

Health Insurance Disparities and the Affordable Care Act: Where Will Inequality Decline?

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Abstract for PAA 2015

The Affordable Care Act (ACA) seeks to increase access to affordable healthcare for millions of uninsured Americans. Because health insurance coverage varies dramatically by many social and demographic characteristics, the ACA may help to reduce disparities in coverage. Using the 2014 Current Population Survey Annual Social and Economic Supplement (CPS ASEC), we examine health insurance inequalities in 2013 and make predictions as to which disparities may decline as a result of the ACA. To test these hypotheses, we compare coverage in 2013 to coverage in the first four months of 2014, after many of the changes of the ACA went into effect. Finally, we contextualize our findings by examining state differences associated with the ACA, including the status of Medicaid expansion and the type of health insurance marketplace established, whether federally-facilitated, state-based, or a partnership.

Extended Abstract

- I. Introduction
- II. Background: Discussion of disparities in health insurance coverage and implications for inequalities between groups of people
- III. Objective: To examine inequality in health insurance coverage by demographic characteristics and determine which inequalities may be reduced in the near future, which will stay the same, and which inequalities may increase as a result of the Affordable Care Act.
- IV. Data and Methods:
 - a. Data: 2014 CPS ASEC
 - b. Health insurance outcomes:
 - i. Uninsured for entire 2013 calendar year (traditional measure of coverage in the CPS ASEC)
 - ii. Types of coverage in 2013: private (employer-related and direct-purchase), and public (Medicaid and other means-tested programs, Medicare, and military)
 - iii. Uninsured at the time of the interview, in either February, March, or April 2014
 - iv. Comparing coverage in 2013 to 2014:
 1. March 2013 to time of interview in 2014
 2. January-April 2013 to January-April 2014
 3. Calendar year 2013 to time of interview in 2014
 - c. Identify health insurance disparities by age, race and Hispanic origin, poverty and income, and nativity and citizenship, and other characteristics
 - d. Categorize states by their status according to the Affordable Care Act's 2014 provisions:
 - i. states with a federally-facilitated health insurance marketplace, state-based marketplace, or partnership
 - ii. states that expanded Medicaid and states that did not expand Medicaid
 - iii. possible combinations of these state-based characteristics: (A) states with federally-facilitated health insurance marketplace that did not expand Medicaid (18 states); (B) states with federally-facilitated health insurance marketplaces or state-federal partnerships that expanded Medicaid (10 states); (C) states with state-based exchanges or state-supported exchanges that expanded Medicaid (16 states); (D) state-federal partnerships or state-supported exchanges that did not expand Medicaid (7 states)
- V. Analysis
 - a. Examine inequalities in coverage in these types of states using health insurance coverage indicators from 2013
 - b. Predict which inequalities will increase, decrease, or stay the same in 2014, based on both the types of inequalities and the type of state
 - c. As an initial test of these predictions, compare coverage in 2013 to coverage in 2014
 - i. Did individuals gain or lose health insurance coverage, or remain uninsured?
 - ii. Did inequalities in coverage increase, decrease, or stay the same?
- VI. Discussion

Tables (mock-up)

Table 1. Type of exchange, Medicaid expansion status, and combined types for ACA in 2014

ACA status	Number of states
Type of exchange	
Federally-facilitated	21 states
State-based (including supported)	17 states
Partnership	13 states
Medicaid expansion status	
Expanding	25 states
Not expanding	26 states
Combined Types	
A: federally-facilitated exchange and not expanding	18 states
B: federally-facilitated or partnership exchange and expanding Medicaid	10 states
C: state-based (or supported) exchange and expanding Medicaid	16 states
D: partnership or state-based (supported) exchange and not expanding	7 states

Source: Author's categorization of data available at: <<http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-State/By-State.html>>

Note: For more information, see Appendix

Table 2. Demographic characteristics of the population by insurance status in 2013

	Total Population				Uninsured				Private health insurance				Public health insurance			
	Number	SE	Percent	SE	Number	SE	Percent	SE	Number	SE	Percent	SE	Number	SE	Percent	SE
Total																
Age																
18 and under																
19 to 25																
26 to 34																
35 to 44																
45 to 54																
55 to 64																
65 and above																
Race and Hispanic origin																
Non-Hispanic white																
Non-Hispanic black																
Non-Hispanic other																
Hispanic																
Sex																
Male																
Female																
Income-to-poverty ratio																
<138%																
138 - 199 %																
200 - 399%																
400% and above																
Nativity																
Native-born																
Foreign-born																
Naturalized citizen																
Not a citizen																

Table 3. Uninsured in 2013 by ACA status of state

	Medicaid expansion status				Type of marketplace						Combined types: ACA status								
	Expanded Medicaid		Did not expand Medicaid		Federally-facilitated marketplace (FFM)		State-based marketplace (SBM)		Partnership marketplace (P)		A: FFM and not expanding		B: FFM or P and expanding Medicaid		C: SBM and expanding Medicaid		D: P or SBM and not expanding		
	Percent	SE	Percent	SE	Percent	SE	Percent	SE	Percent	SE	Percent	SE	Percent	SE	Percent	SE	Percent	SE	
Total																			
Age																			
18 and under																			
19 to 25																			
26 to 34																			
35 to 44																			
45 to 54																			
55 to 64																			
65 and above																			
Race and Hispanic origin																			
Non-Hispanic white																			
Non-Hispanic black																			
Non-Hispanic other																			
Hispanic																			
Income-to-poverty ratio																			
<138%																			
138 - 199 %																			
200 - 399%																			
400% and above																			
Nativity																			
Native-born																			
Foreign-born																			
Naturalized citizen																			
Not a citizen																			

Notes: Definitions of combined types: (A) federally-facilitated exchange and not expanding; (B) federally-facilitated or partnership exchange and expanding Medicaid; (C) state-based (or supported) exchange and expanding Medicaid; (D) partnership or state-based (supported) exchange and not expanding

Tables 4: Analysis of uninsured status in 2013 by demographic characteristics

	Model 1: Age		Model 2: Race and Hispanic origin		Model 3: Sex		Model 4: to-poverty ratio		Model 5: Nativity		Model 6: All		
	OR	SE	OR	SE	OR	SE	OR	SE	OR	SE	OR	SE	
Age												(ref)	
18 and under	(ref)											X	X
19 to 25	X	X										X	X
26 to 34	X	X										X	X
35 to 44	X	X										X	X
45 to 54	X	X										X	X
55 to 64	X	X										X	X
65 and above	X	X										X	X
Race and Hispanic origin												(ref)	
Non-Hispanic white			(ref)									X	X
Non-Hispanic black			X	X								X	X
Non-Hispanic other			X	X								X	X
Hispanic			X	X									
Sex												(ref)	
Male					(ref)							(ref)	
Female					X	X						X	X
Income-to-poverty ratio												(ref)	
<138%							(ref)					(ref)	
138 - 199 %							X	X				X	X
200 - 399%							X	X				X	X
400% and above							X	X				X	X
Nativity												(ref)	(ref)
Native-born										(ref)		(ref)	
Foreign-born										X	X	X	X
Naturalized citizen										X	X	X	X
Not a citizen										X	X	X	X

Table 5. Analysis of uninsured status in 2013 by demographic characteristics: age interactions

Table 6. Analysis of uninsured status in 2013: multi-level model with state ACA characteristics

Table 7. Analysis of change in insurance status between 2013 and 2014: multi-level model with state ACA characteristics

Appendix. States by ACA status in 2014

State	Type of exchange	Medicaid expansion status	Combined Types
Alabama	Federally-facilitated	Not expanding	A
Alaska	Federally-facilitated	Not expanding	A
Arizona	Federally-facilitated	Expanding	B
Arkansas	Partnership	Expanding	B
California	State-based	Expanding	C
Colorado	State-based	Expanding	C
Connecticut	State-based	Expanding	C
Delaware	Partnership	Expanding	B
District of Columbia	State-based	Expanding	C
Florida	Federally-facilitated	Not expanding	A
Georgia	Federally-facilitated	Not expanding	A
Hawaii	State-based	Expanding	C
Idaho	State-based (supported)	Not expanding	D
Illinois	Partnership	Expanding	B
Indiana	Federally-facilitated	Not expanding	A
Iowa	Partnership	Expanding	B
Kansas	Partnership	Not expanding	D
Kentucky	State-based	Expanding	C
Louisiana	Federally-facilitated	Not expanding	A
Maine	Partnership	Not expanding	D
Maryland	State-based	Expanding	C
Massachusetts	State-based	Expanding	C
Michigan	Partnership	Expanding	B
Minnesota	State-based	Expanding	C
Mississippi	Federally-facilitated	Not expanding	A
Missouri	Federally-facilitated	Not expanding	A
Montana	Partnership	Not expanding	D
Nebraska	Federally-facilitated	Not expanding	A
Nevada	State-based	Expanding	C
New Hampshire	Partnership	Not expanding	D
New Jersey	Federally-facilitated	Expanding	B
New Mexico	State-based (supported)	Expanding	C
New York	State-based	Expanding	C
North Carolina	Federally-facilitated	Not expanding	A
North Dakota	Federally-facilitated	Expanding	B
Ohio	Partnership	Expanding	B
Oklahoma	Federally-facilitated	Not expanding	A
Oregon	State-based	Expanding	C
Pennsylvania	Federally-facilitated	Not expanding	A

Rhode Island	State-based	Expanding	C
South Carolina	Federally-facilitated	Not expanding	A
South Dakota	Partnership	Not expanding	D
Tennessee	Federally-facilitated	Not expanding	A
Texas	Federally-facilitated	Not expanding	A
Utah	Federally-facilitated	Not expanding	A
Vermont	State-based	Expanding	C
Virginia	Partnership	Not expanding	D
Washington	State-based	Expanding	C
West Virginia	Partnership	Expanding	B
Wisconsin	Federally-facilitated	Not expanding	A
Wyoming	Federally-facilitated	Not expanding	A

Source: Author's categorization of data available at: <http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-State/By-State.html>

Notes: Definitions of combined types: (A) federally-facilitated exchange and not expanding; (B) federally-facilitated or partnership exchange and expanding Medicaid; (C) state-based (or supported) exchange and expanding Medicaid; (D) partnership or state-based (supported) exchange and not expanding