



THE CHANGING DEMOGRAPHICS OF THE UNINSURED IN MINNESOTA AND THE NATION

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Outline

1. Study details
2. Coverage expansions and outreach under the Affordable Care Act
3. Changes in uninsurance rates, 2013-2014
4. Changes in the characteristics of the uninsured, 2013-2014
5. Conclusions and policy implications

Study Details

- **Research question:** Have insurance coverage gains likely related to the Affordable Care Act (ACA) changed the demographic profile of the uninsured?
- **Data source:** 2013 and 2014 American Community Survey Public Use Micro Data Sample
- **Approach:** Descriptive statistics, year-over-year testing for significance using t-test at the 95% confidence interval
- **Co-Author:** Brett Fried, SHADAC

ACA COVERAGE EXPANSIONS AND OUTREACH



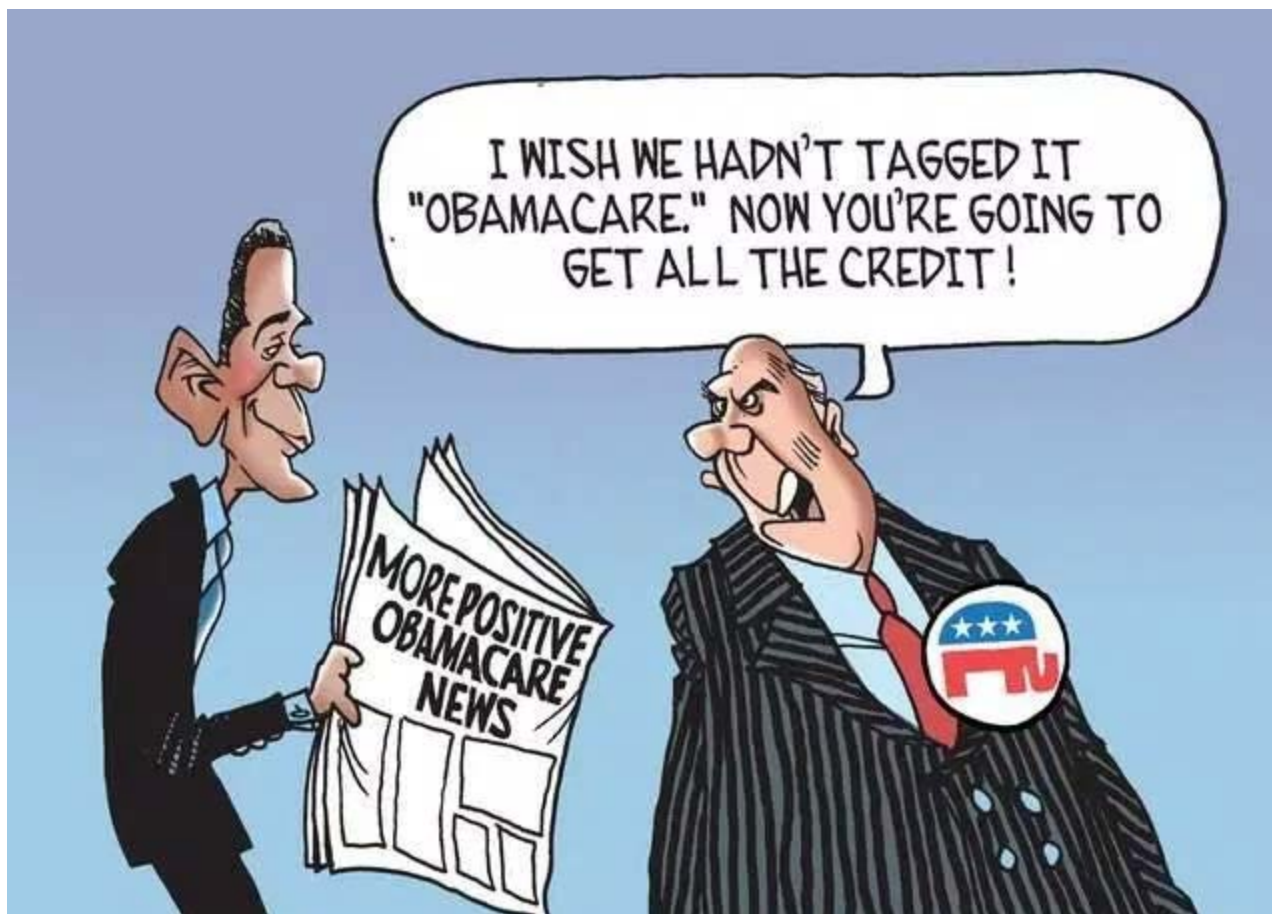
Affordable Care Act Expanded Health Insurance Coverage Options

- Optional Medicaid expansion for childless adults up to 138% Federal Poverty Level (FPL, \$16,104 in 2014)
 - 32 states have currently expanded Medicaid, including Minnesota
- Tax credits to purchase private coverage through the health insurance Marketplace
 - For families below 400% FPL (\$46,680 for a family of 4 in 2014)
- Single, streamlined enrollment and application assistance through the Marketplace
 - 13 state-based (including Minnesota – MNsure), 11 Federally-supported or partnership and 27 states opted to use the federal marketplace
- Expanded the definition of “young adult” so that children up to 25 could stay on their parents health insurance plan

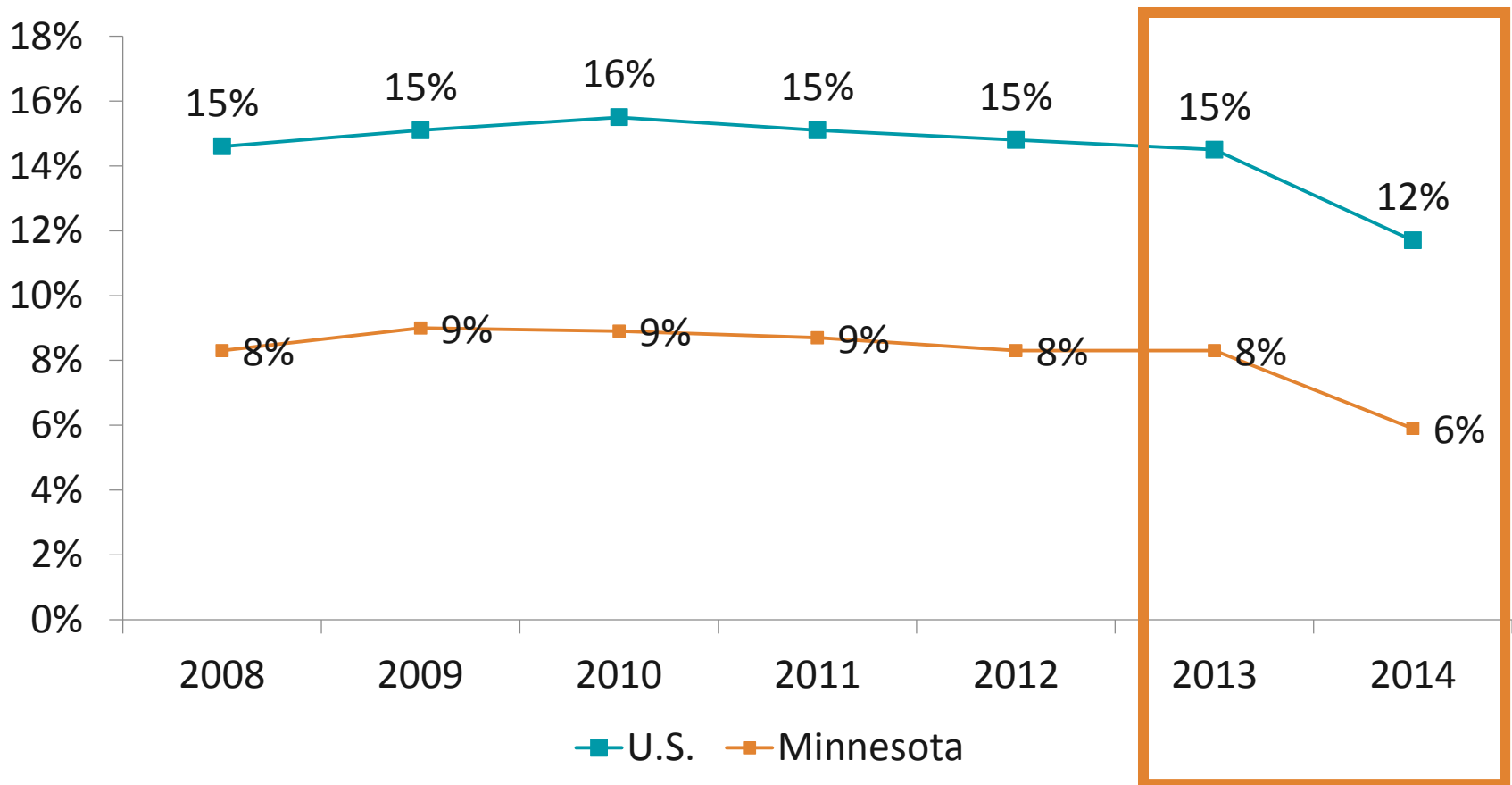
Financial Support for Outreach and Enrollment

- Federal funding for outreach and assistance during the first Open Enrollment Period (OEP) exceeded \$400 million
- Minnesota awarded more than \$4.75 million in outreach and enrollment grants in the first OEP
- Many states (including Minnesota) and the federal government targeted groups with historically high rates of uninsurance
 - Young adults
 - Racial and ethnic minorities
 - Non- English speakers or limited English proficiency
 - Immigrants and refugees

IMPACTS ON UNINSURED RATES, 2013-2014

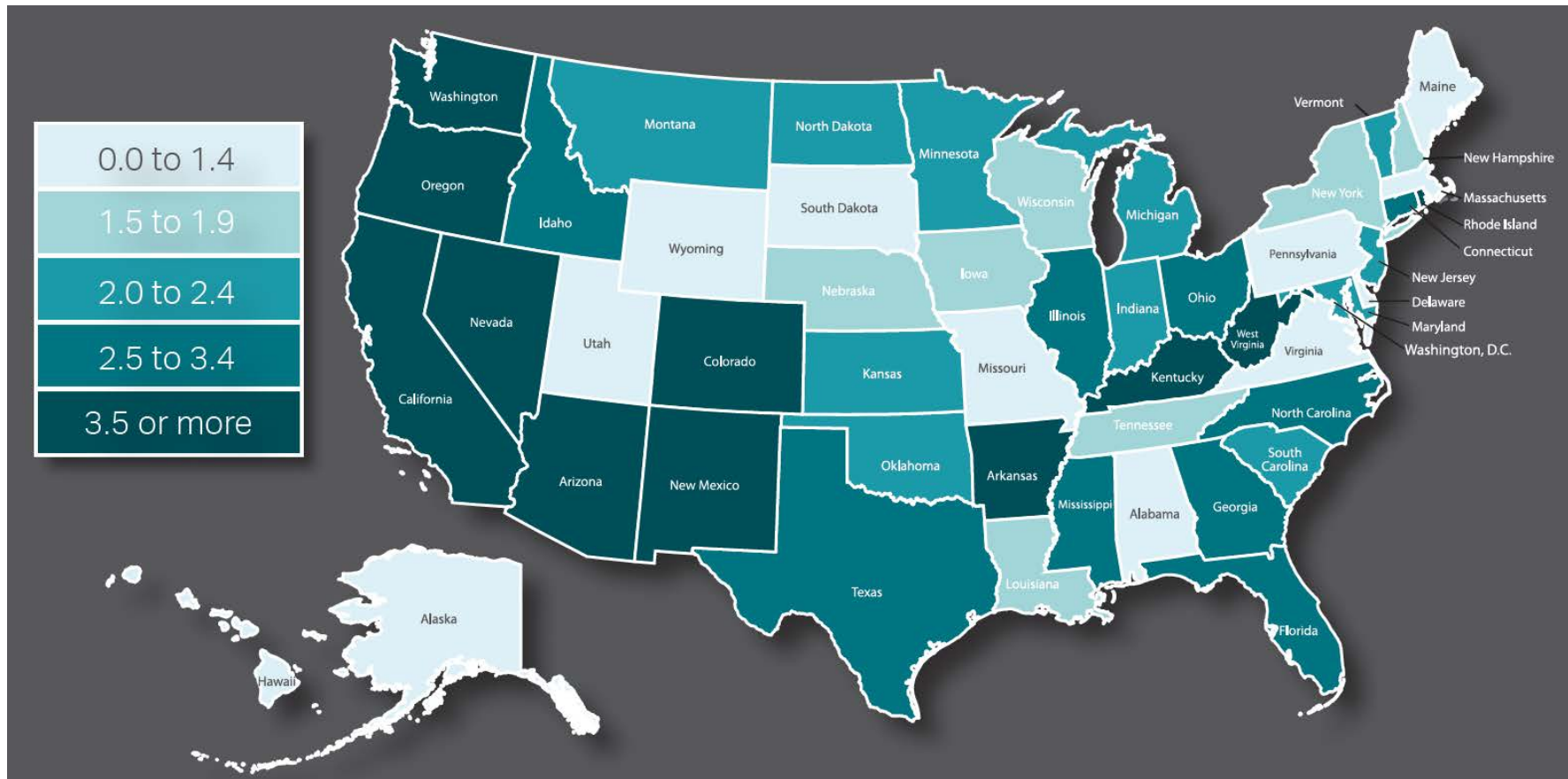


National Uninsured Rate Over Time, 2008-2014



Significant Declines Seen in all 50 States

Percentage Point Declines in State Uninsured Rates, 2013-2014



Source: SHADAC Analysis of ACS.

Uninsured Rates Declined for Most Targeted Subpopulations

- Decline in every age category
 - +5pp drop for young adults 19-25
- Decline in every racial/ethnic category
 - Rates for Hispanics and Asians declined more than 4pp
 - Rates for Blacks declined more than 4pp in MN and 3.5pp in the U.S.
- Decline in every income category
 - +4pp declines for low income families (0-138 FPL and 139 to 199% FPL)
- Declines in all category of workers, all education levels and citizenship status categories

DID CHANGES IN RATES OF UNINSURANCE IMPACT THE CHARACTERISTICS OF THE UNINSURED?

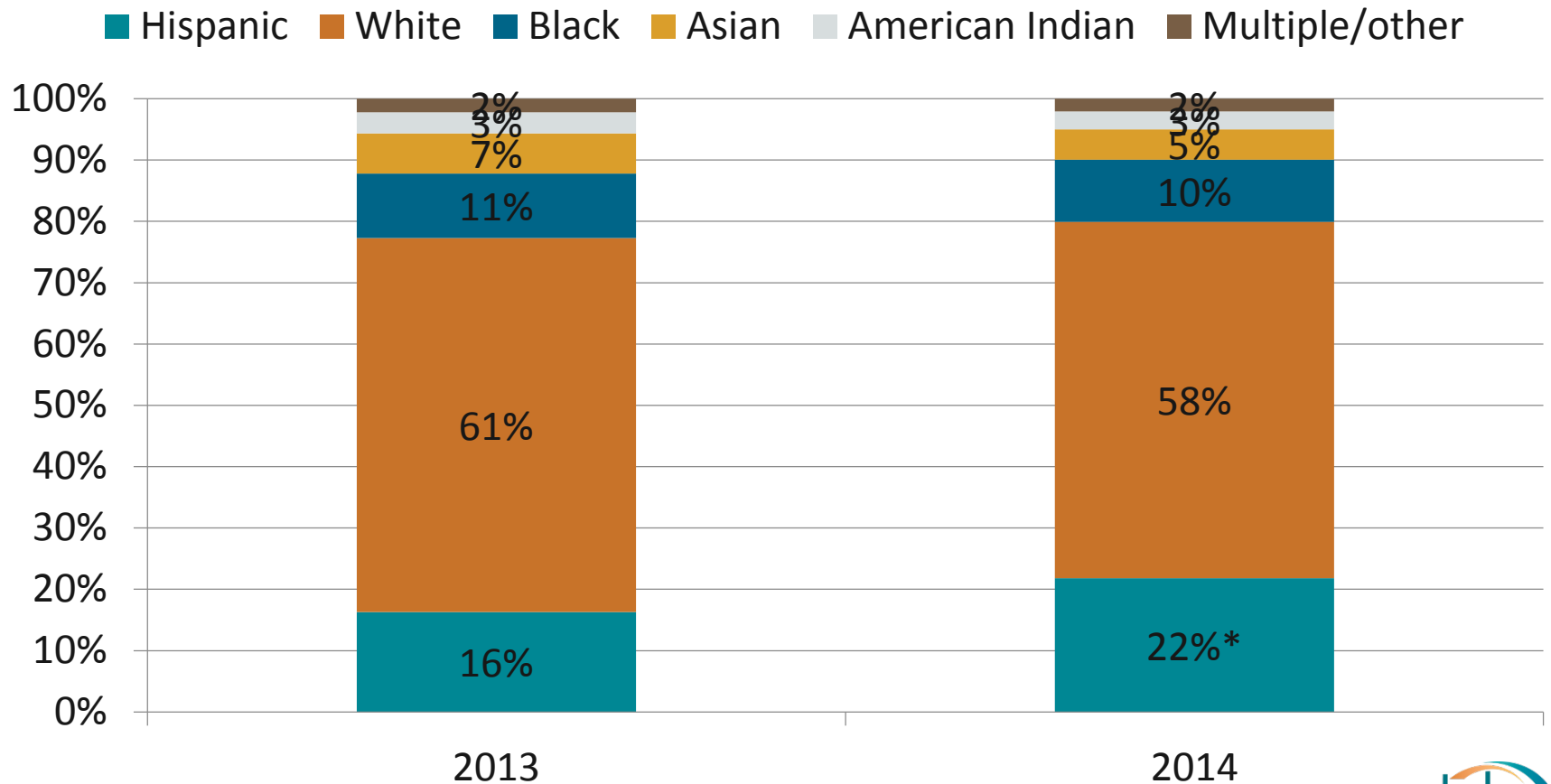


Characteristics of Interest

- Age
- Sex
- Race/Ethnicity
- Marital status
- Employment status
- Industry
- Education
- Veteran status
- Disability status
- Citizenship status
- Language
- Receipt of public assistance (e.g. food stamps)
- Presence of internet in the home
- Disability

Minnesota: Uninsured are now *More* Likely to be Hispanic

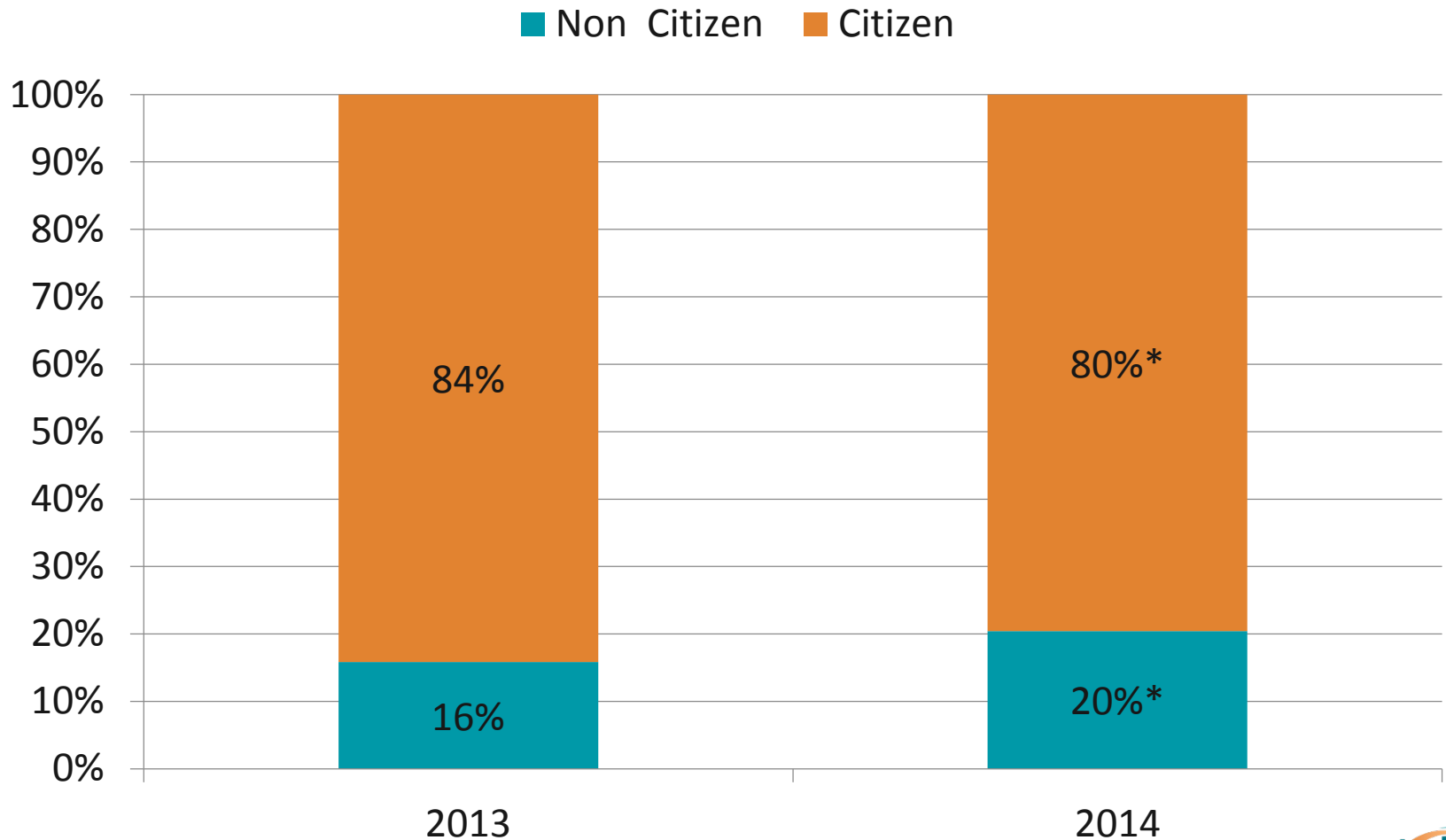
Characteristics of the Uninsured by Race/Ethnicity, 2013-2014



Source: SHADAC analysis of the ACS. * significant at the 95% confidence interval.

Minnesota: Uninsured are now *More* Likely to be Non-Citizens

Characteristics of the Uninsured by Citizenship Status, 2013-2014

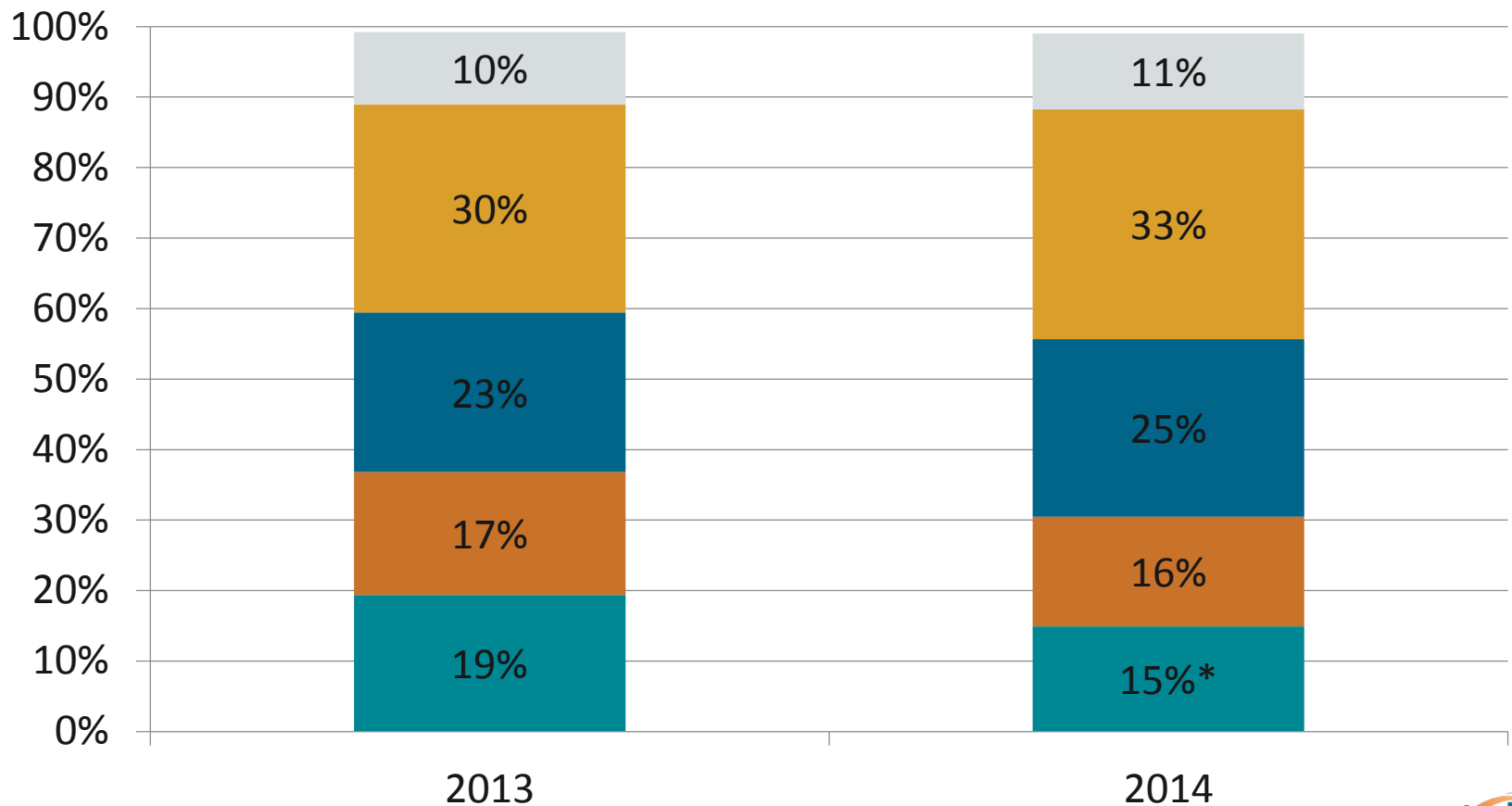


Source: SHADAC analysis of the ACS. * significant at the 95% confidence interval.

Minnesota: Uninsured are now *Less* Likely to be Children

Characteristics of the Uninsured by Age, 2013-2014

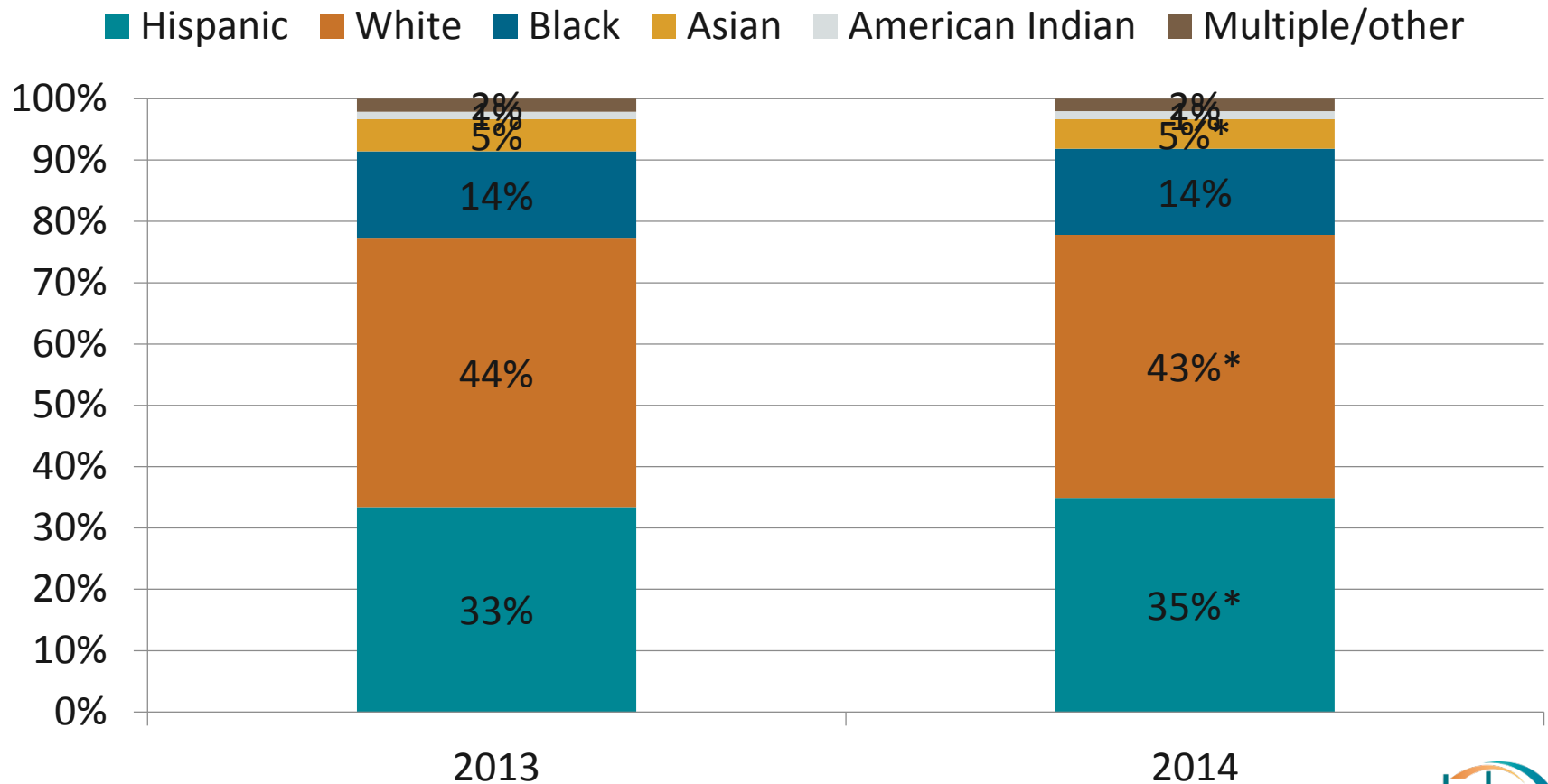
0-17 18-25 26-44 45-54 55-64



Source: SHADAC analysis of the ACS. * significant at the 95% confidence interval.

U.S.: Uninsured are now *More* Likely, to be Hispanic and *Less* Likely to be White /Asian

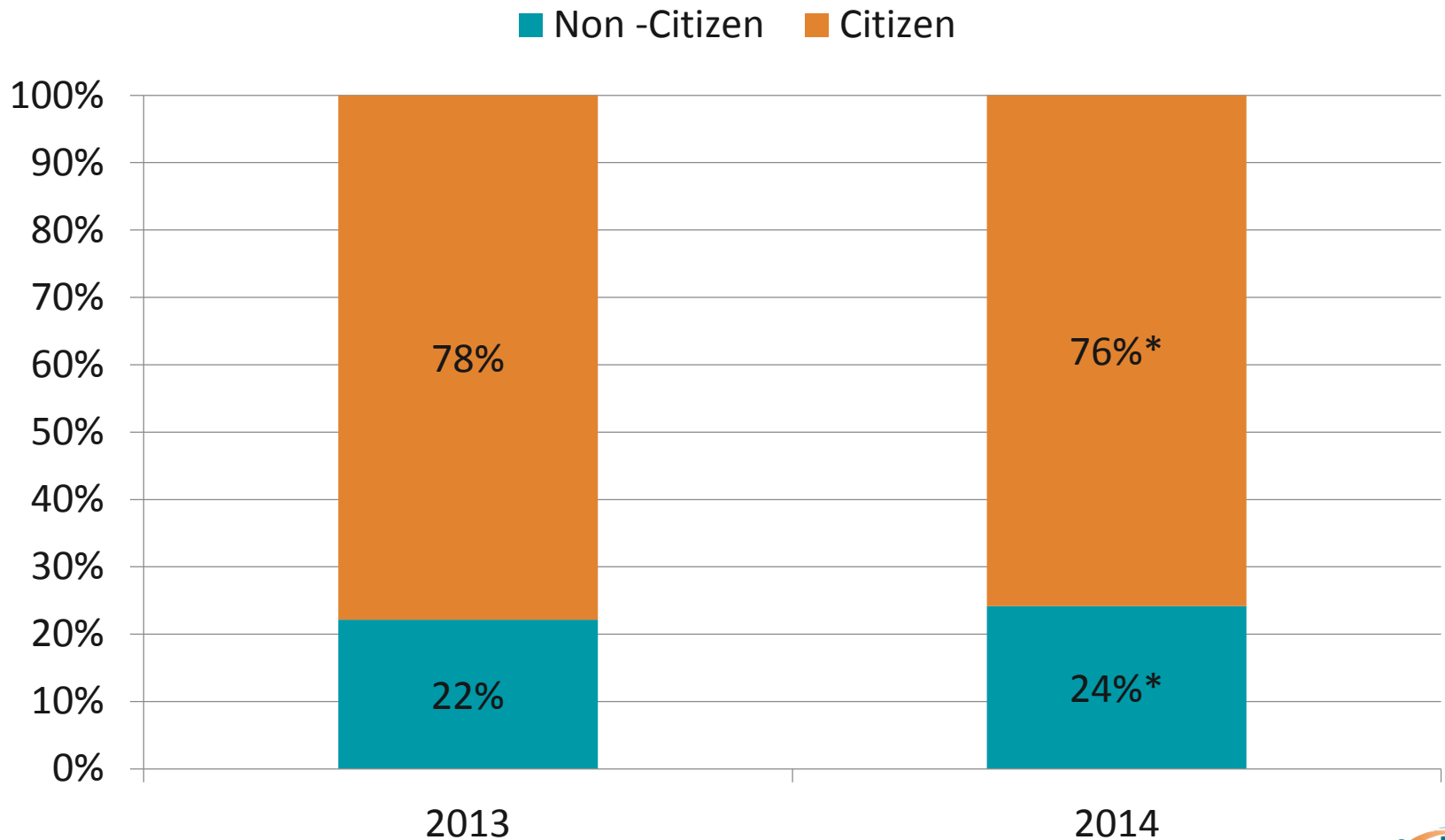
Characteristics of the Uninsured by Race/Ethnicity, 2013-2014



Source: SHADAC analysis of the ACS. * significant at the 95% confidence interval.

U.S.: Uninsured are now *More* Likely to be Non-Citizens

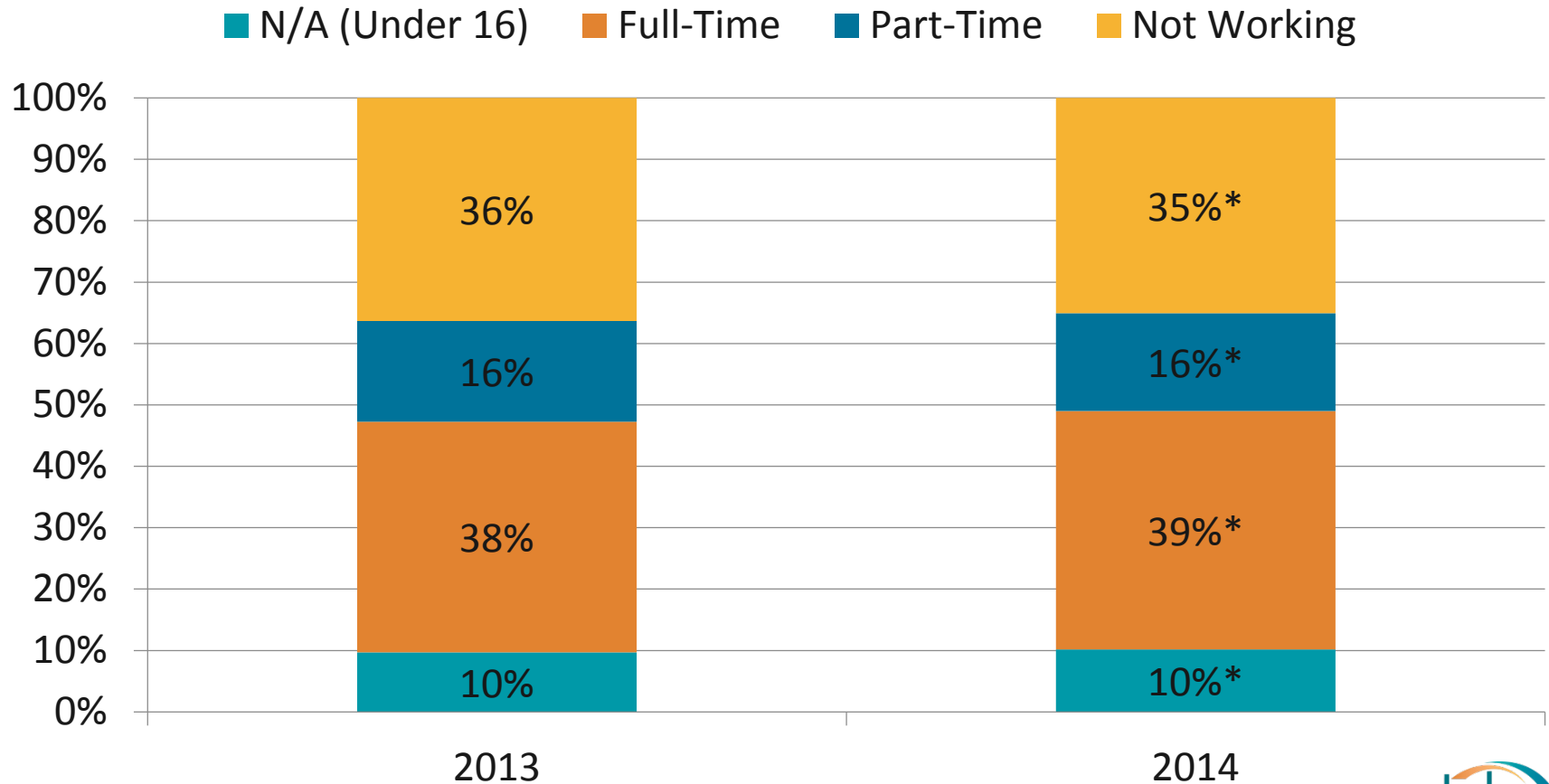
Characteristics of the Uninsured by Citizenship Status, 2013-2014



Source: SHADAC analysis of the ACS. * significant at the 95% confidence interval.

U.S.: Uninsured are now *More* Likely to Work Full-Time, *Less* Likely to be Not Working

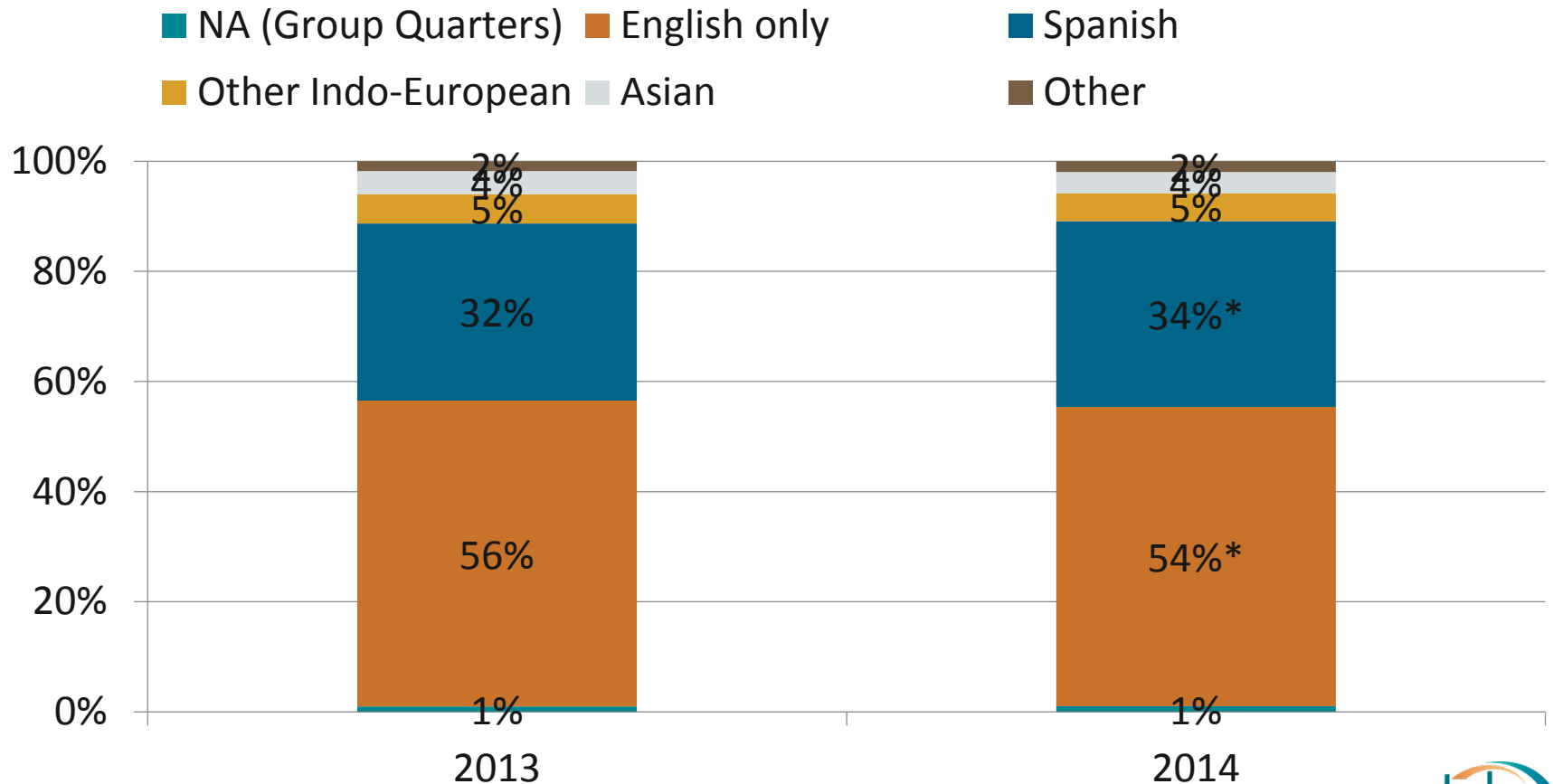
Characteristics of the Uninsured by Employment Status, 2013-2014



Source: SHADAC analysis of the ACS. * significant at the 95% confidence interval.

U.S.: Uninsured are now *More* Likely, to Speak Spanish, *Less* Likely to Speak English Only

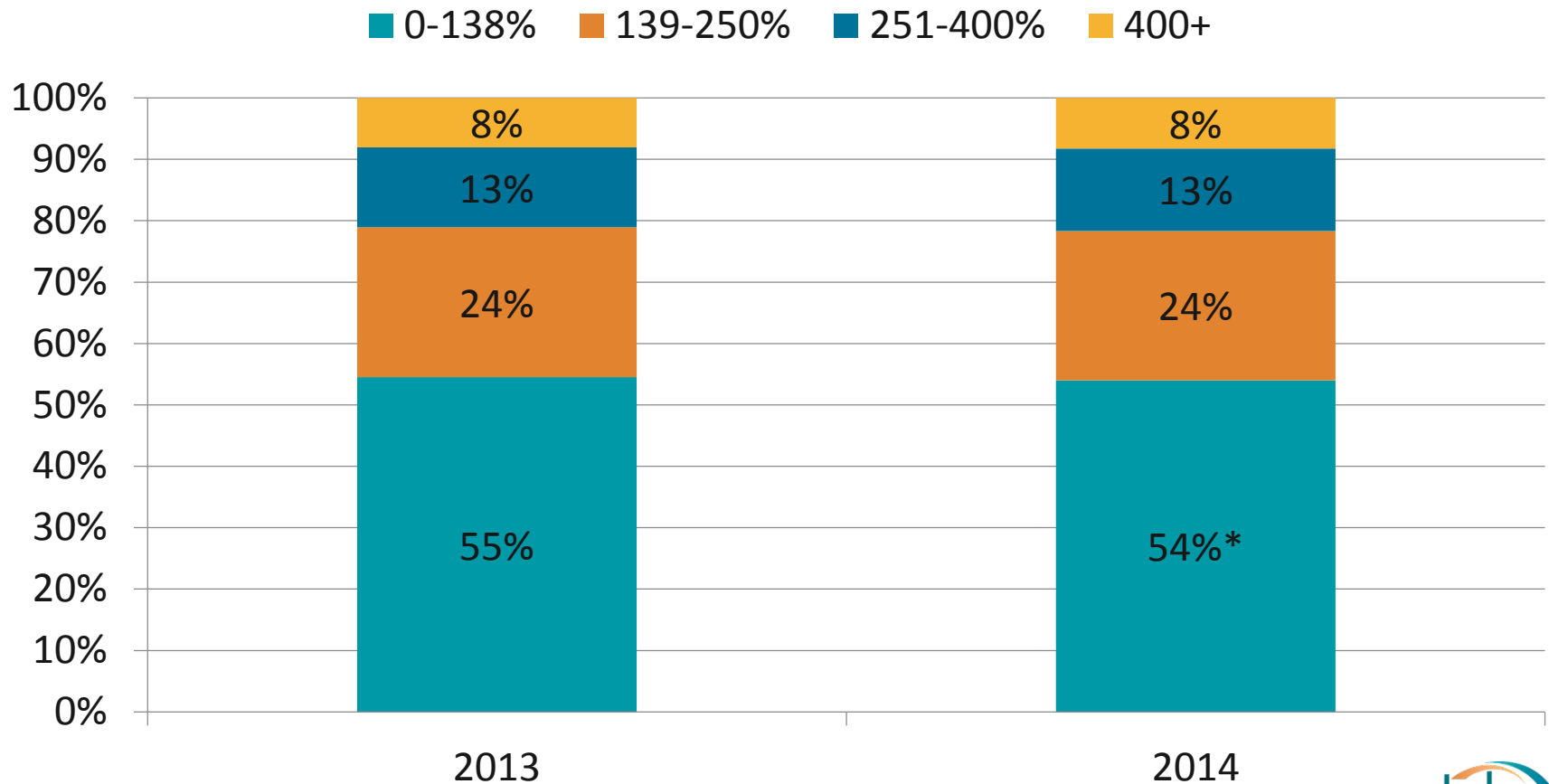
Characteristics of the Uninsured by Language Spoken in the Home, 2013-2014



Source: SHADAC analysis of the ACS. * significant at the 95% confidence interval.

U.S.: Uninsured are now *Less* Likely to be Very Low Income

Characteristics of the Uninsured by Income (% Federal Poverty Level), 2013-2014

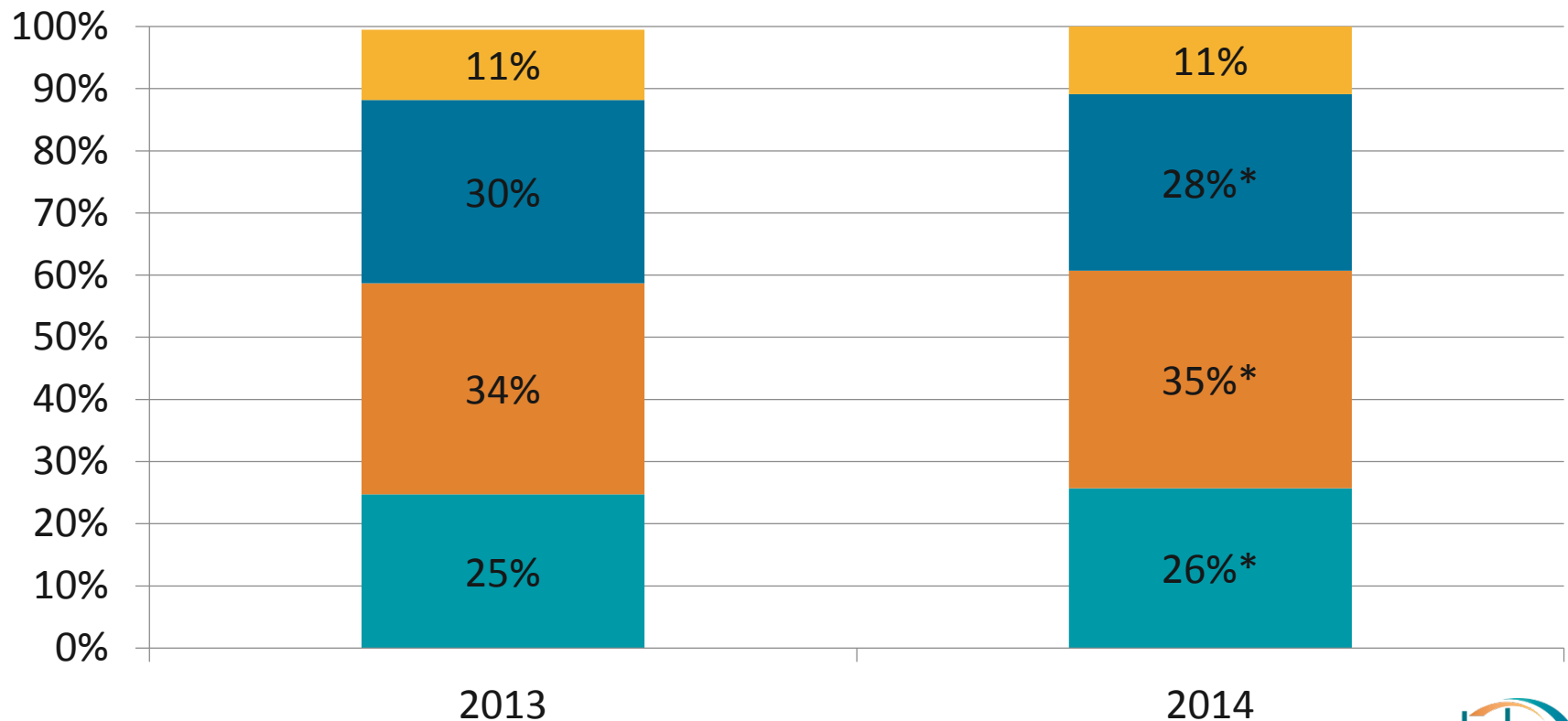


Source: SHADAC analysis of the ACS. * significant at the 95% confidence interval.

U.S.: Uninsured are now *More* Likely to Have Less Education

Characteristics of the Uninsured by Education, 2013-2014

- Less than High School
- High school Graduate
- Some college
- Bachelor's degree or higher



Source: SHADAC analysis of the ACS. * significant at the 95% confidence interval.

Conclusions

- Despite reductions in uninsurance, the characteristics of the uninsured remains largely unchanged
- Uninsured are now even *more* likely to have characteristics of those with historically high rates of uninsurance:
 - Hispanics
 - Non-citizens
 - Spanish speakers
 - Individuals with low educational attainment (in the U.S.)
- Declines in uninsurance did have some impact on characteristics as the uninsured are now *less* likely to be:
 - Children
 - Individuals who are not working
 - Asian (in the U.S.)
 - Very low income (in the U.S.)

Policy Implications

- Findings don't signal a need for a radical shift in approach to outreach and enrollment
- Outreach and enrollment efforts need to continue to target Hispanics, Spanish speakers and those with low education
- Policy action is needed to address individuals whose citizenship status limits coverage options (due to eligibility or fear)
- The Medicaid expansion is likely critical to maintain shifts in the characteristics of the uninsured related to income and age

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