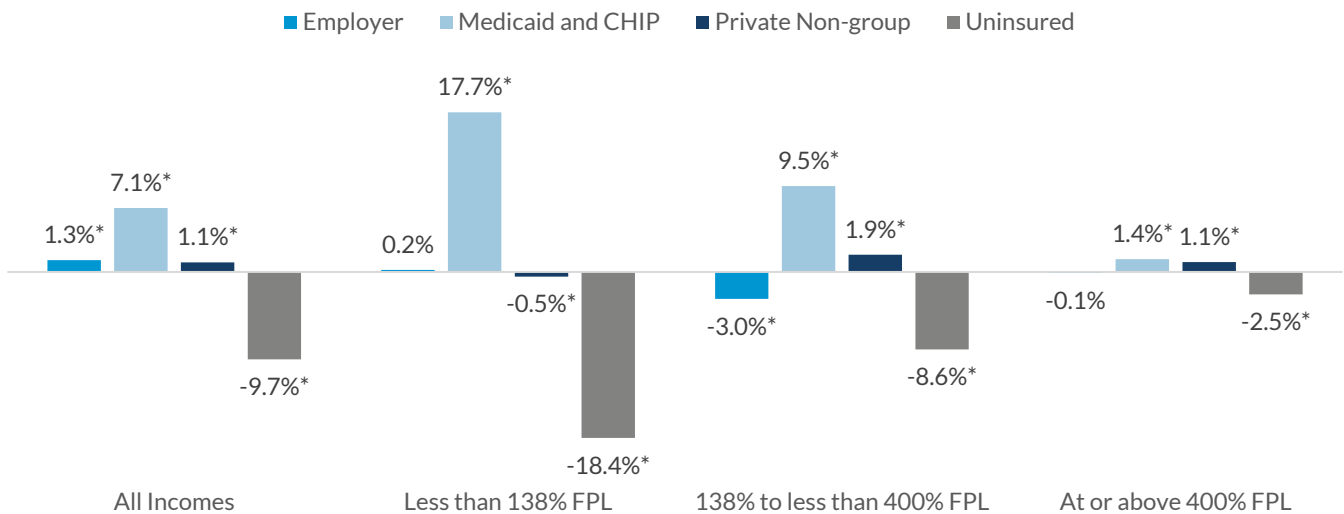


Changes in Health Insurance Coverage in Washington, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in Washington fell from 16.5 percent to 6.8 percent, meaning 557,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (7.1 percentage points) due to Washington’s Medicaid expansion, with smaller increases in employer-sponsored coverage (1.3 percentage points) (Figure 1). 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 Washington, 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 the Medicaid expansion, the uninsured rate fell from 29.7 percent to 11.3 percent, meaning 338,000 fewer low-income Washington residents uninsured. This coverage increase was driven by increases in Medicaid coverage (17.7 percentage points).

In 2016, the West region had an uninsured rate for the nonelderly of 8.9 percent, compared to 6.8 percent in Washington. 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 11.3 percent in Washington.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
All Incomes						
Employer	3,395,000	57.8%	3,582,000	59.1%	187,000 *	1.3% *
Medicaid and State	1,015,000	17.3%	1,478,000	24.4%	462,000 *	7.1% *
CHAMPUS/Medicare	216,000	3.7%	237,000	3.9%	21,000 *	0.2%
Private Nongroup	274,000	4.7%	347,000	5.7%	72,000 *	1.1% *
Uninsured	971,000	16.5%	414,000	6.8%	-557,000 *	-9.7% *
HIU less than 138% FPL						
Employer	378,000	21.9%	342,000	22.1%	-35,000 *	0.2%
Medicaid and State	681,000	39.5%	885,000	57.2%	204,000 *	17.7% *
CHAMPUS/Medicare	91,000	5.3%	98,000	6.3%	6,000	1.0% *
Private Nongroup	60,000	3.5%	46,000	3.0%	-14,000 *	-0.5% *
Uninsured	513,000	29.7%	175,000	11.3%	-338,000 *	-18.4% *
HIU 138 to less than 400% FPL						
Employer	1,253,000	59.6%	1,240,000	56.6%	-13,000	-3.0% *
Medicaid and State	300,000	14.3%	521,000	23.8%	221,000 *	9.5% *
CHAMPUS/Medicare	81,000	3.8%	88,000	4.0%	7,000	0.1%
Private Nongroup	102,000	4.8%	148,000	6.8%	46,000 *	1.9% *
Uninsured	368,000	17.5%	195,000	8.9%	-173,000 *	-8.6% *
HIU at or above 400% FPL						
Employer	1,765,000	86.3%	2,000,000	86.2%	236,000 *	-0.1%
Medicaid and State	34,000	1.7%	72,000	3.1%	37,000 *	1.4% *
CHAMPUS/Medicare	43,000	2.1%	52,000	2.2%	8,000 *	0.1%
Private Nongroup	112,000	5.5%	152,000	6.6%	41,000 *	1.1% *
Uninsured	91,000	4.4%	45,000	1.9%	-46,000 *	-2.5% *

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>