In September, the U.S. Census Bureau released the highly anticipated Health Insurance Coverage in the United States: 2014 report and the Income and Poverty in the United States: 2014 report. The Census Bureau’s annual survey of health insurance coverage found that significantly fewer American adults remained without health insurance in 2014 compared to the year before. Carla Medalia and Jennifer Cheeseman Day of the bureau’s Social, Economic, and Housing Statistics Division attribute the increase in health insurance coverage to the Patient Protection and Affordable Care Act. Poverty and median household income, factors that might influence insurance rates, showed no statistically significant changes from 2013 to 2014 which leads researchers to conclude that the reduction in the rate of the uninsured can be attributed to new health coverage options available under the Affordable Care Act.

Prior to the 2014 survey, the number of uninsured individuals remained relatively stable in the period from 2008 to 2013.

- The 2014 data showed a significantly large reduction of 2.9 percent in the uninsured rate from 2013 to 2014, the largest drop since 2008. Changes such as this decline typically occur only after significant economic shifts, demographic changes or policy changes such as the Affordable Care Act.
- The 2.9 percentage point decline in the number of uninsured persons to 10.4 percent in 2014—down from 13.3 percent in 2013—represents 8.8 million people who obtained health insurance coverage last year.
- The U.S. Census Bureau reported no statistically significant changes in the poverty rate, which was 14.8 percent in 2014, from the previous four years. The median household income in 2014 was $53,657, virtually the same level as the previous three years.
- In 2014, nearly 9 in 10 people in the United States had health insurance coverage.

All 50 states and the District of Columbia increased the number of insured residents between 2013 and 2014.

- The 10 states with the highest drops in the rates of the uninsured range from Kentucky—with a 5.8 percentage point decline in the uninsured—to Colorado, with a 3.8 percentage point decrease in the rate of uninsured residents.
- Massachusetts had the lowest uninsured rate in 2014 at 3.3 percent.
- Texas had the highest uninsured rate in 2014 at 19.1 percent.
- Western states had the largest declines in the rate of uninsured individuals in 2014.
The U.S. Census Bureau found the most significant changes in insurance coverage resulted from Medicaid and direct-purchase programs.\(^1\)

- In 2014, 25 states and the District of Columbia expanded income eligibility for Medicaid under the Affordable Care Act.\(^2\)

- The 10 states with the most significant declines in the rate of uninsured residents in 2014 all expanded Medicaid eligibility.\(^3\)

- Nationally, Medicaid coverage increased by 2 percentage points from 2013 to 2014, from 17.5 percent to 19.5 percent.\(^4\)

- The U.S. Census Bureau reported that the decreased rate of the uninsured in 2014 was due to an increase in access to both private and public health insurance coverage.

- In 2014, 66 percent of Americans had private health insurance coverage and 36.5 percent had public coverage.\(^5\)

- The sub-types of health insurance include employer-based insurance, Medicaid, Medicare, direct-purchase and military coverage. Employer-based insurance provides coverage for 55.4 percent of the insured, 19.5 percent of the insured are covered by Medicaid, 16 percent are covered by Medicare, 14.6 percent are covered through direct-purchase insurance and 4.5 percent are covered through the military.\(^6\)

The largest drops in the uninsured rate in 2014 were achieved in expansion states.

- In states that expanded Medicaid eligibility, the average uninsured rate was 9.8 percent in 2014.\(^7\)

- Non-expansion states had a higher rate of 13.5 percent of residents remaining uninsured.\(^8\)

- Eight of the 10 states with the highest percentage increase in the number of insured residents expanded Medicaid and participated in a state-based exchange or partnership.

- While Medicaid program expansion and direct purchase of health insurance have increased the rate of insurance coverage for all races and Hispanic-origin groups, disparities remain. The proportion of Hispanics without insurance in 2014 was almost twice that of African Americans—19.9 percent compared to 11.8 percent. Both groups posted rates significantly above those for non-Hispanic Whites—of whom only 7.6 percent were uninsured. Among Asians 9.3 percent were uninsured.\(^9\)

- The authors of the Census report suggest that in the long-term, increased access to health insurance in Medicaid expansion states may reduce the coverage disparities among racial and ethnic groups.

- Medicaid expansion also could open up coverage to individuals who are less than full-time, year-round employees, thus reducing the health insurance disparity between those who work full time and those who work part time.\(^10\)

By Samantha-Jane Harris, CSG Graduate Fellow, sharris@cs.org

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**Sources**

7. Smith, Jessica C. and Medalia, Carla.
8. Ibid.
9. Ibid.
10. Ibid.
11. Ibid.
12. Ibid.
13. Ibid.
14. Ibid.
15. Ibid.
16. Ibid.
17. Smith, Jessica C. and Medalia, Carla Medalia.
18. Ibid.
19. Ibid.
20. Ibid.

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**CSG Sources**


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**Table Sources:**


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**Infographic by the Council of State Governments 2015**
# Uninsurance Rates 2013 and 2014

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<th>State</th>
<th>Medicaid expansion as of January 1, 2014</th>
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a) Alaska expansion effective 9/1/2015.

b) Arkansas 1115 waiver started 1/1/2014.

c) Indiana 1115 waiver started 2/1/2015.

d) Iowa 1115 waiver started 1/1/2014.


f) Montana passed legislation but not in effect until it receives federal waiver approval.
g) New Hampshire 1115 waiver started 8/15/2014.
h) Pennsylvania 1115 waiver started 1/1/2015.
i) Utah is in the drafting stages for expansion.
j) Wisconsin did not technically expand under the ACA provisions but already was providing coverage to adults up to the poverty level.

* Nevada, New Mexico, and Oregon have state-based exchanges using federal platform.