverage by Income in Utah, 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 29.6 percent to 17.3 percent, meaning 101,000 fewer low-income Utah residents uninsured. This coverage increase was driven by increases in employer-sponsored coverage (5.1 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 9.4 percent in Utah. 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 West region was 13.7 and the national uninsured rate was 16.5 percent, compared to 17.3 percent in Utah.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	1,648,000	64.1%	1,787,000	66.5%	139,000 *	2.5% *
Medicaid and State	335,000	13.0%	386,000	14.4%	51,000 *	1.3% *
CHAMPUS/Medicare	53,000	2.1%	51,000	1.9%	-1,000	-0.1%
Private Nongroup	148,000	5.8%	210,000	7.8%	62,000 *	2.0% *
Uninsured	389,000	15.1%	252,000	9.4%	-137,000 *	-5.7% *
HIU less than 138% FPL						
Employer	228,000	31.0%	243,000	36.1%	15,000	5.1% *
Medicaid and State	234,000	31.9%	237,000	35.2%	3,000	3.3% *
CHAMPUS/Medicare	24,000	3.3%	24,000	3.5%	-1,000	0.2%
Private Nongroup	31,000	4.2%	52,000	7.8%	22,000 *	3.6% *
Uninsured	218,000	29.6%	117,000	17.3%	-101,000 *	-12.3% *
HIU 138 to less than 400% FPL						
Employer	861,000	72.7%	920,000	72.3%	59,000 *	-0.5%
Medicaid and State	91,000	7.7%	121,000	9.5%	30,000 *	1.8% *
CHAMPUS/Medicare	19,000	1.6%	19,000	1.5%	0	-0.1%
Private Nongroup	72,000	6.0%	96,000	7.6%	25,000 *	1.5% *
Uninsured	141,000	11.9%	116,000	9.1%	-25,000 *	-2.8% *
HIU at or above 400% FPL						
Employer	559,000	85.5%	624,000	84.3%	64,000 *	-1.2%
Medicaid and State	9,000	1.4%	27,000	3.7%	18,000 *	2.3% *
CHAMPUS/Medicare	9,000	1.4%	8,000	1.1%	-1,000	-0.3%
Private Nongroup	46,000	7.0%	61,000	8.2%	15,000 *	1.2% *
Uninsured	31,000	4.7%	20,000	2.7%	-11,000 *	-2.0% *

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>