

U.S. Health Reform—Monitoring and Impact

Health Insurance Coverage Declined for Nonelderly Americans between 2016 and 2017, Primarily in States That Did Not Expand Medicaid

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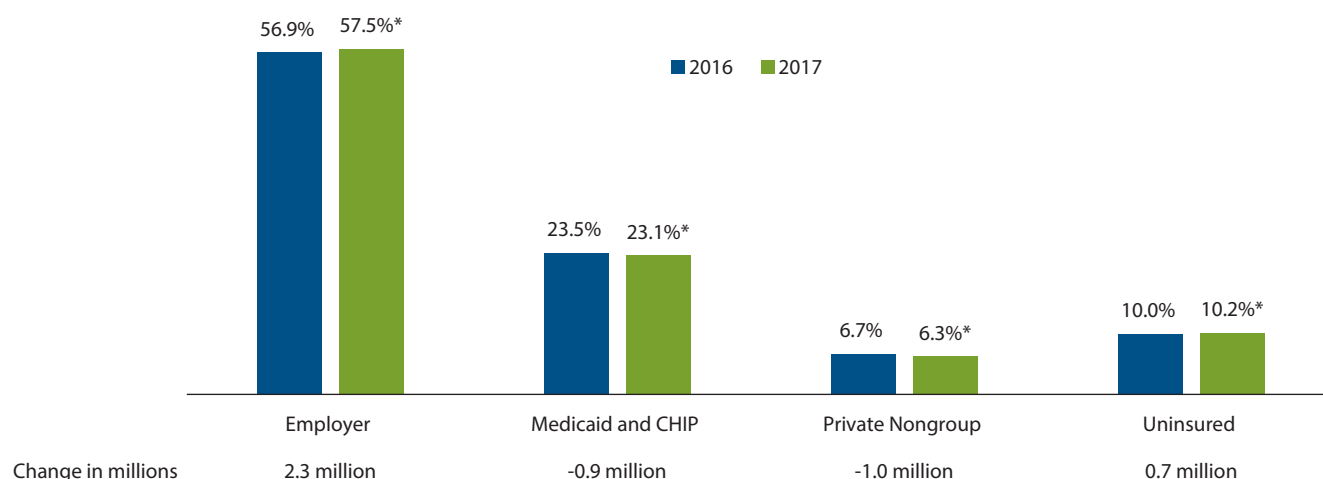
With support from the Robert Wood Johnson Foundation (RWJF), the Urban Institute is undertaking a comprehensive monitoring and tracking project to examine the implementation and effects of health reform. The project began in May 2011 and will take place over several years. The Urban Institute will document changes to the implementation of national health reform to help states, researchers and policymakers learn from the process as it unfolds. Reports that have been prepared as part of this ongoing project can be found at www.rwjf.org and www.healthpolicycenter.org.

EXECUTIVE SUMMARY

The primary health insurance coverage reforms of the Affordable Care Act took effect on January 1, 2014. Between 2013 and 2016, the uninsurance rate for nonelderly Americans from birth to age 64 fell every year,¹ and 18.5 million more Americans had health insurance coverage in 2016 than in 2013.² However, these coverage gains stalled in 2017. Using

the American Community Survey, we find that uninsurance increased by 0.2 percentage points between 2016 and 2017, meaning 700,000 more uninsured Americans (Figure ES 1). This increase in uninsurance occurred despite a strong economy and accompanying increases in incomes and employer-sponsored insurance coverage.

Executive Summary Figure 1: Insurance Status of Nonelderly Americans, by Coverage Type, 2016–17



Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

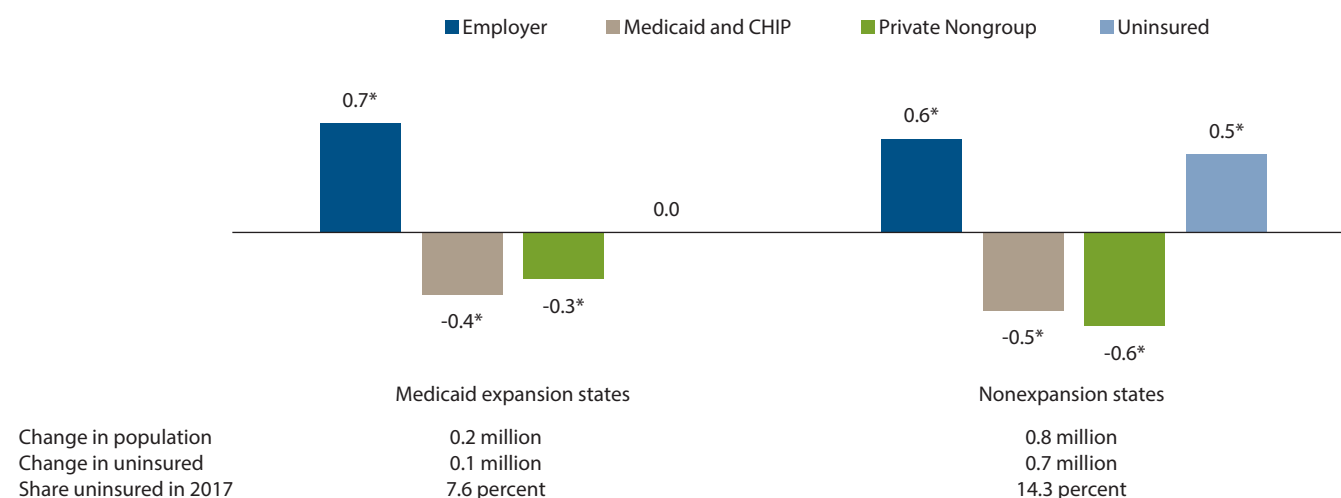
Notes: CHIP = Children's Health Insurance Program. FPL = federal poverty level. Estimates reflect income for the health insurance unit developed by the Urban Institute and include adjustments for misreporting of health insurance coverage on the American Community Survey developed by Victoria Lynch et 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 nonelderly.

* Estimate is significantly different from estimate for 2016 at the 0.05 level.

The increasing uninsurance rate between 2016 and 2017 was driven by losses of private nongroup coverage,³ such as that purchased in the health insurance marketplaces, and decreases in Medicaid and the Children's Health Insurance Program (CHIP) coverage (-0.4 percentage points each; Figure ES 1). Coverage losses between 2016 and 2017 were broadly distributed across age groups and income levels but concentrated among non-Hispanic white and black nonelderly people and those with at least some college education (data not shown). Coverage losses were also concentrated in the South census region, where many nonexpansion states are located, and in the Midwest.

Overall, coverage losses were concentrated in the 19 states that did not expand Medicaid eligibility under the Affordable Care Act by July 1, 2017 (Figure ES 2). Between 2016 and 2017, uninsurance held stable in Medicaid expansion states but increased by 0.5 percentage points in nonexpansion states. Though both expansion and nonexpansion states saw increases in employer-sponsored insurance and decreases in Medicaid/CHIP and private nongroup coverage over this period, the percentage-point decline in private nongroup coverage in nonexpansion states was nearly double that in expansion states (-0.6 percentage points versus -0.3 percentage points), precipitating larger coverage losses.

Executive Summary Figure 2: Percentage-Point Changes in Health Insurance Coverage, by State Medicaid Expansion Status, 2016–17



Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because it changes little year to year among the nonelderly.

* Estimate is significantly different from 2016 estimate at the 0.05 level.

The increasing uninsurance rate in nonexpansion states between 2016 and 2017 may reflect their greater exposure to changes in the availability and affordability of marketplace and private nongroup coverage. In nonexpansion states, nonelderly people with incomes between 100 percent and 138 percent of the federal poverty level are eligible for marketplace subsidies to purchase private nongroup coverage, rather than Medicaid/CHIP coverage, so coverage gains in these states between 2013 and 2016 relied more on

the availability and affordability of private nongroup coverage than coverage gains in Medicaid expansion states. Further changes to private nongroup coverage and marketplace policies in 2018 and 2019, including shorter open enrollment periods, availability of short-term, limited-duration policies, loss of federal funds to support cost-sharing subsidies, and repeal of the individual mandate to purchase coverage, may also disproportionately reduce coverage in nonexpansion states in the coming years.

INTRODUCTION

The primary health insurance reforms of the Affordable Care Act (ACA) took effect on January 1, 2014, broadly increasing access to coverage. The ACA's key coverage expansions include guaranteed issue and modified community rating in the non- and small-group health insurance markets,^{4,5} minimum standards for private insurance plans, subsidies to purchase private nongroup health insurance in new health insurance marketplaces, expansion of Medicaid eligibility to people with incomes up to 138 percent of the federal poverty level (FPL) in 31 states and the District of Columbia as of July 1, 2017,⁶ and an individual mandate requiring most Americans to have health insurance coverage.

Every year between 2013 and 2016, the uninsurance rate among nonelderly Americans (birth to age 64) fell. Various surveys show declining uninsurance rates during this period, and evidence suggest these changes are attributable to the ACA.^{1,2,7,8} These coverage gains affected Americans across age groups, races and ethnicities, education levels, incomes, work industries, and regions.² However, between 2016 and 2017, coverage gains stalled, and in some cases uninsurance climbed,^{1,9} despite improvements in both gross domestic product and unemployment rates.

This study explores coverage losses between 2016 and 2017 in more depth than prior studies, focusing on changes in insurance coverage types by demographic groups, incomes, and regions.

DATA AND METHODS

This study uses data from the 2016 and 2017 American Community Survey (ACS) Integrated Public Use Microdata Series files created by the Minnesota Population Center.¹⁰ The U.S. Census Bureau conducts the ACS annually through the mail with in-person follow-up for nonrespondents. The ACS has the largest sample size, approximately 3 million Americans per year, of any survey collecting health insurance information. The health insurance questions are point in time and the survey is mailed throughout the year, so our estimates represent an average coverage level for 2016 and 2017.

We focus our analyses on the civilian, noninstitutionalized, nonelderly population from birth to age 64 because this population was most likely to be affected by the ACA coverage expansions (almost all legal U.S. residents ages 65 and over have insurance coverage through the Medicare program). The family structures and corresponding income estimates presented here are based on health insurance units (HIUs), developed by the Urban Institute, which represent household or family units typically eligible to purchase health insurance together. Incomes for HIUs are compared with the appropriate FPL for each year, which is the income standard used to determine eligibility for Medicaid/the Children's Health Insurance Program (CHIP) and health insurance marketplace subsidies. However, the HIU family structure and the annual income estimate reported on the ACS do not directly correspond to Medicaid, CHIP, and marketplace eligibility standards.

Our estimates of coverage type reflect several adjustments to health insurance coverage as reported on the ACS. First, the Urban Institute has developed health insurance coverage

edits for the ACS to correct for known inaccuracies in survey-based estimates of health insurance coverage.^{11,12} In particular, research has found that the ACS data overrepresent private nongroup coverage relative to other surveys and underrepresent Medicaid and CHIP coverage among children relative to administrative data.^{13,14,15} These logical coverage edits reassign coverage types for respondents when other information collected in the ACS, such as receipt of Supplemental Nutrition Assistance Program or other public assistance, implies that a respondent's coverage has likely been misclassified.^{11,12}

Second, respondents can select multiple health insurance coverage types in the ACS. We assigned respondents to a single coverage type based on the following hierarchy: employer-sponsored insurance (ESI); Medicaid or CHIP; Medicare, Veterans Affairs, or Civilian Health and Medical Program of the Uniformed Services (CHAMPUS); private nongroup; and uninsured. Respondents who reported only Indian Health Service coverage are considered uninsured. This brief does not show estimates for Medicare, CHAMPUS, and Veterans Affairs coverage because such coverage changes little for the nonelderly population from year to year; approximately 2.9 percent of the nonelderly had one of these coverage types in 2017, down 0.1 percentage points from 2016 (not a statistically significant difference).

Unless otherwise noted, figures in this brief provide percentage-point changes in health insurance coverage between 2016 and 2017. Because all respondents have been assigned a single coverage type, percentage-point changes among all coverage types within a given

demographic or income group add up to zero. However, because Medicare and CHAMPUS are not shown, the percentage-point changes in each figure will not add precisely to zero for all groups. Full tables, including Medicare and CHAMPUS coverage, are available in the Appendix.

This brief first reviews changes in demographics and HIU income between 2016 and 2017, then assesses changes in health insurance coverage over that period. We explore changes in coverage nationally and for specific characteristics, including age, income, state Medicaid expansion status, race and ethnicity, education, work status, industry type, and region.

RESULTS

Demographic Trends

Between 2016 and 2017, the economy improved, reflecting a consistent trend in economic improvement since ACA implementation. Gross domestic product grew from \$18.7 trillion to \$19.5 trillion,¹⁶ and the unemployment rate fell from 4.4 percent to 3.9 percent.¹⁷ In addition, the median household income increased from \$60,309 in 2016 to \$61,732 in 2017.¹⁸ Poverty rates also declined over this period, from 12.7 percent in 2016 to 12.3 percent in 2017.¹⁸ These improvements in national and household economic circumstances alone would be expected to somewhat reduce uninsurance, because more families gain employment and insurance benefits via those jobs.^{19,20}

Between 2016 and 2017, the US nonelderly population grew by 1 million (Figure 1), but this increase was not distributed evenly across income groups (Figure 2). Reflecting the stronger economy, the population with family incomes below 138 percent of the FPL fell by 3.6 million while the population with incomes at or above 400 percent of the FPL grew by 3.8 million. In addition, there were 2 million more adult workers in 2017 than in 2016, also reflecting a strong economy and job market (Figure 9).

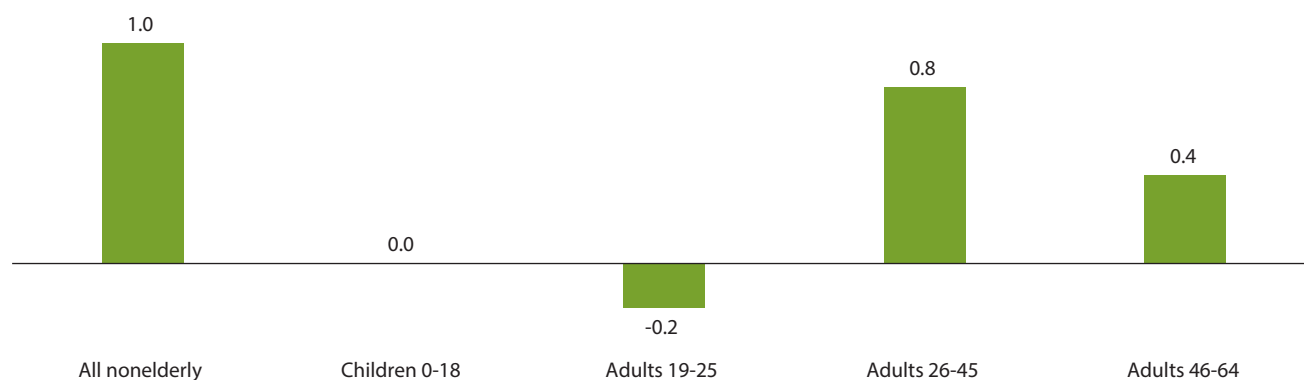
Only the South and West regions saw population growth between 2016 and 2017 (Figure 11), similar to trends from 2013 to 2016.² Additionally, more of the population growth over this period occurred in states that did not expand Medicaid eligibility under the ACA (0.8 million) than in states that expanded Medicaid (0.2 million; Figure 6).

These demographic changes could affect health insurance coverage types and uninsurance. For example, in general, increasing incomes decrease uninsurance, and population migration to the South and nonexpansion states increases uninsurance. In the following sections, we explore the implications of these and other demographic changes in depth.

Changes in Coverage by Age and Income

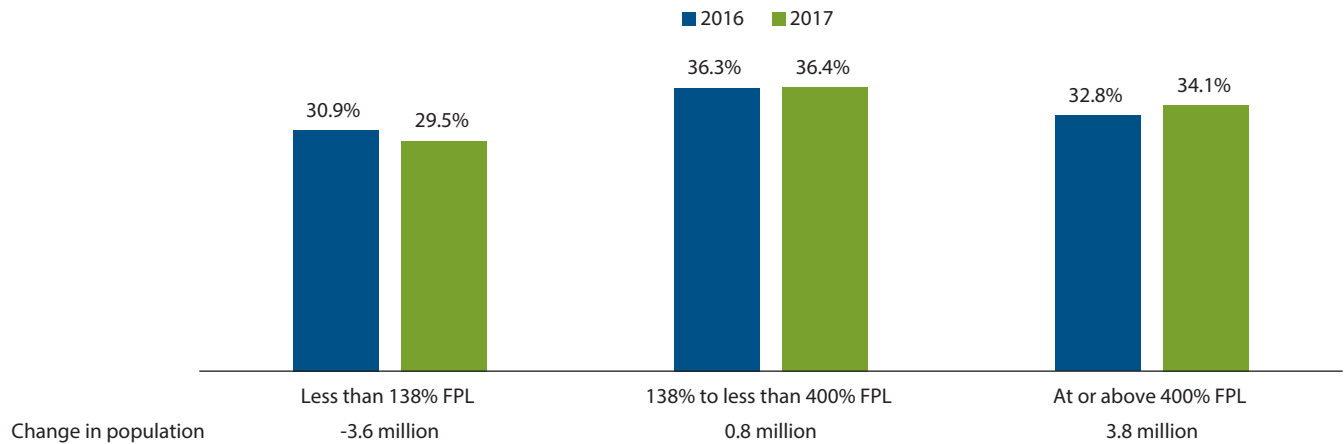
In 2017, 10.2 percent of the nonelderly were uninsured, compared with 10.0 percent in 2016, meaning 700,000 more uninsured Americans (Figure 3 and Table 1). Though ESI increased by 0.6 percentage points between 2016 and 2017, reflecting increased numbers of workers and higher incomes, both Medicaid and nongroup coverage fell by 0.4 percentage points.

Figure 1: Changes in Millions of Nonelderly People, by Age Group, 2016–17



Source: Urban Institute analysis of American Community Survey data from 2016 and 2017, using the Integrated Public Use Microdata Series.

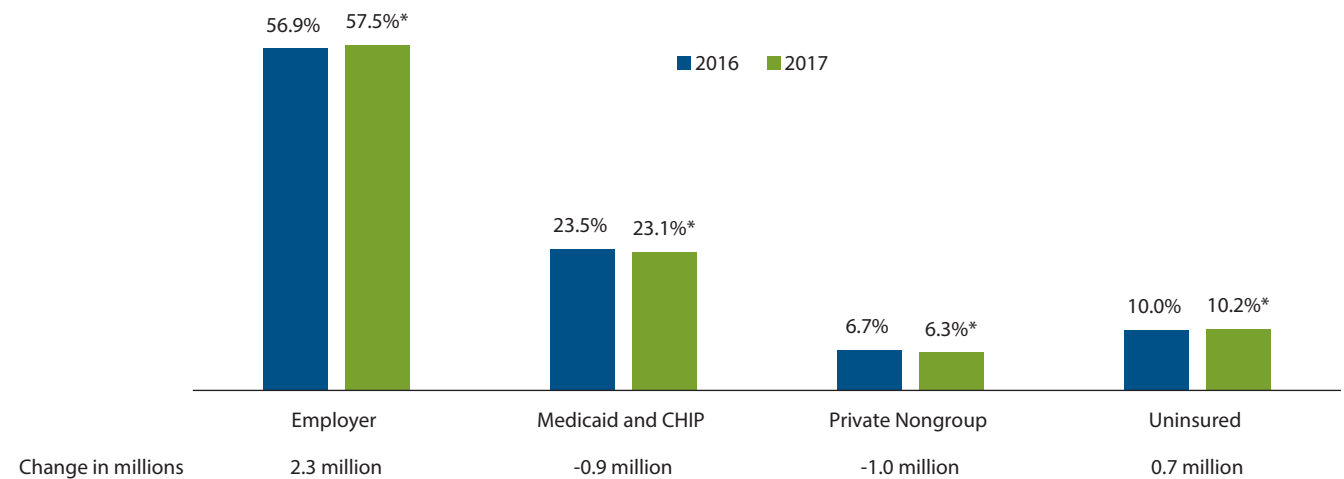
Figure 2: Income Distribution among the Nonelderly Population, 2016 and 2017



Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: FPL = federal poverty level. Estimates reflect income for the health insurance unit developed by the Urban Institute. Estimates are for nonelderly people, birth to age 64.

Figure 3: Insurance Status of Nonelderly Americans, by Coverage Type, 2016–17



Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 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 nonelderly.

* Estimate is significantly different from estimate for 2016 at the 0.05 level.

Table 1: Changes in Health Insurance Coverage among the Nonelderly, by Health Insurance Unit Income, 2016–17

	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	266.6	100.0%	267.6	100.0%	1.0 ***	0.0
Employer	151.7	56.9%	154.0	57.5%	2.3 ***	0.6 ***
Medicaid and CHIP	62.7	23.5%	61.8	23.1%	-0.9 ***	-0.4 ***
CHAMPUS/Medicare	7.9	3.0%	7.8	2.9%	-0.1	0.0
Private Nongroup	17.8	6.7%	16.7	6.3%	-1.0 ***	-0.4 ***
Uninsured	26.5	10.0%	27.3	10.2%	0.7 ***	0.2 ***
Less than 138% FPL	82.4	30.9%	78.9	29.5%	-3.6 ***	-1.4 ***
Employer	18.8	22.9%	18.2	23.0%	-0.7 ***	0.2
Medicaid and CHIP	42.8	51.9%	40.7	51.7%	-2.1 ***	-0.3 **
CHAMPUS/Medicare	3.4	4.1%	3.3	4.1%	-0.1 **	0.1
Private Nongroup	3.8	4.6%	3.4	4.4%	-0.4 ***	-0.3 ***
Uninsured	13.6	16.5%	13.3	16.8%	-0.3 ***	0.3 ***
138% to less than 400% FPL	96.8	36.3%	97.5	36.4%	0.8 ***	0.1 *
Employer	58.3	60.2%	58.0	59.4%	-0.3	-0.8 ***
Medicaid and CHIP	17.4	18.0%	18.4	18.8%	1.0 ***	0.8 ***
CHAMPUS/Medicare	3.0	3.0%	2.9	3.0%	0.0	0.0
Private Nongroup	7.7	7.9%	7.1	7.3%	-0.5 ***	-0.6 ***
Uninsured	10.5	10.8%	11.1	11.4%	0.6 ***	0.6 ***
At or above 400% FPL	87.4	32.8%	91.2	34.1%	3.8 ***	1.3 ***
Employer	74.6	85.3%	77.9	85.4%	3.3 ***	0.0
Medicaid and CHIP	2.5	2.9%	2.7	3.0%	0.2 ***	0.1
CHAMPUS/Medicare	1.6	1.8%	1.6	1.8%	0.1 *	0.0
Private Nongroup	6.3	7.2%	6.1	6.7%	-0.1 ***	-0.4 ***
Uninsured	2.4	2.8%	2.9	3.1%	0.4 ***	0.4 ***

Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. FPL = federal poverty level. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. HIU = health insurance unit. Estimates reflect income for the health insurance unit, developed by Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey, developed by Lynch and colleagues (2011).

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

The nonelderly with incomes at or below 138 percent of the FPL saw an increase in their uninsurance rate from 16.5 percent in 2016 to 16.8 percent in 2017 but a net decrease in the number of uninsured (300,000), because fewer Americans fell into that income group in 2017 than in 2016 (Figure 4 and Table 1). Both Medicaid and private nongroup coverage declined by 0.3 percentage points for this income group. The nonelderly with incomes between 138 percent and 400

percent of the FPL experienced the largest coverage losses between 2016 and 2017; their uninsurance rate increased by 0.6 percentage points, from 10.8 percent to 11.4 percent, with 600,000 more uninsured. These losses were driven by both decreases in ESI (-0.8 percentage points) and private nongroup coverage (-0.6 percentage points). This income group gained Medicaid coverage, unlike those with lower incomes, however.²¹

The highest-income group (at or above 400 percent of the FPL) also saw a 0.4 percentage-point increase in its uninsurance rate between 2016 and 2017 (2.8 percent to 3.1 percent), driven by losses of private nongroup coverage (-0.4 percentage points). Overall, ESI coverage for each income group changed less than the overall average ESI increase of 0.6 percentage points because 3.8 million more people had incomes at or above 400 percent of the FPL, and that income group has high ESI coverage rates (85.4 percent in 2017; Table 1).

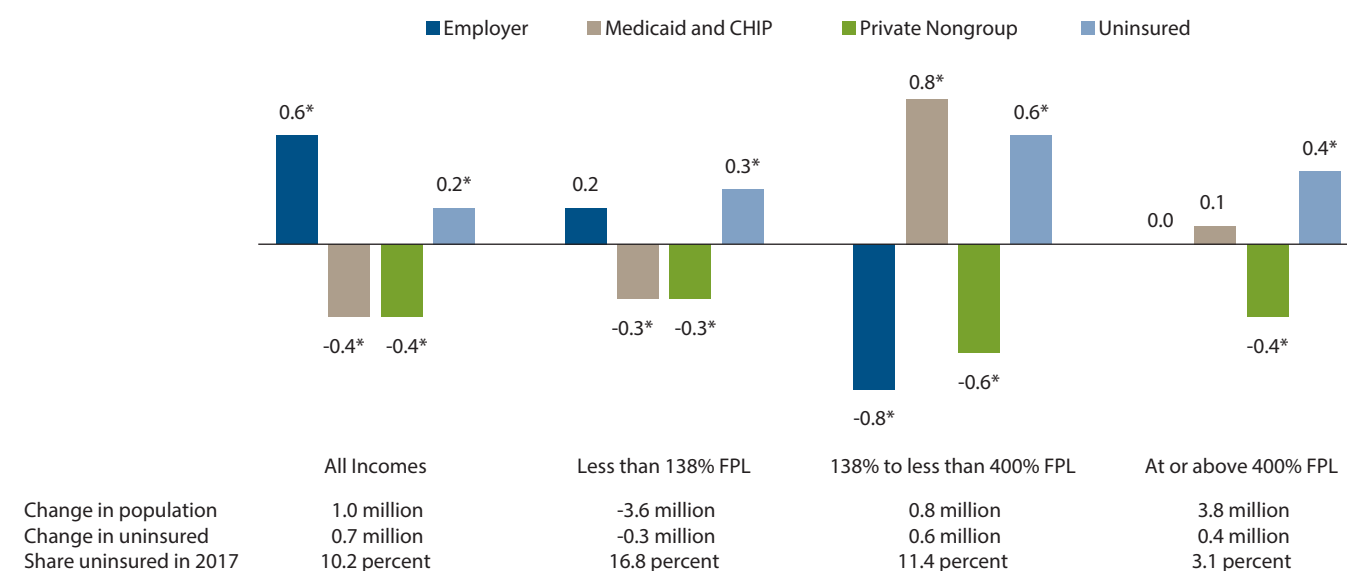
As noted in prior research,²² the uninsurance rate for children increased between 2016 and 2017 from 4.3 percent to 4.6 percent, meaning 300,000 more uninsured children (Figure 5). This increase in uninsurance was driven by losses of Medicaid/CHIP coverage (-0.9 percentage points) and private nongroup coverage (-0.2 percentage points). Some of these losses were offset by increased ESI for children (0.7 percentage points). Losses of Medicaid/CHIP coverage were concentrated among children in families with incomes at or below 138 percent of the FPL (-1.0 percentage point, or 1.4 million children;

Appendix Table 1). Children with family incomes between 138 percent and 399 percent of the FPL gained Medicaid/CHIP over this period (1.5 percentage points or 700,000 children).

The uninsurance rate for young adults (ages 19 to 25) increased by 0.3 percentage points between 2016 and 2017, the first increase since 2010 (Figure 5).^{1,2} The higher uninsurance rate was driven by losses of private nongroup and Medicaid/CHIP coverage and concentrated among lower-income young adults, growing by 0.3 percentage points for those with incomes at or below 138 percent of the FPL and by 0.5 percentage points for those with incomes between 139 percent and 400 percent of the FPL (Appendix Table 1).

Overall, there was no statistically significant change in uninsurance for adults ages 26 to 45, though their coverage shifted from private nongroup and Medicaid to ESI (Figure 5). Adults ages 45 to 64 experienced a 0.3 percentage-point increase in uninsurance between 2016 and 2017, driven by losses of private nongroup coverage (-0.4 percentage points).

Figure 4: Percentage-Point Changes in Health Insurance Coverage, by Income, 2016–2017



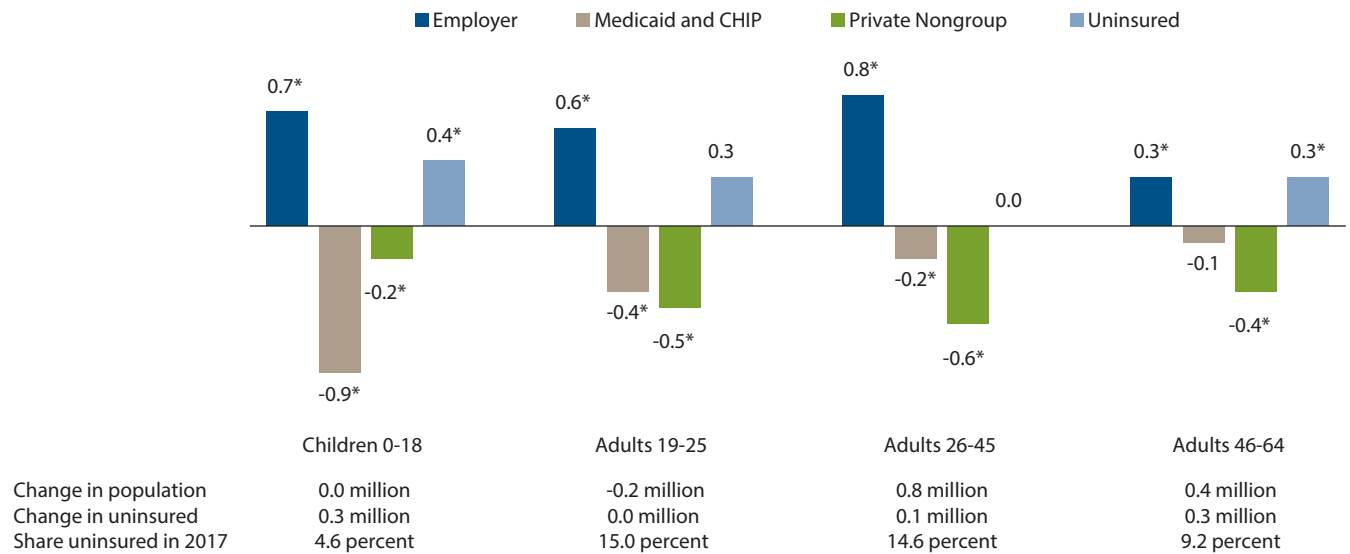
Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. FPL = federal poverty level. Estimates are for nonelderly people, birth to age 64. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because it changes little year to year among the nonelderly.

For complete estimates, see Table 1.

* Percentage-point change is statistically significant at the 5 percent level or greater.

Figure 5: Percentage-Point Changes in Health Insurance Coverage, by Age Group, 2016–17



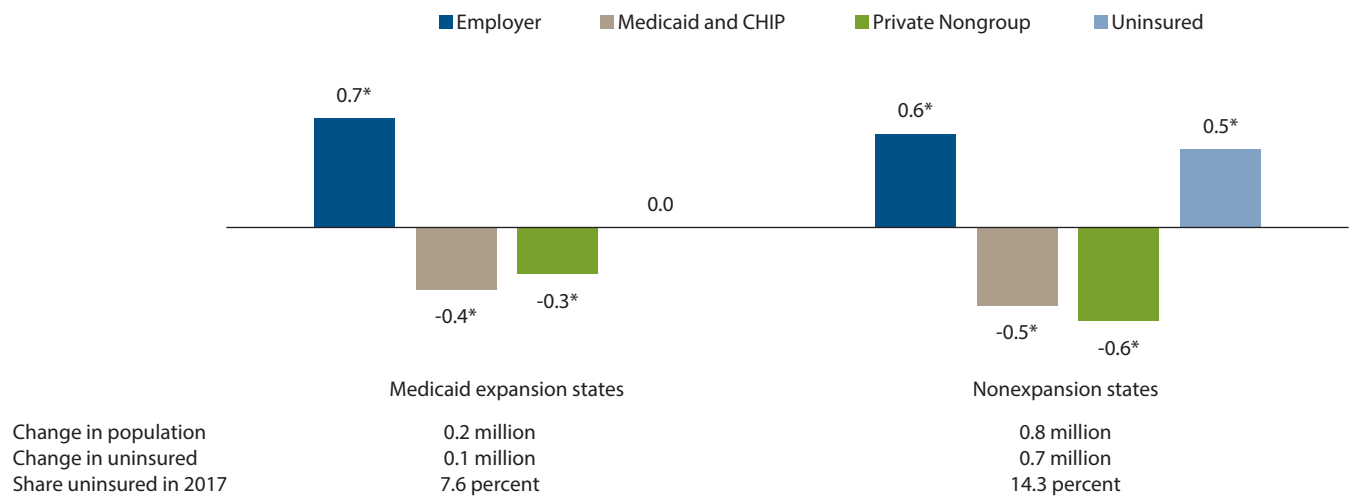
Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey, developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because it changes little year to year among the nonelderly.

For complete estimates, see Appendix Table 1.

* Percentage-point change is statistically significant at the 5 percent level or greater.

Figure 6: Percentage-Point Changes in Health Insurance Coverage, by State Medicaid Expansion Status, 2016–17



Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. Estimates are for nonelderly people, birth to age 64. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because it changes little year to year among the nonelderly.

For complete estimates, see Table 2.

* Percentage-point change is statistically significant at the 5 percent level or greater.

Changes in Coverage by State Medicaid Expansion Status

The uninsurance rate remained stable at 7.6 percent in Medicaid expansion states between 2016 and 2017 (Figure 6). However, those with family incomes between 138 percent and 400 percent of the FPL and those with family incomes at or above 400 percent of the FPL experienced a 0.3 percentage-point increase in their uninsurance rates in Medicaid expansion states, driven by losses of ESI (for the middle-income group) and private nongroup coverage (for both groups; Table 2).

The uninsurance rate increased from 13.7 percent to 14.3 percent in nonexpansion states between 2016 and 2017, meaning 700,000 more uninsured nonelderly (Figure 6). Private nongroup coverage decreased for all income groups in nonexpansion states over this period. In addition, Medicaid/CHIP coverage decreased (0.5 percentage points) for those with family incomes at or below 138 percent of the FPL, and ESI insurance decreased (0.8 percentage points) for those with family incomes between 138 percent and 400 percent of the FPL (Table 2).

Coverage patterns in expansion and nonexpansion states differed in both 2016 and 2017, particularly for Medicaid/CHIP and private nongroup coverage (Table 2). In expansion states, 25.7 percent of the nonelderly had Medicaid/CHIP coverage in 2017, compared with 18.9 percent in nonexpansion states. In contrast, 7.5 percent of the nonelderly in nonexpansion

states had private nongroup coverage in 2017, compared with 5.5 percent of those in expansion states. Therefore, the nonelderly in nonexpansion states were more exposed to policy changes affecting the individual market than the nonelderly in expansion states, partially owing to nongroup market premium tax credit eligibility for a larger population in the nonexpansion states (eligibility begins at 100 percent of the FPL in nonexpansion states and 138 percent of the FPL in expansion states).

Changes in Coverage by Race and Ethnicity

Increases in uninsurance between 2016 and 2017 were concentrated among the non-Hispanic white and black nonelderly (0.3 percentage points and 0.5 percentage points, respectively; Figure 7). These coverage losses were spread across income groups, with the uninsurance rate increasing for all income groups among the non-Hispanic white nonelderly and for the low- and middle-income non-Hispanic black nonelderly (Appendix Table 2). The Hispanic nonelderly did not experience any statistically significant change in uninsurance between 2016 and 2017, but their uninsurance rate increased among those with family incomes at or above 400 percent of the FPL (from 6.6 percent to 7.5 percent; Appendix Table 2). Despite coverage losses, the non-Hispanic white nonelderly still have the lowest uninsurance rate of any racial or ethnic group (7.3 percent in 2017), and the Hispanic nonelderly have the highest uninsurance rate (18.7 percent; Figure 8).

Table 2: Changes in Health Insurance Coverage, by State Medicaid Expansion Status and Health Insurance Unit Income, 2016–17

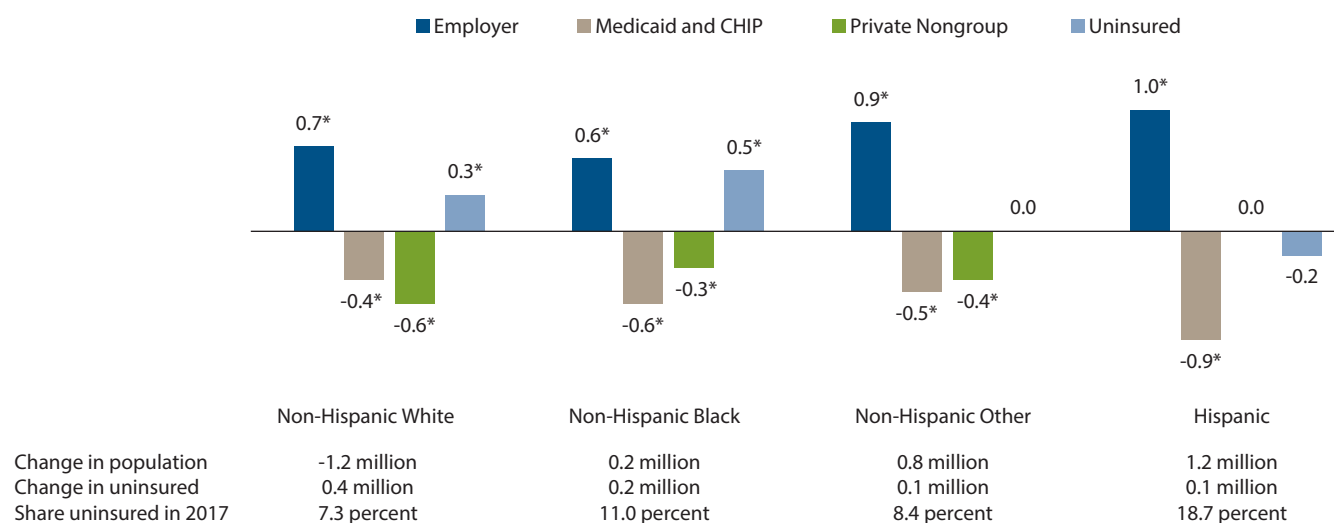
	State Expanded Medicaid by July 2017						State Did Not Expand Medicaid by July 2017					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017				2016		2017			
	Millions	Percent	Millions	Percent			Millions	Percent	Millions	Percent		
All Incomes	163.5	100.0%	163.8	100.0%	0.2 ***	0.0	103.1	100.0%	103.9	100.0%	0.8 ***	0.0
Employer	95.1	58.2%	96.3	58.8%	1.2 ***	0.7 ***	56.6	54.9%	57.6	55.5%	1.1 ***	0.6 ***
Medicaid and CHIP	42.7	26.1%	42.1	25.7%	-0.5 ***	-0.4 ***	20.1	19.5%	19.7	18.9%	-0.4 ***	-0.5 ***
CHAMPUS/Medicare	3.9	2.4%	3.8	2.4%	0.0	0.0	4.0	3.9%	4.0	3.8%	0.0	0.0
Private Nongroup	9.4	5.8%	9.0	5.5%	-0.4 ***	-0.3 ***	8.3	8.1%	7.7	7.5%	-0.6 ***	-0.6 ***
Uninsured	12.4	7.6%	12.4	7.6%	0.1	0.0	14.1	13.7%	14.8	14.3%	0.7 ***	0.5 ***
Less than 138% FPL	49.0	29.9%	46.7	28.5%	-2.2 ***	-1.4 ***	33.5	32.5%	32.1	30.9%	-1.3 ***	-1.5 ***
Employer	11.1	22.7%	10.8	23.0%	-0.4 ***	0.3 *	7.7	23.1%	7.4	23.0%	-0.3 ***	0.0
Medicaid and CHIP	28.9	58.9%	27.5	58.8%	-1.4 ***	-0.1	13.9	41.7%	13.2	41.2%	-0.7 ***	-0.5 **
CHAMPUS/Medicare	1.7	3.4%	1.6	3.5%	0.0	0.1	1.7	5.1%	1.6	5.1%	-0.1 *	0.0
Private Nongroup	1.4	2.9%	1.3	2.8%	-0.1 ***	-0.1 **	2.4	7.1%	2.1	6.6%	-0.2 ***	-0.5 ***
Uninsured	5.9	12.0%	5.5	11.9%	-0.3 ***	-0.2	7.7	23.1%	7.7	24.0%	0.0	1.0 ***
138% to less than 400% FPL	57.4	35.1%	57.6	35.2%	0.2	0.0	39.3	38.2%	40.0	38.5%	0.6 ***	0.3 **
Employer	34.6	60.3%	34.2	59.5%	-0.4 **	-0.8 ***	23.7	60.1%	23.7	59.4%	0.1	-0.8 ***
Medicaid and CHIP	12.0	20.9%	12.6	22.0%	0.6 ***	1.1 ***	5.4	13.7%	5.7	14.3%	0.3 ***	0.6 ***
CHAMPUS/Medicare	1.5	2.6%	1.5	2.5%	0.0	0.0	1.5	3.7%	1.5	3.7%	0.0	0.0
Private Nongroup	4.2	7.2%	3.9	6.7%	-0.3 ***	-0.5 ***	3.5	8.9%	3.3	8.2%	-0.2 ***	-0.7 ***
Uninsured	5.2	9.0%	5.4	9.3%	0.2 ***	0.3 ***	5.3	13.5%	5.8	14.4%	0.5 ***	0.9 ***
At or above 400% FPL	57.1	34.9%	59.4	36.3%	2.3 ***	1.4 ***	30.3	29.4%	31.8	30.6%	1.5 ***	1.2 ***
Employer	49.4	86.5%	51.3	86.4%	1.9 ***	-0.1	25.2	83.2%	26.5	83.5%	1.4 ***	0.3 *
Medicaid and CHIP	1.8	3.2%	2.0	3.3%	0.2 ***	0.2 ***	0.7	2.4%	0.7	2.2%	0.0	-0.1 *
CHAMPUS/Medicare	0.7	1.3%	0.8	1.3%	0.0	0.0	0.8	2.7%	0.9	2.7%	0.0 *	0.0
Private Nongroup	3.9	6.7%	3.8	6.4%	0.0	-0.3 ***	2.4	8.0%	2.3	7.3%	-0.1 **	-0.7 ***
Uninsured	1.3	2.3%	1.5	2.6%	0.2 ***	0.3 ***	1.1	3.7%	1.3	4.2%	0.2 ***	0.5 ***

Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. FPL = federal poverty level. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. HIU = health insurance unit. Estimates reflect income for the health insurance unit, developed by Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey, developed by Lynch and colleagues (2011).

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Figure 7: Percentage-Point Changes in Health Insurance Coverage, by Race and Ethnicity, 2016–17



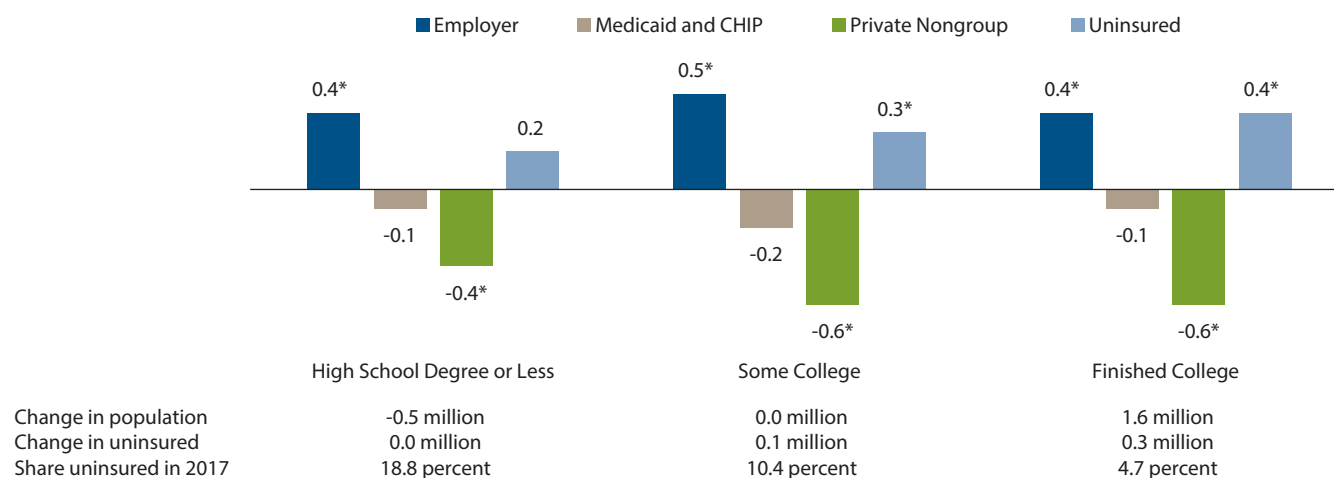
Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. Estimates are for nonelderly people, birth to age 64. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because it changes little year to year among the nonelderly.

For complete estimates, see Appendix Table 2.

* Percentage-point change is statistically significant at the 5 percent level or greater.

Figure 8: Percentage-Point Changes in Health Insurance Coverage among Adults, by Education Level, 2016–17



Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. Estimates are for adults aged 18 to 64. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because it changes little year to year among the nonelderly.

For complete estimates, see Appendix Table 3.

* Percentage-point change is statistically significant at the 5 percent level or greater.

Changes in Coverage by Education

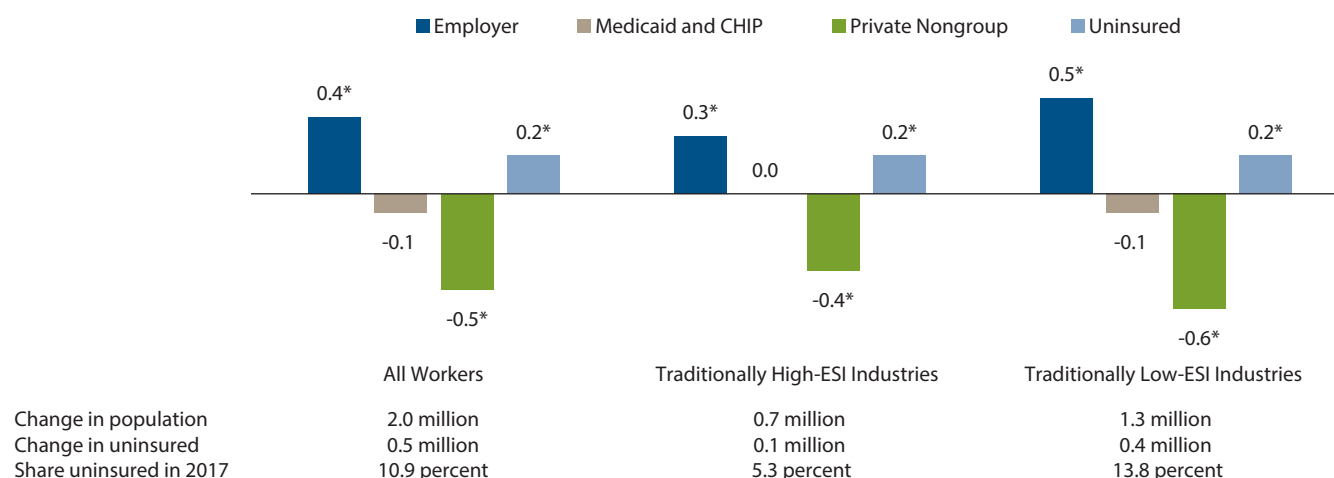
Adults ages 18 to 64 experienced increased uninsurance across all education levels, with the largest percentage-point increase among those who graduated college (0.4 percentage points; Figure 8). For adults with a high school degree or less education and adults with some college education, coverage losses were concentrated among those with family incomes above 138 percent of the FPL and driven by losses of private nongroup coverage, and for those with a high school degree or less education, by losses of ESI (Appendix Table 3). Among adults with a college degree, private nongroup coverage fell from 9.5 percent to 8.9 percent, meaning 200,000 fewer adults with private nongroup coverage (Appendix Table 3). Though ESI increased for this group overall (0.4 percentage points, or 1.4 million adults), it did not compensate for the group's increased population and losses of private nongroup coverage.

Changes in Coverage by Industry and Work Status

There were 2.0 million more adult workers ages 18 to 64 in 2017 than in 2016, but the uninsurance rate for workers increased from 10.7 percent to 10.9 percent, meaning 500,000 more uninsured workers (Figure 9 and Table 3). ESI coverage increased over this period by 0.4 percentage points, or 2 million workers, but private nongroup coverage fell by 0.5 percentage points, or 600,000 workers.

Coverage losses were spread across both traditionally high- and low-ESI industries, with 100,000 more uninsured workers in high-ESI industries and 400,000 more uninsured workers in low-ESI industries (Figure 9). Across all industries, increasing uninsurance was concentrated among workers with incomes above 138 percent of the FPL (Figure 10).

Figure 9: Percentage-Point Changes in Health Insurance Coverage among Workers, by Industry, 2016–17



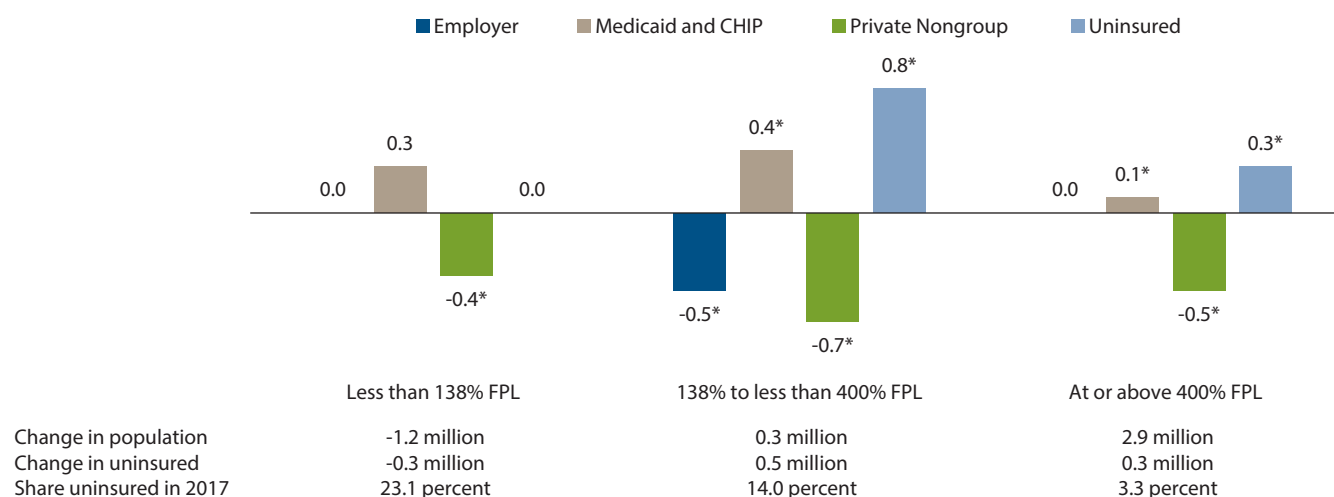
Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. ESI = employer-sponsored insurance. Estimates are for adults aged 18 to 64. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because it changes little year to year among the nonelderly.

For complete estimates, see Appendix Table 4.

* Percentage-point change is statistically significant at the 5 percent level or greater.

Figure 10: Percentage-Point Changes in Health Insurance Coverage among Workers, by Health Insurance Unit Income, 2016–17



Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. FPL = federal poverty level. Estimates are for adults aged 18 to 64. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because it changes little year to year among the nonelderly.

For complete estimates, see Appendix Table 4.

* Percentage-point change is statistically significant at the 5 percent level or better.

Changes in Coverage by Region

The Midwest and South had statistically significant increases in the nonelderly uninsurance rate between 2016 and 2017, while there was no statistically significant change in the Northeast or West (Figure 11). In the Midwest, the uninsurance rate increased from 7.3 percent to 7.5 percent, driven by losses of Medicaid/CHIP and private nongroup coverage (-0.4 percentage points each). ESI increased in the Midwest over this period (0.6 percentage points), but that increase did not offset losses in Medicaid/CHIP and private nongroup coverage. In the South, which also experienced population growth, the uninsurance rate increased by 0.5 percentage points, driven by losses of private nongroup (-0.6 percentage points) and Medicaid/CHIP coverage (-0.4 percentage points). As in the Midwest, ESI increases over this period (0.6 percentage points) did not offset losses in Medicaid/CHIP

and private nongroup coverage. The West also experienced increases in ESI between 2016 and 2017 (0.9 percentage points) and losses of Medicaid/CHIP (-0.6 percentage points) and private nongroup coverage (-0.3 percentage points) but had a stable uninsurance rate at 8.9 percent.

Coverage patterns differed across regions in 2017, reflecting Medicaid expansion status and differences in average income. The South had the highest uninsurance rate of all regions in 2017 (14.0 percent), the highest private nongroup coverage rate (7.0 percent), and the lowest Medicaid/CHIP coverage rate (20.9 percent; Figure 12). The Midwest had the highest ESI coverage rate in 2017 (62.8 percent), and the West had the highest Medicaid/CHIP coverage rate (26.5 percent). The Northeast had the lowest uninsurance rate in 2017 (6.6 percent) and the lowest private nongroup coverage rate (5.4 percent).

Table 3: Changes in Health Insurance Coverage among Working Adults Ages 18 to 64, by Health Insurance Unit Income, 2016–17

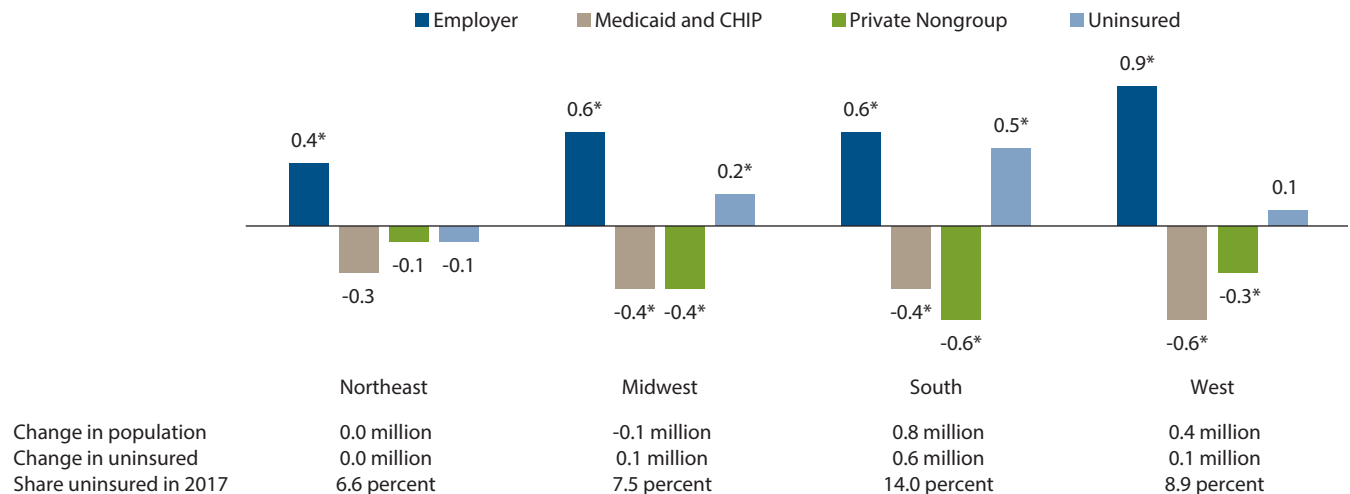
	All Workers					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	141.4	100.0%	143.3	100.0%	2.0 ***	0.0
Employer	99.5	70.4%	101.4	70.8%	2.0 ***	0.4 ***
Medicaid and CHIP	12.4	8.8%	12.4	8.7%	0.1	-0.1
CHAMPUS/Medicare	2.4	1.7%	2.5	1.7%	0.1	0.0
Private Nongroup	11.9	8.4%	11.3	7.9%	-0.6 ***	-0.5 ***
Uninsured	15.2	10.7%	15.7	10.9%	0.5 ***	0.2 ***
Less than 138% FPL	26.0	18.4%	24.7	17.2%	-1.2 ***	-1.1 ***
Employer	10.1	39.0%	9.7	39.0%	-0.5 ***	0.0
Medicaid and CHIP	7.5	28.9%	7.2	29.2%	-0.3 ***	0.3
CHAMPUS/Medicare	0.5	2.1%	0.5	2.1%	0.0	0.0
Private Nongroup	1.8	7.0%	1.6	6.6%	-0.2 ***	-0.4 ***
Uninsured	6.0	23.0%	5.7	23.1%	-0.3 ***	0.0
138% to less than 400% FPL	56.3	39.8%	56.6	39.5%	0.3 **	-0.3 ***
Employer	37.8	67.2%	37.7	66.7%	-0.1	-0.5 ***
Medicaid and CHIP	4.2	7.5%	4.5	7.9%	0.3 ***	0.4 ***
CHAMPUS/Medicare	1.0	1.9%	1.1	1.9%	0.0	0.0
Private Nongroup	5.7	10.2%	5.4	9.5%	-0.4 ***	-0.7 ***
Uninsured	7.4	13.2%	7.9	14.0%	0.5 ***	0.8 ***
At or above 400% FPL	59.1	41.8%	62.0	43.3%	2.9 ***	1.4 ***
Employer	51.5	87.1%	54.1	87.1%	2.5 ***	0.0
Medicaid and CHIP	0.6	1.1%	0.7	1.2%	0.1 ***	0.1 ***
CHAMPUS/Medicare	0.9	1.5%	0.9	1.5%	0.1 ***	0.0
Private Nongroup	4.4	7.4%	4.3	6.9%	-0.1 **	-0.5 ***
Uninsured	1.7	2.9%	2.0	3.3%	0.3 ***	0.3 ***

Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. FPL = federal poverty level. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreporting of health insurance coverage on the American Community Survey, developed by Lynch and colleagues (2011).

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Figure 11: Percentage-Point Changes in Health Insurance Coverage, by Region, 2016–17



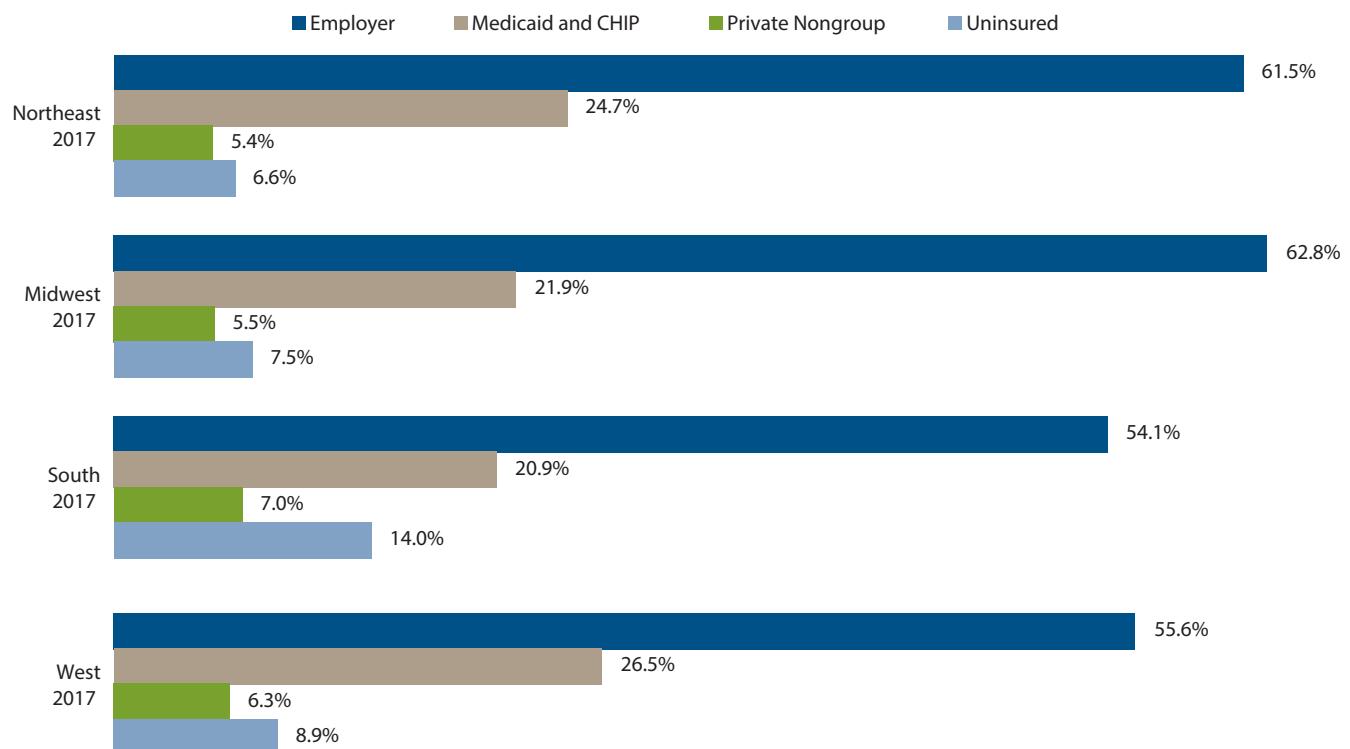
Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. Estimates are for nonelderly people, birth to age 64. Estimates reflect income for the health insurance unit, developed by the Urban Institute, and include adjustments for misreported health insurance coverage on the American Community Survey developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown because it changes little year to year among the nonelderly.

For complete estimates, see Appendix Table 5.

* Percentage-point change is statistically significant at the 5 percent level or greater.

Figure 12: Shares of Nonelderly with Each Coverage Type in 2017, by Region



Source: Urban Institute analysis of American Community Survey data from 2016 and 2017 using the Integrated Public Use Microdata Series.

Notes: CHIP = Children's Health Insurance Program. Estimates include adjustments for misreported health insurance coverage on the American Community Survey developed by Lynch and colleagues (2011). Coverage through the Civilian Health and Medical Program of the Uniformed Services and Medicare is not shown for space. Therefore, estimates do not add to 100% within each region.

For complete estimates, see Appendix Table 5.

DISCUSSION

Between 2016 and 2017, the uninsurance rate increased slightly for the first time since 2010.^{1,2} Overall, 700,000 more Americans were uninsured in 2017 than in 2016. This increase occurred during a strong economy with increasing numbers of workers and rising incomes. ESI coverage increased by 0.6 percentage points, or 2.3 million Americans, over this period, but those increases did not offset losses of other coverage types.

Losses of Medicaid/CHIP and private nongroup coverage increased uninsurance rates. Medicaid/CHIP coverage losses likely reflect increasing incomes and more workers, as well as fewer new Medicaid expansion states than in prior years (only Louisiana newly expanded Medicaid over this period). Private nongroup coverage losses may reflect various factors, including reduced subsidies because of increasing incomes, higher premiums in the subsidized and unsubsidized nongroup markets,²³ insurer market exits,²⁴ and lower spending on outreach and enrollment.²⁵

Uninsurance rate increases were concentrated in nonexpansion states. Though ESI gains largely offset Medicaid/CHIP and private nongroup coverage losses in

Medicaid expansion states, nonexpansion states saw a 0.5 percentage-point increase in uninsurance between 2016 and 2017. Coverage changes in nonexpansion states may reflect their greater exposure to affordability and market issues in the marketplaces and unsubsidized private nongroup market. In nonexpansion states, nonelderly people with incomes between 100 percent and 138 percent of the FPL are eligible for marketplace subsidies to purchase private nongroup coverage, rather than Medicaid/CHIP coverage, so coverage gains in these states between 2013 and 2016 relied more on the availability and affordability of private nongroup coverage than coverage gains in Medicaid expansion states. Nonexpansion states may also be more exposed to other changes to the marketplaces and nongroup insurance that occurred in 2018 and 2019, including expansion of short-term, limited-duration insurance policies,²⁶ shorter open-enrollment periods for the marketplace,²⁷ and loss of cost-sharing subsidy funds for marketplace plans.^{28,29} Additionally, the tax penalty for failure to purchase health insurance was eliminated starting in 2019, and the uninsurance rate is expected to increase as a result.³⁰ These increases in uninsurance will likely occur disproportionately in nonexpansion states, given their greater reliance on private coverage.

Appendix Table 1: Changes in Health Insurance Coverage among the Nonelderly, by Health Insurance Unit Income and Age Group, 2016–17

	Children 0–18					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	77.0	100.0%	77.1	100.0%	0.0	0.0
Employer	36.6	47.5%	37.2	48.2%	0.6 ***	0.7 ***
Medicaid and CHIP	33.5	43.5%	32.8	42.6%	-0.7 ***	-0.9 ***
CHAMPUS/Medicare	1.3	1.7%	1.3	1.7%	0.0	0.0
Private Nongroup	2.3	3.0%	2.2	2.8%	-0.1 ***	-0.2 ***
Uninsured	3.3	4.3%	3.6	4.6%	0.3 ***	0.4 ***
Less than 138% FPL	26.3	34.1%	24.9	32.3%	-1.4 ***	-1.8 ***
Employer	2.7	10.4%	2.7	10.8%	-0.1	0.4 **
Medicaid and CHIP	21.3	81.2%	20.0	80.2%	-1.4 ***	-1.0 ***
CHAMPUS/Medicare	0.6	2.3%	0.6	2.4%	0.0	0.1
Private Nongroup	0.2	0.7%	0.2	0.7%	0.0	0.0
Uninsured	1.4	5.4%	1.5	6.0%	0.1 *	0.6 ***
138% to less than 400% FPL	29.5	38.4%	30.1	39.1%	0.6 ***	0.7 ***
Employer	15.8	53.6%	15.7	52.2%	-0.1	-1.4 ***
Medicaid and CHIP	10.8	36.7%	11.5	38.2%	0.7 ***	1.5 ***
CHAMPUS/Medicare	0.5	1.6%	0.4	1.5%	0.0 *	-0.1 **
Private Nongroup	0.9	3.0%	0.8	2.7%	-0.1 ***	-0.3 ***
Uninsured	1.5	5.1%	1.6	5.5%	0.1 ***	0.3 ***
At or above 400% FPL	21.2	27.5%	22.1	28.6%	0.9 ***	1.1 ***
Employer	18.0	85.0%	18.8	85.0%	0.7 ***	0.0
Medicaid and CHIP	1.3	6.3%	1.4	6.3%	0.1 **	0.1
CHAMPUS/Medicare	0.2	1.2%	0.3	1.1%	0.0	0.0
Private Nongroup	1.2	5.9%	1.2	5.5%	0.0	-0.4 ***
Uninsured	0.4	1.7%	0.5	2.0%	0.1 ***	0.3 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 1 (continued)

	Adults 19–25					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	28.4	100.0%	28.2	100.0%	-0.2 ***	0.0
Employer	15.9	56.0%	16.0	56.7%	0.1	0.6 ***
Medicaid and CHIP	5.3	18.8%	5.2	18.3%	-0.2 ***	-0.4 ***
CHAMPUS/Medicare	0.5	1.9%	0.6	2.0%	0.0	0.1
Private Nongroup	2.4	8.6%	2.3	8.1%	-0.2 ***	-0.5 ***
Uninsured	4.2	14.7%	4.2	15.0%	0.0	0.3 *
Less than 138% FPL	18.1	63.6%	17.4	61.7%	-0.7 ***	-1.9 ***
Employer	8.8	48.5%	8.5	48.8%	-0.3 ***	0.2
Medicaid and CHIP	4.5	25.1%	4.3	24.8%	-0.2 ***	-0.2
CHAMPUS/Medicare	0.3	1.9%	0.4	2.0%	0.0	0.1
Private Nongroup	1.5	8.4%	1.4	8.0%	-0.1 ***	-0.4 ***
Uninsured	2.9	16.0%	2.8	16.3%	-0.1	0.3
138% to less than 400% FPL	8.7	30.6%	9.0	31.8%	0.3 ***	1.2 ***
Employer	5.8	66.7%	6.0	66.7%	0.2 ***	0.0
Medicaid and CHIP	0.8	8.7%	0.8	8.8%	0.0 **	0.2
CHAMPUS/Medicare	0.2	1.9%	0.2	1.9%	0.0	0.0
Private Nongroup	0.8	9.1%	0.8	8.4%	0.0 *	-0.7 ***
Uninsured	1.2	13.6%	1.3	14.1%	0.1 ***	0.5 **
At or above 400% FPL	1.7	5.8%	1.8	6.5%	0.2 ***	0.7 ***
Employer	1.4	82.3%	1.5	82.7%	0.2 ***	0.4
Medicaid and CHIP	0.0	2.8%	0.1	2.9%	0.0 *	0.1
CHAMPUS/Medicare	0.0	1.4%	0.0	1.6%	0.0 *	0.2
Private Nongroup	0.1	7.3%	0.1	6.7%	0.0	-0.6
Uninsured	0.1	6.1%	0.1	6.1%	0.0	-0.1

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 1 (continued)

	Adults 26–45					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	82.7	100.0%	83.4	100.0%	0.8 ***	0.0
Employer	50.1	60.6%	51.3	61.4%	1.1 ***	0.8 ***
Medicaid and CHIP	12.9	15.6%	12.8	15.4%	-0.1	-0.2 ***
CHAMPUS/Medicare	1.8	2.1%	1.8	2.1%	0.0	0.0
Private Nongroup	5.8	7.0%	5.4	6.5%	-0.4 ***	-0.6 ***
Uninsured	12.0	14.6%	12.2	14.6%	0.1	0.0
Less than 138% FPL	21.3	25.8%	20.4	24.5%	-0.8 ***	-1.2 ***
Employer	4.3	20.0%	4.1	20.1%	-0.1 ***	0.1
Medicaid and CHIP	9.3	43.5%	9.0	43.9%	-0.3 ***	0.4
CHAMPUS/Medicare	0.7	3.4%	0.7	3.5%	0.0	0.1
Private Nongroup	1.0	4.8%	0.9	4.5%	-0.1 ***	-0.3 ***
Uninsured	6.0	28.2%	5.7	28.0%	-0.3 ***	-0.2
138% to less than 400% FPL	33.3	40.3%	33.5	40.2%	0.2 **	-0.1
Employer	21.5	64.6%	21.5	64.2%	0.0	-0.3 *
Medicaid and CHIP	3.2	9.5%	3.3	9.9%	0.2 ***	0.4 ***
CHAMPUS/Medicare	0.7	2.1%	0.7	2.1%	0.0	0.0
Private Nongroup	2.9	8.8%	2.7	8.1%	-0.2 ***	-0.7 ***
Uninsured	5.0	15.0%	5.3	15.7%	0.3 ***	0.7 ***
At or above 400% FPL	28.0	33.9%	29.5	35.3%	1.4 ***	1.4 ***
Employer	24.3	86.8%	25.6	86.9%	1.3 ***	0.1
Medicaid and CHIP	0.5	1.8%	0.5	1.9%	0.1 ***	0.1 *
CHAMPUS/Medicare	0.3	1.2%	0.4	1.2%	0.0	0.0
Private Nongroup	1.8	6.6%	1.8	6.0%	-0.1 ***	-0.6 ***
Uninsured	1.0	3.7%	1.2	4.0%	0.2 ***	0.3 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 1 (continued)

	Adults 46–64					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	78.5	100.0%	78.9	100.0%	0.4 ***	0.0
Employer	49.0	62.5%	49.5	62.8%	0.5 ***	0.3 ***
Medicaid and CHIP	11.0	14.0%	10.9	13.9%	0.0	-0.1
CHAMPUS/Medicare	4.3	5.4%	4.2	5.4%	0.0	-0.1
Private Nongroup	7.2	9.2%	6.9	8.7%	-0.3 ***	-0.4 ***
Uninsured	7.0	8.9%	7.3	9.2%	0.3 ***	0.3 ***
Less than 138% FPL	16.8	21.4%	16.1	20.4%	-0.7 ***	-0.9 ***
Employer	3.1	18.3%	2.9	17.8%	-0.2 ***	-0.5 **
Medicaid and CHIP	7.7	45.8%	7.5	46.5%	-0.2 ***	0.7 ***
CHAMPUS/Medicare	1.7	9.9%	1.6	9.9%	-0.1 ***	0.0
Private Nongroup	1.1	6.4%	0.9	5.9%	-0.1 ***	-0.6 ***
Uninsured	3.3	19.6%	3.2	20.0%	-0.1 *	0.4 *
138% to less than 400% FPL	25.2	32.1%	24.9	31.6%	-0.3 ***	-0.5 ***
Employer	15.1	59.9%	14.7	59.0%	-0.4 ***	-0.9 ***
Medicaid and CHIP	2.6	10.5%	2.7	11.0%	0.1 ***	0.6 ***
CHAMPUS/Medicare	1.6	6.4%	1.6	6.5%	0.0	0.1
Private Nongroup	3.1	12.1%	2.9	11.6%	-0.2 ***	-0.6 ***
Uninsured	2.8	11.0%	3.0	11.9%	0.2 ***	0.8 ***
At or above 400% FPL	36.5	46.5%	37.8	48.0%	1.4 ***	1.5 ***
Employer	30.8	84.6%	32.0	84.5%	1.1 ***	-0.1
Medicaid and CHIP	0.7	1.8%	0.7	1.9%	0.0 ***	0.0
CHAMPUS/Medicare	1.0	2.7%	1.0	2.6%	0.0	0.0
Private Nongroup	3.1	8.4%	3.1	8.1%	0.0	-0.3 ***
Uninsured	0.9	2.6%	1.1	2.9%	0.2 ***	0.4 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 2: Changes in Health Insurance Coverage among the Nonelderly, by Health Insurance Unit Income and Race and Ethnicity, 2016–17

	Non-Hispanic White					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	155.5	100.0%	154.4	100.0%	-1.2 ***	0.0
Employer	100.9	64.9%	101.2	65.6%	0.3 *	0.7 ***
Medicaid and CHIP	26.9	17.3%	26.1	16.9%	-0.8 ***	-0.4 ***
CHAMPUS/Medicare	5.0	3.2%	5.0	3.2%	-0.1	0.0
Private Nongroup	11.7	7.5%	10.8	7.0%	-1.0 ***	-0.6 ***
Uninsured	11.0	7.1%	11.3	7.3%	0.4 ***	0.3 ***
Less than 138% FPL	36.7	23.6%	34.8	22.5%	-1.9 ***	-1.0 ***
Employer	10.3	28.0%	9.8	28.1%	-0.5 ***	0.1
Medicaid and CHIP	17.3	47.2%	16.3	47.0%	-1.0 ***	-0.3
CHAMPUS/Medicare	2.0	5.5%	2.0	5.6%	-0.1 *	0.2 *
Private Nongroup	2.0	5.5%	1.8	5.1%	-0.2 ***	-0.4 ***
Uninsured	5.1	13.8%	4.9	14.2%	-0.1 **	0.4 ***
138% to less than 400% FPL	55.2	35.5%	54.1	35.1%	-1.1 ***	-0.4 ***
Employer	35.8	64.8%	34.8	64.4%	-0.9 ***	-0.4 **
Medicaid and CHIP	8.0	14.5%	8.2	15.1%	0.2 ***	0.6 ***
CHAMPUS/Medicare	2.0	3.5%	1.9	3.5%	0.0	0.0
Private Nongroup	5.0	9.0%	4.4	8.2%	-0.5 ***	-0.8 ***
Uninsured	4.5	8.2%	4.7	8.8%	0.2 ***	0.6 ***
At or above 400% FPL	63.7	40.9%	65.5	42.4%	1.8 ***	1.5 ***
Employer	54.9	86.2%	56.6	86.5%	1.7 ***	0.2 **
Medicaid and CHIP	1.5	2.4%	1.6	2.4%	0.0	0.0
CHAMPUS/Medicare	1.1	1.7%	1.1	1.7%	0.0	0.0
Private Nongroup	4.7	7.4%	4.5	6.9%	-0.2 ***	-0.5 ***
Uninsured	1.4	2.2%	1.6	2.5%	0.2 ***	0.3 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 2 (continued)

	Non-Hispanic Black					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	33.8	100.0%	33.9	100.0%	0.2 ***	0.0
Employer	15.7	46.5%	16.0	47.0%	0.3 ***	0.6 **
Medicaid and CHIP	11.8	34.8%	11.6	34.2%	-0.1 **	-0.6 ***
CHAMPUS/Medicare	1.2	3.7%	1.2	3.5%	0.0	-0.1 *
Private Nongroup	1.5	4.5%	1.4	4.1%	-0.1 ***	-0.3 ***
Uninsured	3.6	10.5%	3.7	11.0%	0.2 ***	0.5 ***
Less than 138% FPL	15.3	45.3%	14.9	43.8%	-0.4 ***	-1.5 ***
Employer	3.1	20.0%	3.0	20.0%	-0.1 **	-0.1
Medicaid and CHIP	8.9	58.5%	8.7	58.3%	-0.3 ***	-0.1
CHAMPUS/Medicare	0.6	3.8%	0.5	3.7%	0.0 **	-0.2
Private Nongroup	0.5	3.2%	0.4	2.9%	-0.1 ***	-0.3 ***
Uninsured	2.2	14.4%	2.2	15.1%	0.0	0.6 ***
138% to less than 400% FPL	12.2	36.2%	12.5	36.9%	0.3 ***	0.7 ***
Employer	7.5	61.1%	7.5	60.1%	0.1	-0.9 **
Medicaid and CHIP	2.5	20.6%	2.7	21.2%	0.1 ***	0.5
CHAMPUS/Medicare	0.4	3.5%	0.4	3.4%	0.0	-0.1
Private Nongroup	0.7	5.6%	0.7	5.3%	0.0	-0.4 **
Uninsured	1.1	9.2%	1.3	10.0%	0.1 ***	0.8 ***
At or above 400% FPL	6.2	18.5%	6.5	19.2%	0.3 ***	0.8 ***
Employer	5.2	82.8%	5.5	83.6%	0.3 ***	0.8 *
Medicaid and CHIP	0.3	4.7%	0.3	4.4%	0.0	-0.3
CHAMPUS/Medicare	0.2	3.6%	0.2	3.4%	0.0	-0.2
Private Nongroup	0.3	5.3%	0.3	4.7%	0.0	-0.6 ***
Uninsured	0.2	3.6%	0.3	3.8%	0.0 **	0.2

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 2 (continued)

	Hispanic					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	52.4	100.0%	53.6	100.0%	1.2 ***	0.0
Employer	20.8	39.8%	21.9	40.9%	1.0 ***	1.0 ***
Medicaid and CHIP	18.2	34.7%	18.1	33.8%	-0.1	-0.9 ***
CHAMPUS/Medicare	1.0	1.9%	1.0	1.9%	0.1 **	0.1
Private Nongroup	2.5	4.7%	2.5	4.7%	0.1 *	0.0
Uninsured	9.9	18.9%	10.0	18.7%	0.1	-0.2
Less than 138% FPL	22.7	43.3%	21.6	40.3%	-1.1 ***	-3.0 ***
Employer	3.7	16.4%	3.6	16.7%	-0.1 **	0.3
Medicaid and CHIP	12.5	55.2%	11.8	54.8%	-0.7 ***	-0.4
CHAMPUS/Medicare	0.5	2.2%	0.5	2.3%	0.0	0.1
Private Nongroup	0.7	3.1%	0.7	3.2%	0.0	0.1
Uninsured	5.2	23.2%	5.0	23.1%	-0.3 ***	0.0
138% to less than 400% FPL	21.3	40.7%	22.6	42.2%	1.3 ***	1.5 ***
Employer	10.4	48.8%	10.8	48.0%	0.4 ***	-0.8 **
Medicaid and CHIP	5.2	24.5%	5.7	25.5%	0.5 ***	0.9 ***
CHAMPUS/Medicare	0.4	1.7%	0.4	1.7%	0.0 **	0.0
Private Nongroup	1.2	5.7%	1.3	5.6%	0.0 *	-0.1
Uninsured	4.1	19.3%	4.3	19.2%	0.2 ***	-0.1
At or above 400% FPL	8.4	16.0%	9.4	17.5%	1.0 ***	1.5 ***
Employer	6.7	80.3%	7.4	79.2%	0.7 ***	-1.1 ***
Medicaid and CHIP	0.4	5.0%	0.5	5.4%	0.1 ***	0.4 **
CHAMPUS/Medicare	0.1	1.6%	0.2	1.7%	0.0 *	0.0
Private Nongroup	0.5	6.4%	0.6	6.2%	0.0 **	-0.2
Uninsured	0.6	6.6%	0.7	7.5%	0.2 ***	0.9 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 2 (continued)

	Non-Hispanic Other or Multiple Races					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	24.9	100.0%	25.8	100.0%	0.8 ***	0.0
Employer	14.2	56.9%	14.9	57.8%	0.7 ***	0.9 ***
Medicaid and CHIP	6.0	23.9%	6.0	23.4%	0.1	-0.5 **
CHAMPUS/Medicare	0.6	2.5%	0.6	2.4%	0.0	-0.1
Private Nongroup	2.1	8.3%	2.0	7.9%	0.0	-0.4 ***
Uninsured	2.1	8.4%	2.2	8.4%	0.1 **	0.0
Less than 138% FPL	7.8	31.2%	7.6	29.6%	-0.1 **	-1.6 ***
Employer	1.8	22.9%	1.8	23.8%	0.0	0.9 **
Medicaid and CHIP	4.0	51.6%	3.9	51.1%	-0.1 **	-0.5
CHAMPUS/Medicare	0.3	3.5%	0.3	3.5%	0.0	0.0
Private Nongroup	0.6	8.0%	0.6	7.3%	-0.1 ***	-0.7 ***
Uninsured	1.1	14.0%	1.1	14.3%	0.0	0.3
138% to less than 400% FPL	8.1	32.3%	8.3	32.3%	0.3 ***	0.0
Employer	4.7	57.7%	4.7	56.9%	0.1	-0.8 *
Medicaid and CHIP	1.7	20.6%	1.8	21.5%	0.1 ***	0.9 ***
CHAMPUS/Medicare	0.2	2.7%	0.2	2.6%	0.0	-0.1
Private Nongroup	0.8	9.7%	0.8	9.3%	0.0	-0.4
Uninsured	0.8	9.3%	0.8	9.7%	0.1 **	0.4
At or above 400% FPL	9.1	36.5%	9.8	38.1%	0.7 ***	1.6 ***
Employer	7.8	85.3%	8.4	85.1%	0.6 ***	-0.3
Medicaid and CHIP	0.3	3.1%	0.3	3.5%	0.1 ***	0.4 **
CHAMPUS/Medicare	0.1	1.4%	0.1	1.4%	0.0	0.0
Private Nongroup	0.7	7.3%	0.7	7.3%	0.1 **	0.0
Uninsured	0.3	2.8%	0.3	2.7%	0.0	-0.1

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 3: Changes in Health Insurance Coverage among Adults Ages 18 to 64, by Health Insurance Unit Income and Education Level, 2016–17

	High School Degree or Less					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	86.0	100.0%	85.4	100.0%	-0.5 ***	0.0
Employer	40.7	47.3%	40.7	47.7%	0.0	0.4 ***
Medicaid and CHIP	20.1	23.4%	19.9	23.3%	-0.2 **	-0.1
CHAMPUS/Medicare	3.3	3.8%	3.2	3.8%	0.0	0.0
Private Nongroup	5.9	6.8%	5.5	6.4%	-0.3 ***	-0.4 ***
Uninsured	16.0	18.7%	16.1	18.8%	0.0	0.2 *
Less than 138% FPL	34.8	40.5%	33.3	39.0%	-1.5 ***	-1.5 ***
Employer	7.6	21.8%	7.3	21.8%	-0.3 ***	-0.1
Medicaid and CHIP	15.1	43.5%	14.6	43.9%	-0.5 ***	0.4 **
CHAMPUS/Medicare	1.7	4.8%	1.6	4.8%	-0.1 ***	0.0
Private Nongroup	1.6	4.6%	1.4	4.2%	-0.2 ***	-0.4 ***
Uninsured	8.8	25.4%	8.5	25.4%	-0.4 ***	0.0
138% to less than 400% FPL	34.0	39.6%	34.3	40.2%	0.3 ***	0.6 ***
Employer	19.4	57.0%	19.4	56.4%	0.0	-0.6 ***
Medicaid and CHIP	4.4	12.9%	4.6	13.4%	0.2 ***	0.5 ***
CHAMPUS/Medicare	1.2	3.6%	1.2	3.6%	0.0	0.0
Private Nongroup	2.9	8.5%	2.7	8.0%	-0.1 ***	-0.5 ***
Uninsured	6.2	18.1%	6.4	18.6%	0.2 ***	0.5 ***
At or above 400% FPL	17.1	19.9%	17.8	20.8%	0.6 ***	0.9 ***
Employer	13.7	79.9%	14.1	79.3%	0.4 ***	-0.5 **
Medicaid and CHIP	0.6	3.6%	0.7	3.8%	0.0 ***	0.1 *
CHAMPUS/Medicare	0.4	2.3%	0.4	2.3%	0.0	-0.1
Private Nongroup	1.4	8.0%	1.4	7.6%	0.0	-0.4 ***
Uninsured	1.1	6.2%	1.2	7.0%	0.2 ***	0.8 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 3 (continued)

	Some College					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	49.2	100.0%	49.1	100.0%	0.0	0.0
Employer	30.8	62.7%	31.1	63.2%	0.2 **	0.5 ***
Medicaid and CHIP	7.1	14.5%	7.1	14.4%	-0.1 *	-0.2 *
CHAMPUS/Medicare	2.0	4.1%	2.0	4.1%	0.0	0.0
Private Nongroup	4.2	8.6%	3.9	8.0%	-0.3 ***	-0.6 ***
Uninsured	5.0	10.1%	5.1	10.4%	0.1 ***	0.3 ***
Less than 138% FPL	15.6	31.6%	14.9	30.3%	-0.7 ***	-1.3 ***
Employer	6.0	38.6%	5.7	38.3%	-0.3 ***	-0.3
Medicaid and CHIP	5.1	32.6%	4.9	32.9%	-0.2 ***	0.3
CHAMPUS/Medicare	0.8	4.9%	0.8	5.1%	0.0	0.2 **
Private Nongroup	1.2	8.0%	1.1	7.6%	-0.1 ***	-0.4 **
Uninsured	2.5	16.0%	2.4	16.1%	-0.1 ***	0.1
138% to less than 400% FPL	18.9	38.5%	18.9	38.5%	0.0	0.0
Employer	12.5	65.8%	12.4	65.7%	0.0	-0.1
Medicaid and CHIP	1.8	9.4%	1.8	9.7%	0.1 **	0.3 **
CHAMPUS/Medicare	0.8	4.4%	0.8	4.3%	0.0	-0.1
Private Nongroup	1.9	9.9%	1.7	9.0%	-0.2 ***	-0.9 ***
Uninsured	2.0	10.5%	2.1	11.3%	0.1 ***	0.7 ***
At or above 400% FPL	14.7	29.8%	15.3	31.2%	0.7 ***	1.4 ***
Employer	12.3	84.3%	12.9	84.3%	0.6 ***	0.1
Medicaid and CHIP	0.3	2.0%	0.3	2.1%	0.0	0.0
CHAMPUS/Medicare	0.4	2.7%	0.4	2.8%	0.0 **	0.1
Private Nongroup	1.1	7.5%	1.1	7.0%	0.0	-0.5 ***
Uninsured	0.5	3.4%	0.6	3.7%	0.1 ***	0.3 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 3 (continued)

	Finished College					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	58.2	100.0%	59.7	100.0%	1.6 ***	0.0
Employer	45.4	78.1%	46.9	78.5%	1.4 ***	0.4 ***
Medicaid and CHIP	3.3	5.7%	3.4	5.7%	0.1 *	0.0
CHAMPUS/Medicare	1.3	2.3%	1.4	2.3%	0.0	0.0
Private Nongroup	5.5	9.5%	5.3	8.9%	-0.2 ***	-0.6 ***
Uninsured	2.5	4.3%	2.8	4.7%	0.3 ***	0.4 ***
Less than 138% FPL	6.9	11.9%	6.9	11.5%	-0.1	-0.4 ***
Employer	2.7	39.0%	2.7	39.4%	0.0	0.3
Medicaid and CHIP	2.0	29.4%	2.0	29.3%	0.0	-0.1
CHAMPUS/Medicare	0.3	4.9%	0.3	4.7%	0.0	-0.2
Private Nongroup	0.8	11.9%	0.8	11.2%	-0.1 ***	-0.8 ***
Uninsured	1.0	14.7%	1.1	15.5%	0.0 **	0.8 ***
138% to less than 400% FPL	15.7	27.0%	15.6	26.1%	-0.1	-0.9 ***
Employer	11.3	72.0%	11.1	71.3%	-0.2 ***	-0.7 ***
Medicaid and CHIP	0.9	5.8%	1.0	6.2%	0.0 **	0.3 ***
CHAMPUS/Medicare	0.4	2.8%	0.5	2.9%	0.0	0.1
Private Nongroup	2.1	13.2%	1.9	12.4%	-0.1 ***	-0.7 ***
Uninsured	1.0	6.2%	1.1	7.1%	0.1 ***	1.0 ***
At or above 400% FPL	35.5	61.1%	37.2	62.3%	1.7 ***	1.3 ***
Employer	31.4	88.5%	33.0	88.7%	1.6 ***	0.2 **
Medicaid and CHIP	0.4	1.0%	0.4	1.1%	0.0 ***	0.1 *
CHAMPUS/Medicare	0.5	1.5%	0.6	1.5%	0.0	0.0
Private Nongroup	2.6	7.4%	2.6	6.9%	0.0 *	-0.5 ***
Uninsured	0.5	1.5%	0.6	1.7%	0.1 ***	0.2 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 4: Changes in Health Insurance Coverage among Adults Ages 18 to 64, by Health Insurance Unit Income and Industry Type, 2016–17

	All Workers					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	141.4	100.0%	143.3	100.0%	2.0 ***	0.0
Employer	99.5	70.4%	101.4	70.8%	2.0 ***	0.4 ***
Medicaid and CHIP	12.4	8.8%	12.4	8.7%	0.1	-0.1
CHAMPUS/Medicare	2.4	1.7%	2.5	1.7%	0.1	0.0
Private Nongroup	11.9	8.4%	11.3	7.9%	-0.6 ***	-0.5 ***
Uninsured	15.2	10.7%	15.7	10.9%	0.5 ***	0.2 ***
Less than 138% FPL	26.0	18.4%	24.7	17.2%	-1.2 ***	-1.1 ***
Employer	10.1	39.0%	9.7	39.0%	-0.5 ***	0.0
Medicaid and CHIP	7.5	28.9%	7.2	29.2%	-0.3 ***	0.3
CHAMPUS/Medicare	0.5	2.1%	0.5	2.1%	0.0	0.0
Private Nongroup	1.8	7.0%	1.6	6.6%	-0.2 ***	-0.4 ***
Uninsured	6.0	23.0%	5.7	23.1%	-0.3 ***	0.0
138% to less than 400% FPL	56.3	39.8%	56.6	39.5%	0.3 **	-0.3 ***
Employer	37.8	67.2%	37.7	66.7%	-0.1	-0.5 ***
Medicaid and CHIP	4.2	7.5%	4.5	7.9%	0.3 ***	0.4 ***
CHAMPUS/Medicare	1.0	1.9%	1.1	1.9%	0.0	0.0
Private Nongroup	5.7	10.2%	5.4	9.5%	-0.4 ***	-0.7 ***
Uninsured	7.4	13.2%	7.9	14.0%	0.5 ***	0.8 ***
At or above 400% FPL	59.1	41.8%	62.0	43.3%	2.9 ***	1.4 ***
Employer	51.5	87.1%	54.1	87.1%	2.5 ***	0.0
Medicaid and CHIP	0.6	1.1%	0.7	1.2%	0.1 ***	0.1 ***
CHAMPUS/Medicare	0.9	1.5%	0.9	1.5%	0.1 ***	0.0
Private Nongroup	4.4	7.4%	4.3	6.9%	-0.1 **	-0.5 ***
Uninsured	1.7	2.9%	2.0	3.3%	0.3 ***	0.3 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level. ESI = employer-sponsored insurance.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 4 (continued)

	Workers in High-ESI Industries					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	48.2	100.0%	48.9	100.0%	0.7 ***	0.0
Employer	40.0	82.9%	40.7	83.2%	0.7 ***	0.3 ***
Medicaid and CHIP	2.1	4.4%	2.1	4.4%	0.0	0.0
CHAMPUS/Medicare	0.8	1.7%	0.8	1.7%	0.0	0.0
Private Nongroup	2.8	5.8%	2.6	5.4%	-0.2 ***	-0.4 ***
Uninsured	2.5	5.1%	2.6	5.3%	0.1 ***	0.2 ***
Less than 138% FPL	4.9	10.1%	4.7	9.6%	-0.2 ***	-0.5 ***
Employer	2.4	50.0%	2.4	50.2%	-0.1 ***	0.2
Medicaid and CHIP	1.2	24.4%	1.1	24.3%	0.0 **	-0.1
CHAMPUS/Medicare	0.1	2.3%	0.1	2.1%	0.0 *	-0.2
Private Nongroup	0.3	7.1%	0.3	7.0%	0.0 *	-0.1
Uninsured	0.8	16.2%	0.8	16.4%	0.0	0.2
138% to less than 400% FPL	17.7	36.8%	17.5	35.8%	-0.2 ***	-1.0 ***
Employer	14.1	79.6%	13.9	79.1%	-0.3 ***	-0.5 **
Medicaid and CHIP	0.8	4.3%	0.8	4.6%	0.1 ***	0.3 ***
CHAMPUS/Medicare	0.3	1.9%	0.3	1.9%	0.0	0.0
Private Nongroup	1.3	7.1%	1.2	6.6%	-0.1 ***	-0.5 ***
Uninsured	1.3	7.1%	1.4	7.7%	0.1 ***	0.6 ***
At or above 400% FPL	25.6	53.1%	26.7	54.5%	1.1 ***	1.5 ***
Employer	23.4	91.5%	24.4	91.7%	1.0 ***	0.2
Medicaid and CHIP	0.2	0.7%	0.2	0.7%	0.0 **	0.0
CHAMPUS/Medicare	0.4	1.5%	0.4	1.5%	0.0	0.0
Private Nongroup	1.2	4.7%	1.2	4.4%	0.0 **	-0.4 ***
Uninsured	0.4	1.6%	0.5	1.8%	0.1 ***	0.1 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level. ESI = employer-sponsored insurance.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 4 (continued)

	Workers in Low-ESI Industries					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	93.2	100.0%	94.5	100.0%	1.3 ***	0.0
Employer	59.5	63.9%	60.8	64.3%	1.3 ***	0.5 ***
Medicaid and CHIP	10.3	11.0%	10.3	10.9%	0.0	-0.1
CHAMPUS/Medicare	1.6	1.7%	1.7	1.8%	0.0 *	0.0
Private Nongroup	9.1	9.8%	8.7	9.2%	-0.5 ***	-0.6 ***
Uninsured	12.7	13.6%	13.1	13.8%	0.4 ***	0.2 **
Less than 138% FPL	21.1	22.6%	20.0	21.2%	-1.1 ***	-1.4 ***
Employer	7.7	36.5%	7.3	36.4%	-0.4 ***	0.0
Medicaid and CHIP	6.3	30.0%	6.1	30.4%	-0.2 ***	0.4 *
CHAMPUS/Medicare	0.4	2.0%	0.4	2.1%	0.0	0.1
Private Nongroup	1.5	6.9%	1.3	6.5%	-0.2 ***	-0.4 ***
Uninsured	5.2	24.6%	4.9	24.6%	-0.3 ***	0.0
138% to less than 400% FPL	38.6	41.4%	39.1	41.4%	0.5 ***	0.0
Employer	23.7	61.5%	23.9	61.1%	0.2 *	-0.4 **
Medicaid and CHIP	3.5	9.0%	3.7	9.4%	0.2 ***	0.4 ***
CHAMPUS/Medicare	0.7	1.8%	0.7	1.9%	0.0	0.0
Private Nongroup	4.5	11.6%	4.2	10.8%	-0.3 ***	-0.8 ***
Uninsured	6.2	16.0%	6.6	16.8%	0.4 ***	0.8 ***
At or above 400% FPL	33.6	36.0%	35.4	37.4%	1.8 ***	1.4 ***
Employer	28.1	83.8%	29.6	83.7%	1.5 ***	-0.1
Medicaid and CHIP	0.5	1.4%	0.5	1.5%	0.1 ***	0.1 ***
CHAMPUS/Medicare	0.5	1.4%	0.5	1.5%	0.0 **	0.0
Private Nongroup	3.2	9.4%	3.1	8.9%	0.0	-0.6 ***
Uninsured	1.3	3.9%	1.6	4.4%	0.2 ***	0.5 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level. ESI = employer-sponsored insurance.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 5: Changes in Health Insurance Coverage among the Nonelderly, by Health Insurance Unit Income and Region, 2016–17

	Northeast					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	45.8	100.0%	45.7	100.0%	0.0 ***	0.0
Employer	27.9	61.1%	28.1	61.5%	0.2 *	0.4 **
Medicaid and CHIP	11.4	25.0%	11.3	24.7%	-0.1 *	-0.3
CHAMPUS/Medicare	0.8	1.7%	0.8	1.8%	0.0 *	0.1 *
Private Nongroup	2.5	5.5%	2.5	5.4%	-0.1 *	-0.1 *
Uninsured	3.1	6.7%	3.0	6.6%	0.0	-0.1
Less than 138% FPL	12.7	27.7%	12.1	26.5%	-0.6 ***	-1.2 ***
Employer	3.0	23.9%	2.9	24.1%	-0.1 ***	0.2
Medicaid and CHIP	7.5	59.4%	7.2	59.2%	-0.4 ***	-0.2
CHAMPUS/Medicare	0.3	2.7%	0.4	2.9%	0.0 *	0.3 ***
Private Nongroup	0.4	3.3%	0.4	3.1%	0.0 ***	-0.2
Uninsured	1.4	10.8%	1.3	10.6%	-0.1 ***	-0.2
138% to less than 400% FPL	15.0	32.8%	15.0	32.8%	0.0	-0.1
Employer	9.0	59.9%	8.8	58.8%	-0.2 ***	-1.1 ***
Medicaid and CHIP	3.3	22.2%	3.5	23.4%	0.2 ***	1.2 ***
CHAMPUS/Medicare	0.3	2.0%	0.3	2.1%	0.0	0.1 *
Private Nongroup	1.1	7.1%	1.1	7.0%	0.0	-0.1
Uninsured	1.3	8.7%	1.3	8.6%	0.0	-0.1
At or above 400% FPL	18.1	39.5%	18.6	40.8%	0.6 ***	1.3 ***
Employer	15.9	88.1%	16.4	87.9%	0.5 ***	-0.2
Medicaid and CHIP	0.6	3.1%	0.6	3.3%	0.1 ***	0.2 **
CHAMPUS/Medicare	0.2	0.8%	0.1	0.8%	0.0	-0.1 *
Private Nongroup	1.0	5.7%	1.0	5.5%	0.0	-0.2 *
Uninsured	0.4	2.2%	0.4	2.4%	0.1 ***	0.2 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 5 (continued)

	Midwest					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	55.9	100.0%	55.8	100.0%	-0.1 ***	0.0
Employer	34.7	62.1%	35.0	62.8%	0.3 ***	0.6 ***
Medicaid and CHIP	12.4	22.3%	12.2	21.9%	-0.2 ***	-0.4 ***
CHAMPUS/Medicare	1.3	2.4%	1.3	2.3%	0.0	0.0
Private Nongroup	3.3	5.9%	3.1	5.5%	-0.2 ***	-0.4 ***
Uninsured	4.1	7.3%	4.2	7.5%	0.1 **	0.2 **
Less than 138% FPL	15.6	27.9%	14.9	26.7%	-0.7 ***	-1.2 ***
Employer	3.9	24.8%	3.8	25.2%	-0.1 ***	0.4
Medicaid and CHIP	8.6	55.2%	8.2	54.7%	-0.4 ***	-0.5 *
CHAMPUS/Medicare	0.5	3.4%	0.5	3.5%	0.0	0.1
Private Nongroup	0.6	3.8%	0.5	3.5%	-0.1 ***	-0.3 ***
Uninsured	2.0	12.8%	2.0	13.1%	0.0	0.3
138% to less than 400% FPL	21.4	38.3%	21.4	38.4%	0.0	0.1
Employer	14.2	66.2%	14.1	65.5%	-0.2	-0.7 **
Medicaid and CHIP	3.4	15.9%	3.6	16.7%	0.2 ***	0.8 ***
CHAMPUS/Medicare	0.6	2.7%	0.5	2.5%	0.0 *	-0.1 *
Private Nongroup	1.5	7.1%	1.4	6.5%	-0.1 ***	-0.6 ***
Uninsured	1.7	8.1%	1.9	8.7%	0.1 ***	0.6 ***
At or above 400% FPL	18.9	33.8%	19.5	34.9%	0.6 ***	1.1 ***
Employer	16.7	88.3%	17.2	88.5%	0.6 ***	0.2
Medicaid and CHIP	0.4	2.2%	0.4	2.3%	0.0 *	0.1
CHAMPUS/Medicare	0.2	1.2%	0.2	1.2%	0.0 *	0.1
Private Nongroup	1.2	6.3%	1.2	5.9%	0.0 *	-0.4 ***
Uninsured	0.4	2.0%	0.4	2.0%	0.0	0.0

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 5 (continued)

	South					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	100.8	100.0%	101.6	100.0%	0.8 ***	0.0
Employer	54.0	53.5%	55.0	54.1%	1.0 ***	0.6 ***
Medicaid and CHIP	21.5	21.3%	21.2	20.9%	-0.3 ***	-0.4 ***
CHAMPUS/Medicare	4.0	4.0%	4.0	4.0%	0.0	0.0
Private Nongroup	7.7	7.6%	7.1	7.0%	-0.6 ***	-0.6 ***
Uninsured	13.7	13.6%	14.3	14.0%	0.6 ***	0.5 ***
Less than 138% FPL	33.9	33.6%	32.7	32.2%	-1.2 ***	-1.4 ***
Employer	7.5	22.0%	7.2	22.0%	-0.3 ***	0.0
Medicaid and CHIP	15.1	44.5%	14.5	44.3%	-0.6 ***	-0.2
CHAMPUS/Medicare	1.8	5.2%	1.7	5.2%	-0.1 **	0.0
Private Nongroup	2.1	6.3%	1.9	5.9%	-0.2 ***	-0.4 ***
Uninsured	7.5	22.0%	7.4	22.7%	0.0	0.7 ***
138% to less than 400% FPL	37.2	36.9%	37.8	37.2%	0.6 ***	0.3 **
Employer	21.9	58.8%	21.9	57.9%	0.0	-0.8 ***
Medicaid and CHIP	5.6	15.0%	5.9	15.7%	0.4 ***	0.7 ***
CHAMPUS/Medicare	1.4	3.9%	1.5	3.8%	0.0	0.0
Private Nongroup	3.2	8.7%	3.0	7.9%	-0.2 ***	-0.8 ***
Uninsured	5.1	13.7%	5.5	14.6%	0.4 ***	0.9 ***
At or above 400% FPL	29.7	29.5%	31.1	30.6%	1.4 ***	1.1 ***
Employer	24.7	83.0%	25.9	83.3%	1.2 ***	0.3 *
Medicaid and CHIP	0.8	2.6%	0.8	2.5%	0.0	-0.2 *
CHAMPUS/Medicare	0.8	2.8%	0.9	2.8%	0.0	0.0
Private Nongroup	2.3	7.8%	2.2	7.1%	-0.1 ***	-0.7 ***
Uninsured	1.1	3.7%	1.3	4.3%	0.2 ***	0.5 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

Appendix Table 5 (continued)

	West					
	Coverage Distribution within Income Category				Change in Millions of People 2016–17	Percentage-Point Change 2016–17
	2016		2017			
	Millions	Percent	Millions	Percent		
All Incomes	64.1	100.0%	64.5	100.0%	0.4 ***	0.0
Employer	35.0	54.6%	35.9	55.6%	0.8 ***	0.9 ***
Medicaid and CHIP	17.4	27.2%	17.1	26.5%	-0.3 ***	-0.6 ***
CHAMPUS/Medicare	1.7	2.7%	1.7	2.6%	0.0	-0.1 *
Private Nongroup	4.2	6.6%	4.1	6.3%	-0.2 ***	-0.3 ***
Uninsured	5.7	8.9%	5.8	8.9%	0.1	0.1
Less than 138% FPL	20.2	31.6%	19.1	29.6%	-1.1 ***	-1.9 ***
Employer	4.5	22.2%	4.3	22.4%	-0.2 ***	0.2
Medicaid and CHIP	11.6	57.1%	10.9	57.1%	-0.7 ***	0.0
CHAMPUS/Medicare	0.7	3.6%	0.7	3.7%	0.0 *	0.0
Private Nongroup	0.7	3.4%	0.6	3.3%	-0.1 ***	-0.1
Uninsured	2.8	13.7%	2.6	13.5%	-0.2 ***	-0.1
138% to less than 400% FPL	23.1	36.1%	23.4	36.2%	0.2 **	0.1
Employer	13.2	57.1%	13.2	56.6%	0.0	-0.6 *
Medicaid and CHIP	5.1	21.9%	5.3	22.9%	0.3 ***	0.9 ***
CHAMPUS/Medicare	0.6	2.8%	0.6	2.7%	0.0	-0.1
Private Nongroup	1.8	7.9%	1.7	7.3%	-0.1 ***	-0.6 ***
Uninsured	2.4	10.2%	2.5	10.6%	0.1 ***	0.4 ***
At or above 400% FPL	20.7	32.3%	22.0	34.1%	1.3 ***	1.8 ***
Employer	17.3	83.6%	18.4	83.3%	1.0 ***	-0.2
Medicaid and CHIP	0.8	3.7%	0.9	3.9%	0.1 ***	0.2 **
CHAMPUS/Medicare	0.4	1.7%	0.4	1.7%	0.0	-0.1
Private Nongroup	1.7	8.3%	1.7	7.9%	0.0	-0.4 ***
Uninsured	0.6	2.7%	0.7	3.2%	0.1 ***	0.5 ***

Notes: CHIP = Children's Health Insurance Program. CHAMPUS = Civilian Health and Medical Program of the Uniformed Services. FPL = federal poverty level.

*/**/** Percentage-point change is statistically significant at the 0.1/0.05/0.01 level.

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