

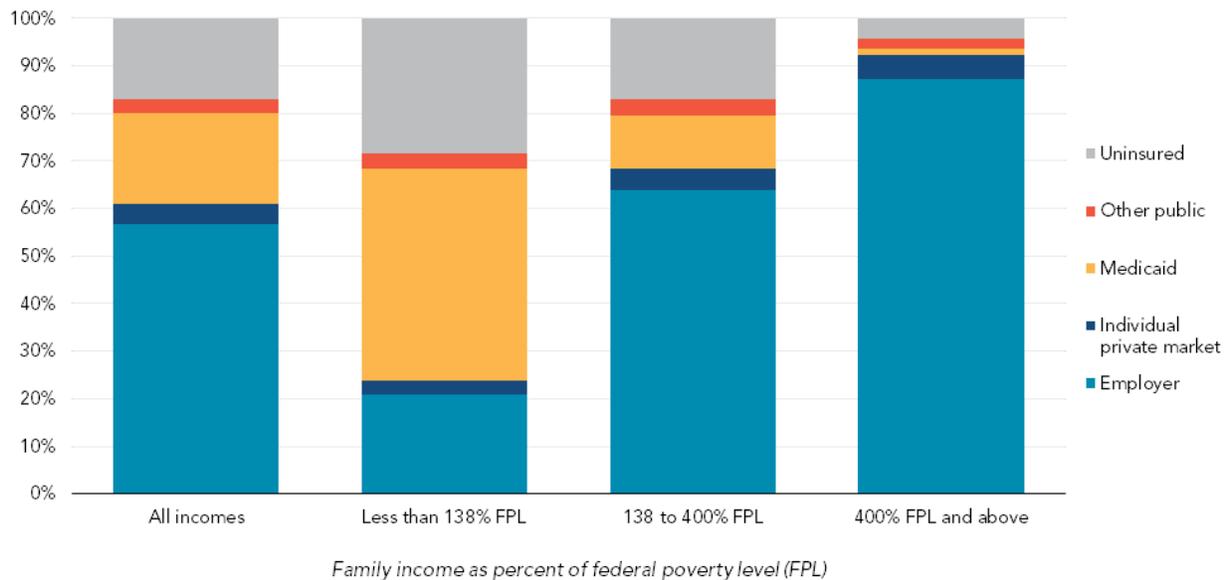
Who has health insurance coverage?

Eighty-three percent of nonelderly individuals were covered in 2013, with rates rising sharply with income. Since then, the ACA has increased total coverage among non-elderly adults by more than 7 percentage points.

In 2013, before the major coverage expansions under the Affordable Care Act (ACA), nearly 57 percent of the nonelderly population obtained health insurance coverage through employment (see figure 1). Another 4 percent purchased coverage on their own in the private market, while about 19 percent were covered by Medicaid and 3 percent had coverage from other public sources. That left nearly 17 percent uninsured. Virtually all elderly individuals participate in Medicare, and those with low incomes also receive assistance through Medicaid.

FIGURE 1

Health Insurance Coverage of the Nonelderly by Income
2013



Source: Kaiser Commission on Medicaid and the Uninsured, "Health Insurance Coverage in 2013: Gains in Public Coverage Continue to Offset Loss of Private Insurance," Table 1, Appendix A.

Notes: Other public insurance includes Medicare and military-related coverage. State Children's Health Insurance Programs (SCHIP) is included in Medicaid.

Health insurance coverage rises sharply with income. Less than one-quarter of the nonelderly with family incomes below 138 percent of the federal poverty level (FPL) had private coverage in 2013; 28 percent reported having no health insurance, public or private. In contrast, more than two-thirds of those with incomes between 138 and 400 percent of FPL had private coverage, while 17 percent had no insurance. Over 90 percent of the nonelderly with incomes above 400 percent of FPL had private coverage, and just 4 percent lacked any health insurance.

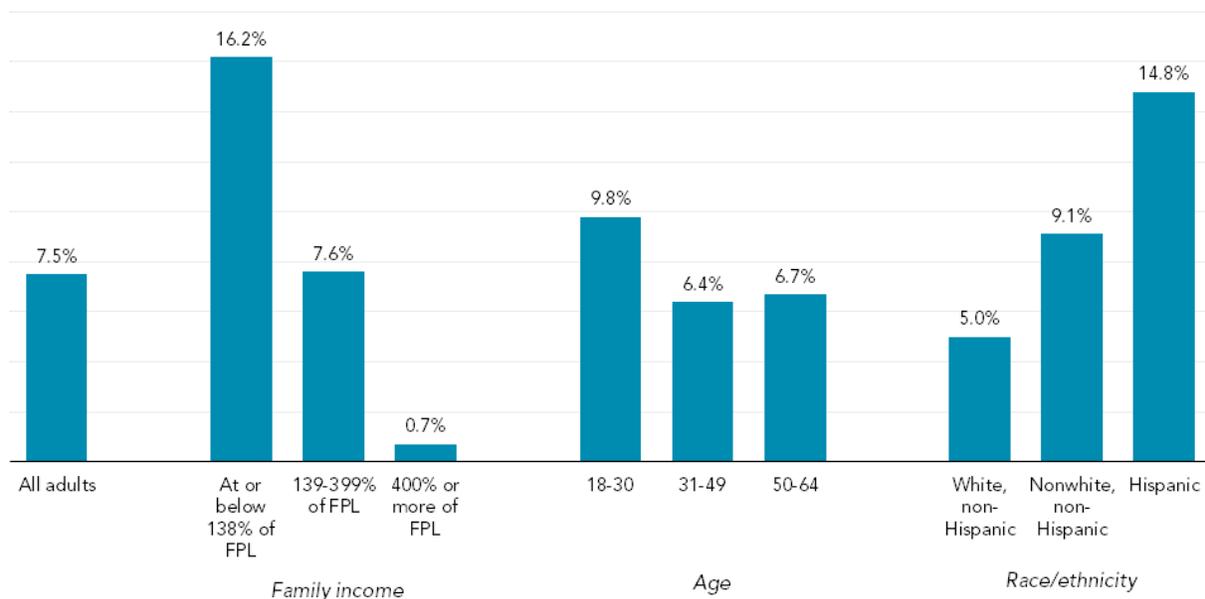
GAINS IN HEALTH INSURANCE COVERAGE SINCE 2013

Coverage has increased markedly since implementation of the Affordable Care Act in 2014. Under the ACA, families with incomes between 100 and 400 percent of FPL, lacking other affordable health insurance options, can use tax credits to purchase insurance on national or state exchanges. Additionally, states may expand Medicaid eligibility to all nonelderly with incomes below 138 percent of FPL, with the federal government initially paying the entire cost.

Estimates from the Urban Institute’s Health Reform Monitoring Survey (2015) show that between fall 2013 and spring 2015 the percentage of adults under age 65 with health insurance increased by 7.5 percentage points (see figure 2). Gains have been largest among low- and moderate-income families, the young, and racial and ethnic minorities.

FIGURE 2

Percentage-Point Increase in Insurance Coverage for Adults Ages 18–64
Between quarter 3, 2013 and quarter 1, 2015



Source: Urban Institute, 2015.
Note: FPL = federal poverty level.

WORKS CITED

Kaiser Commission on Medicaid and the Uninsured. 2015. [“Health Insurance Coverage in 2013: Gains in Public Coverage Continue to Offset Loss of Private Insurance.”](#) Menlo Park, CA: Henry J. Kaiser Family Foundation.

Urban Institute. 2015. "[Taking Stock: Gains in Health Insurance Coverage under the ACA as of March 2015](#)." Washington, DC: Urban Institute.