



# The Impact of Same-Sex Marriage on Health Insurance Coverage: *Evidence from Four States*

Gilbert Gonzales, MHA  
University of Minnesota

Association for Public Policy Analysis & Management  
Policy Research on Same-Sex Marriage  
Saturday, November 9, 2013

# Background

Same-sex couples are less likely to have health insurance, especially through employers

**NHIS**

(Heck et al. 2006)

**CPS**

(Ash & Badget, 2006)

**BRFSS**

(Buchmueller & Carpenter, 2010)

**ACS**

(Gonzales & Blewett, 2014)

# Most Americans are covered through a family member's employer health plan

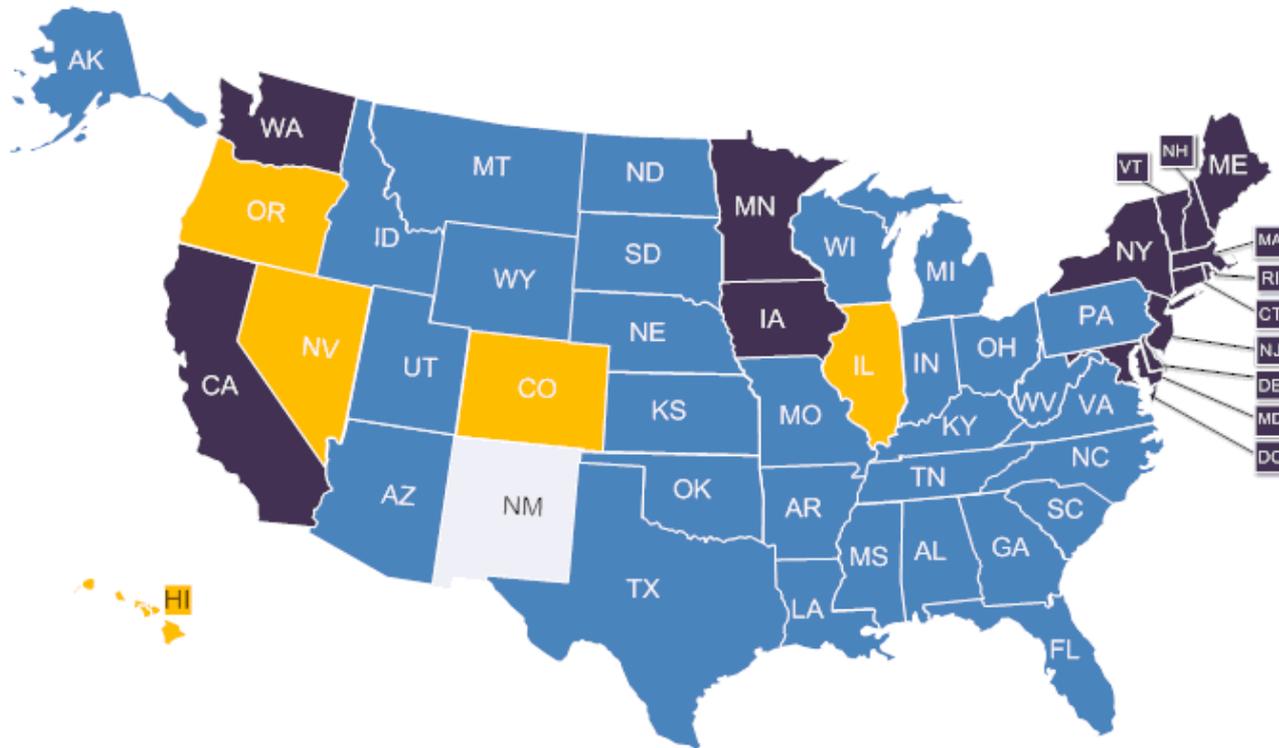
- “Legal” spouse
- Dependent children

## Definition of Eligible Dependents

The individuals listed on the chart on the following page are considered eligible dependents for the Plan. In addition to specifying criteria for coverage, the chart also includes information as to whether the dependent is considered qualified for favorable tax treatment under the Plan.

Relationship to Employee	Criteria for Coverage	Is Dependent Qualified for Tax Favored Treatment? <a href="#">(1)</a>
Spouse	<b>Must be legally married</b>  Your spouse must not be working full-time for an employer and receiving cash or credits 1) in place of medical coverage or 2) in exchange for medical coverage with a deductible of \$750 or greater.	Qualified

# Employers often required to extend benefits to same-sex spouses after same-sex marriage



## LEGEND

- Defines marriage as relationship between a man and a woman
- State DOMA law but allows civil unions or domestic partnership
- States with statute or judicial decision allowing same sex-marriage
- State with no legislation on same-sex marriage or civil unions

Source: National Conference of State Legislatures

# Research Question

What is the effect of same-sex marriage on health insurance coverage among same-sex couples?

# American Community Survey, 2008-2011

## Health insurance added in 2008

- Employer-Sponsored Insurance (ESI)
- Directly Purchased / Individual
- Medicare
- Medicaid
- Uninsured

## Large sample size!

- 3 million people each year
- Supports state level research
- Leading data resource for same-sex couples

# Difference-in-Differences (DD) Analysis

## Pre-Post research design

- Target group: Same-sex couples in 4 states (CT, IA, NH, VT)
- Comparison groups unaffected by policy change
  - 1) married opposite-sex couples in same state
  - 2) same-sex couples in neighboring states

## Linear probability models controlling for:

- Race/ethnicity, age, income, educational attainment, employment status, industry, related child in household, citizenship, state fixed effects

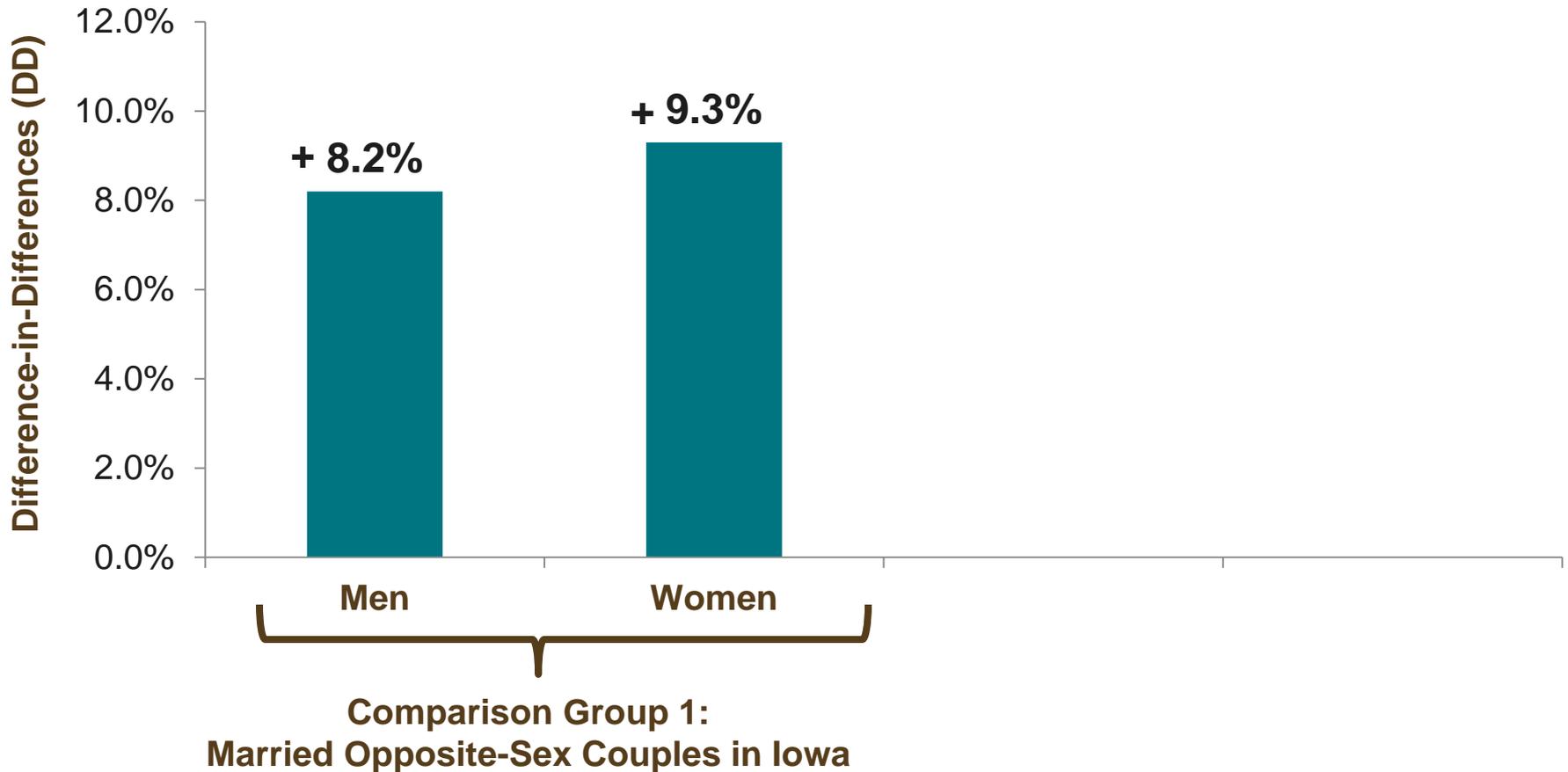
## Separate models for:

- State with no provisions adopting marriage (IA)
- States replacing civil unions/domestic partnerships with marriage (CT, NH, VT)

# Difference-in-Differences (DD) Analysis

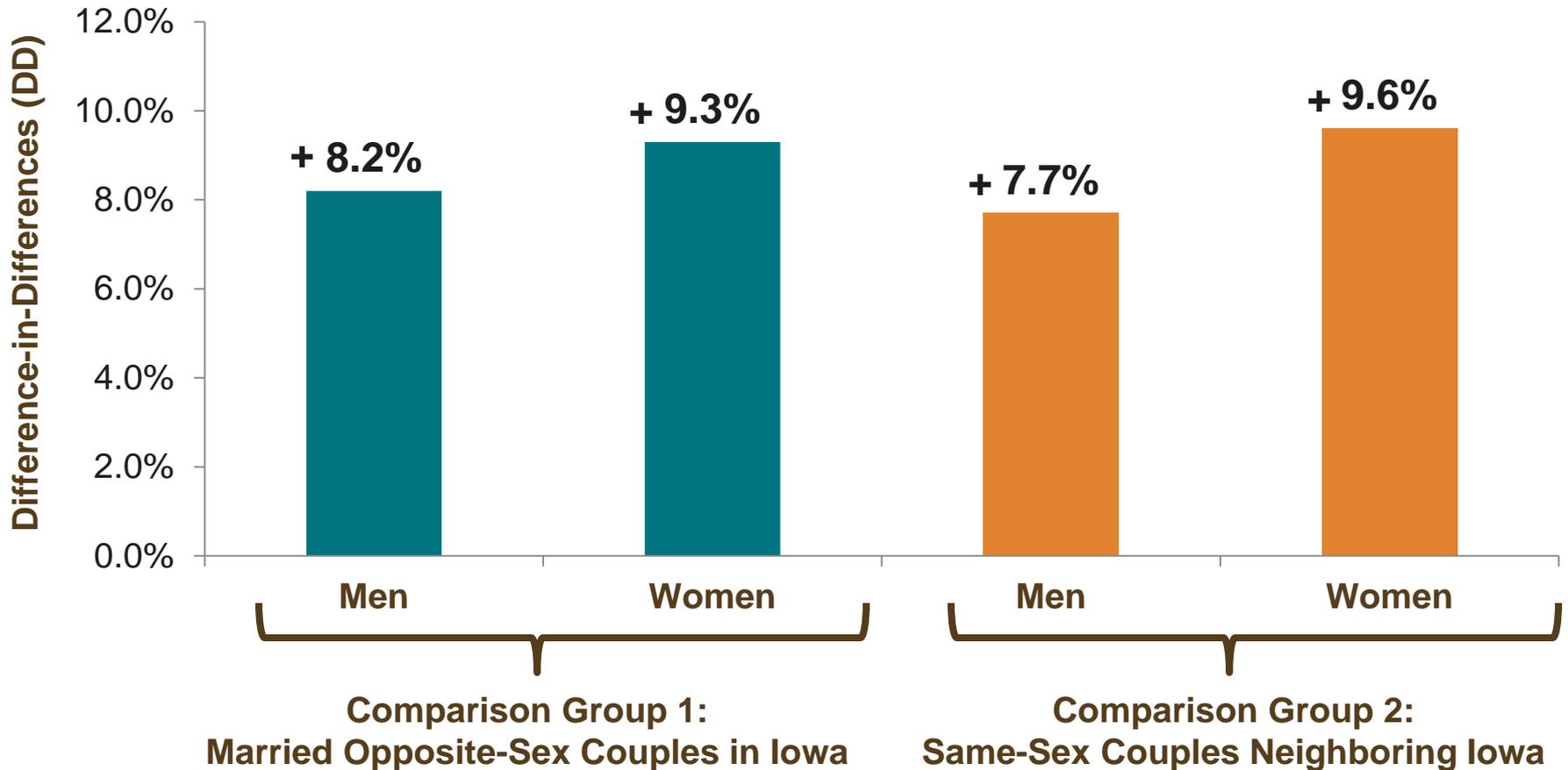
$$Y_i = \beta_0 + \beta_1 \text{Treat} + \beta_2 \text{Post} + \beta_3 \text{Treat*Post} + X_i + \varepsilon$$

# From No Provisions to Same-Sex Marriage



Adjusts for race/ethnicity, age, employment, industry, income, state, citizenship, minor child.  
Source: American Community Survey, 2008-2011. \* indicates  $p < 0.05$

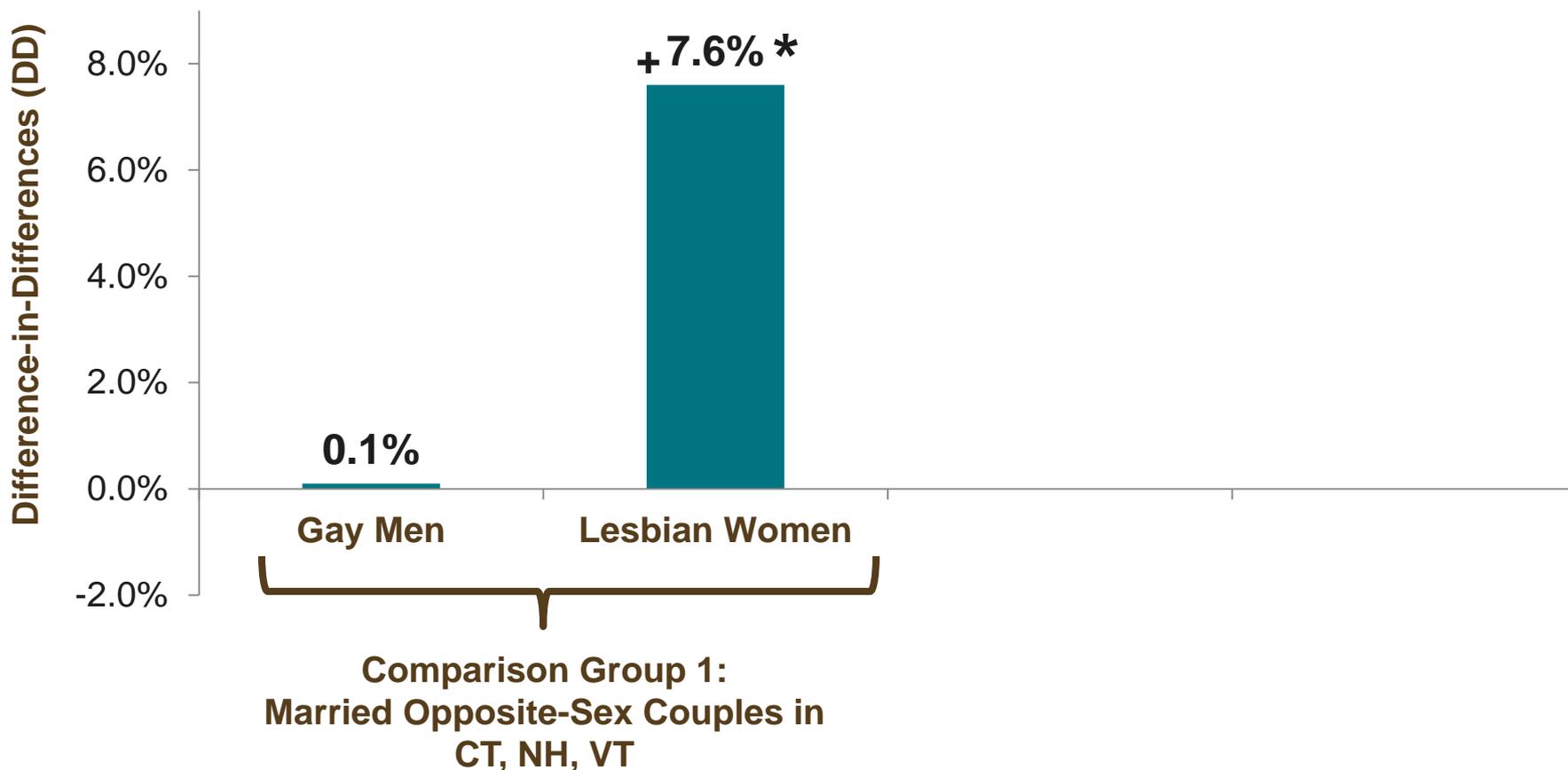
# From No Provisions to Same-Sex Marriage



Adjusts for race/ethnicity, age, employment, industry, income, state, citizenship, minor child.

Source: American Community Survey, 2008-2011. \* indicates  $p < 0.05$

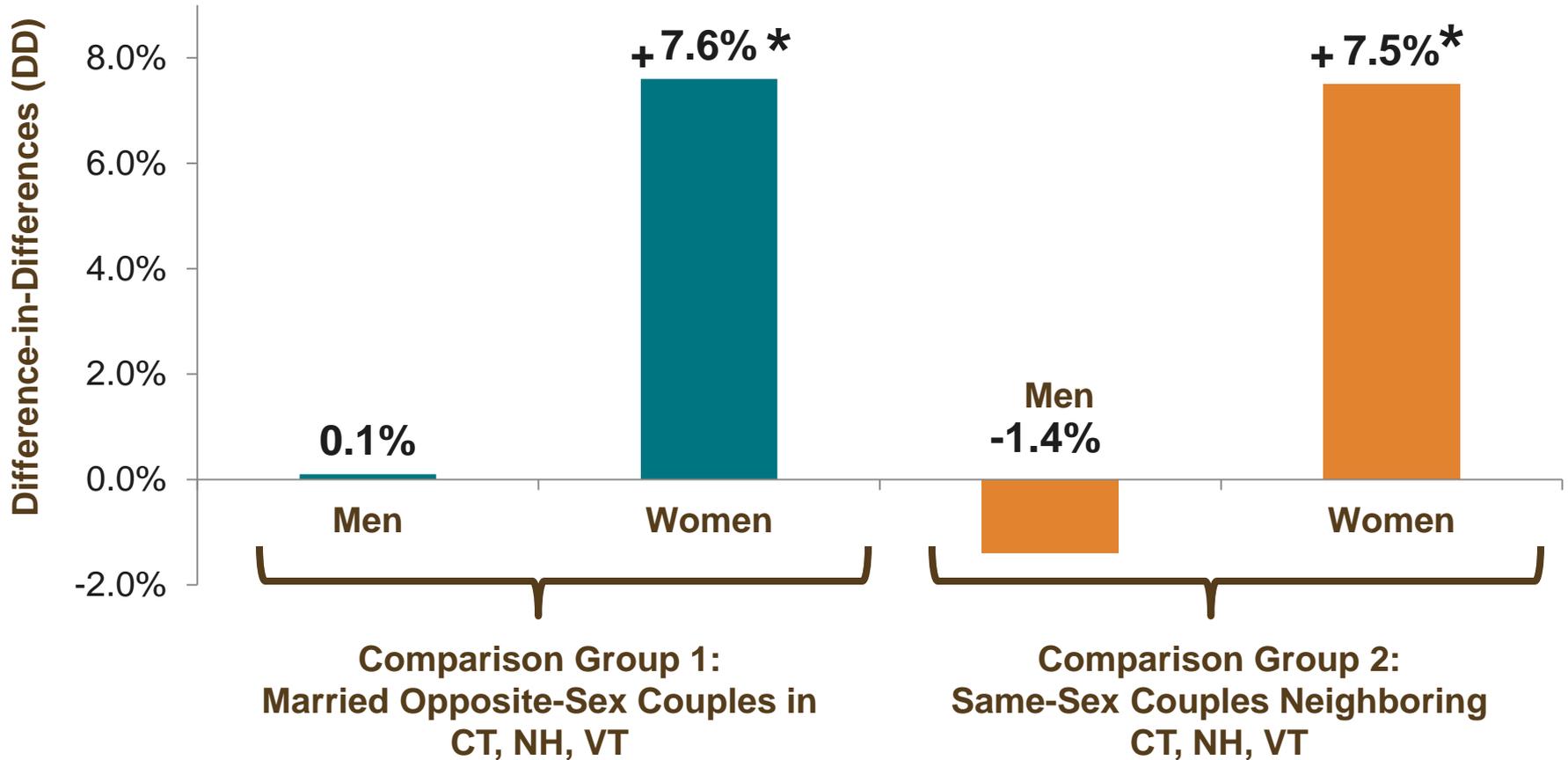
# From Civil Unions to Same-Sex Marriage



Adjusts for race/ethnicity, age, employment, industry, income, state, citizenship, minor child.

Source: American Community Survey, 2008-2011. \* indicates  $p < 0.05$

# From Civil Unions to Same-Sex Marriage



Adjusts for race/ethnicity, age, employment, industry, income, state, citizenship, minor child.

Source: American Community Survey, 2008-2011. \* indicates  $p < 0.05$

# Key Findings

- 1) Same-sex marriage leads to ~7.5% increase in health insurance coverage for women in same-sex relationships
- 2) Limited evidence that same-sex marriage improved health insurance coverage in Iowa or for men
- 3) Detectable gains in coverage by replacing civil union laws with legal same-sex marriage

# Gilbert Gonzales, MHA

PhD Student

Graduate Research Assistant

[gonza440@umn.edu](mailto:gonza440@umn.edu)

University of Minnesota

School of Public Health

Division of Health Policy & Management



[www.shadac.org](http://www.shadac.org)

 @shadac

# Discussion



## **With same-sex marriage now available, state to end benefits for domestic partners**

**State says change is needed to avoid lawsuits**

May 03, 2013 | By Michael Dresser and Carrie Wells, The Baltimore Sun

The O'Malley administration has notified state employees in same-sex relationships that they won't be able to include domestic partners in their health insurance anymore.

If they want coverage, they'll have to get married.

The policy change is the result of the new Maryland law allowing same-sex marriage, which took effect Jan. 1. The thinking is that offering health coverage to an unmarried same-sex partner doesn't make sense anymore, officials said, particularly since an unmarried heterosexual partner doesn't have the same right.

# GLB Population in the ACS

- Same-sex spouses / unmarried partners

**3** What is Person 1's sex? Mark (X) ONE box.

Male       Female

**2** How is this person related to Person 1? Mark (X) ONE box.

<input type="checkbox"/> Husband or wife	<input type="checkbox"/> Son-in-law or daughter-in-law
<input type="checkbox"/> Biological son or daughter	<input type="checkbox"/> Other relative
<input type="checkbox"/> Adopted son or daughter	<input type="checkbox"/> Roomer or boarder
<input type="checkbox"/> Stepson or stepdaughter	<input type="checkbox"/> Housemate or roommate
<input type="checkbox"/> Brother or sister	<input checked="" type="checkbox"/> Unmarried partner
<input type="checkbox"/> Father or mother	<input type="checkbox"/> Foster child
<input type="checkbox"/> Grandchild	<input type="checkbox"/> Other nonrelative
<input type="checkbox"/> Parent-in-law	

**3** What is Person 2's sex? Mark (X) ONE box.

Male       Female