

New Census Data Show Health Insurance Coverage Is Up in Wisconsin and Nationally

A Census data brief by the Applied Population Laboratory

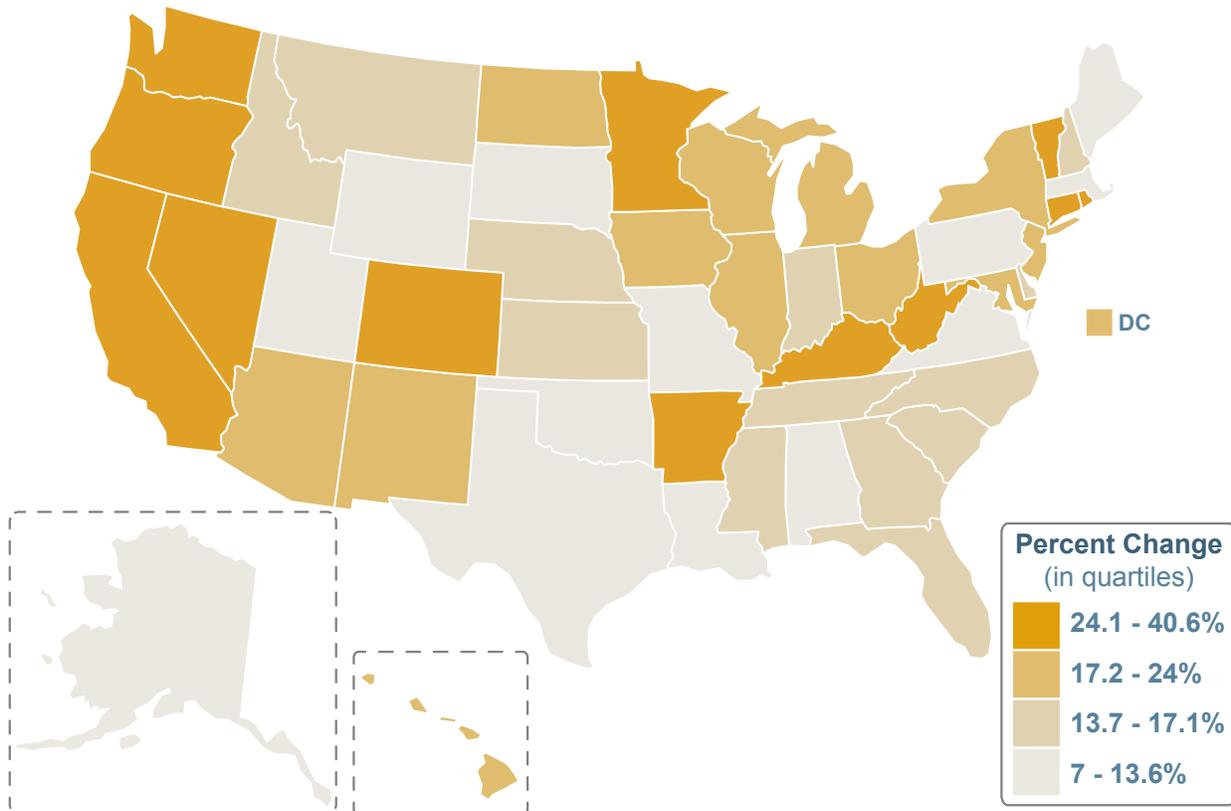
Nationwide, the share of uninsured people dropped from 14.5% to 11.7%, a 19% decrease. All but two states (Alaska and Wyoming) experienced a statistically significant decrease in the share of people with no insurance between 2013 and 2014. Kentucky, Nevada, West Virginia, Oregon, and California saw the largest drops in their uninsurance rates.

In Wisconsin, the percent of uninsured residents held steady from 2009-2013 around 9%. Between 2013 and 2014, however, the uninsurance rate dropped to **7.3%**, a decrease of almost 20% that follows the national trend.



Since 2009, Wisconsin has consistently been in the top 15% of all states and DC for health insurance coverage among all residents. However, in 2014, Wisconsin dropped in rank from 7th (tied with Delaware) to 8th place. 7th place went to Connecticut, which saw a larger gain in health insurance rates than Wisconsin.

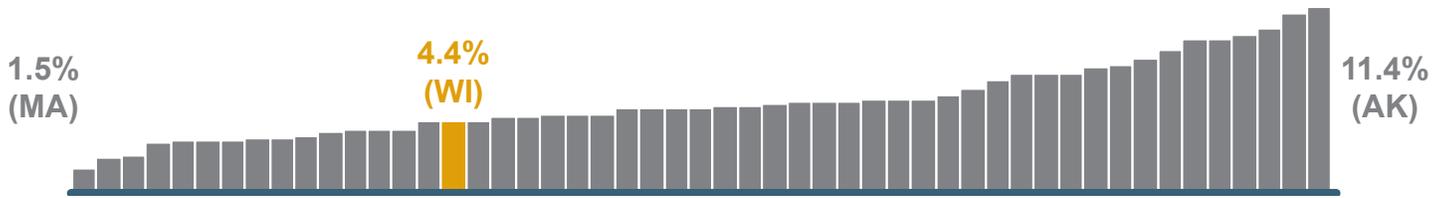
Percent Change in Uninsurance between 2013-2014



Uninsured Children

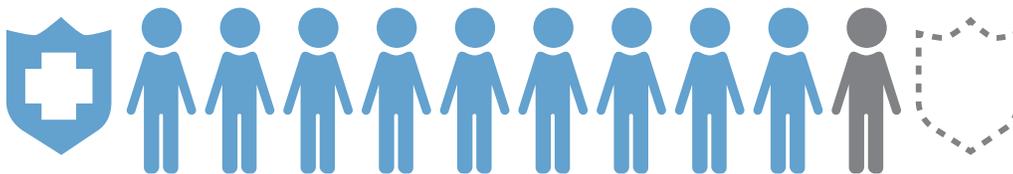
The percent of children (ages 0-17) without health insurance dropped from 7.1% to **6.0%** nationwide, with 23 states experiencing significant drops in uninsurance for this age group.

Wisconsin did not experience a significant decrease in uninsured children, however, and dropped from 14th lowest rate in the nation to **16th**, a tie with New Hampshire.



Uninsured 18-64

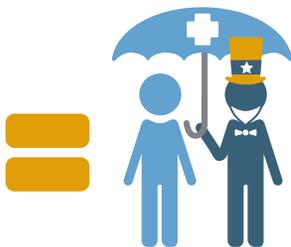
Rates of uninsurance among working-aged adults, 18-64, were significantly down in every state and the District of Columbia; the nation as a whole decreased from 20.3% to 16.3%. In Wisconsin, rates dropped from 12.8% to **10.1%**.



However, because other states saw even larger gains, Wisconsin lost standing in state rankings, dropping from 7th lowest rate of uninsured working adults in 2013 to **9th** in 2014. This continues a downward trend that started in 2010, when Wisconsin was ranked 6th.

Changes in Insurance Type

In 38 states, **individually purchased** (marketplace) coverage increased. In Wisconsin, it increased from 13.2% of all residents to 14.1%.



In 26 states, **Medicaid** enrollment increased significantly in 2014 compared to 2013, but Wisconsin did not see a significant change in Medicaid enrollment.

In 39 states, **Medicare** enrollment increased significantly. The baby boomer generation continues to age into the 65+ age group, when most Americans qualify for Medicare.



There was little change in the rate of **employer-based** health insurance nationally or in Wisconsin.

Insurance by Income Level

Below 138% of the Federal Poverty Line

Uninsurance rates for people living at or near the poverty line decreased nationally from 25.6% in 2013 to 20.9% in 2014, and Wisconsin was among the 40 states with decreases in the share without coverage.

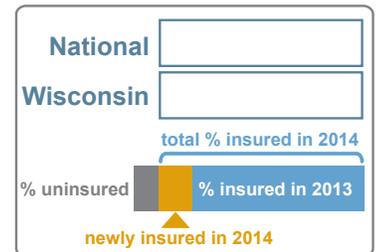
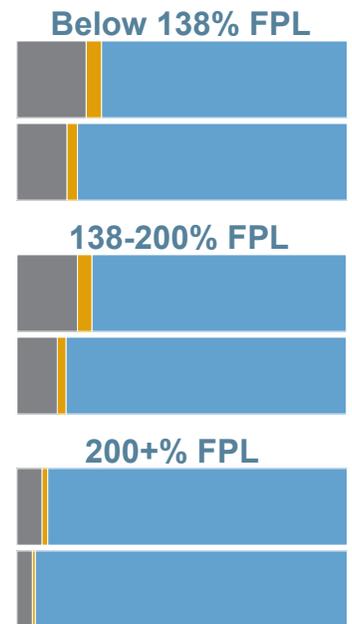
Compared to other states, however, Wisconsin did not stand out: 29 other states had greater gains in health insurance rates for this group. Despite a drop from 18.4% to **15.1%** uninsured, Wisconsin lost ground in state rankings in this category, from 12th lowest rate in 2013 to **15th** in 2014.

Between 138 and 200% of the Federal Poverty Line

Nationally, uninsured rates for lower income residents dropped from 22.8% to 18.5%. Thirty-five states had significant decreases, including Wisconsin.

200% or more of the Federal Poverty Line

No single state had a significant change in this category, but the national rate of uninsurance decreased from 9.2% to 7.4%.



Commentary

The central goal of the Affordable Care Act was to reduce the number of US residents without health insurance. 2014 marked the implementation of major aspects of the new law, including the individual requirement to have insurance, new rules and tools for individuals purchasing insurance plans, subsidies of individual insurance plans for qualifying people, and (in most states) an extension to public health insurance for people living near the poverty line as well as those living below it. We are seeing clear effects of these policy changes in higher rates of health insurance—particularly among working-aged adults.

In 2014, Wisconsin retained its long-standing position as one of the best-covered states. Wisconsin improved health insurance coverage apace with the nation. However, other states—many of whom had lower rates of coverage to begin with—improved more than Wisconsin. This is partly explained by the fact that Wisconsin did not fully adopt the expansion of Medicaid.

Since the US Census data collection period began on January 1st, 2014, before some people were signed up for insurance, we can expect to see continued growth in insurance coverage in 2015. In 2015 we should also see more gains in coverage for children and employed adults, based on implementation of additional aspects of the Affordable Care Act.

Methods note: Data are from the US Census American Community Survey 1-year estimates for 2009 - 2014 at the national and state levels. To calculate statistically significant changes from year to year, we assumed an alpha of 0.05. For rankings, when states were tied, we assigned both states the same (higher) value. Puerto Rico and other island territories were excluded from our analysis (but Washington, DC was retained).

