

WASHINGTON STATE HEALTH SERVICES RESEARCH PROJECT

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Uninsured Rate Changes in Washington State's Population Groups: 2013–14

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Introduction

Unprecedented changes occurred in 2014 to the health coverage of Washington state's population when the Patient Protection and Affordable Care Act (ACA) rolled out its three key components: Medicaid expansion to cover individuals with incomes up to 138 percent of the federal poverty level (FPL), subsidies for private coverage purchased through the Health Benefits Exchange by individuals with incomes between 138 and 400 percent of the FPL and the mandate for all citizens to have health coverage. As a result of the ACA, the state's uninsured rate underwent the largest single-year decline in recent history, dropping nearly 5 percentage points from 14.0 percent in 2013 to 9.2 percent in 2014¹.

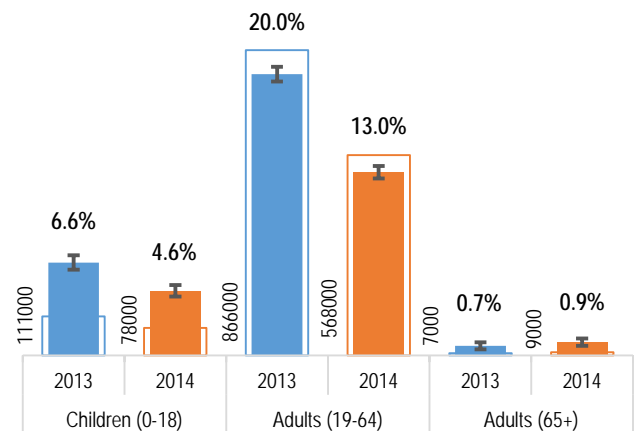
This research brief presents changes in the uninsured rate from 2013 to 2014 in selected socioeconomic and demographic population groups based on data from the American Community Survey².

Results

The uninsured rate declined significantly in 2014 for nearly every population subgroup studied in this research brief, just as it did for the uninsured rate for the overall state population.

Age groups. For this analysis, age is separated into three groups: children ages 0 to 18, adults ages 19 to 64 and adults ages 65 and older. The most notable change in the uninsured rates among the age groups is the decline in adults ages 19 to 64. In 2013, the absolute number (the hollow bar in the graph) and relative number (in percentage represented by the solid bar) of the uninsured for this group were much higher than for the other two age groups. However, the largest reduction, both in absolute and relative numbers of uninsured, also came from this group. Their uninsured rate fell 7 percentage points, from 20 percent in 2013 to 13 percent in 2014. The uninsured rate for children ages 0 to 18 dropped from the low rate of 6.6 percent to an even lower rate of 4.6 percent. Adults ages 65 and older had the lowest rate — less than 1 percent in 2013 — and remained less than 1 percent in 2014.

Uninsured by Age Groups: 2013 and 2014



¹ Yen, W. and Mounts, T., 2015. "First Year Impact of ACA on Washington State's Health Coverage," Washington State Office of Financial Management Health Care Research Center, Research Brief No. 073.

² ACS is an ongoing population survey of U.S. households conducted by the U.S. Census Bureau. For this brief, the ACS 1-year PUMS files were used.

Gender groups. In 2013, the uninsured rate for males, 15.5 percent, was higher than the rate for females, 12.7 percent. Both groups experienced nearly 5 percentage-point drops in their uninsured rates in 2014. This means, though, that the gap between the uninsured rates for males and females remained about the same in 2014. This pattern also held true for the absolute number of uninsured in 2013 and 2014, with males composing the larger share of the total uninsured in each year.

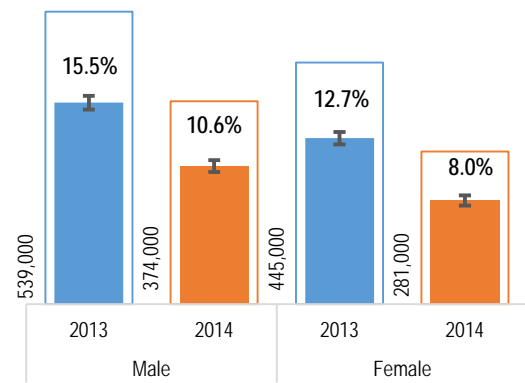
Hispanic and non-Hispanic groups. The Hispanic population had a high uninsured rate, 29.8 percent, in 2013, about 2.5 times the uninsured rate of the non-Hispanic population. Both Hispanic and non-Hispanic populations had significantly lower uninsured rates in 2014, with the former group’s rate falling by about 9 percentage points and the latter group’s rate by about 4 points. The large difference between the uninsured rates for the Hispanic and non-Hispanic populations continued in 2014, however.

In terms of the absolute numbers of uninsured, non-Hispanics accounted for more than two-thirds of the total uninsured in 2013 and 2014.

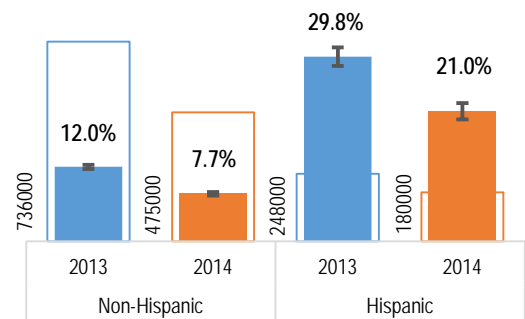
Race groups. The population categorized as “other” and the American Indian and Alaska Native (AIAN) population had the highest uninsured rates in 2013, at 30.2 percent and 36.6 percent, respectively. These groups also had the largest percentage-point declines in their uninsured rates, about 9.5 percentage points for AIAN and 11.8 percentage points for other. In 2013, these two groups, when combined, though, had approximately 90,000 of the state’s total of 983,000 uninsured individuals. The white population composed the largest share, 688,000, or more than two-thirds of the total uninsured in 2013. The largest reduction in the number of uninsured persons, 228,000, also came from this group, resulting in 460,000 of this population remaining uninsured. All other racial groups experienced significant declines in their uninsured rates.

Marital status groups. The uninsured rates varied across marital statuses. In 2013, the separated group had the highest uninsured rate at 27.1 percent, more than five times the lowest uninsured rate of the widowed group, 4.7 percent. The uninsured rates for these groups declined between 2013 and 2014, with the difference between them having narrowed somewhat in 2014. The separated group’s 2014 rate was 17.8 percent, about four times the widowed group’s 2014 rate of 3.9 percent.

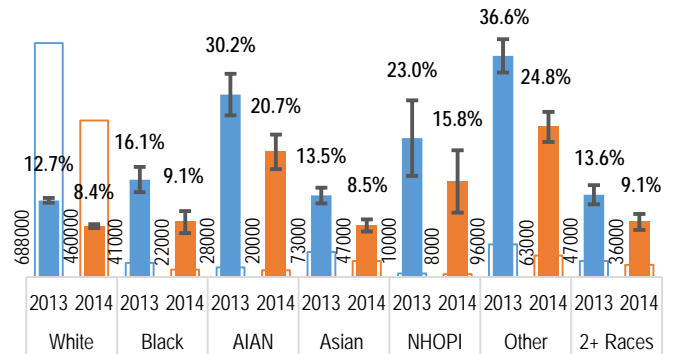
Uninsured By Gender: 2013 and 2014



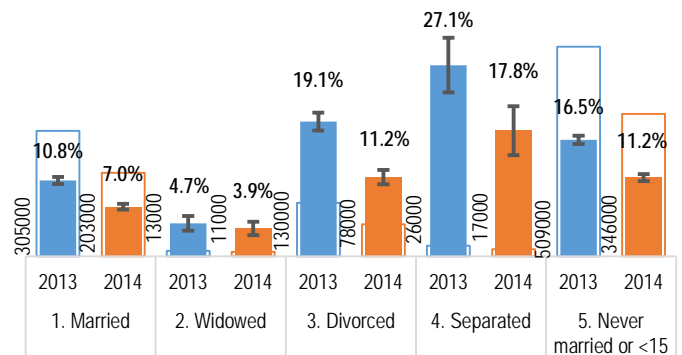
Uninsured by Hispanic Origin: 2013 and 2014



Uninsured by Race: 2013 and 2014

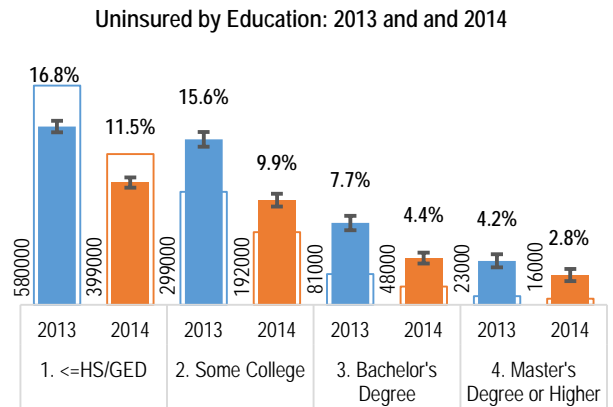


Uninsured by Marital Status: 2013 and 2014



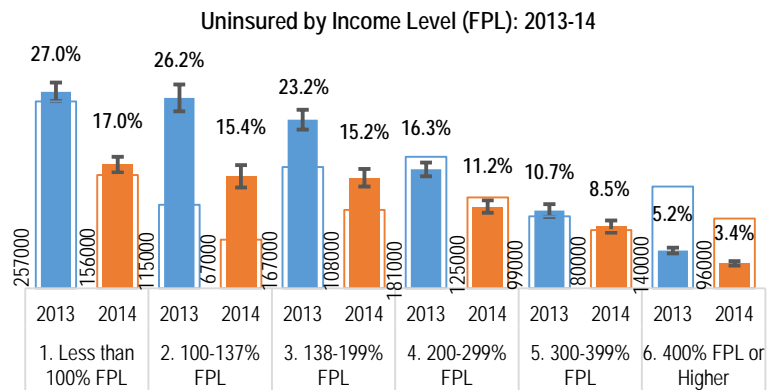
However, the uninsured of these groups formed the two smallest fractions of the total uninsured. The largest number of uninsured — more than half of the total in both years — came from the never married group, followed by the married group and the divorced group.

Education groups. The uninsured rate was negatively correlated with educational attainment — the higher the education, the lower the uninsured rate. For instance, in 2013 and 2014, the uninsured rate of those with a Bachelor’s degree was less than half the rate of those with education up to high school diploma or GED certificate. However, uninsured rates fell significantly among all education groups from 2013 to 2014. The negative correlation also held true for each educational attainment group’s share of the total uninsured: the higher the education level, the smaller the share. The group with the lowest educational attainment accounted for more than half the total uninsured in both 2013 and 2014.



*Income groups*³. Income level was also negatively correlated with uninsured rates: the higher the income, the lower the uninsured rate.

In 2014, all income groups experienced significant reductions in their uninsured rates. The two lowest income groups targeted by the ACA’s Medicaid expansion — those with incomes below 100 percent of FPL and those with incomes between 100 and 137 percent of FPL —experienced the largest percentage point drops in their uninsured rates, from 27 percent to 17 percent in the former group and from 26.2 percent to 15.4 percent in the latter group. However, these changes did not reduce the relative gap in the uninsured rates between the low-income groups and high-income groups.



The uninsured rate in the lowest income group in 2014 was still about five times the rate of the highest income group (those with income at 400 percent of FPL or higher) as was the case in 2013. The lowest income group also had the largest share of the remaining uninsured in 2014 as it did in 2013.

*Labor force status groups*⁴. Unemployment was accompanied by a very high uninsured rate in 2013. Nearly half the unemployed population (44.7 percent) was uninsured at that time. Many uninsured individuals in this group obtained health coverage in 2014; their uninsured rate dropped by more than 18 percentage points, or by 40 percent. While this decline was impressive, the new uninsured rate of 26.3 percent among the unemployed in 2014 was still about 2.5 times the uninsured rate of the employed who were at work⁵.

³ The source data include a small number of records with no income information. Those records were excluded from the analysis presented in this section.

⁴ Children under age 16 were excluded from the analysis presented in this section.

⁵ The “employed” category in the American Community Survey consists of two groups: those who are employed and are at work and those who are employed but are temporarily not at work due to illness, bad weather, industrial dispute, vacation or other personal reasons.

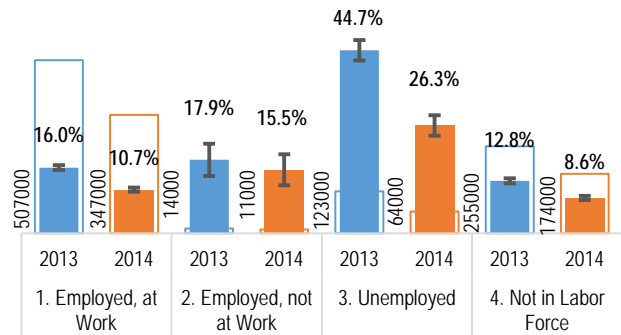
It should be noted that although the unemployed had the highest uninsured rate, it was not the group with the largest share of the total uninsured. The group with the largest share of the total uninsured, in both 2013 and 2014, was actually the employed who were at work, with more than half the total uninsured.

Citizenship groups. In the five groups distinguished by their U.S. citizenship status, those born in U.S. territories, those born abroad of American parents and naturalized citizens had statistically similar uninsured rates in 2013 (ranging from 15.8 percent to 17.6 percent) and in 2014 (ranging from 8.3 percent to 9.2 percent). Although these three groups experienced drops in their uninsured rates in 2014, only the declines for the latter two groups were statistically significant.

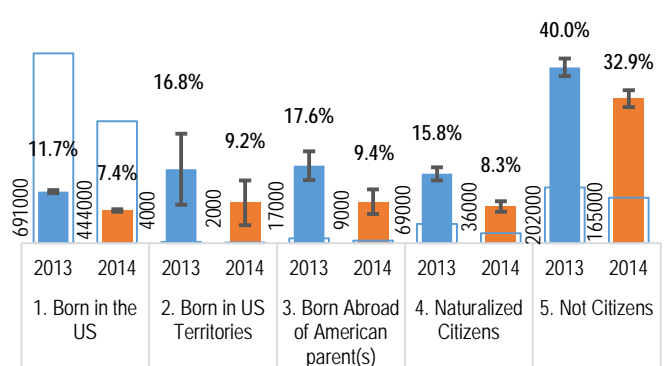
The remaining two groups — citizens born in the United States and noncitizens — experienced the lowest and the highest uninsured rates, respectively. The citizens born in the United States had the lowest uninsured rates, 11.7 percent in 2013 and 7.4 percent in 2014. Their uninsured rate declined about 37 percent.

The noncitizen group, on the other hand, had the highest uninsured rates, at 40 percent in 2013 and 32.9 percent in 2014. Their rate declined about 18 percent, roughly half the rate of the group born in the United States. However, the group born in the United States had the largest share of the total uninsured (more than two-thirds) in both 2013 and 2014.

Uninsured by Labor Force Status: 2013 and 2014



Uninsured by U.S. Citizenship: 2013 and 2014



Summary

In 2014, Washington state experienced significant changes in health coverage as a result of the ACA. The state’s overall uninsured rate underwent a sharp single-year drop, declining from 14 percent in 2013 to 9.2 percent in 2014. The decline in the uninsured rate was evident in nearly all the population subgroups reviewed in this brief, and for an overwhelming majority of the population subgroups, the decline was statistically significant. Many of the population subgroups experienced reductions in their uninsured rates that were far greater than the state’s overall reduction of 4.8 percentage points. Adults ages 18 to 64 obtained a drop of 7 percentage points, Hispanic population 9.2 points, persons categorized as “other” for their race 11.0 points, groups with incomes below 100 percent FPL and between 100 to 137 percent FPL 10 points and 10.8 points, respectively, unemployed 18.4 points and noncitizens 7.1 points. While the size of the uninsured was considerably smaller in 2014 than in 2013, the remaining uninsured still mostly resembled the uninsured in 2013. The majority of the uninsured in 2014 continued to be adult males 18–64 years old who were non-Hispanic, white, not married, low-income, employed and citizens born in the United States.