

# State-Level Trends in Children's Health Insurance Coverage

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### **OBJECTIVE**

- To compare health insurance coverage for children at the state level before and after full implementation of the coverage provisions of the federal Patient Protection and Affordable Care Act (ACA), from 2013 to 2014.
- To document five-year trends in health insurance coverage for children using data from 2010 to 2014.

## **BACKGROUND**

While the primary target of the coverage provisions of the ACA is the adult uninsured population, these provisions have likely affected children through:

- General enhanced awareness of public coverage options due to the broad-based ACA outreach initiatives;
- Direct outreach to the families of children who are eligible for Medicaid/CHIP or subsides through a health insurance marketplace.

#### **METHODS**

Data: American Community Survey (ACS), 2010-2014

- Large sample size in every state makes the ACS useful for tracking changes in coverage at the state level.
- Public Use Microdata Sample (PUMS; single year files) allowed us to create policy relevant custom variables (e.g., for calculation of family income and poverty status).
- Tabulations and analyses were conducted with Stata.

#### RESULTS

- The nationwide 1.2 percentage point drop in uninsurance from 2013 to 2014 was the largest year-over-year decrease since the ACS added the health insurance question in 2008.
- Close to five million children remained uninsured in 2014.

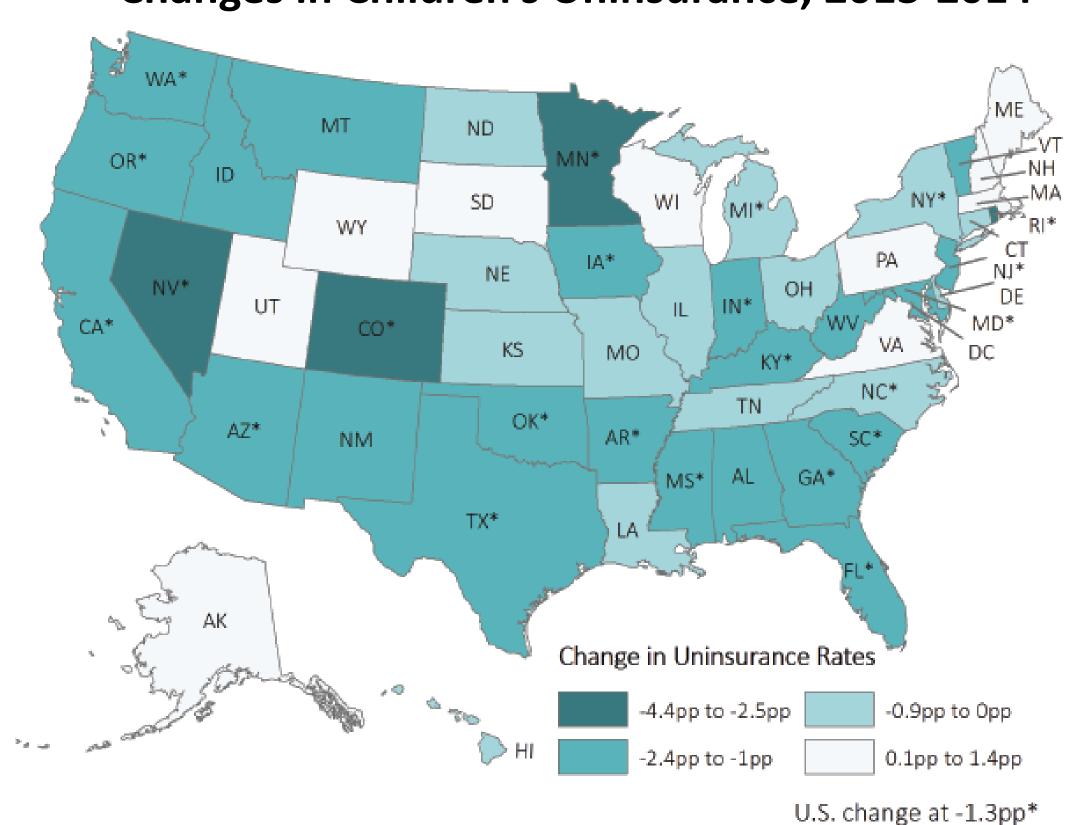
# States with the Largest Numbers of Uninsured Children in 2014

State	Count	Percentage of National Total	
Texas	881,402	18.0%	
California	553,725	11.3%	
Florida	412,771	8.4%	
Georgia	210,772	4.3%	
Arizona	179,942	3.7%	
New York	159,902	3.3%	
Six state total	2,398,514	48.9%	
United States	4,909,876	100.0%	

#### **RESULTS**

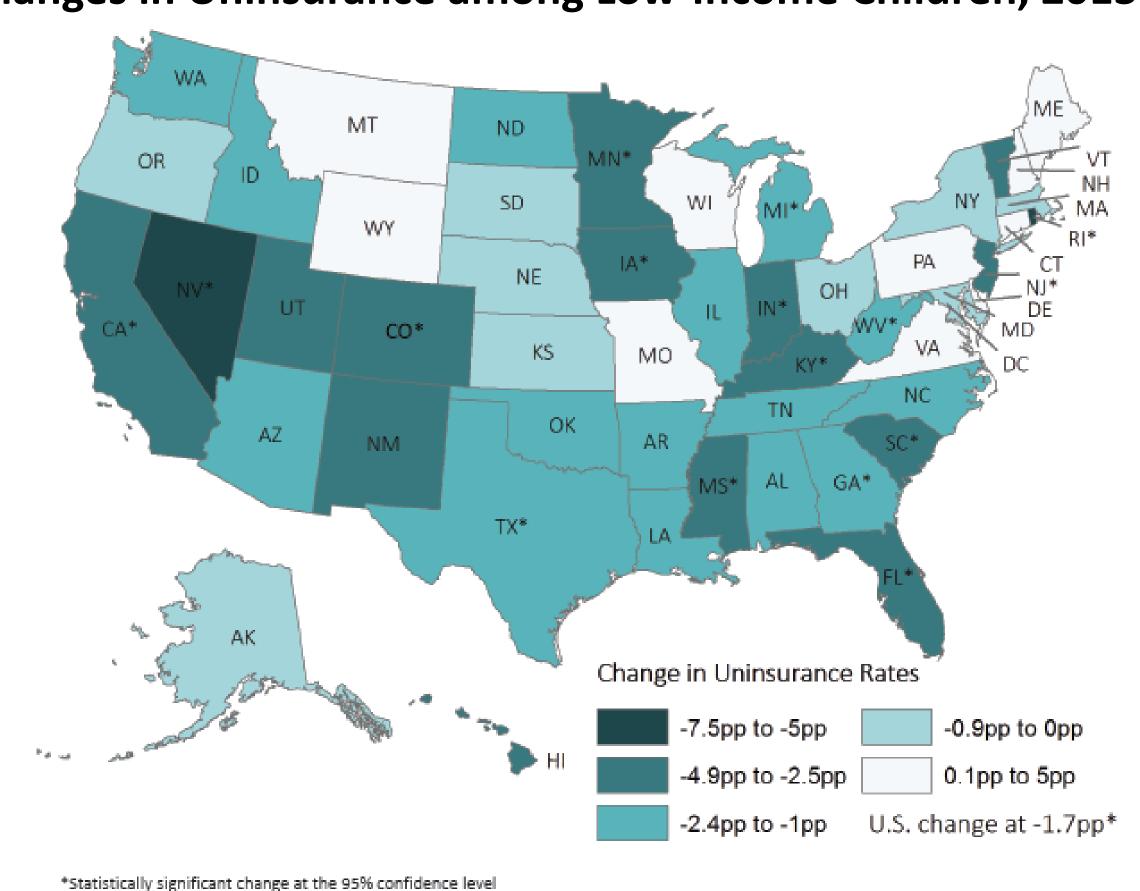
- The nationwide 1.2 percentage point drop in uninsurance from 2013 to 2014 was the largest year-over-year decrease since the ACS added the health insurance question in 2008.
- Declines in children's uninsurance were widespread.
- Twenty-three states saw significant decreases in children's uninsurance from 2013 to 2014, with no significant increases.
- Close to five million children remained uninsured in 2014.

## Changes in Children's Uninsurance, 2013-2014



\*Statistically significant change at the 95% confidence level

# Changes in Uninsurance among Low-Income Children, 2013-2014



### Percent of Children Uninsured in 2014

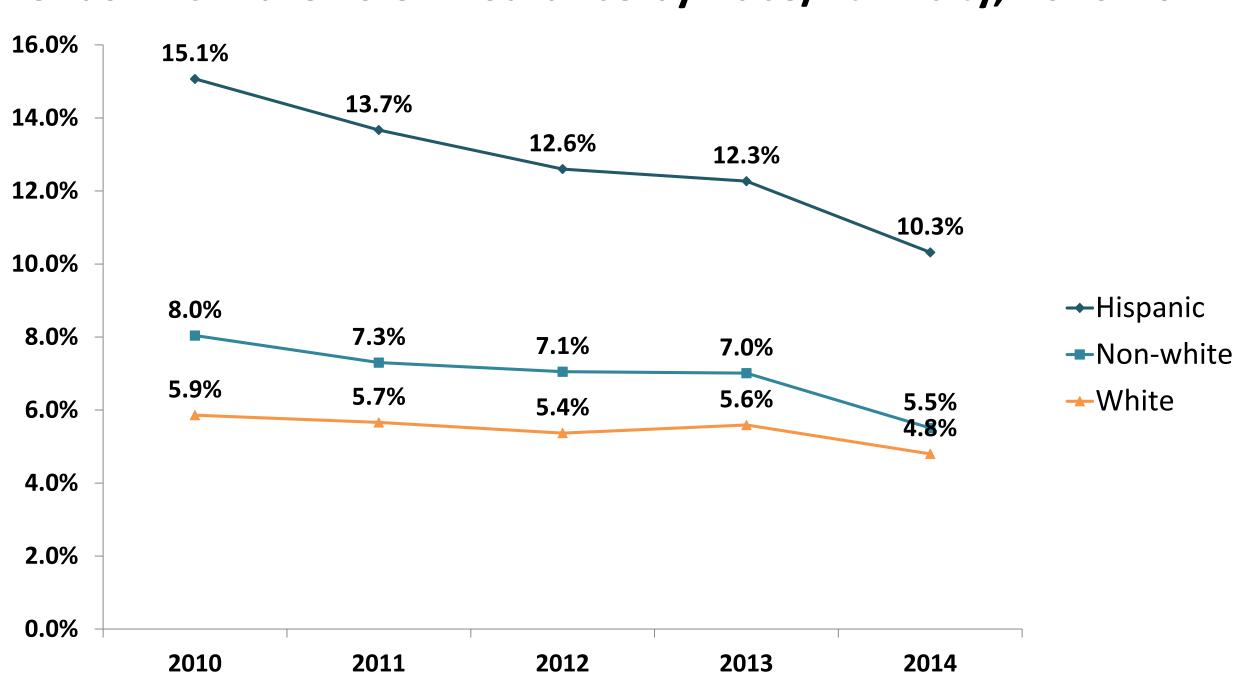
Top Five States		Bottom Five States	
Vermont	1.2%†	Alaska	12.3%
Massachusetts	1.8%	Texas	11.8%
Hawaii	2.5%	Arizona	10.5%
District of Columbia	2.7%	Nevada	10.0%
Iowa	3.2%	Florida	9.6%

† Relative standard error exceeds 30%.

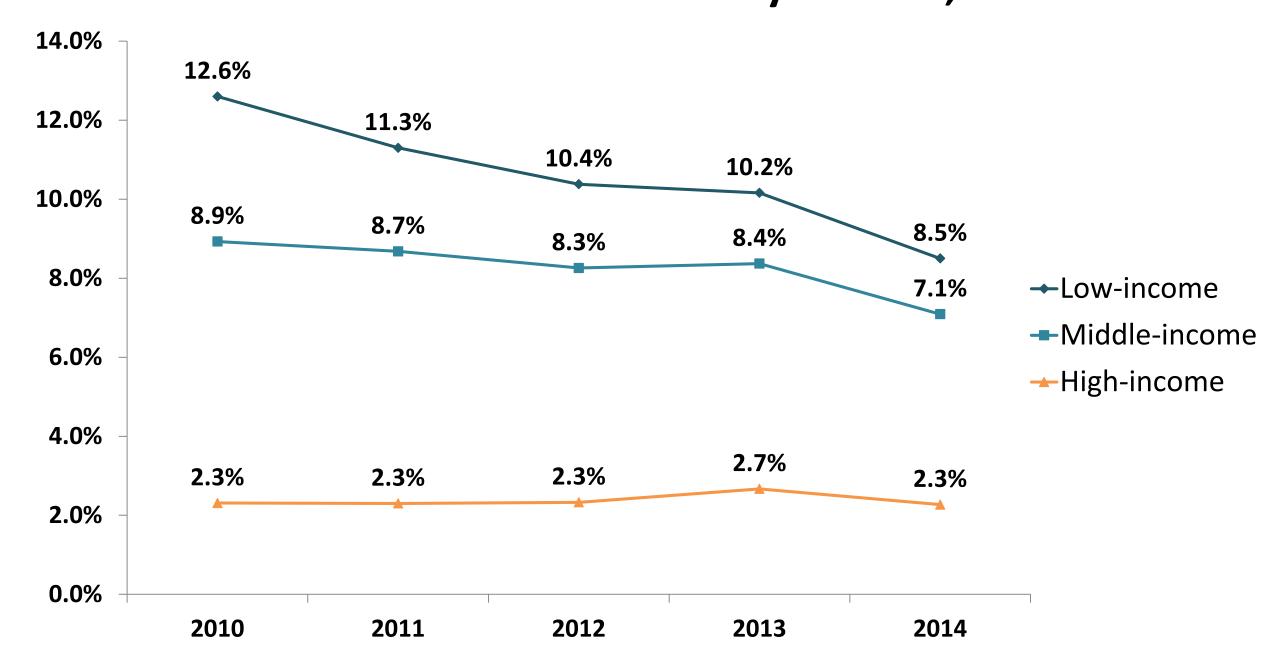
## RESULTS

- Uninsurance decreased nationally from 2013 to 2014 within all income categories, racial/ethnic populations (Hispanic, white, and non-white), and among children with disabilities.
- Coverage gains were driven by increased public coverage for low-income, middle-income, white, and non-white children.
- Hispanic children and children with disabilities saw coverage gains through increased private coverage.

# Trends in Children's Uninsurance by Race/Ethnicity, 2010-2014



### Trends in Children's Uninsurance by Income, 2010-2014



# **IMPLICATIONS FOR POLICY**

- The 2014 ACS offers the first 50-state view of the impact of the ACA, which took full effect in 2014.
- Despite recent gains, coverage varies substantially across the states and by income status and race/ethnicity.
- This suggests the potential fur further gains among low- and middle-income, Hispanic, and non-white children.

# **CONTACT INFORMATION**

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