**Q. Who has health insurance coverage?**

**A. Ninety percent of nonelderly individuals were covered in 2016, with rates rising sharply with income. The repeal of the individual mandate in 2019 is projected to reduce the percent covered by four percentage points.**

In 2016, 56 percent of the nonelderly population obtained health insurance coverage through employment (figure 1). Another 8 percent purchased coverage on their own in the private market, while about 22 percent were covered by Medicaid and 4 percent had coverage from other public sources. That left 10 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 2016

---

**Source:** Kaiser Commission on Medicaid and the Uninsured (2017).

**Note:** “Other public” insurance includes Medicare and military-related coverage; the Children’s Health Insurance Program is included in Medicaid.
Who has health insurance coverage?

Health insurance coverage rises sharply with income. Less than 23 percent of the nonelderly with family incomes below 100 percent of the federal poverty level had private coverage in 2016; 18 percent reported having no health insurance, public or private. In contrast, 85 percent of those with incomes above 400 percent of the federal poverty level had private coverage, and just 5 percent had no insurance.

The 2017 Tax Cuts and Jobs Act repealed the Affordable Care Act’s excise tax on individuals without adequate health insurance starting in 2019. The Congressional Budget Office projects that repealing the individual mandate will increase the share of nonelderly adults without health insurance 4 percentage points by 2021. Medicaid and nongroup coverage will decline the most (figure 2).

FIGURE 2
Impact of Repealing Individual Mandate on Health Insurance Coverage of the Nonelderly

2021

<table>
<thead>
<tr>
<th>Type of coverage</th>
<th>With Mandate</th>
<th>Without Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>Medicaid</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Nongroup</td>
<td>20%</td>
<td>10%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>10%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Source: Congressional Budget Office (2017a, b).
Note: The Children’s Health Insurance Program is included in Medicaid.

Data Sources


Further Reading