



2015 HEALTH INSURANCE COVERAGE ESTIMATES

SHADAC Webinar Featuring U.S. Census Bureau Experts

September 21, 2016, 1:00 PM EDT

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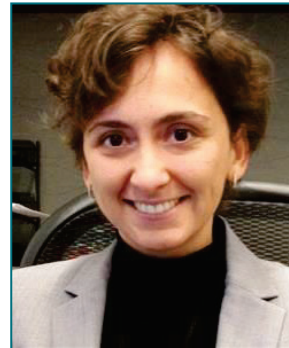
Presenters



Joanna Turner
SHADAC



Jennifer Cheeseman Day
U.S. Census Bureau



Marina Vornovitsky
U.S. Census Bureau



CPS and ACS

Current Population Survey (CPS)

- 2015 estimates released September 13, 2016

American Community Survey (ACS)

- 2015 estimates released September 15, 2016

Design Differences

	CPS	ACS
Method	Survey of civilian non-institutionalized population	Survey of U.S. population (including group quarters)
Annual housing units interviewed	About 76,000	About 2.3 million
Geography	Nation, states	Nation, states, sub-state
Mode	Phone and in-person	Mail, phone, in-person, and internet
Uninsurance: Measure	Uninsured all year Point-in-time	Point-in-time
Uninsurance: Years available	1987 to 2015 February - April 2016	2008 to 2015

Guidance on When to Use Each Source

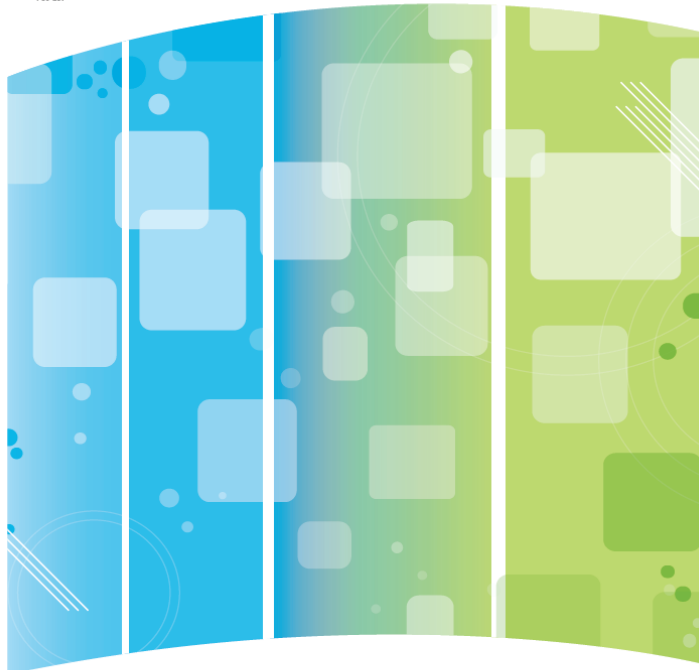
	CPS	ACS
Trends	✓ 1987 to 2012 2013 forward	✓ 2008 forward
State estimates	✓	✓
Sub-state estimates	N/A	✓ 1-yr for pop > 65,000 5-yr for all geographic areas including: All counties Zip-code tabulation areas
Small sub-populations	N/A	✓

CPS AND ACS ESTIMATES

Health Insurance in the United States: 2015

Current Population Reports

By Jessica Barnett and Marina Vornovitsky
Issued September 2016
P90-257



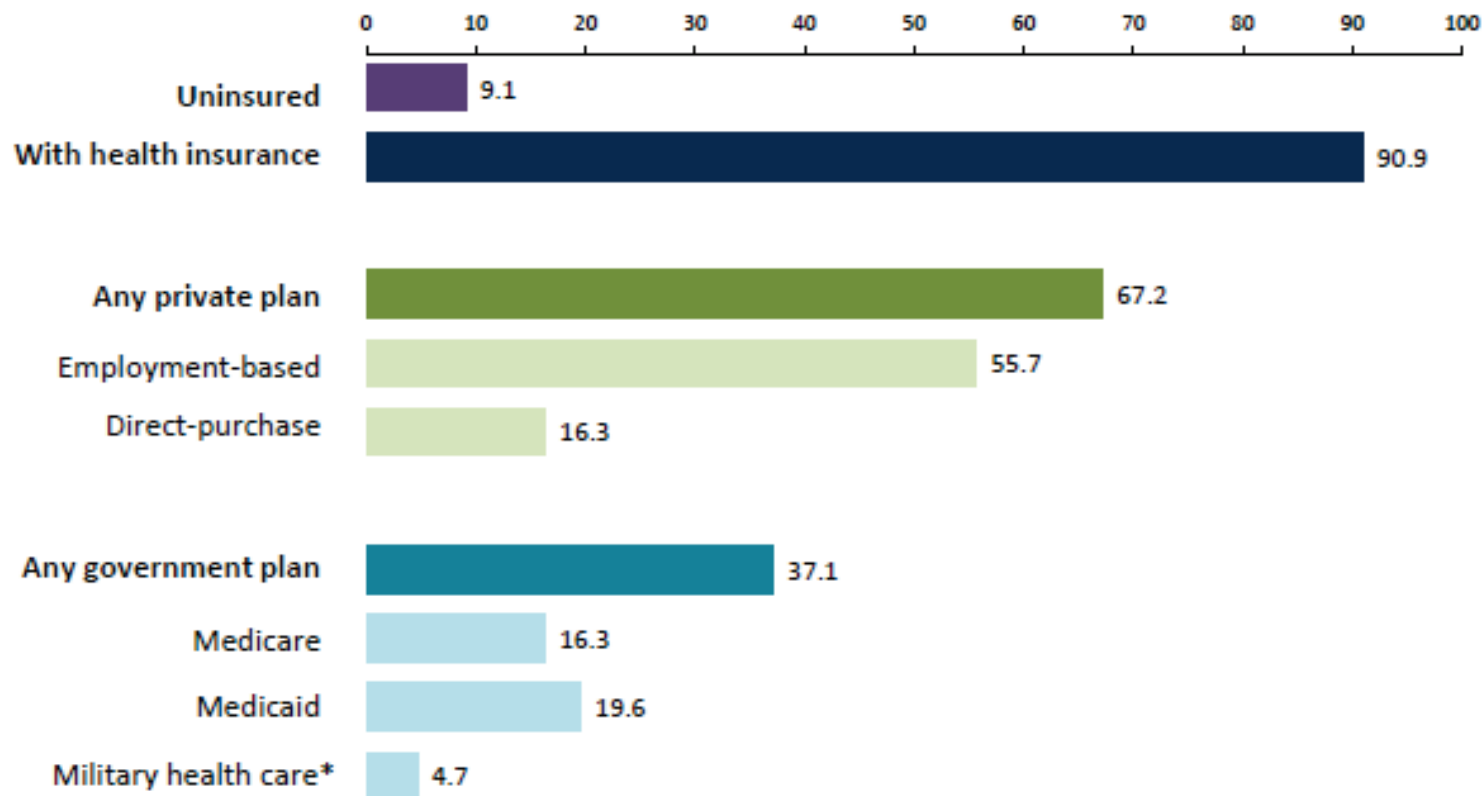
U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU
census.gov

United States[™]
Census
Bureau

Changes in the rate of health insurance coverage reflect:

- Economic trends
- Demographic shifts
- Policy changes, such as the Affordable Care Act (ACA)

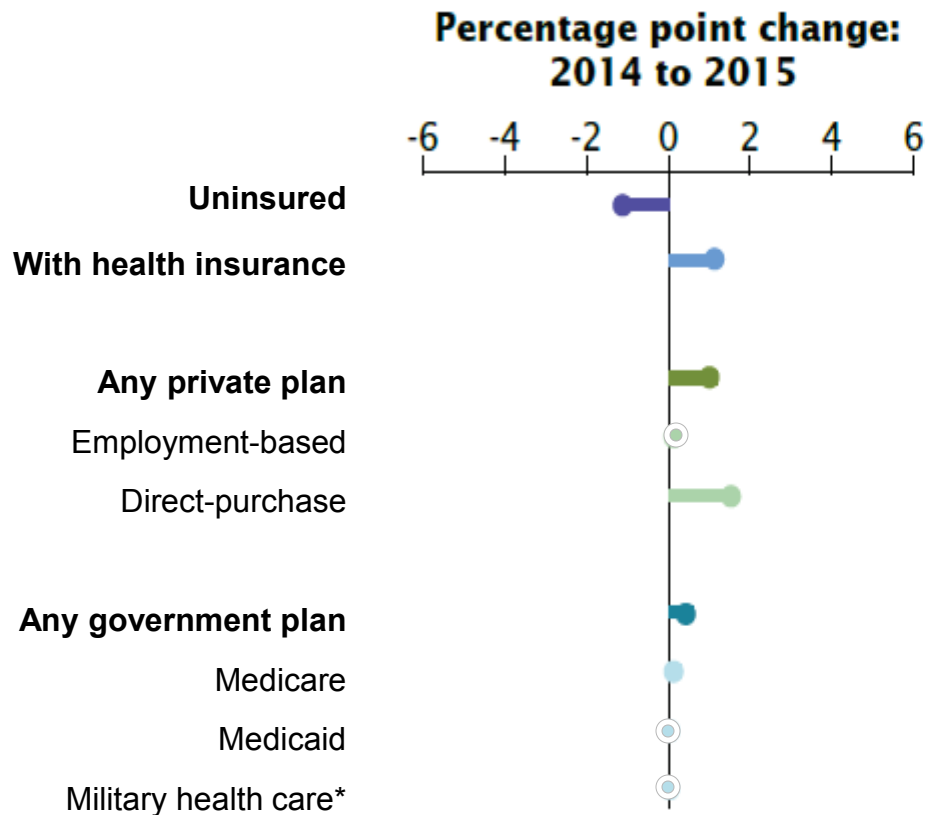
Percentage of People by Type of Health Insurance Coverage: 2015



*Military health care includes TRICARE and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs) as well as care provided by the Department of Veterans Affairs and the military.

Source: U.S. Census Bureau, Current Population Survey, 2016 Annual Social and Economic Supplement.

Change in Percentage of People by Type of Health Insurance Coverage: 2014 to 2015



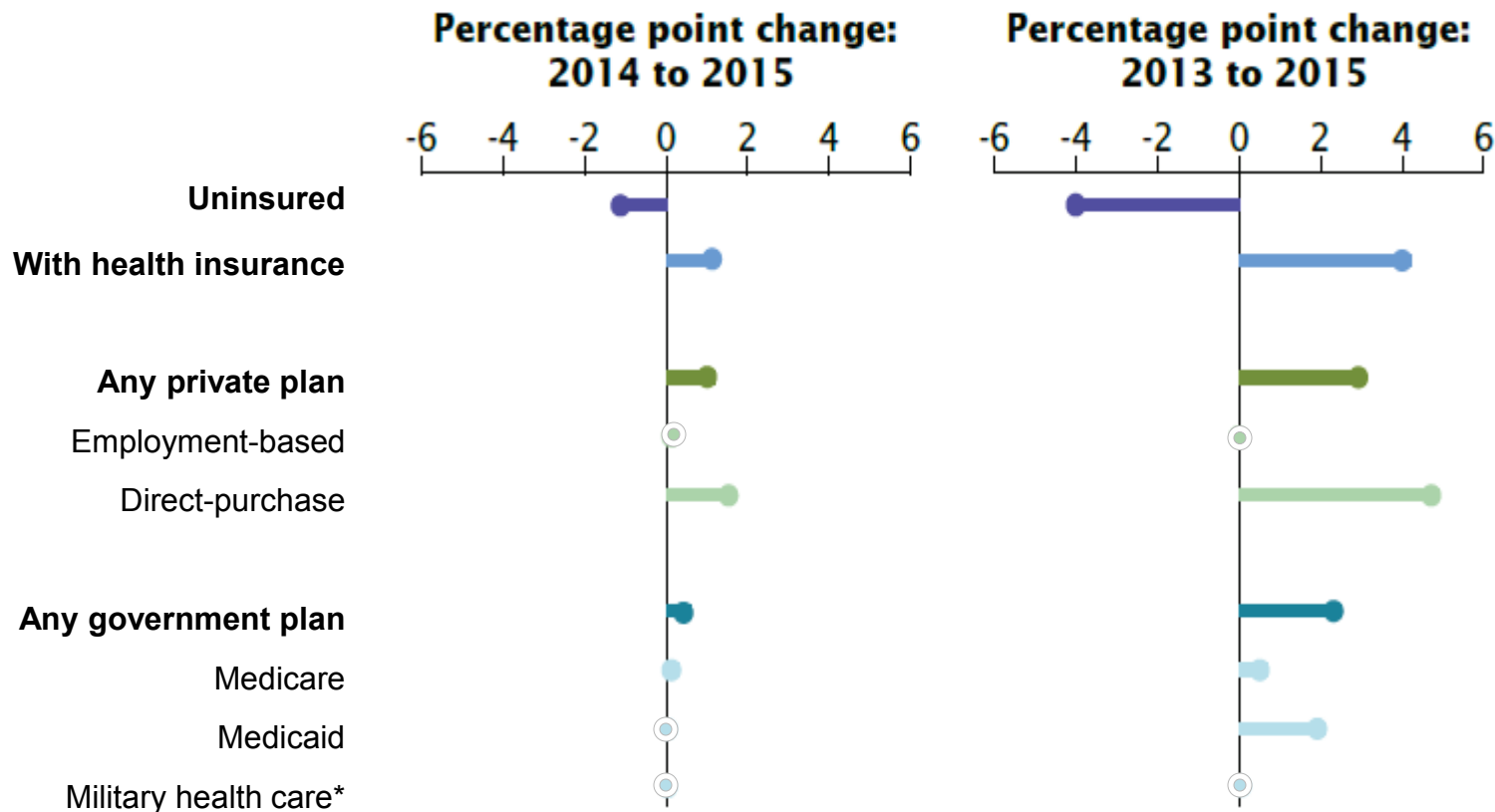
No statistical change between years.



*Military health care includes TRICARE and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs) as well as care provided by the Department of Veterans Affairs and the military.

Source: U.S. Census Bureau, Current Population Survey, 2014, 2015, and 2016 Annual Social and Economic Supplements.

Change in Percentage of People by Type of Health Insurance Coverage: 2013 to 2015



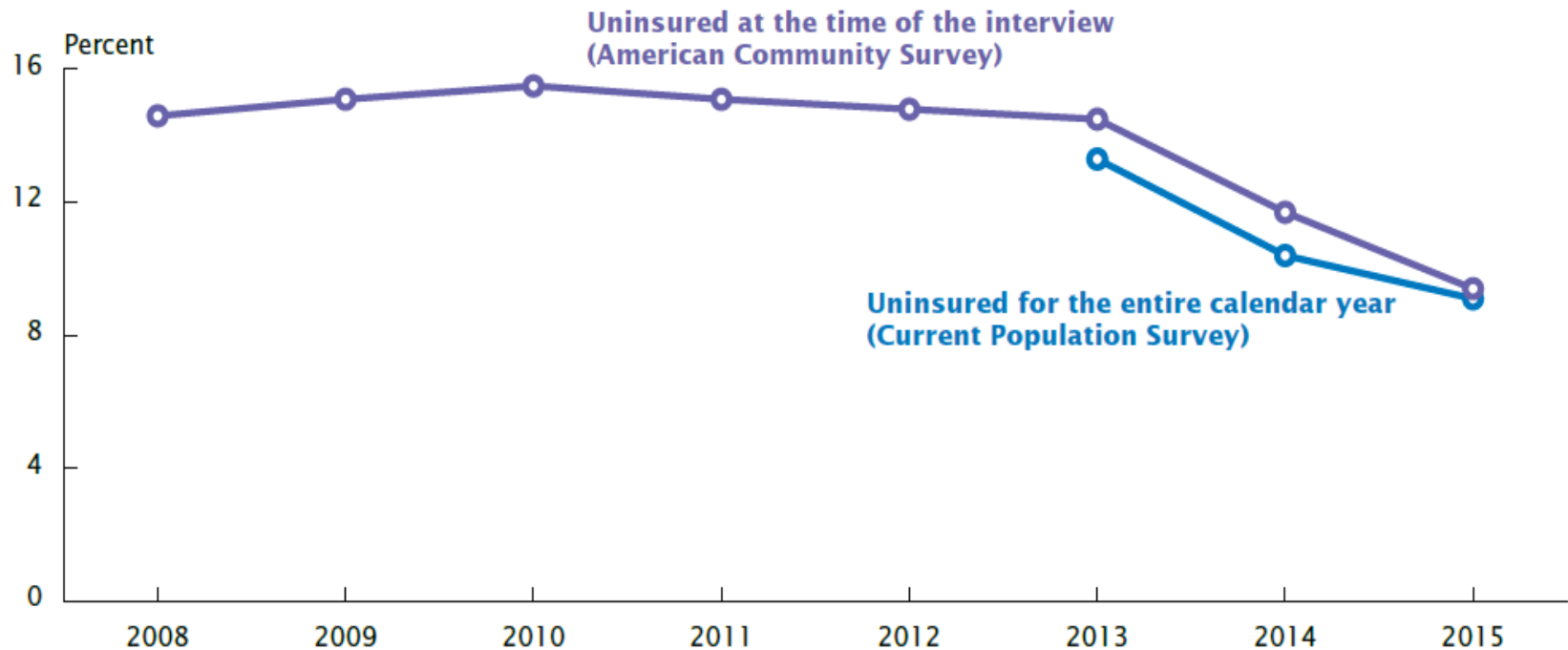
N=0 statistical change between years.

*Military health care includes TRICARE and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs) as well as care provided by the Department of Veterans Affairs and the military.

Source: U.S. Census Bureau, Current Population Survey, 2014, 2015, and 2016 Annual Social and Economic Supplements.

Two Measures of Health Insurance

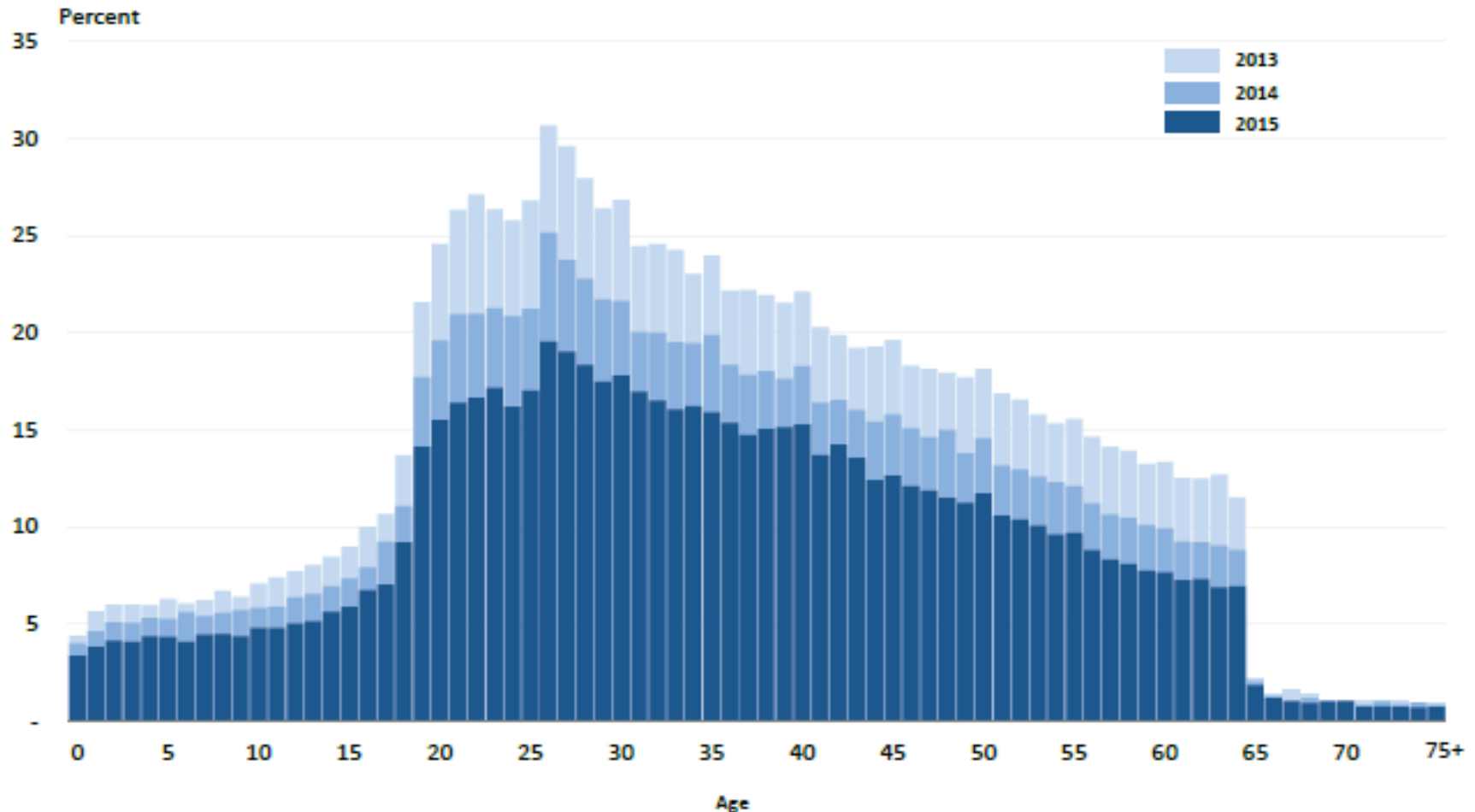
Figure 1.
Uninsured Rate: 2008 to 2015



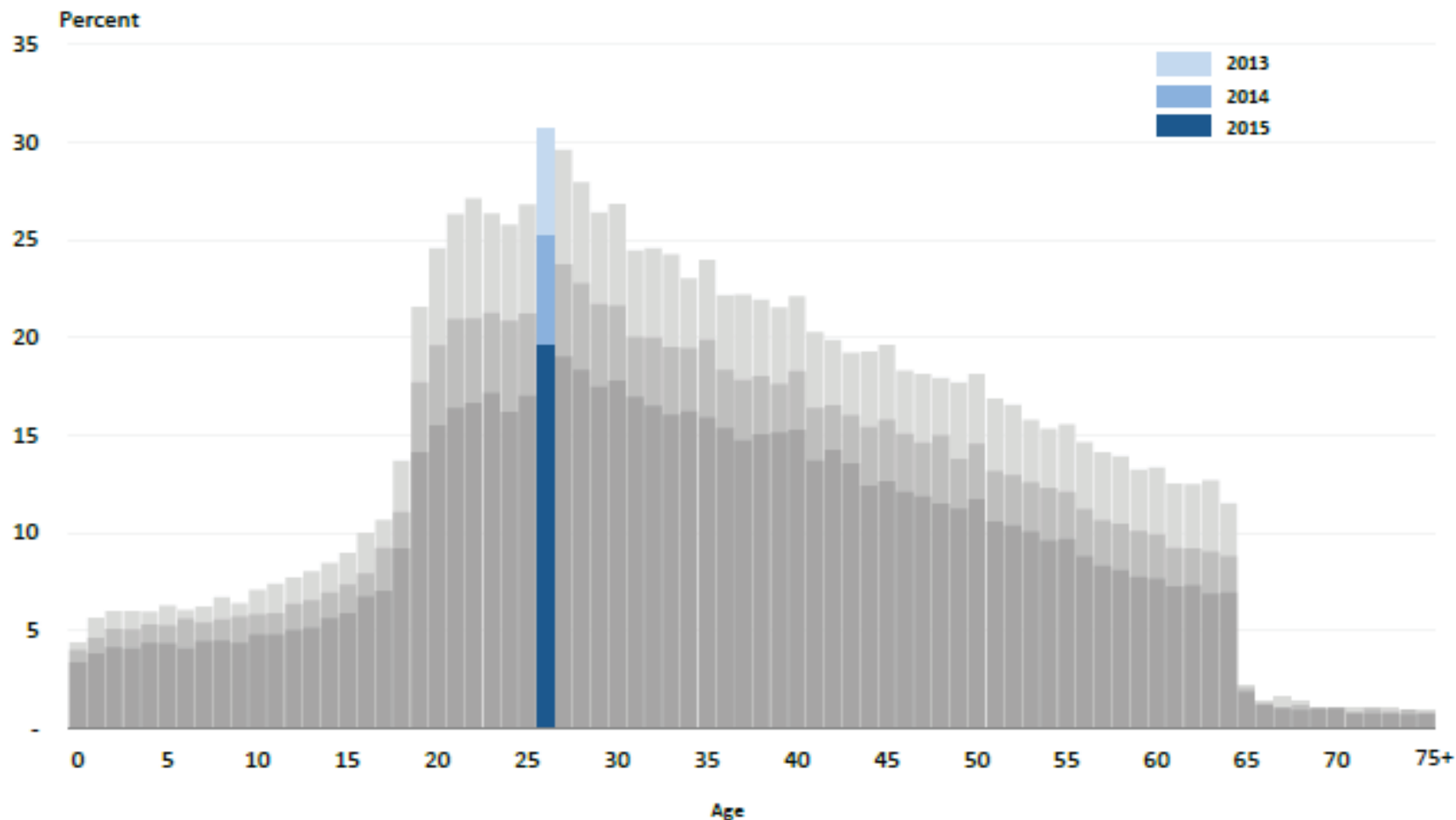
Note: For the American Community Survey, estimates are for the civilian noninstitutionalized population. For the Current Population Survey, estimates reflect the population as of March of the following year. For information on confidentiality protection, sampling error, nonsampling error, and definitions in the Current Population Survey, see <www2.census.gov/programs-surveys/cps/techdocs/cpsmar16.pdf>. For information on confidentiality protection, sampling error, nonsampling error, and definitions in the American Community Survey, see <www2.census.gov/programs-surveys/acs/tech_docs/accuracy/ACS_Accuracy_of_Data_2015.pdf>.

Source: U.S. Census Bureau, Current Population Survey, 2014, 2015, and 2016 Annual Social and Economic Supplements and 2008 to 2015 1-Year American Community Surveys.

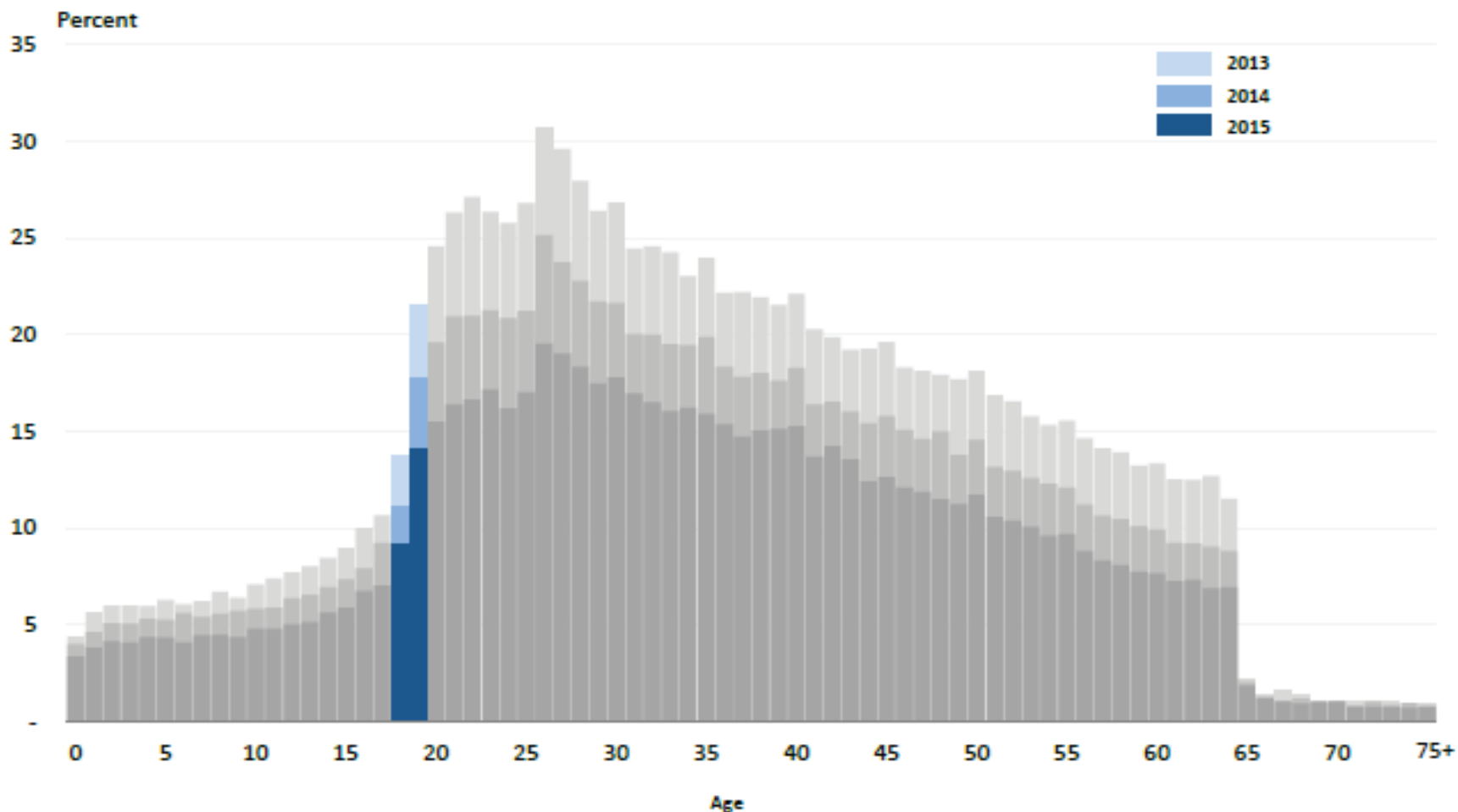
Uninsured Rate by Single Year of Age: 2013 to 2015



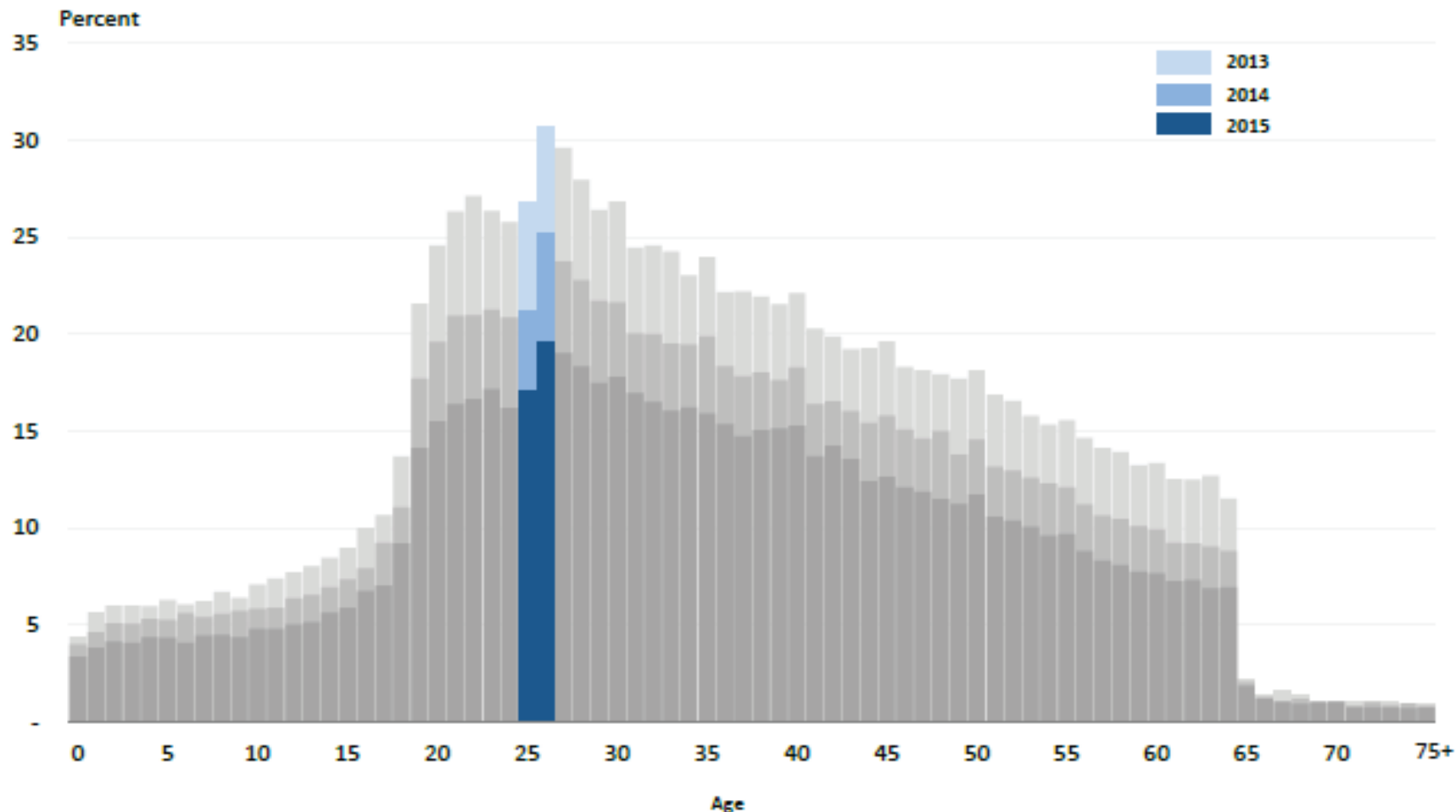
Uninsured Rate by Single Year of Age: 2013 to 2015



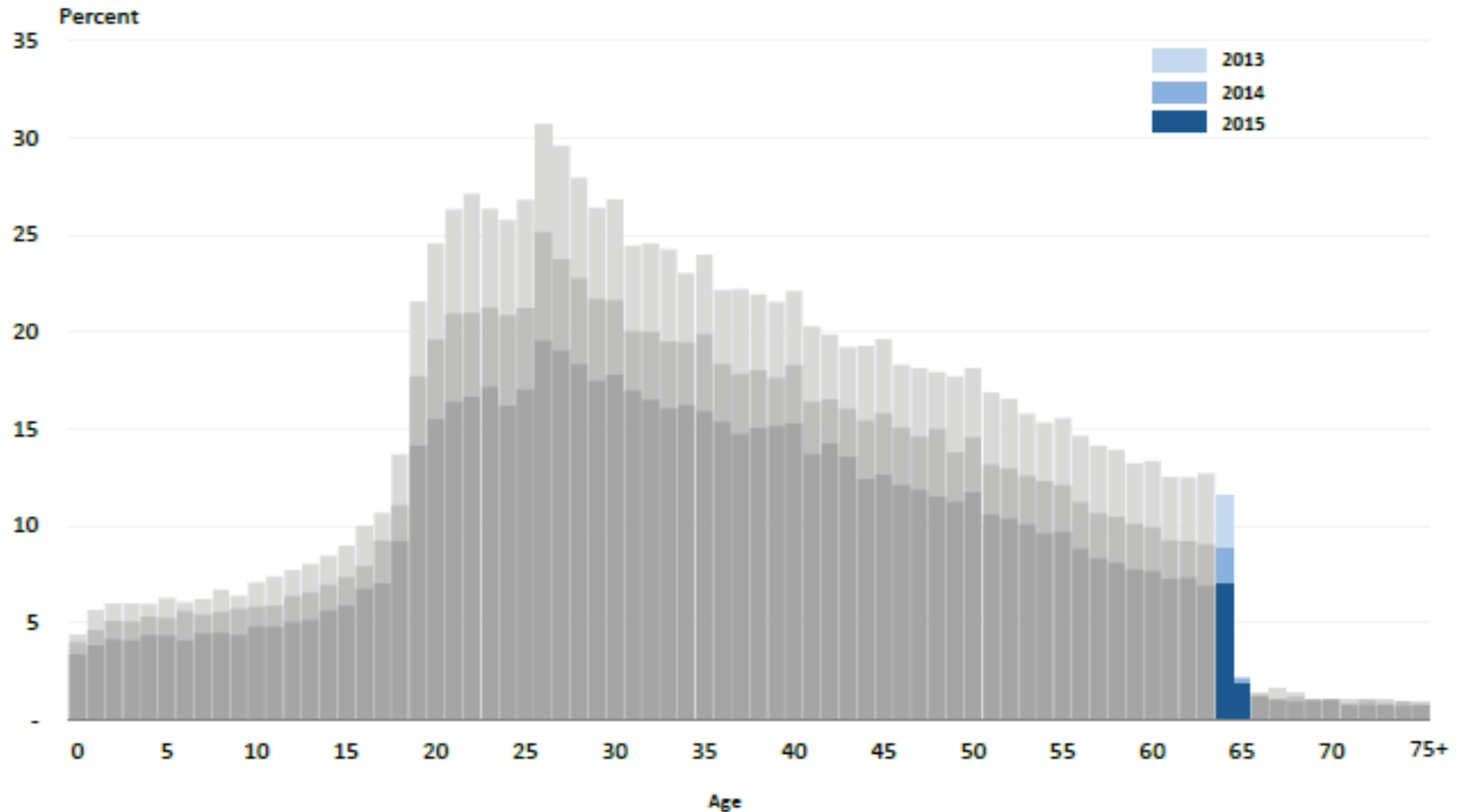
Uninsured Rate by Single Year of Age: 2013 to 2015



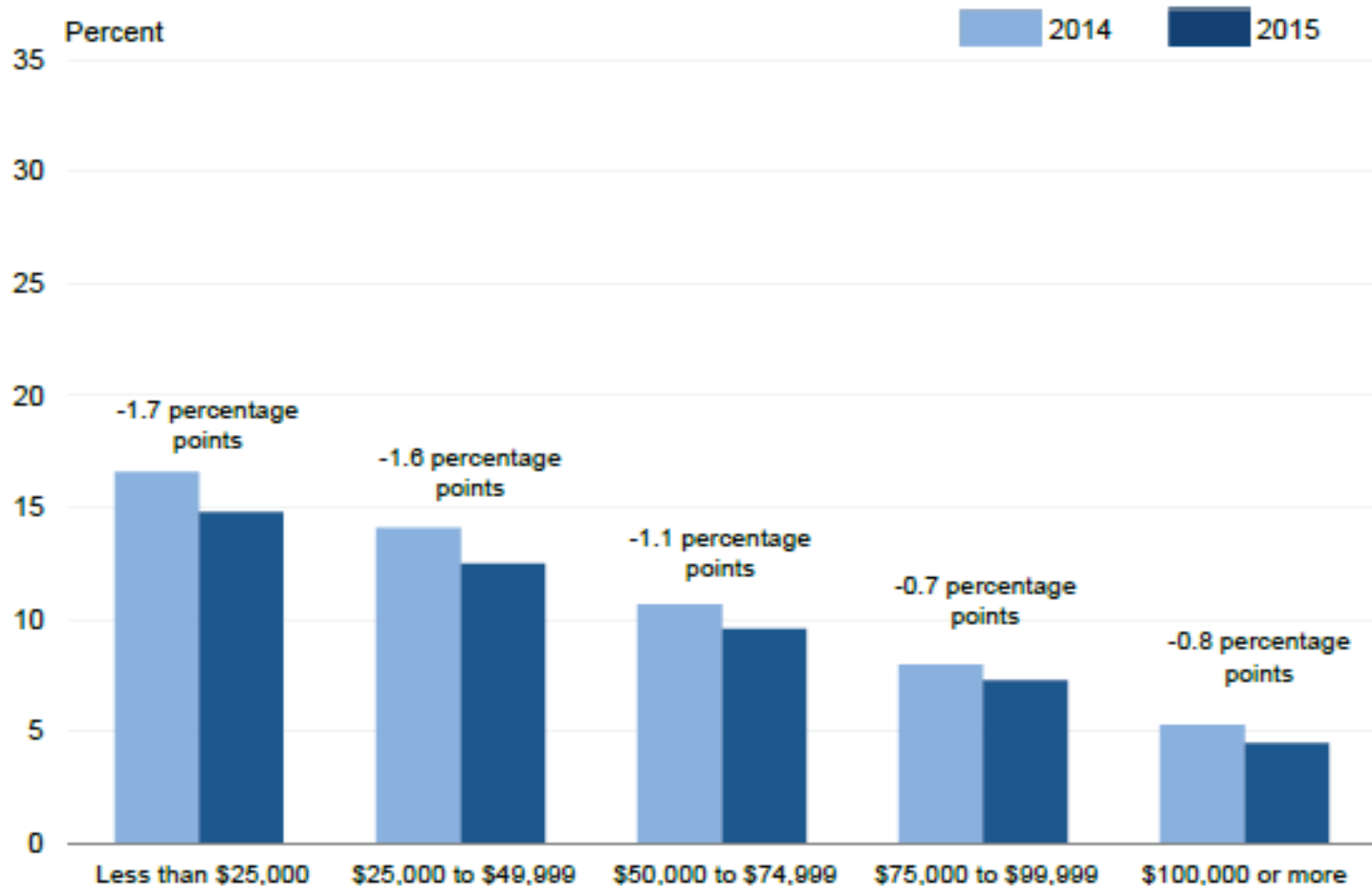
Uninsured Rate by Single Year of Age: 2013 to 2015



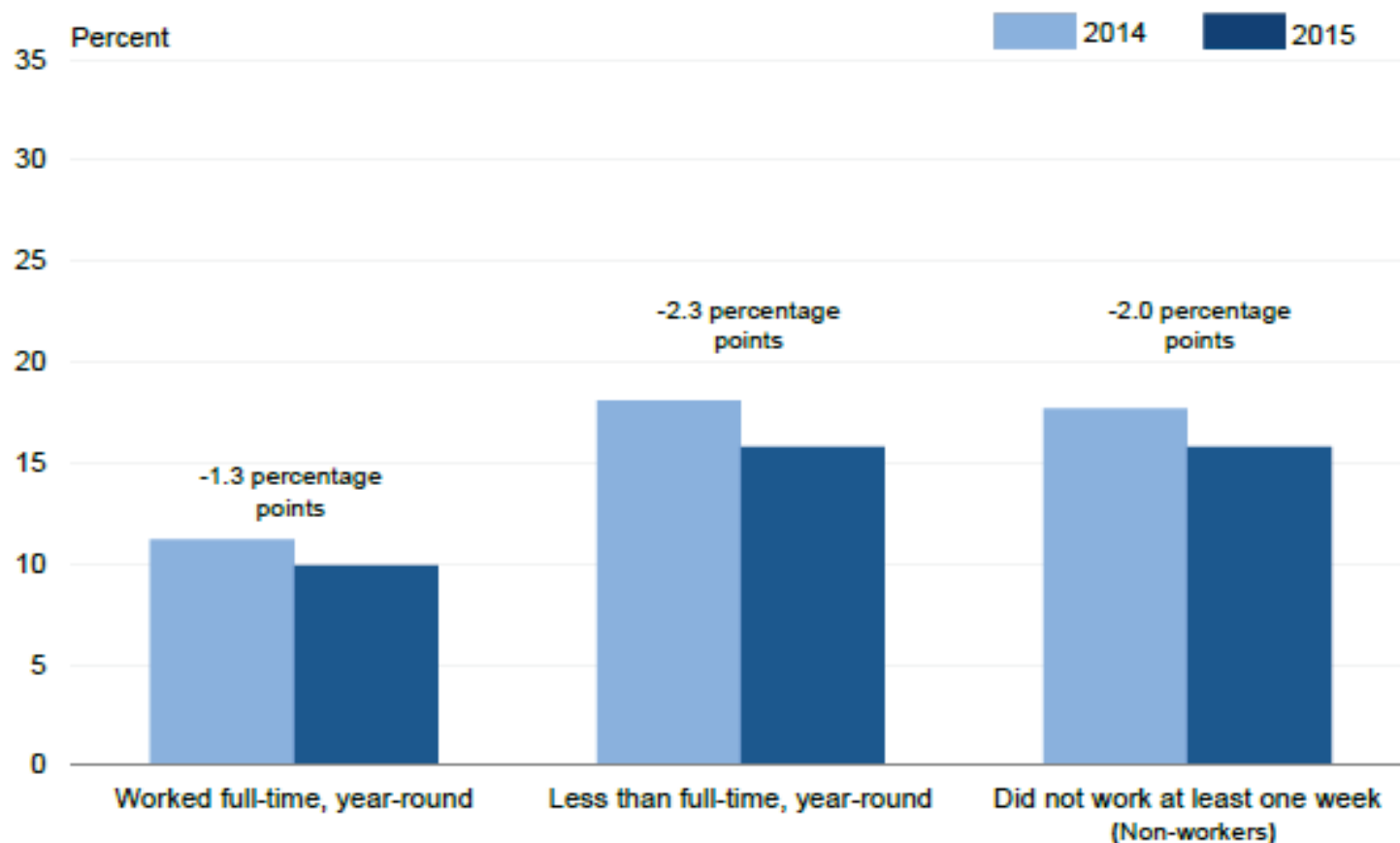
Uninsured Rate by Single Year of Age: 2013 to 2015



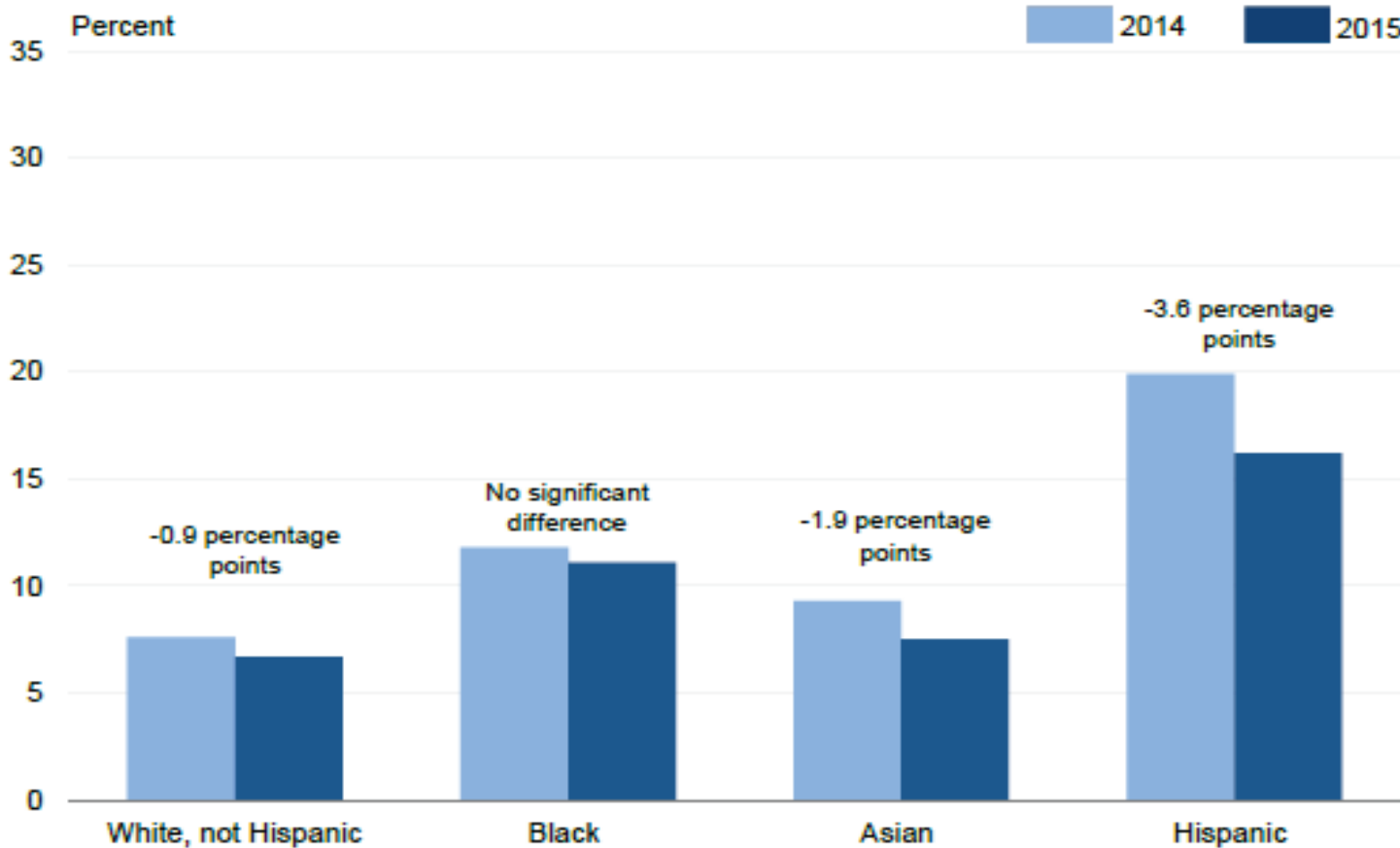
Uninsured Rate by Household Income: 2014 and 2015



Uninsured Rate by Work Experience, Ages 19 to 64 Years: 2014 and 2015



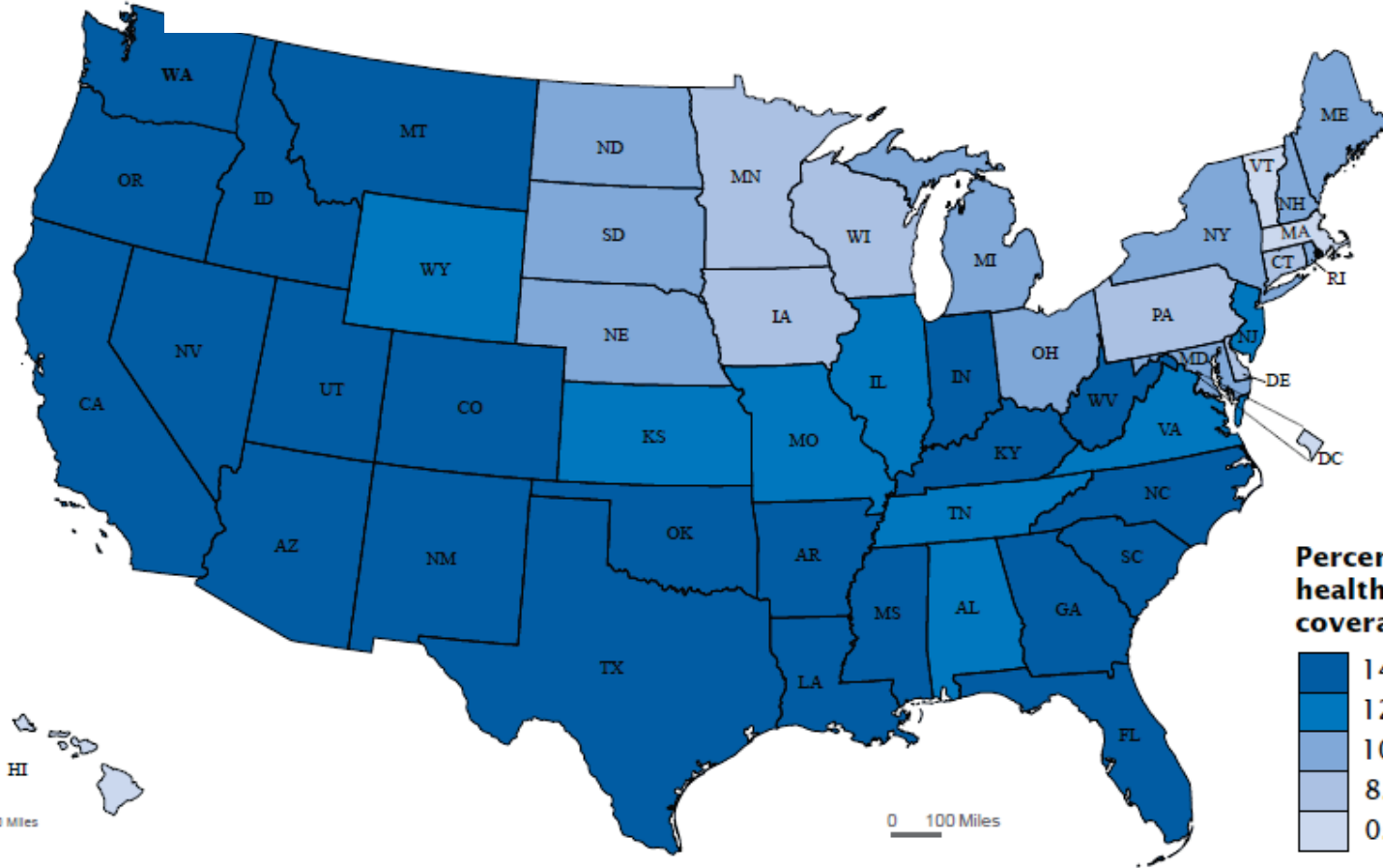
Uninsured Rate by Race and Hispanic Origin: 2014 and 2015



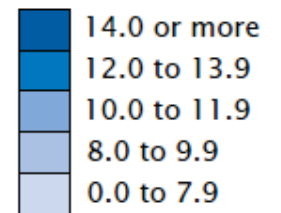
U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU
census.gov

Source: U.S. Census Bureau, Current Population Survey, 2015 and 2016 Annual Social and Economic Supplements.

Uninsured Rate by State: 2013

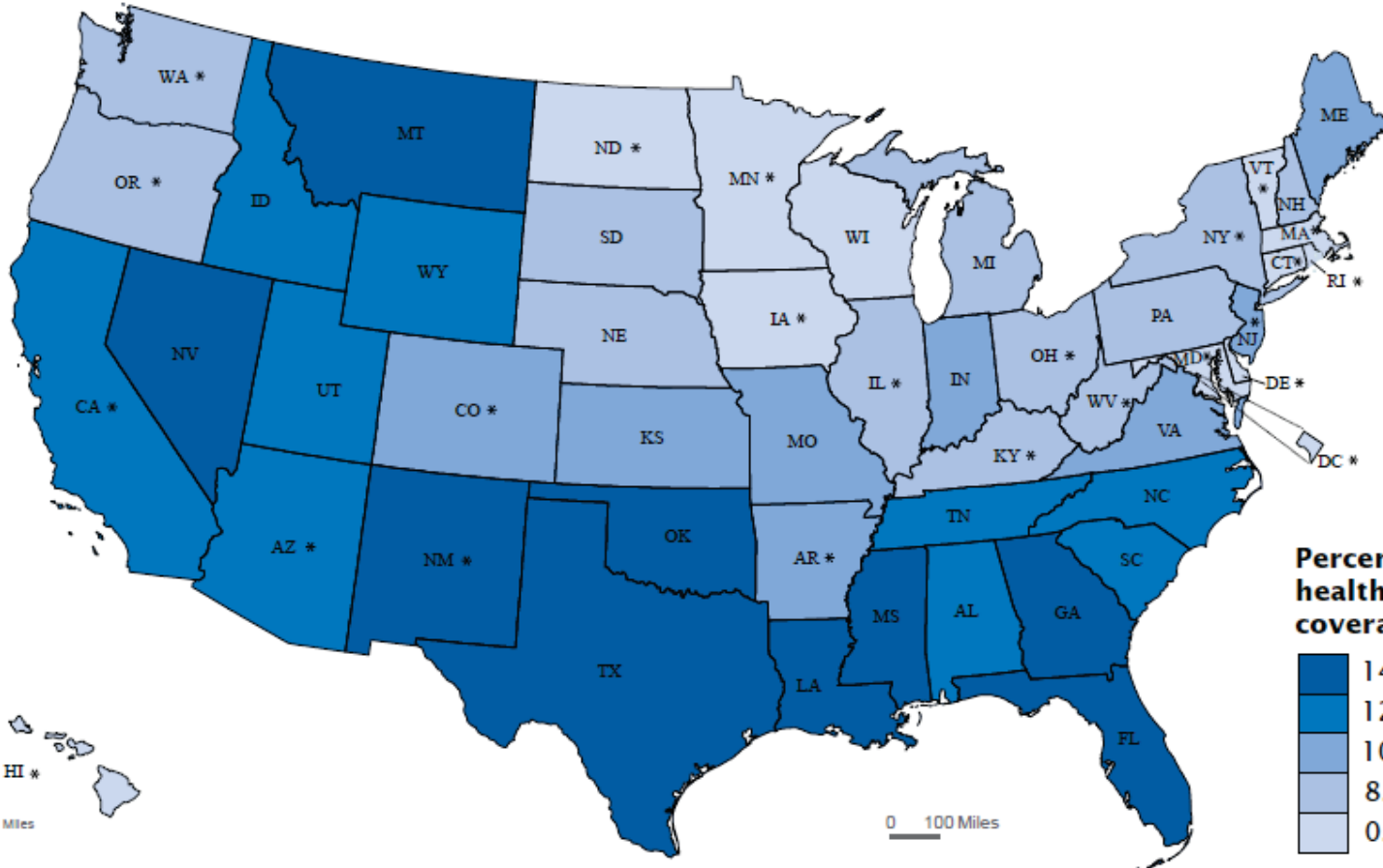


Percentage without health insurance coverage

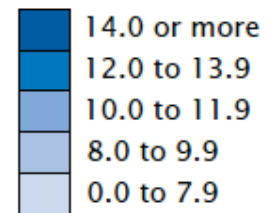


Source: U.S. Census Bureau, 2008 to 2015 1-Year American Community Surveys.

Uninsured Rate by State: 2014



Percentage without health insurance coverage

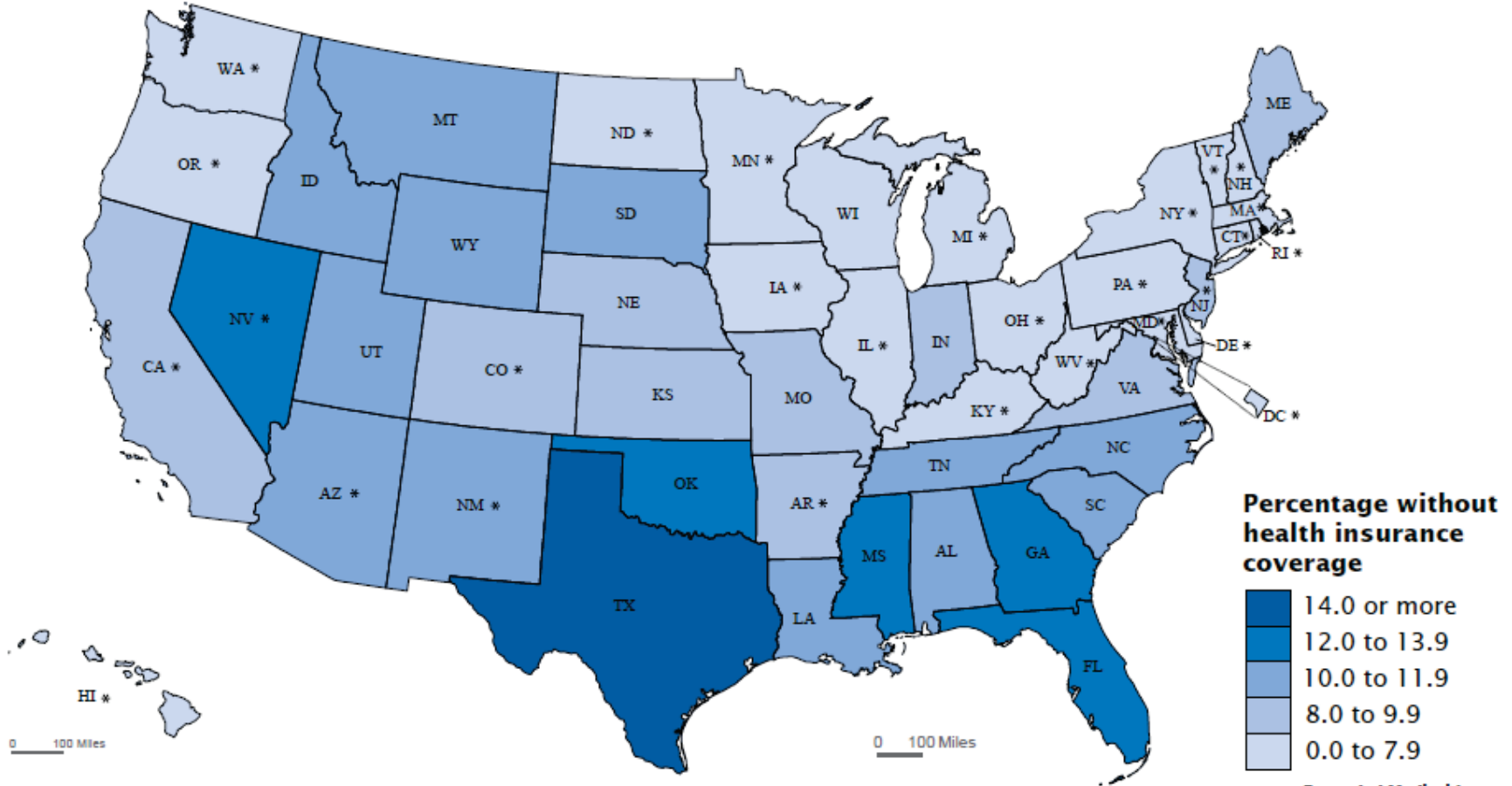


* Expanded Medicaid eligibility as of January 1, 2014

Source: U.S. Census Bureau, 2008 to 2015 1-Year American Community Surveys.

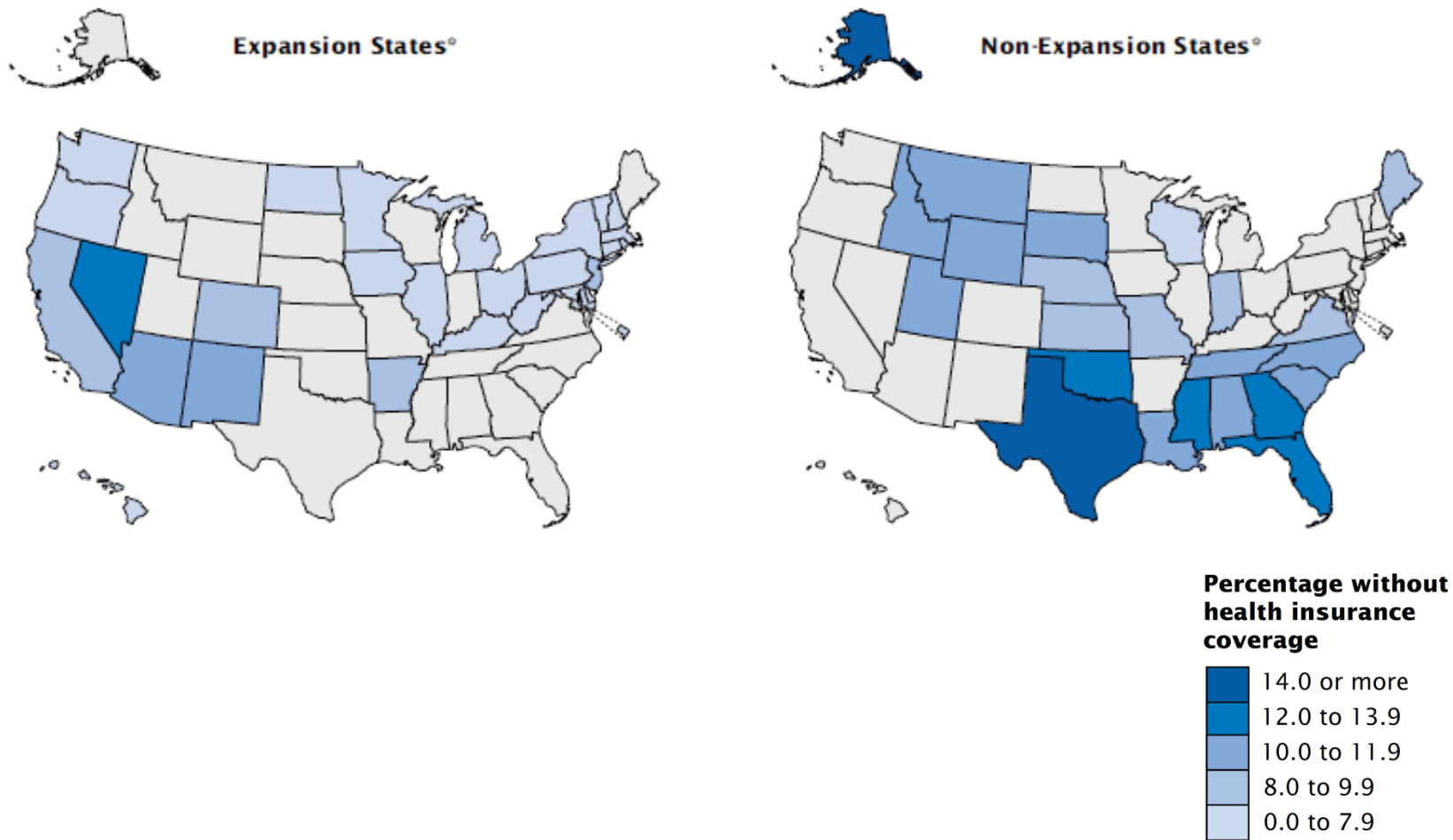


Uninsured Rate by State: 2015



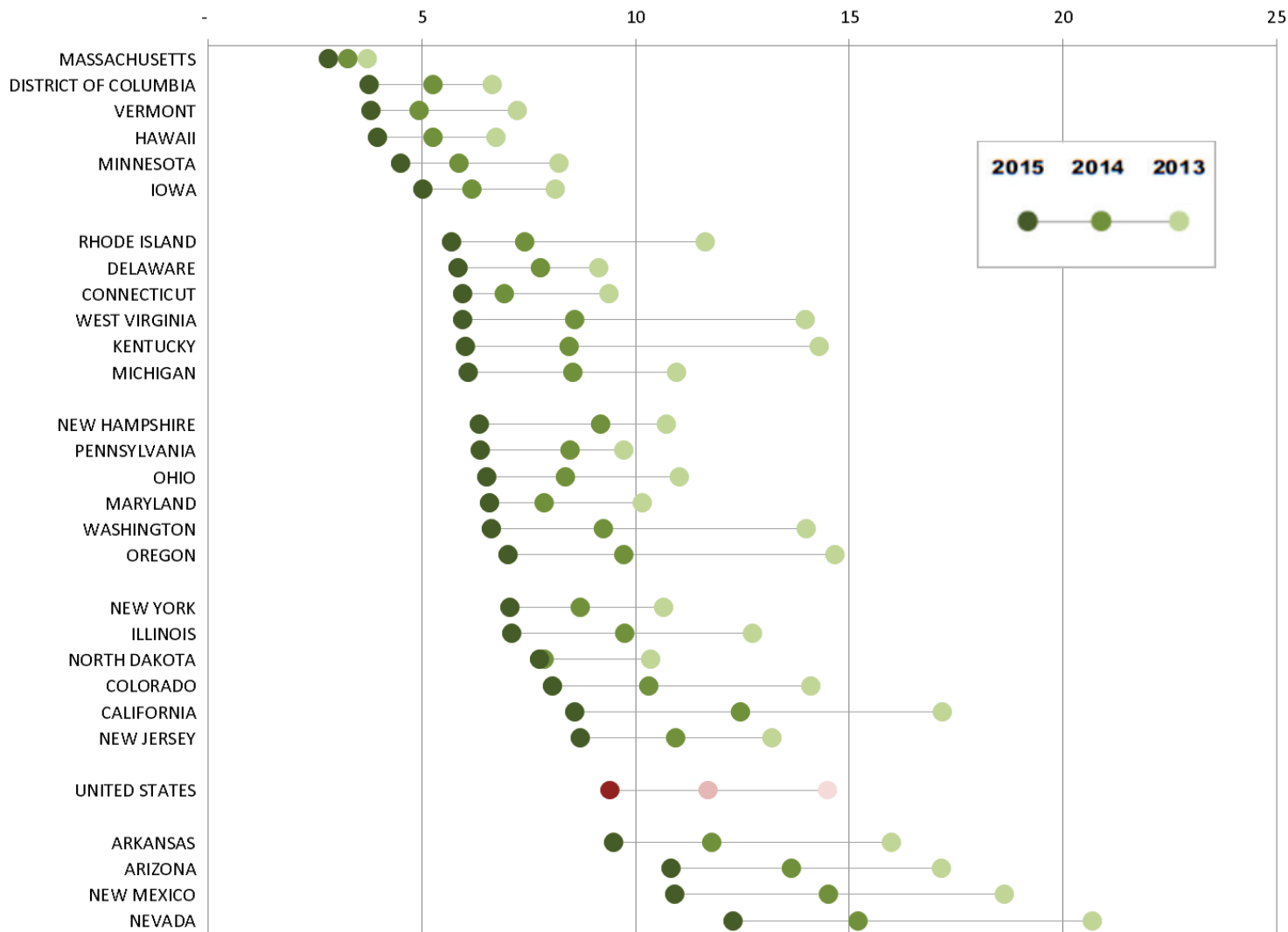
Source: U.S. Census Bureau, 2008 to 2015 1-Year American Community Surveys.

Uninsured Rate by State and Medicaid Expansion Status: 2015



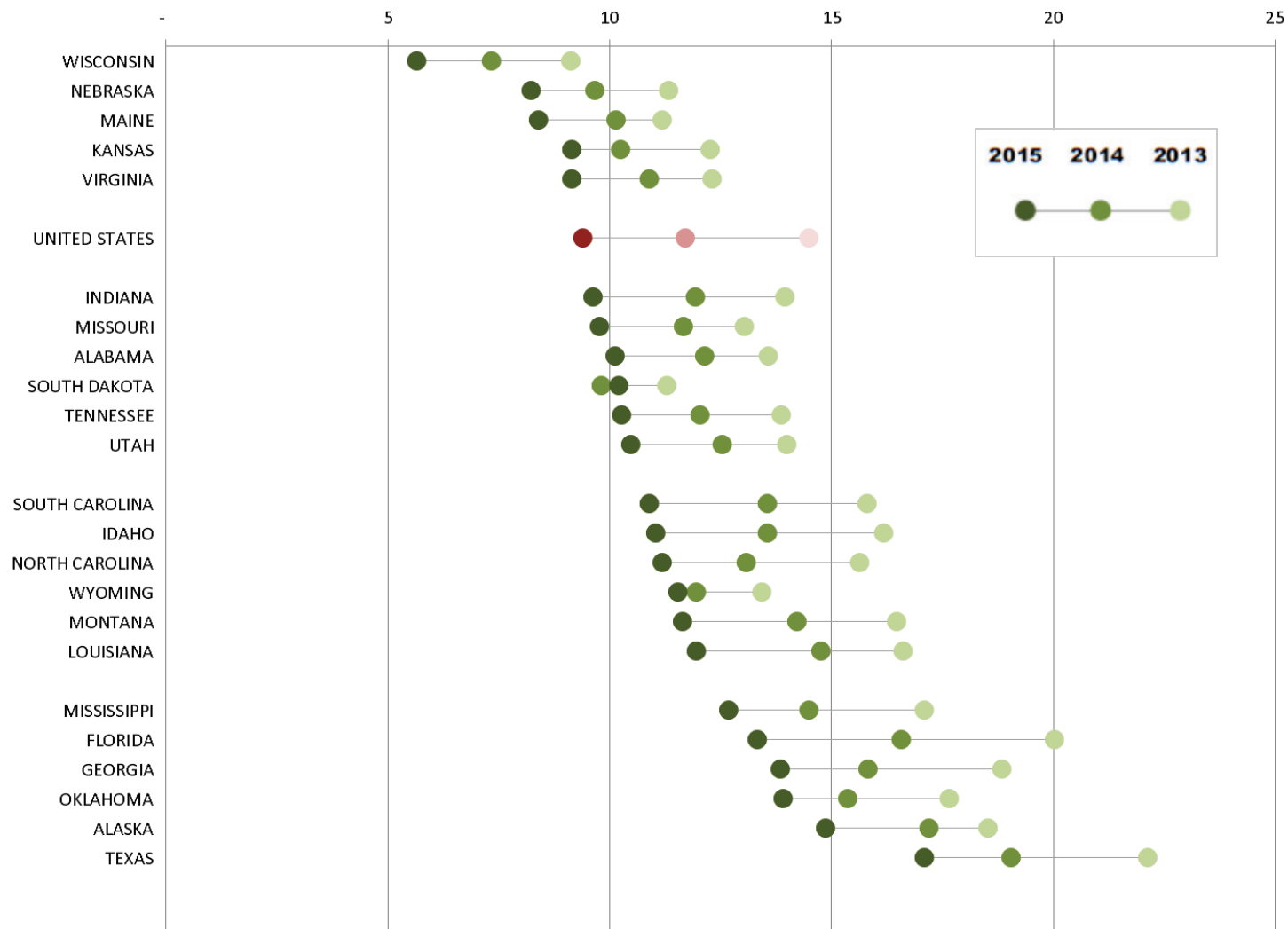
*Medicaid expansion status as of January 1, 2015.
 Source: U.S. Census Bureau, 2015 1-Year American Community Survey.

Decrease in Uninsured Rate for Expansion States: 2013 to 2015



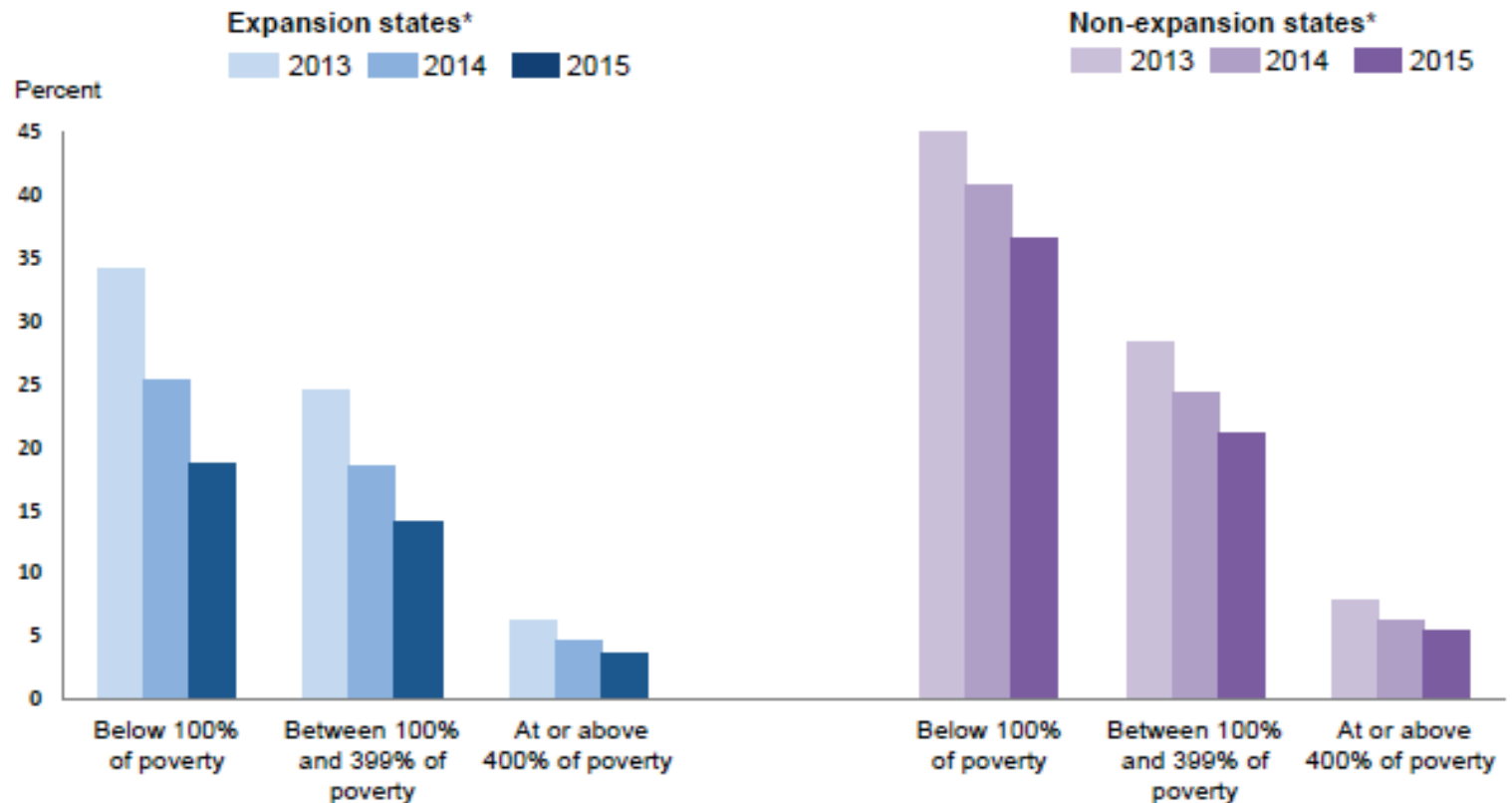
Source: U.S. Census Bureau, 2013, 2014, and 2015 1-Year American Community Surveys.

Decrease in Uninsured Rate for Non-Expansion States: 2013 to 2015



Source: U.S. Census Bureau, 2013, 2014, and 2015 1-Year American Community Surveys.

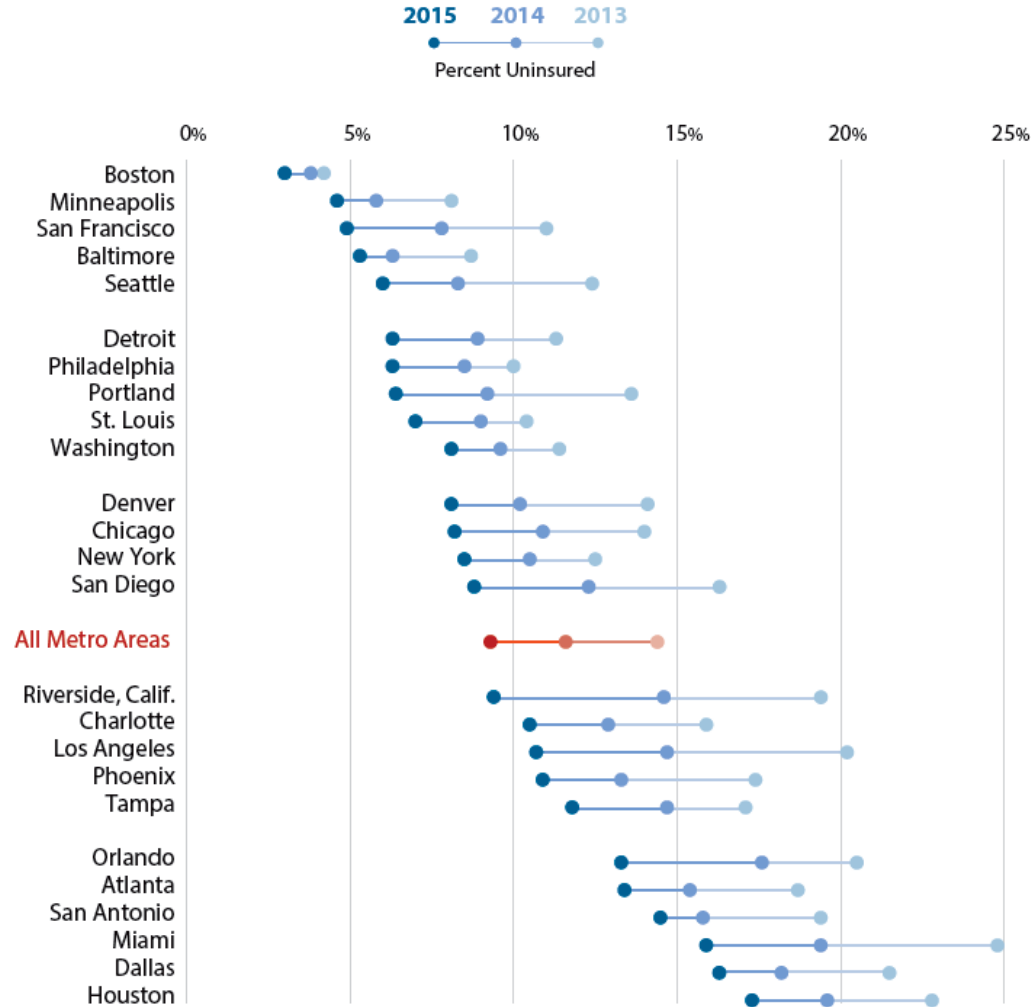
Uninsured Rate by Poverty Status and Medicaid Expansion of State for Adults Aged 19 to 64 Years: 2013 to 2015





Population Without Health Insurance Coverage

25 Most Populous Metro Areas: 2013–2015



Source: U.S. Census Bureau, 2013, 2014, and 2015
1-Year American Community Surveys.

Blog: Health Insurance Coverage Measurement in Two Surveys

<https://blogs.census.gov/2016/09/08/health-insurance-coverage-measurement-in-two-surveys-3/>

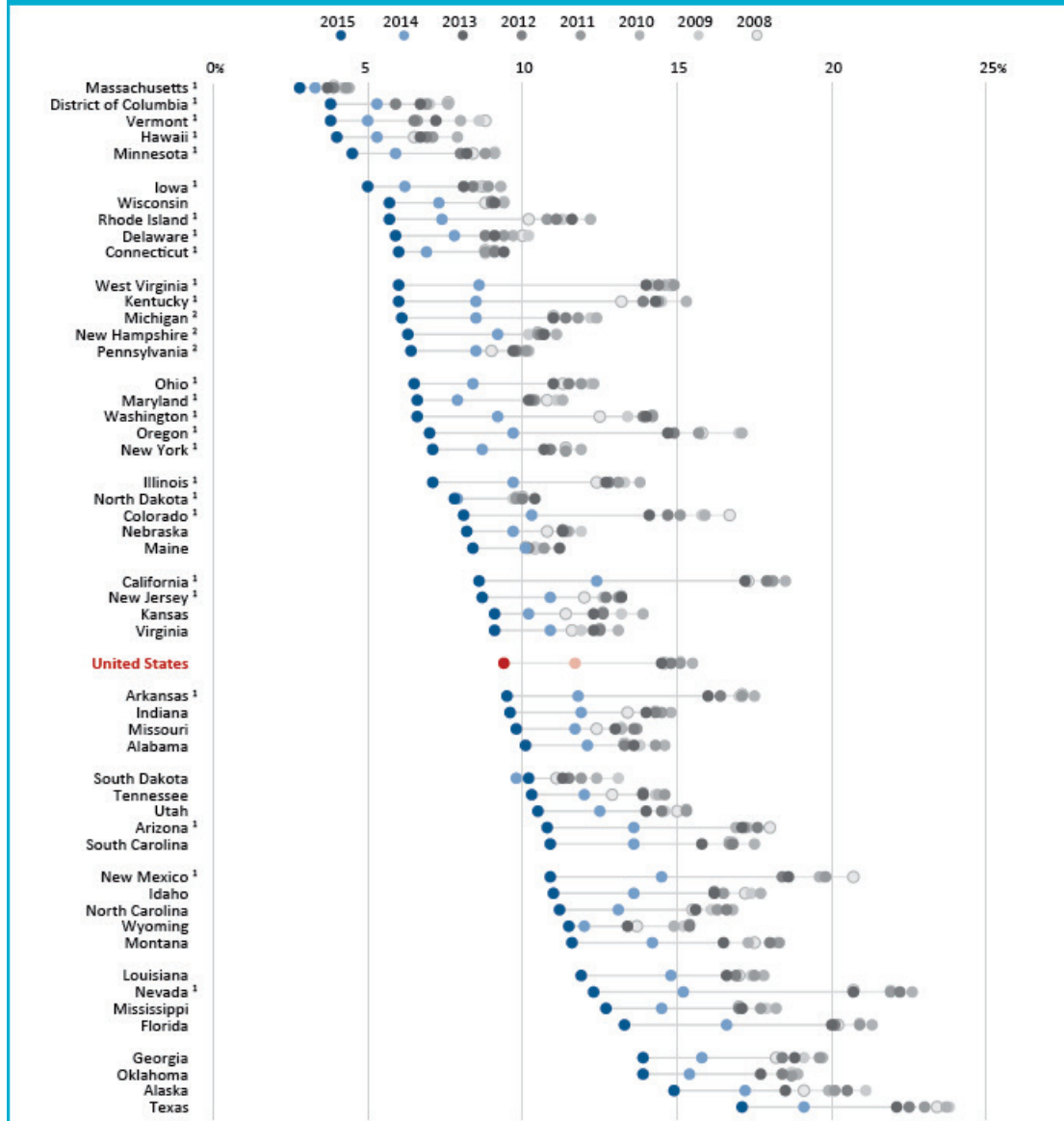
- How do the CPS and the ACS measure health insurance coverage?
- Which estimates should you use?

Blog: Two Views of the Changes in Health Insurance Rates From 2008 to 2015

<http://blogs.census.gov/2016/09/14/two-views-of-the-changes-in-health-insurance-rates-from-2008-to-2015/>

- Uninsured Rate by State: 2008 to 2015 (animated map)
- Changes in the Uninsured Rate by State: 2008 to 2015 (dot plot)

Population Without Health Insurance Coverage by State: 2008 to 2015

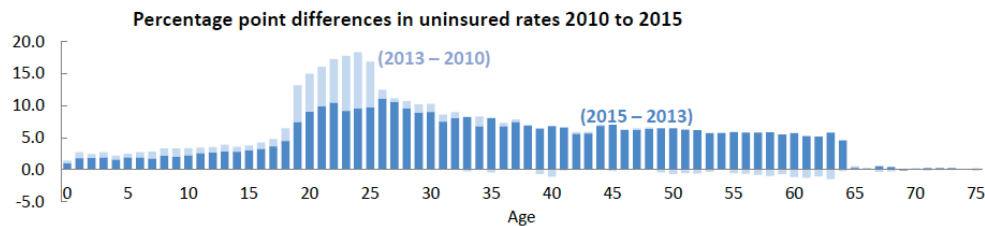
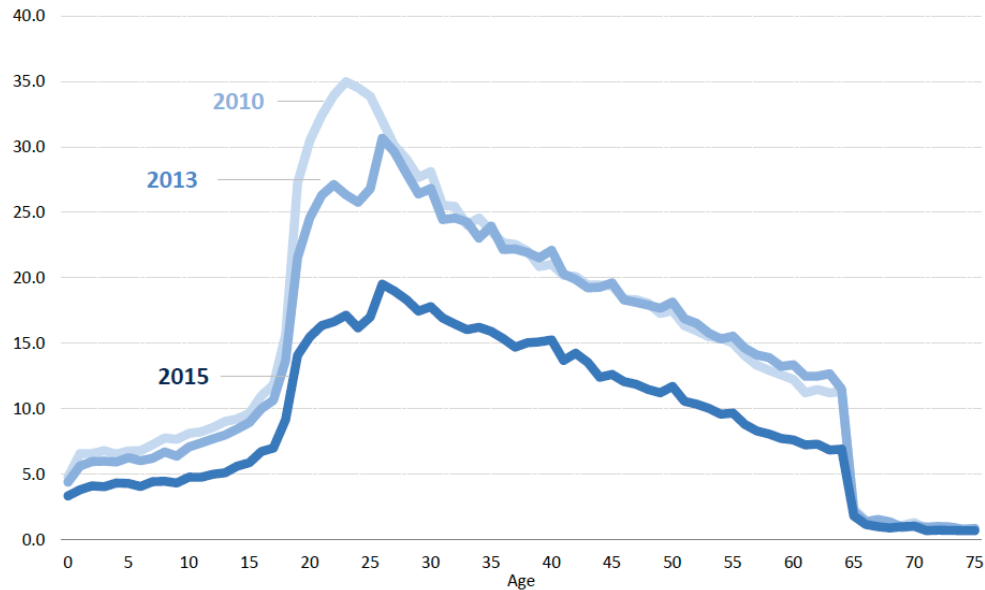


Blog: Another Look at Health Insurance Coverage of Young Adults

<http://blogs.census.gov/2016/09/13/another-look-at-health-insurance-coverage-rates-for-young-adults/>

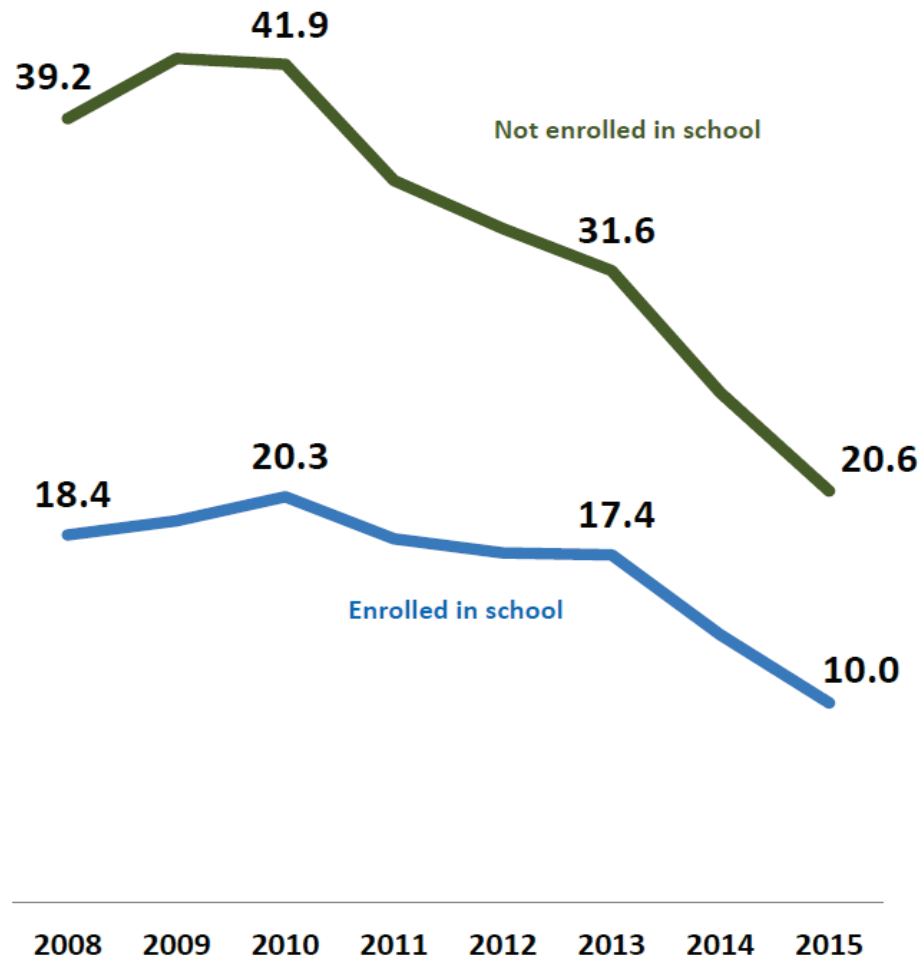
Figure 1.

Uninsured Rates by Age: 2010, 2013, and 2015



Source: U.S. Census Bureau, American Community Survey, 2010, 2013, 2015.

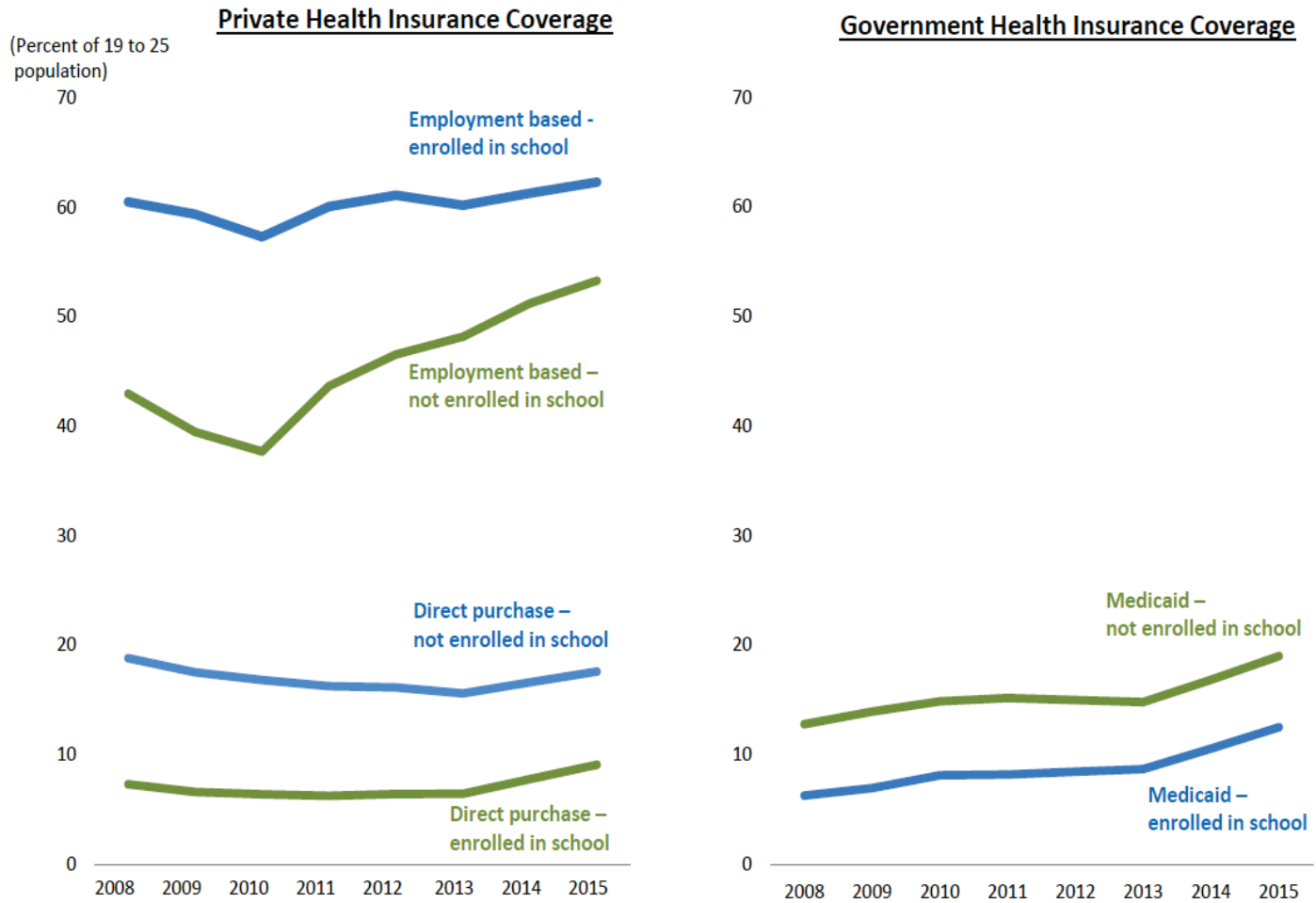
Figure 2.
**Uninsured Rates for 19-to-25 Year Olds
by School Enrollment Status: 2008 to 2015**



Source: U.S. Census Bureau, American Community Survey, 2008 to 2015.

Figure 3.

Health Insurance Coverage Types for 19-to-25 Year Olds by School Enrollment Status: 2008 to 2015



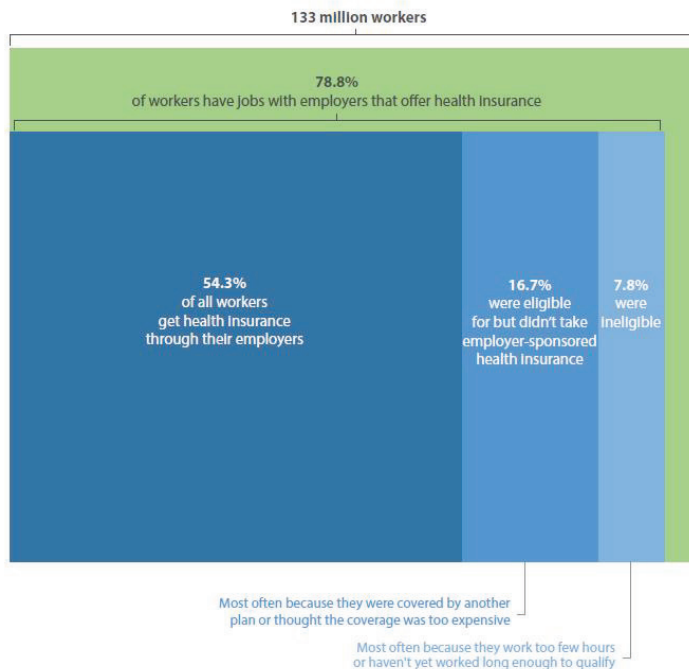
Source: U.S. Census Bureau, American Community Survey, 2008 to 2015.

Blog: Majority of Workers Take Health Insurance Offered by Their Employers

<http://blogs.census.gov/2016/06/16/majority-of-workers-take-health-insurance-offered-by-their-employers/>

<http://www.census.gov/data/datasets/time-series/demo/health-insurance/cps-asec-research-files.html>

Employer-Sponsored Insurance Offer and Take-up in 2015



Accessing estimates

Health insurance website:

<http://www.census.gov/topics/health/health-insurance.html>

- CPS detailed tables
- CPS historical tables
- ACS historical tables (2008 to 2015)
- Publications, working papers, blogs, and visualizations

American FactFinder:

<http://www.census.gov/topics/health/health-insurance.html>

- ACS detailed tables

CPS Table Creator:

<http://www.census.gov/cps/data/cpstablecreator.html>

- Tools to create customized tables from the CPS



ACS Public Use Data Release: 2015 Estimates

Public use Microdata Sample (PUMS) available October 20

- 1% public use microdata sample (1% of population)
- The smallest identifiable geographic unit is the Public Use Microdata Area (PUMA,) containing at least 100,000 persons
 - PUMAs are generally groups of counties or parts of counties, but there are exceptions
 - PUMAs do not cross state boundaries

Upcoming ACS Data Releases: 5-Year

2011-2015 5-year estimates for all geographic areas

- American FactFinder release: **December 8**
- PUMS: January 19

The 3-year ACS data products are discontinued; there will *not* be estimates for 2013-2015

NEW AND MODIFIED ACS PRODUCTS

American FactFinder (AFF) Tables

Modified

- S2701: age categories and federal poverty level

New

- S2703: Private coverage
- S2704: Public coverage

1-Year Supplemental Estimates

Limited set of 1-year AFF tables for geographies with population $> 20,000^*$

- K202701: Insured/uninsured by age
- K202702: Private coverage
- K202703: Public coverage

* Available for 2014 estimates; 2015 estimates to be released on October 20.

Variance Replicate Estimate Tables


5-year 2010-2014 selected tables with 80 replicate variance estimates

- Advanced users can calculate margins of error (MOEs) when collapsing data within a table or across geographies
- More accurate MOE than approximation formula
- Available for B27001, B27002, B27003, B27010, B27011

Statistical Testing Tool

<https://www.census.gov/programs-surveys/acs/data/data-tables-and-tools/statistical-testing-tool.html>

Excel spreadsheet that tests whether American Community Survey estimates are statistically different from one another.



Purpose
This spreadsheet determines whether there is statistical evidence to conclude that two estimates are different from each another.

Results

Yes	Estimates are statistically different.
No	Estimates are NOT statistically different (or are statistically tied).
N/A	Statistical testing is not applicable for one or both of the estimates.

How to Use this spreadsheet

1. Download data from
2. Insert geography or :
3. Insert the first number
4. Insert the corresponding
5. Put the second estimate
6. If the first estimate of the spreadsheet and
7. (Optional) To change to the desired confidence

[Overview](#)
 [Instructions](#)
 [Statistical Testing for Multiple Estimates](#)
 [Worked Example](#)
 [Contact Us](#)

	Label	First Estimate	First Margin of Error (MOE)	Second Estimate	Second Margin of Error (MOE)	Statistically Different?
1	Place your Geography of statistical variable keyword	48759	+/-2,395	28621	*****	Yes
2	in the gray column here. This text is here as an	6.2	+/-0.1	6	+/-0.3	No
3	example. You may delete the text before using the	22147046	+/-234,312	17997953	+/-199,112	Yes
4	spreadsheet.	-	**	27047	+/-230	N/A
5						
6						
7						
8						

Example
Suppose you want to know if the number of people who were over time (year to year) for two different years was or was not statistically different.

CPS NEW CONTENT

Implemented for the 2013 estimates

Question Changes

Complete redesign of health insurance coverage question series – based on over a decade of research

Improved measure of all year coverage

Added point-in-time measure (February – April)

New questions to measure:

- Exchange participation,
- Receipt of subsidies,
- Employer offered health insurance coverage

Point-in-Time Estimates (February to April 2016)

Comparison with National Health Interview Survey (NHIS)

http://www.cdc.gov/nchs/data/nhis/earlyrelease/nchs_cps_comparison092016.pdf

Percentage (and standard error) of persons who lacked health insurance coverage at the time of interview, by age group, race/ethnicity (among persons aged 18–64), and survey data source: United States, 2015 and 2016

Selected characteristic	NHIS, January–March 2015 ¹	CPS, February–April 2015 ²	2015 difference (percentage points)	NHIS, January–March 2016 ¹	CPS, February–April 2016 ²	2016 difference (percentage points)
Age (years)						
All ages	9.2 (0.35)	10.6 (0.11)	*–1.4	8.6 (0.33)	9.6 (0.11)	*–1.0
Under 65	10.7 (0.40)	12.2 (0.13)	*–1.5	10.0 (0.39)	11.1 (0.13)	*–1.1
Under 18	4.6 (0.50)	6.9 (0.19)	*–2.3	5.0 (0.46)	6.4 (0.19)	*–1.4
18–64	13.0 (0.45)	14.2 (0.15)	*–1.2	11.9 (0.47)	12.9 (0.15)	*–1.0
18–24	15.4 (1.01)	16.0 (0.39)	–0.6	13.7 (1.06)	13.8 (0.39)	–0.1
19–25	16.6 (1.07)	17.4 (0.38)	–0.8	14.9 (1.10)	15.0 (0.39)	–0.1
25–34	18.3 (0.96)	18.3 (0.32)	0.0	15.9 (0.74)	16.9 (0.31)	–1.0
35–44	14.0 (0.77)	15.5 (0.26)	–1.5	14.3 (0.95)	14.3 (0.33)	0.0
45–64	9.0 (0.47)	10.7 (0.19)	*–1.7	8.1 (0.45)	10.0 (0.18)	*–1.9
65 and over	0.5 (0.11)	1.4 (0.09)	*–0.9	0.5 (0.12)	1.1 (0.08)	*–0.6
Race/ethnicity³						
Aged 18–64:						
Hispanic or Latino	28.3 (1.24)	26.5 (0.43)	1.8	24.5 (1.31)	23.0 (0.47)	1.5
Not Hispanic or Latino:						
White, single race	8.7 (0.50)	10.6 (0.19)	*–1.9	8.4 (0.47)	9.8 (0.18)	*–1.4
Black, single race	15.6 (1.00)	16.1 (0.42)	–0.5	13.0 (1.34)	15.5 (0.42)	–2.5

Offer and Take-up of Employer-sponsored Coverage

<http://www.census.gov/data/datasets/time-series/demo/health-insurance/cps-asec-research-files.html>

<http://www.census.gov/library/working-papers/2016/demo/Abramowitz-2016.html>

Individuals employed at time of interview (February to April) but without employer-sponsored coverage

- Does employer offer coverage?
- If offered was person eligible to purchase?
- If offered, reason for not purchasing if eligible or reason why ineligible

If Eligible: Reasons for Why no ESI

- Covered by another plan
- Traded insurance for higher pay
- Too expensive
- Don't need health insurance
- Have a pre-existing condition
- Haven't yet worked for employer long enough
- Contract or temporary employees not allowed in plan
- Other

Reasons why Ineligible

- Don't work enough hours per week or weeks per year
- Contract or temporary employees not allowed in plan
- Haven't yet worked for employer long enough
- Have a pre-existing condition
- Too expensive
- Other

Available in Research Files

Point-in-time coverage

Offers and take-up of employer-sponsored insurance

More detail on out-of-household coverage (employer-sponsored or direct-purchase)

<http://www.census.gov/data/datasets/time-series/demo/health-insurance/cps-asec-research-files.html>

Not Available Yet

Exchange participation

Receipt of subsidies

Plan changes during year

SHADAC RESOURCES

Create customized reports on state-level health insurance coverage, access, and cost

with *Data Center*, from State Health Access Data Assistance Center (SHADAC)

CREATE A REPORT

Location Profile

By Location

Maps + Charts

By Topic

By Data Source

STAY UPDATED



Receive the latest in health insurance coverage, access, and cost. Join SHADAC's mailing list.

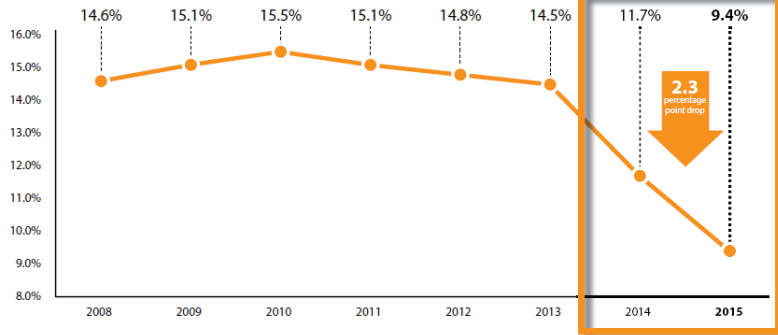
<http://datacenter.shadac.org/>

STATE UNINSURANCE RATES CONTINUED TO FALL IN 2015

ESTIMATES FROM THE
AMERICAN COMMUNITY SURVEY (ACS)

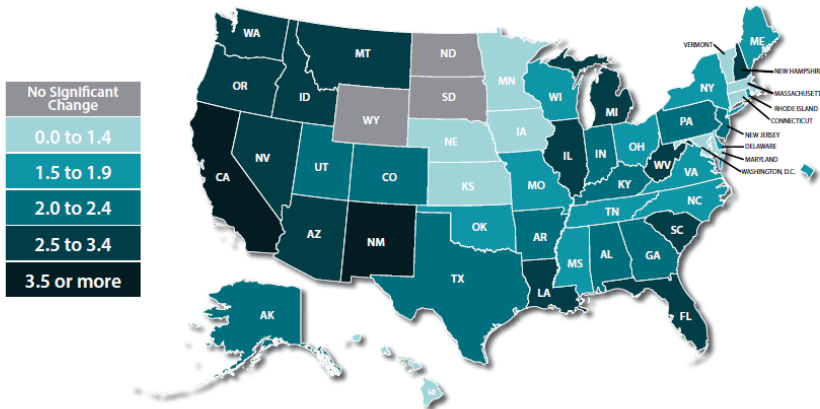
New data from the ACS show that the nation's uninsured rate declined in 2015, falling 2.3 percentage points from 11.7% in 2014 to 9.4% in 2015. This drop is consistent with the historic decrease seen between 2013 and 2014. Uninsurance also fell broadly at the state level, with 47 states and the District of Columbia reporting significant declines. Three states (North Dakota, South Dakota, and Wyoming) saw no significant change, and no state reported a significant increase.

NATIONAL UNINSURED RATE OVER TIME, 2008-2015



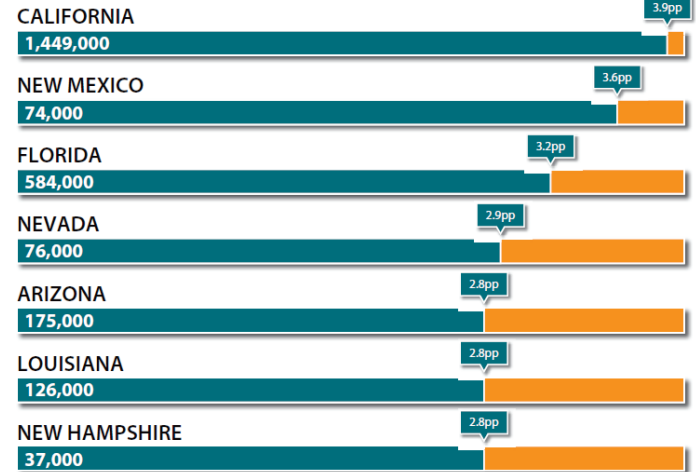
DECLINE IN STATE UNINSURED RATES, 2014-2015

Percentage Point Decline in State Uninsurance Rates from 2014-2015



TOP DECLINES IN STATE UNINSURED RATES, 2014-2015

Largest Percentage Point (pp) State Declines in Uninsured Rates from 2014-2015



2015 ACS Tables: State & County Estimates

Tables from American FactFinder (AFF) showing 2014-2015 change in uninsured rates

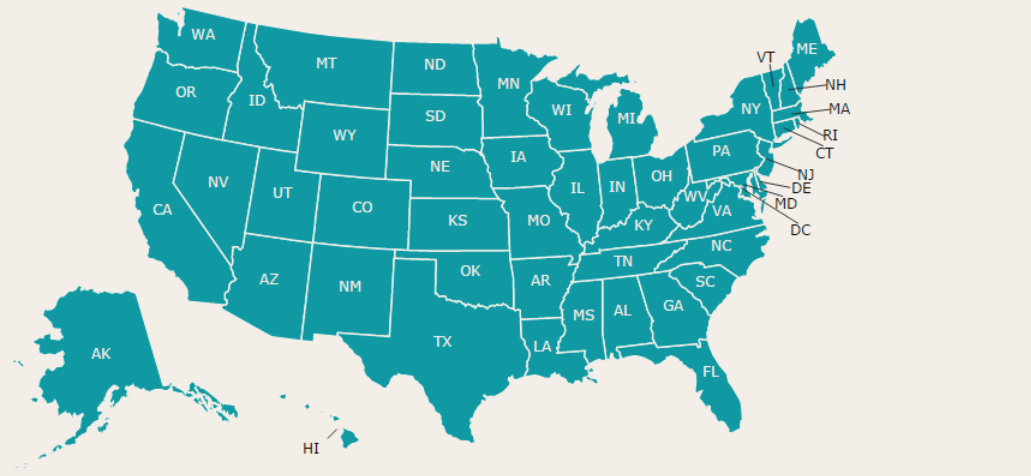
www.shadac.org/2015ACS_State&CountyTables

2015 ACS Tables: State & County Estimates

September 2016:

The map on this page links to tables containing state and county uninsured estimates for 2014. These estimates come from the 2015 American Community Survey (ACS) via the U.S. Census Bureau's [American FactFinder \(AFF\)](#) tool and were released on September 15, 2016. *Due to sample size constraints, single-year ACS estimates are available at the county level only for counties with a population greater than 65,000.*

Click on a state to see state and county uninsured rates by characteristics (for example, age, race/ethnicity, and poverty level) for 2015 and comparison year 2014.



2015 State & County Tables, Example

Subject	2014		2015	
	Population	% Uninsured	Population	% Uninsured
Total civilian noninstitutionalized population				
United States	313,890,422	11.7	316,450,569	9.4*
Minnesota	5,398,211	5.9	5,431,894	4.5*
Age				
Under 18 years	1,280,791	3.8	1,280,978	3.1*
18 to 64 years	3,370,012	7.9	3,376,832	6.0*
19 to 25 years	494,197	10.4	493,075	8.3*
65 years and older	747,408	0.4	774,084	0.3
Race/Ethnicity				
White alone	4,561,316	4.9	4,570,440	3.6*
Black or African American alone	305,711	10.0	312,598	7.2*
American Indian and Alaska Native alone	54,211	19.1	52,876	15.9
Asian alone	249,494	6.2	258,148	6.5
Native Hawaiian and Other Pacific Islander alone	2,344	9.7	1,570	7.1
Some other race alone	84,488	30.2	82,545	30.1
Two or more races				
Hispanic or Latino (of any race)				
White alone, not Hispanic or Latino				

Subject	All People				Children 0-17			
	2014		2015		2014		2015	
	Population	%	Population	%	Population	%	Population	%
United States	313,890,422	11.7	316,450,569	9.4*	73,440,273	6.0	73,491,931	4.8*
Minnesota	5,398,211	5.9	5,431,894	4.5*	1,280,791	3.8	1,280,978	3.1*
Anoka	339,765	5.3	341,864	3.7*	83,342	3.7	83,321	1.2*
Blue Earth	64,861	4.2	65,183	3.0	12,956	1.2	12,619	0.9
Carver	97,081	5.2	98,469	2.8*	27,068	4.5	27,213	3.0
Dakota	410,684	5.1	412,819	3.7*	103,060	2.8	102,811	2.4
Hennepin	1,202,646	6.7	1,214,371	5.4*	269,439	4.0	271,143	3.6
Olmsted	148,406	5.2	149,572	3.5*	36,935	3.0	37,377	2.2
Ramsey	528,262	6.8	533,926	5.8	124,492	3.2	125,650	4.4
Rice	62,767	6.4	62,829	4.9	14,618	5.9	14,468	5.1
St. Louis	197,717	5.4	197,280	3.4*	38,483	2.7	38,170	2.1
Scott	138,348	4.4	139,986	4.3	40,262	2.7	40,311	3.8
Sherburne	89,200	3.6	89,716	2.3	24,899	1.4	25,382	0.4
Stearns	151,649	5.5	153,565	3.5*	34,534	4.0	35,293	0.9*
Washington	245,063	3.6	248,454	3.2	62,740	2.2	62,367	1.4
Wright	129,191	3.7	130,572	3.4	37,424	2.0	37,419	2.9

MN Population Center Releases (IPUMS)



Integrated Public Use Microdata Series
census microdata for social and economic research

CPS data will be available soon

ACS data files will be released in about 1-2 weeks
after available from the Census Bureau

SHADAC Health Insurance Unit (HIU) and Federal
Poverty Guidelines (FPG) variables for CPS and ACS
will be available soon

<http://www.ipums.org>

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