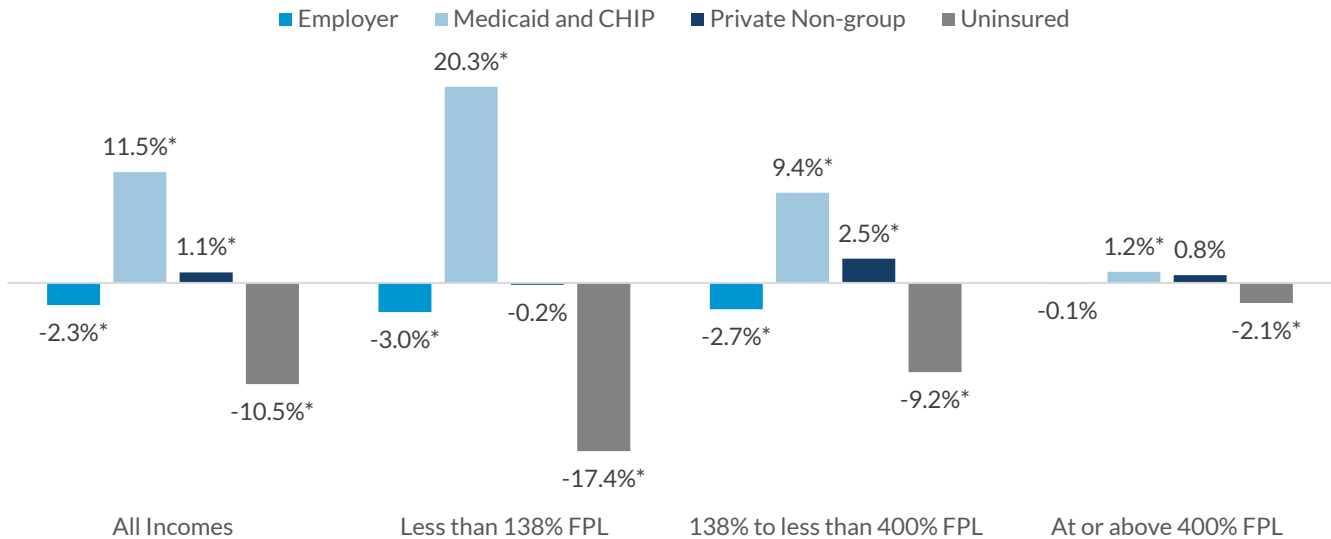


# Changes in Health Insurance Coverage in West Virginia, 2013-2016

Between 2013 and 2016, as the Affordable Care Act was implemented, the uninsured rate for the nonelderly (ages 0 to 64) in West Virginia fell from 16.4 percent to 5.9 percent, meaning 159,000 more people with health insurance coverage (Table 1). Increases in health insurance coverage were driven by increases in Medicaid coverage (11.5 percentage points) due to West Virginia’s Medicaid expansion, with smaller increases in private non-group coverage (1.1 percentage points) (Figure 1).

**FIGURE 1**  
**Percentage-Point Changes in Insurance Coverage by Income in West Virginia, 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 25.2 percent to 7.7 percent, meaning 97,000 fewer low-income West Virginia residents uninsured. This coverage increase was driven by increases in Medicaid coverage (20.3 percentage points).

In 2016, the South region had an uninsured rate for the nonelderly of 13.6 percent, compared to 5.9 percent in West Virginia. 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 7.7 percent in West Virginia.

TABLE 1

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

	2013		2016		Difference	
	(people)	(percent)	(people)	(percent)	(people)	(percent)
<b>All Incomes</b>						
Employer	831,000	55.7%	773,000	53.4%	-58,000 *	-2.3% *
Medicaid and State	332,000	22.2%	488,000	33.7%	156,000 *	11.5% *
CHAMPUS/Medicare	56,000	3.8%	57,000	4.0%	1,000	0.2%
Private Nongroup	29,000	1.9%	44,000	3.0%	15,000 *	1.1% *
Uninsured	246,000	16.4%	86,000	5.9%	-159,000 *	-10.5% *
<b>HIU less than 138% FPL</b>						
Employer	120,000	21.9%	101,000	18.8%	-19,000 *	-3.0% *
Medicaid and State	255,000	46.6%	358,000	66.9%	103,000 *	20.3% *
CHAMPUS/Medicare	27,000	4.8%	28,000	5.2%	1,000	0.3%
Private Nongroup	8,000	1.5%	7,000	1.3%	-1,000	-0.2%
Uninsured	138,000	25.2%	41,000	7.7%	-97,000 *	-17.4% *
<b>HIU 138 to less than 400% FPL</b>						
Employer	388,000	66.8%	358,000	64.1%	-30,000 *	-2.7% *
Medicaid and State	68,000	11.7%	118,000	21.0%	50,000 *	9.4% *
CHAMPUS/Medicare	24,000	4.2%	24,000	4.2%	0	0.1%
Private Nongroup	9,000	1.6%	23,000	4.1%	14,000 *	2.5% *
Uninsured	92,000	15.8%	37,000	6.5%	-55,000 *	-9.2% *
<b>HIU at or above 400% FPL</b>						
Employer	324,000	88.7%	314,000	88.6%	-10,000	-0.1%
Medicaid and State	9,000	2.4%	13,000	3.5%	4,000	1.2% *
CHAMPUS/Medicare	6,000	1.5%	6,000	1.7%	0	0.2%
Private Nongroup	11,000	3.0%	14,000	3.8%	3,000	0.8%
Uninsured	16,000	4.4%	8,000	2.3%	-8,000 *	-2.1% *

**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>