

# **Analysis of Health Insurance Coverage 2013-2014**

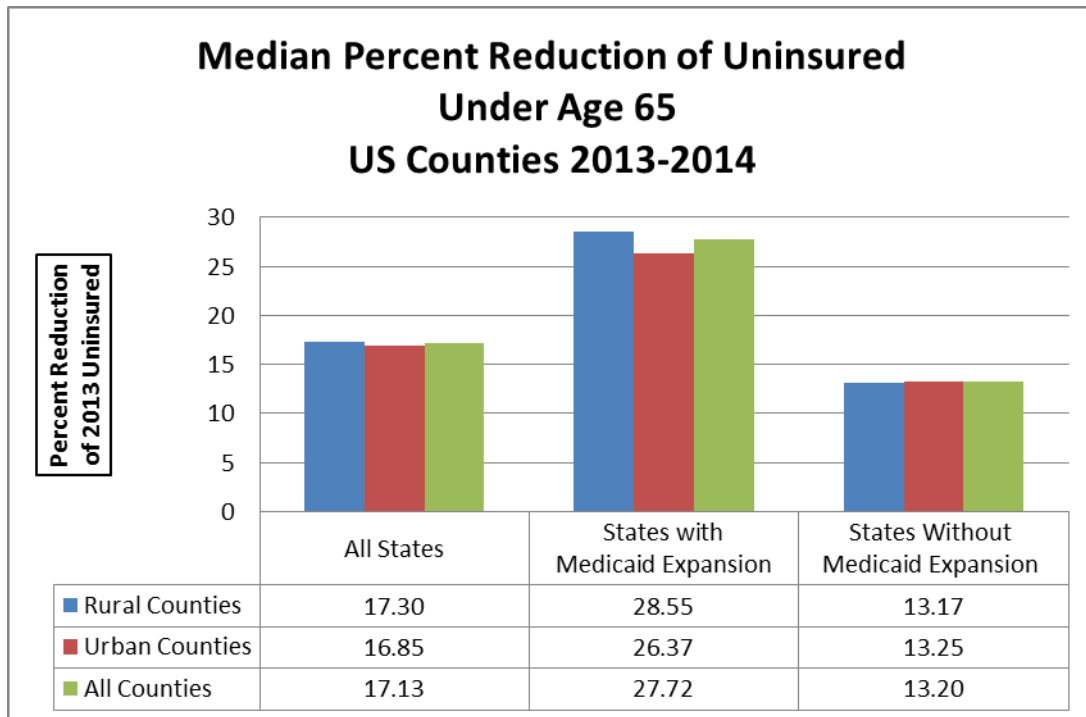
**-- Impact of the Affordable Care Act in Rural and Urban Counties –**

**Harvey Licht  
Varela Consulting Group  
May 2016**

## Overview

- The US Census Bureau has released through its Small Area Health Insurance Estimates (SAHIE) Program county level data with county level estimates of uninsured and insured populations for 2014.
- The attached analysis compares the same source of estimates for 2013 with these later figures to look at the nationwide impact of the Affordable Care Act (ACA) on health insurance coverage.
- The analysis also looks at the comparative impact of the ACA on rural and urban counties.
- State-level tables showing the impact on overall health insurance coverage in each state are also attached.
- **Key Finding:** Health insurance coverage in 2014 for the population under age 65 improved in rural counties at a level comparable to that in urban counties.
- **Key Finding:** In states that enacted Medicaid expansion in 2014 health insurance coverage for the population under age 65 improved in rural counties at a higher level than in urban counties.

## Nationwide Findings



- Rural counties had a slightly greater reduction of uninsured in the population under age 65 in 2014 than urban counties. This difference is not statistically significant.
- Counties, both rural and urban, in states with Medicaid expansion in 2014 had a much larger reduction of uninsured under age 65 in 2014 than did counties without Medicaid expansion.
- Rural counties in states with Medicaid expansion in 2014 had a larger reduction of uninsured under age 65 than did urban counties in those states. This difference is statistically significant.
- Rural counties in states without Medicaid expansion had a slightly smaller reduction in uninsured under age 65 in 2014 than did urban counties in those states. This difference is not statistically significant.

## State Level Findings

- 20 states had reductions of uninsured under age 65 in 2014 of 20% or more. All of these states expanded Medicaid in 2014.
- 6 states had reductions of uninsured under age 65 in 2014 of 30% or more – KY, WV, RI, WA, OR and VT.
- 20 states had reductions of uninsured under age 65 in their rural counties in 2014 of 20% or more. All of these states expanded Medicaid in 2014.
- 6 states had reductions of uninsured under age 65 in their rural counties in 2014 of 30% or more – KY, WV, OR, WA, VT and CT.
- 20 states had reductions of uninsured under age 65 in their urban counties in 2014 of 20% or more. All but one of these states expanded Medicaid in 2014.
- 6 states had reductions of uninsured under age 65 in their urban counties in 2014 of 30% or more – KY, WV, RI, WA, OR and VT. All of these states expanded Medicaid in 2014

State Ranking Tables follow showing reductions in the uninsured population from 2013-2014.

**Change in Health Insurance Coverage - Under Age 65**  
**-- United States Counties 2013-2014**

State	2013 All Counties - Uninsured Population	2014 All Counties - Uninsured Population	Net Change in Uninsured 2013-2014	PCT Change in Uninsured	Medicaid Expansion in 2014
KY	615,363	360,275	255,088	41.45%	YES
WV	254,261	156,077	98,184	38.62%	YES
RI	118,849	74,089	44,760	37.66%	YES
WA	940,952	630,600	310,352	32.98%	YES
OR	560,102	378,857	181,245	32.36%	YES
VT	43,638	30,387	13,251	30.37%	YES
MN	433,829	308,991	124,838	28.78%	YES
CA	6,368,296	4,655,102	1,713,194	26.90%	YES
AR	458,780	336,619	122,161	26.63%	YES
CT	322,785	236,861	85,924	26.62%	YES
CO	722,130	535,569	186,561	25.83%	YES
NV	551,933	416,208	135,725	24.59%	YES
OH	1,248,847	947,102	301,745	24.16%	YES
IA	244,164	185,413	58,751	24.06%	YES
IL	1,588,326	1,211,871	376,455	23.70%	YES
MD	584,728	450,280	134,448	22.99%	YES
ND	73,944	57,168	16,776	22.69%	YES
NM	380,445	295,204	85,241	22.41%	YES
MI	1,059,974	827,968	232,006	21.89%	YES
HI	88,089	69,936	18,153	20.61%	YES
DC	40,687	32,799	7,888	19.39%	YES
WI	505,462	407,618	97,844	19.36%	NO
AZ	1,092,617	886,514	206,103	18.86%	YES
NY	2,036,206	1,654,986	381,220	18.72%	YES
KS	341,248	284,342	56,906	16.68%	NO
NJ	1,125,246	940,315	184,931	16.43%	YES
FL	3,778,848	3,176,171	602,677	15.95%	NO
MT	166,184	139,768	26,416	15.90%	NO
NC	1,491,079	1,254,138	236,941	15.89%	NO
ID	256,305	216,276	40,029	15.62%	NO
MS	498,591	424,433	74,158	14.87%	NO
NH	139,569	118,870	20,699	14.83%	YES
GA	1,810,621	1,549,301	261,320	14.43%	NO
DE	82,347	70,640	11,707	14.22%	YES
NE	201,766	173,309	28,457	14.10%	NO
IN	887,375	768,504	118,871	13.40%	NO
PA	1,204,620	1,047,882	156,738	13.01%	NO
SC	729,833	635,365	94,468	12.94%	NO
TN	878,198	765,026	113,172	12.89%	NO
MA	238,392	208,262	30,130	12.64%	YES
TX	5,695,879	4,976,322	719,557	12.63%	NO
OK	659,369	576,768	82,601	12.53%	NO
LA	746,374	661,811	84,563	11.33%	NO
VA	971,264	863,567	107,697	11.09%	NO
AL	637,841	567,439	70,402	11.04%	NO
MO	762,811	682,388	80,423	10.54%	NO
WY	77,766	69,582	8,184	10.52%	NO
AK	135,757	123,604	12,153	8.95%	NO
SD	89,295	81,569	7,726	8.65%	NO
ME	143,651	131,550	12,101	8.42%	NO
UT	393,334	360,274	33,060	8.41%	NO
<b>Total</b>	<b>44,477,970</b>	<b>36,013,970</b>	<b>8,464,000</b>	<b>19.03%</b>	

Sources:	US Census Bureau - Small Area Health Insurance Estimates
	<a href="http://www.census.gov/did/www/sahie/data/interactive/sahie.html">http://www.census.gov/did/www/sahie/data/interactive/sahie.html</a>
	Advisory Board - Where the States Stand on Medicaid Expansion - January 2016
	<a href="https://www.advisory.com/daily-briefing/resources/primers/medicaidmap">https://www.advisory.com/daily-briefing/resources/primers/medicaidmap</a>

**Change in Health Insurance Coverage - Under Age 65**  
**-- Rural Counties 2013-2014**

State	2013 Rural Counties - Uninsured Population	2014 Rural Counties - Uninsured Population	Net Change in Rural Uninsured 2013-2014	PCT Change in Rural Uninsured	Medicaid Expansion in 2014
KY	276,139	157,682	118,457	42.90%	YES
WV	102,899	63,275	39,624	38.51%	YES
OR	99,446	66,282	33,164	33.35%	YES
WA	110,251	75,505	34,746	31.52%	YES
VT	29,883	20,787	9,096	30.44%	YES
CT	14,952	10,457	4,495	30.06%	YES
HI	22,059	15,533	6,526	29.58%	YES
AR	182,325	128,431	53,894	29.56%	YES
CA	125,290	88,330	36,960	29.50%	YES
CO	115,426	82,837	32,589	28.23%	YES
MN	104,166	74,832	29,334	28.16%	YES
IL	145,406	105,127	40,279	27.70%	YES
MD	16,043	11,751	4,292	26.75%	YES
IA	106,706	79,703	27,003	25.31%	YES
NV	46,625	34,835	11,790	25.29%	YES
NY	123,996	94,652	29,344	23.67%	YES
OH	266,793	204,465	62,328	23.36%	YES
MI	201,510	156,351	45,159	22.41%	YES
ND	40,044	31,263	8,781	21.93%	YES
NM	128,762	103,007	25,755	20.00%	YES
MA	3,889	3,193	696	17.90%	YES
ID	98,820	81,584	17,236	17.44%	NO
KS	121,499	101,388	20,111	16.55%	NO
WI	138,734	115,834	22,900	16.51%	NO
NH	56,756	47,722	9,034	15.92%	YES
MT	111,457	93,994	17,463	15.67%	NO
NE	74,729	63,653	11,076	14.82%	NO
NC	353,956	301,880	52,076	14.71%	NO
MS	278,454	239,422	39,032	14.02%	NO
AZ	60,914	52,486	8,428	13.84%	YES
FL	129,800	111,970	17,830	13.74%	NO
TN	209,711	181,460	28,251	13.47%	NO
PA	145,556	126,382	19,174	13.17%	NO
GA	318,316	277,234	41,082	12.91%	NO
SC	118,188	103,588	14,600	12.35%	NO
IN	203,653	178,919	24,734	12.15%	NO
TX	635,438	560,765	74,673	11.75%	NO
LA	126,364	111,543	14,821	11.73%	NO
AL	166,502	148,956	17,546	10.54%	NO
WY	55,900	50,098	5,802	10.38%	NO
VA	137,538	123,356	14,182	10.31%	NO
OK	239,079	214,601	24,478	10.24%	NO
ME	64,894	58,492	6,402	9.87%	NO
AK	52,619	48,475	4,144	7.88%	NO
MO	219,370	203,465	15,905	7.25%	NO
SD	49,942	46,735	3,207	6.42%	NO
UT	47,005	45,171	1,834	3.90%	NO
DC					YES
DE					YES
NJ					YES
RI					YES
<b>Total</b>	<b>6,477,804</b>	<b>5,297,471</b>	<b>1,180,333</b>	<b>18.22%</b>	

Sources:	US Census Bureau - Small Area Health Insurance Estimates
	<a href="http://www.census.gov/did/www/sahie/data/interactive/sahie.html">http://www.census.gov/did/www/sahie/data/interactive/sahie.html</a>
	Advisory Board - Where the States Stand on Medicaid Expansion - January 2016
	<a href="https://www.advisory.com/daily-briefing/resources/primers/medicaidmap">https://www.advisory.com/daily-briefing/resources/primers/medicaidmap</a>

## Change in Health Insurance Coverage - Under Age 65

-- Urban Counties 2013-2014

	2013 Urban Counties - Uninsured Population	2014 Urban Counties - Uninsured Population	Net Change in Urban Uninsured 2013-2014	PCT Change in Urban Uninsured	Medicaid Expansion in 2014
KY	339,224	202,593	136,631	40.28%	YES
WV	151,362	92,802	58,560	38.69%	YES
RI	118,849	74,089	44,760	37.66%	YES
WA	830,701	555,095	275,606	33.18%	YES
OR	460,656	312,575	148,081	32.15%	YES
VT	13,755	9,600	4,155	30.21%	YES
MN	329,663	234,159	95,504	28.97%	YES
CA	6,243,006	4,566,772	1,676,234	26.85%	YES
CT	307,833	226,404	81,429	26.45%	YES
CO	606,704	452,732	153,972	25.38%	YES
AR	276,455	208,188	68,267	24.69%	YES
NV	505,308	381,373	123,935	24.53%	YES
OH	982,054	742,637	239,417	24.38%	YES
NM	251,683	192,197	59,486	23.64%	YES
ND	33,900	25,905	7,995	23.58%	YES
IL	1,442,920	1,106,744	336,176	23.30%	YES
IA	137,458	105,710	31,748	23.10%	YES
MD	568,685	438,529	130,156	22.89%	YES
MI	858,464	671,617	186,847	21.77%	YES
WI	366,728	291,784	74,944	20.44%	NO
DC	40,687	32,799	7,888	19.39%	YES
AZ	1,031,703	834,028	197,675	19.16%	YES
NY	1,912,210	1,560,334	351,876	18.40%	YES
HI	66,030	54,403	11,627	17.61%	YES
KS	219,749	182,954	36,795	16.74%	NO
NJ	1,125,246	940,315	184,931	16.43%	YES
MT	54,727	45,774	8,953	16.36%	NO
NC	1,137,123	952,258	184,865	16.26%	NO
FL	3,649,048	3,064,201	584,847	16.03%	NO
MS	220,137	185,011	35,126	15.96%	NO
GA	1,492,305	1,272,067	220,238	14.76%	NO
ID	157,485	134,692	22,793	14.47%	NO
DE	82,347	70,640	11,707	14.22%	YES
NH	82,813	71,148	11,665	14.09%	YES
OK	420,290	362,167	58,123	13.83%	NO
IN	683,722	589,585	94,137	13.77%	NO
NE	127,037	109,656	17,381	13.68%	NO
SC	611,645	531,777	79,868	13.06%	NO
PA	1,059,064	921,500	137,564	12.99%	NO
TX	5,060,441	4,415,557	644,884	12.74%	NO
TN	668,487	583,566	84,921	12.70%	NO
MA	234,503	205,069	29,434	12.55%	YES
MO	543,441	478,923	64,518	11.87%	NO
SD	39,353	34,834	4,519	11.48%	NO
LA	620,010	550,268	69,742	11.25%	NO
VA	833,726	740,211	93,515	11.22%	NO
AL	471,339	418,483	52,856	11.21%	NO
WY	21,866	19,484	2,382	10.89%	NO
AK	83,138	75,129	8,009	9.63%	NO
UT	346,329	315,103	31,226	9.02%	NO
ME	78,757	73,058	5,699	7.24%	NO
Total	38,000,166	30,716,499	7,283,667	19.17%	

Sources:	US Census Bureau - Small Area Health Insurance Estimates
	<a href="http://www.census.gov/did/www/sahie/data/interactive/sahie.html">http://www.census.gov/did/www/sahie/data/interactive/sahie.html</a>
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## References

- **US Census Bureau - Small Area Health Insurance Estimates**
  - This is the source of the latest Census Bureau estimates on health insurance coverage. Additional data is available including breakouts by gender and income.
  - <http://www.census.gov/did/www/sahie/data/interactive/sahie.html>
- **Advisory Board - Where the States Stand on Medicaid Expansion - January 2016**
  - This is an interactive map and narrative summary outlining the status of Medicaid expansion in the states.
  - <https://www.advisory.com/daily-briefing/resources/primers/medicaidmap>
- **Health Affairs – Uninsurance Rates and the Affordable Care Act – May 23 2016.**
  - This brief provides a comparison of alternative sources of data on the uninsured.
  - [http://www.healthaffairs.org/healthpolicybriefs/brief.php?brief\\_id=157](http://www.healthaffairs.org/healthpolicybriefs/brief.php?brief_id=157)