

CALIFORNIA HEALTH CARE ALMANAC



California's Uninsured: As Coverage Grows, Millions Go Without

DECEMBER 2016

Introduction

Since the implementation of the Affordable Care Act (ACA) in 2014, the uninsured rate in California dropped by nearly half, from 16% in 2013 to 9% in 2015. However, 2.9 million Californians remained uninsured.

California's Uninsured: As Coverage Grows, Millions Go Without provides a look at the state's uninsured two years after full implementation of the ACA. There could be big changes in health insurance coverage following the presidential election.

KEY FINDINGS INCLUDE:

- The drop in the uninsured rate was mainly due to a 7 percentage point increase in individually purchased insurance coupled with a 5 percentage point increase in Medi-Cal enrollment.
- One in three of California's uninsured had annual incomes of less than \$25,000. At this income level, people are potentially eligible for Medi-Cal.
- Of the state's remaining uninsured, 1 in 4 were aged 25 to 34, 1 in 3 were noncitizens, and more than half were Latino.
- Sixty-two percent of the uninsured were employed. Of the 1.8 million uninsured workers, 44% worked in firms with less than 50 employees.
- Fewer Californians cited "lack of affordability" as the main reason for going without health insurance in 2015 compared to 2014.

California's Uninsured

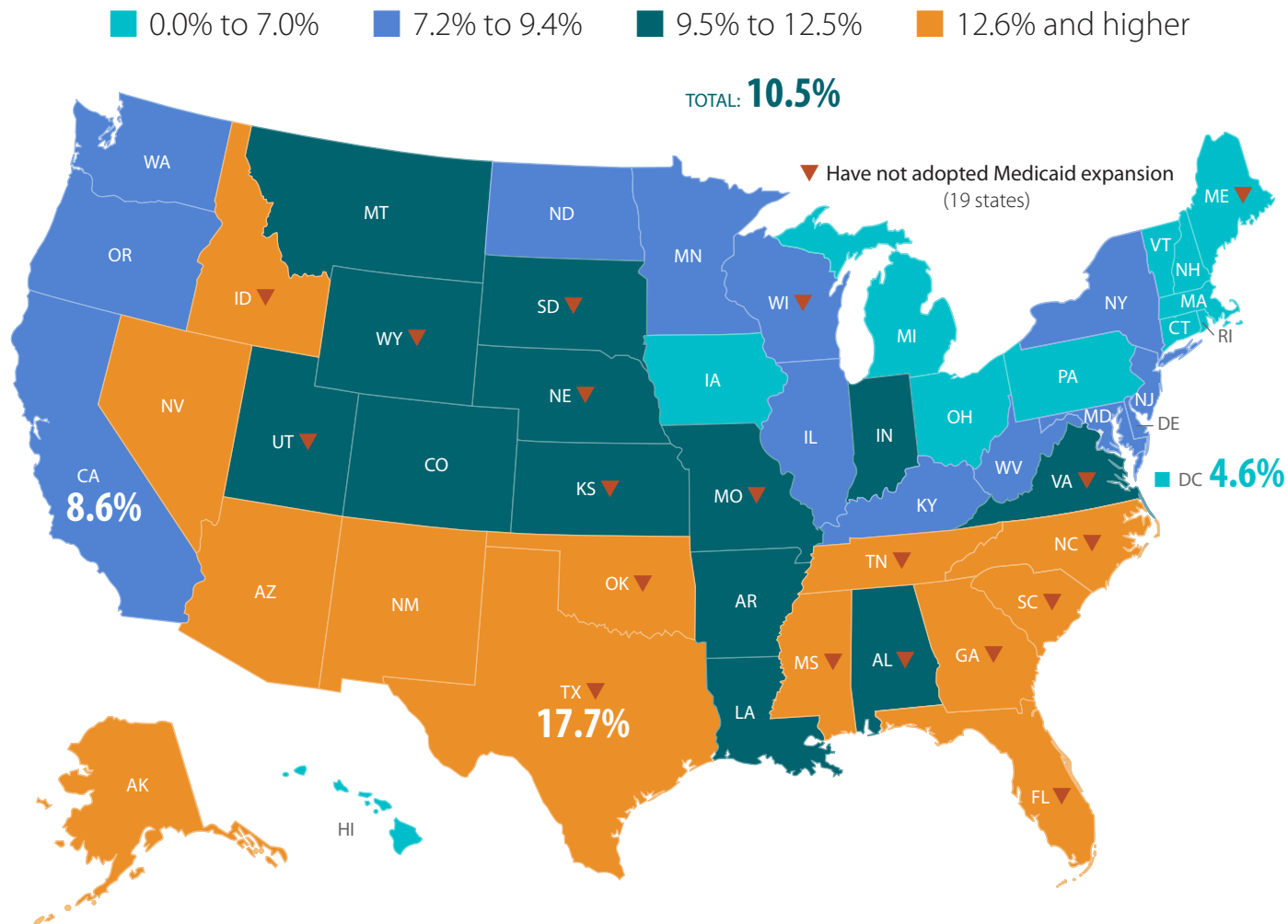
Overview

CONTENTS

Comparison to Other States	3
Coverage Sources and Trends.....	4
By Employer Size and Type	6
By Family Income.....	8
By Age Group	10
By Work Status.....	12
By Race/Ethnicity.....	13
By Citizenship	15
By Health Status.....	16
Access.....	17
About the Data.....	20

National Comparison of the Uninsured 2015

PERCENTAGE OF UNINSURED RESIDENTS



California's Uninsured

Comparison to Other States

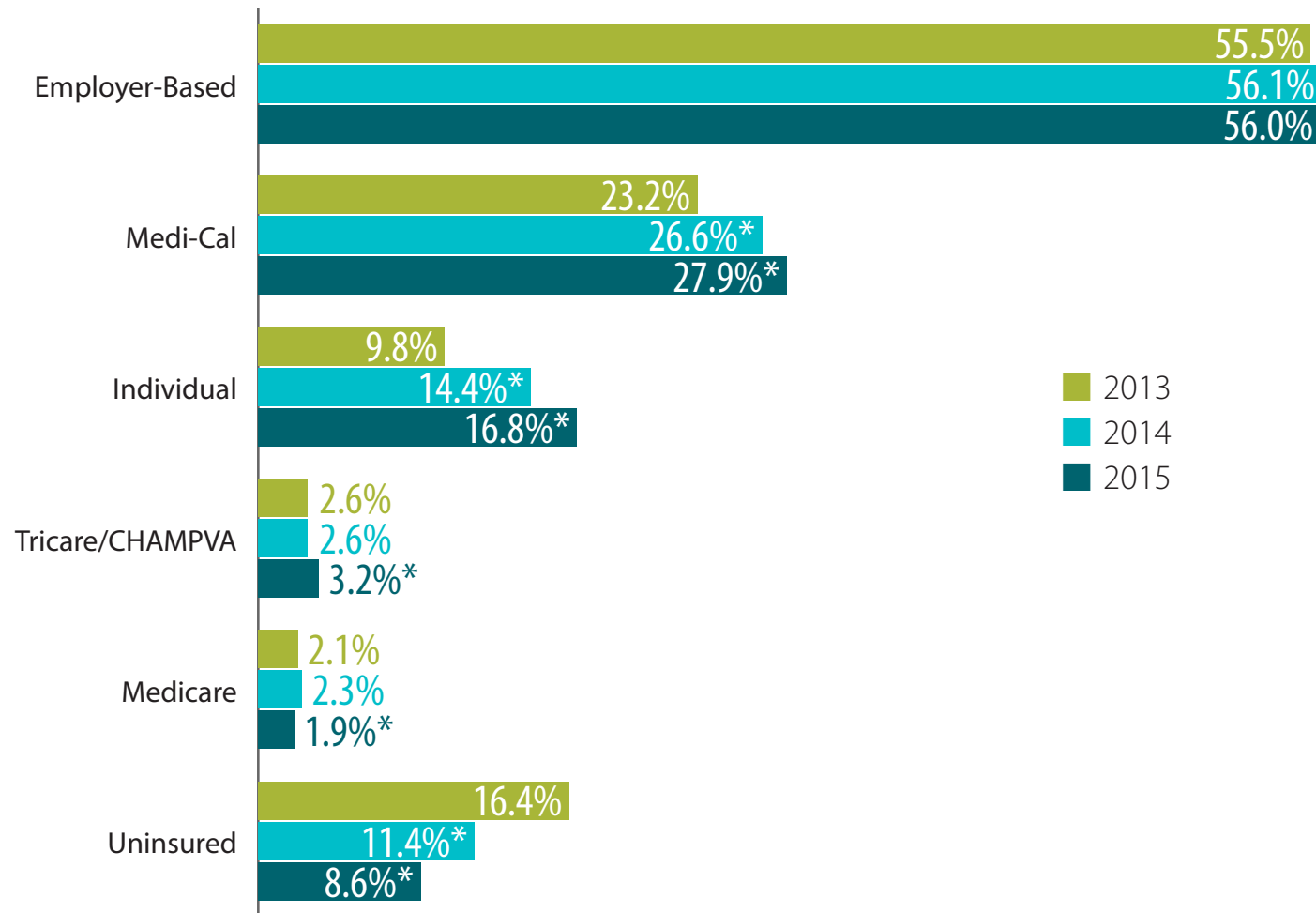
In 2015, the District of Columbia had the lowest rate of uninsured residents (5%), and Texas had the highest (18%). California's rate dropped from 16% in 2013 to 9% in 2015.

Note: All numbers reflect population under age 65.

Sources: Employee Benefit Research Institute estimates of the Current Population Survey, March 2016 supplement. Kaiser Family Foundation, Status of State Action on the Medicaid Expansion Decision, kff.org.

Health Insurance Sources

California, 2013 to 2015



*Estimate is statistically different from prior year at $p \leq .05$ level.

Notes: All numbers reflect the population under age 65. Details may not add to totals because individuals may receive coverage from more than one source. TRICARE (formally known as CHAMPUS) is a program administered by the Department of Defense for military retirees and family members of active duty, retired, and deceased service members. CHAMPVA, the Civilian Health and Medical Program for the Department of Veterans Affairs, is a health care benefits program for disabled dependents of veterans and certain survivors of veterans.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2014-2016 supplements.

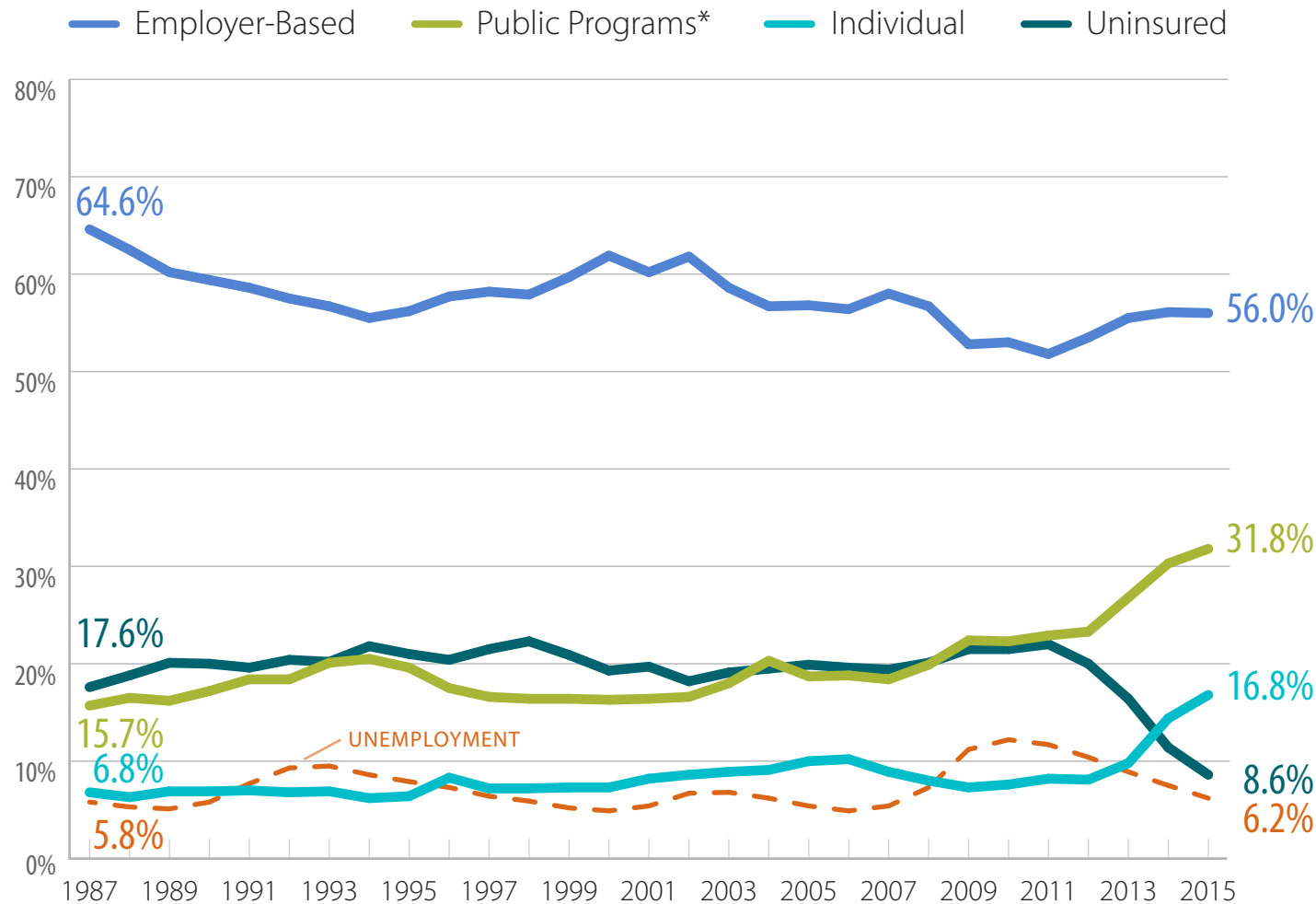
California's Uninsured

Coverage Sources and Trends

California's uninsured rate dropped by almost 50% between 2013 and 2015. The decrease was mainly due to a 7.0 percentage point increase in individually purchased insurance, coupled with a 4.7 percentage point increase in Medi-Cal enrollment.

Insurance Coverage Source and Unemployment Trends

California, 1987 to 2015



Though the rate has declined over the past three decades, more than half of Californians received health insurance through employer-based coverage.

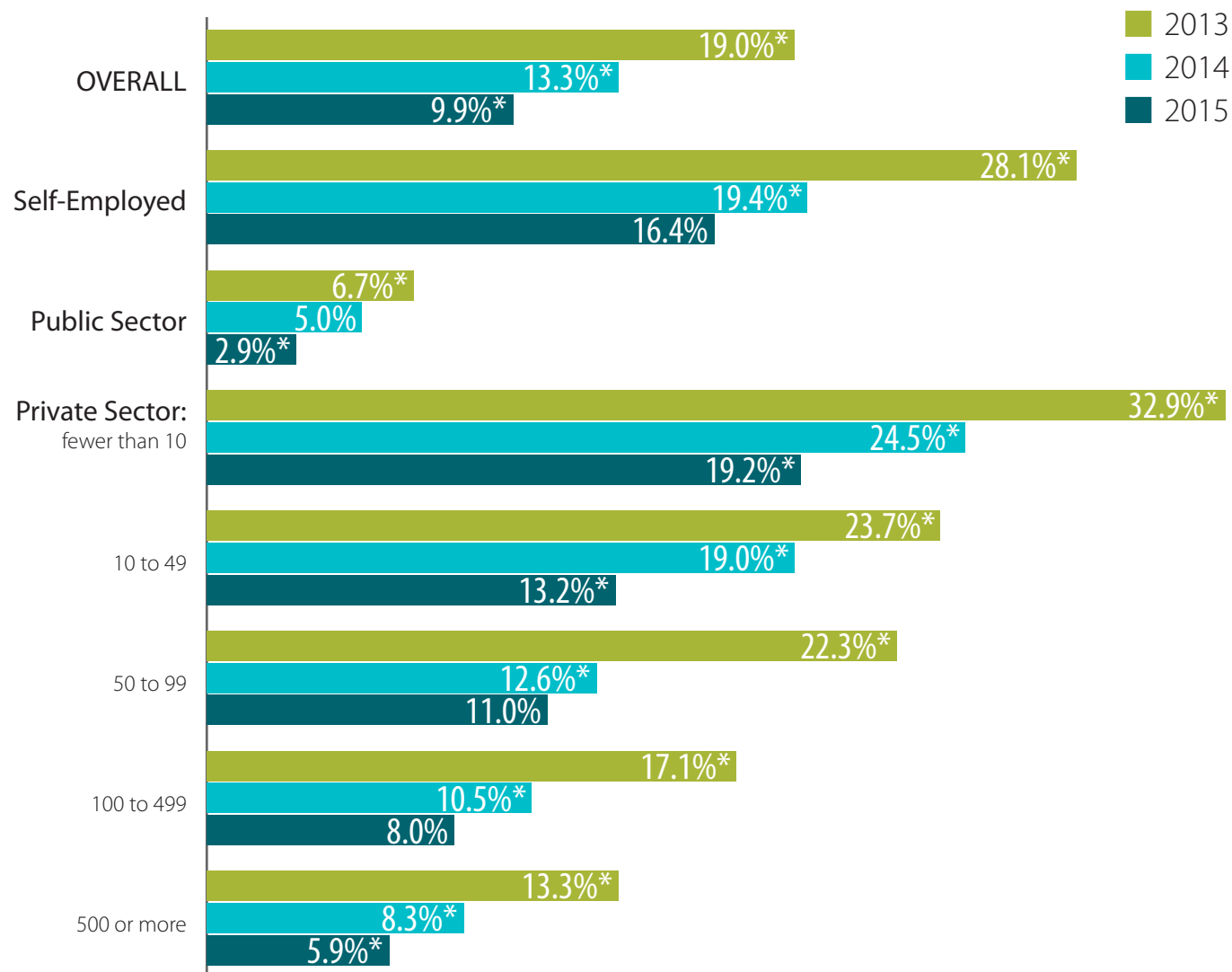
*Includes Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: All numbers reflect the population under age 65. 1987-1998 data are not directly comparable with 1999-2012 data, which are not comparable with 2013-2015 data because of a change in the way individuals with coverage were counted. Unemployment rates are annual averages without seasonal adjustment.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 1988-2016 supplements.

Likelihood of Workers Being Uninsured

by Employer Size and Type, California, 2013 to 2015



*Estimate is statistically different from prior year at $p \leq .05$ level.

Notes: All numbers reflect the working population, age 18 to 64. Private sector sorted by number of workers.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2014-2016 supplements.

California's Uninsured

by Employer Size and Type

Compared to 2013, there were 1.6 million fewer uninsured workers in 2015. Workers in all firm sizes and types were less likely to be uninsured in 2015 than in 2013. One in five workers in private firms with fewer than 10 workers were likely to be uninsured in 2015.

Uninsured Workers vs. Total Workers

by Employer Size and Type, California, 2015

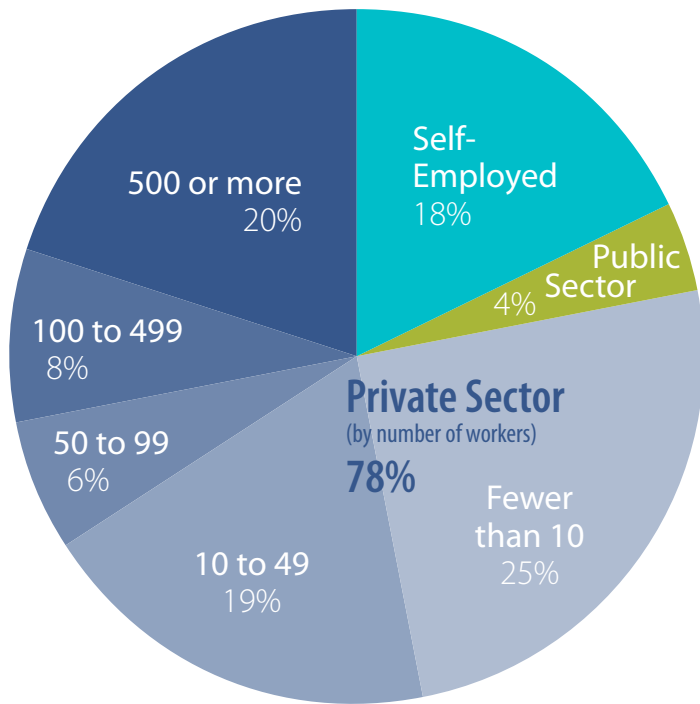
California's Uninsured

by Employer Size and Type

About 1 in 10 workers in California were uninsured. Of the nearly 2 million uninsured workers in the state, 20% were employed by private companies with 500 or more workers.

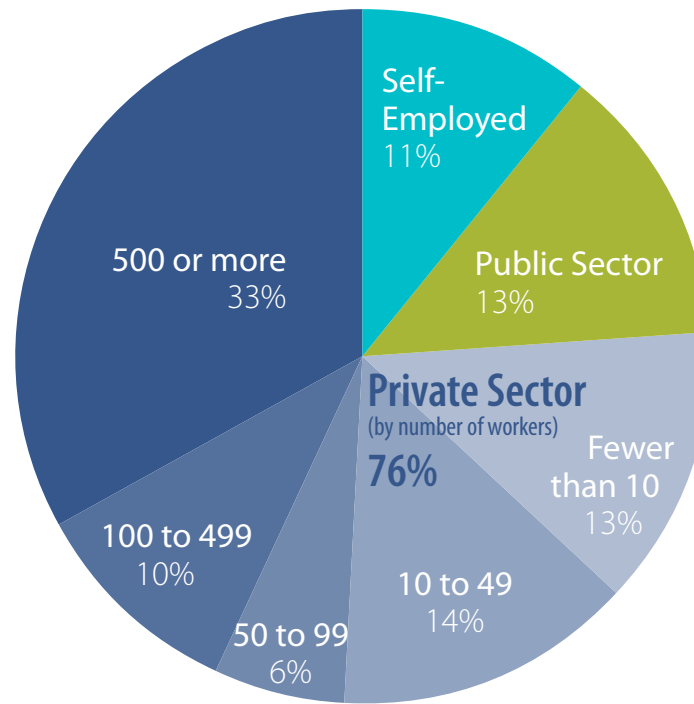
Uninsured Workers

N = 1.8 million



Total Workers

N = 18.2 million



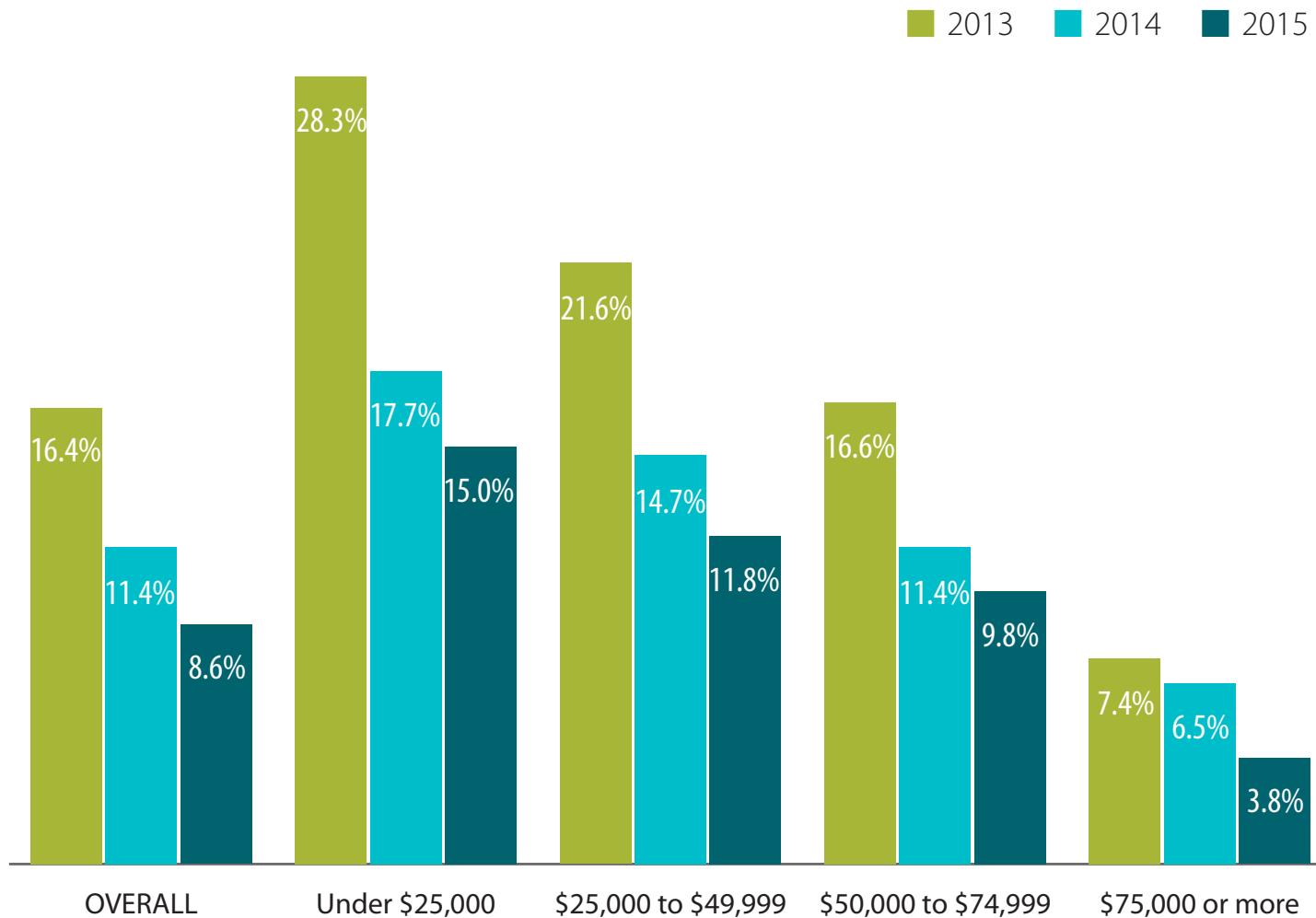
Notes: All numbers reflect the working population, age 18 to 64. Segments may not total 100% due to rounding.
 Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2016 supplement.

Likelihood of Being Uninsured, by Family Income

California, 2013 to 2015

California's Uninsured

by Family Income



The uninsured rate dropped dramatically for families with household incomes under \$25,000. Still, nearly one in six Californians in this income bracket was likely to be uninsured in 2015.

Note: All numbers reflect population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2014-2016 supplements.

Family Income of the Uninsured

California vs. United States, 2015

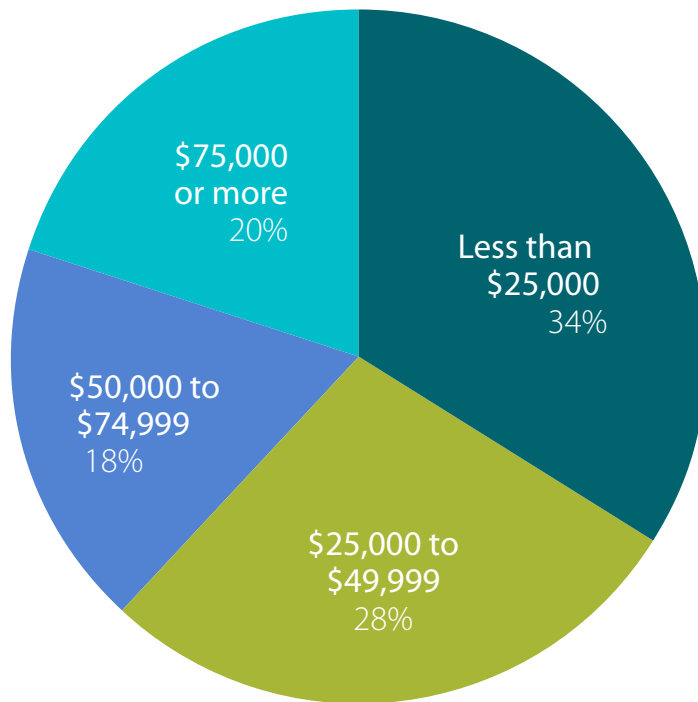
California's Uninsured

by Family Income

Twenty percent of the uninsured in California and nationally had annual family incomes over \$75,000. One in three of California's uninsured had annual incomes of less than \$25,000. At this income level, people are potentially eligible for Medi-Cal.

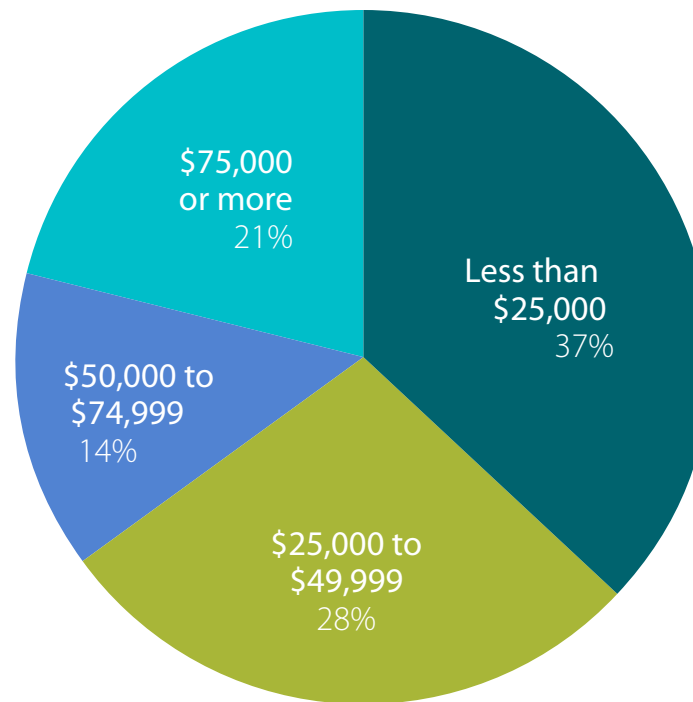
California

N=2.9 million



United States

N=28.5 million

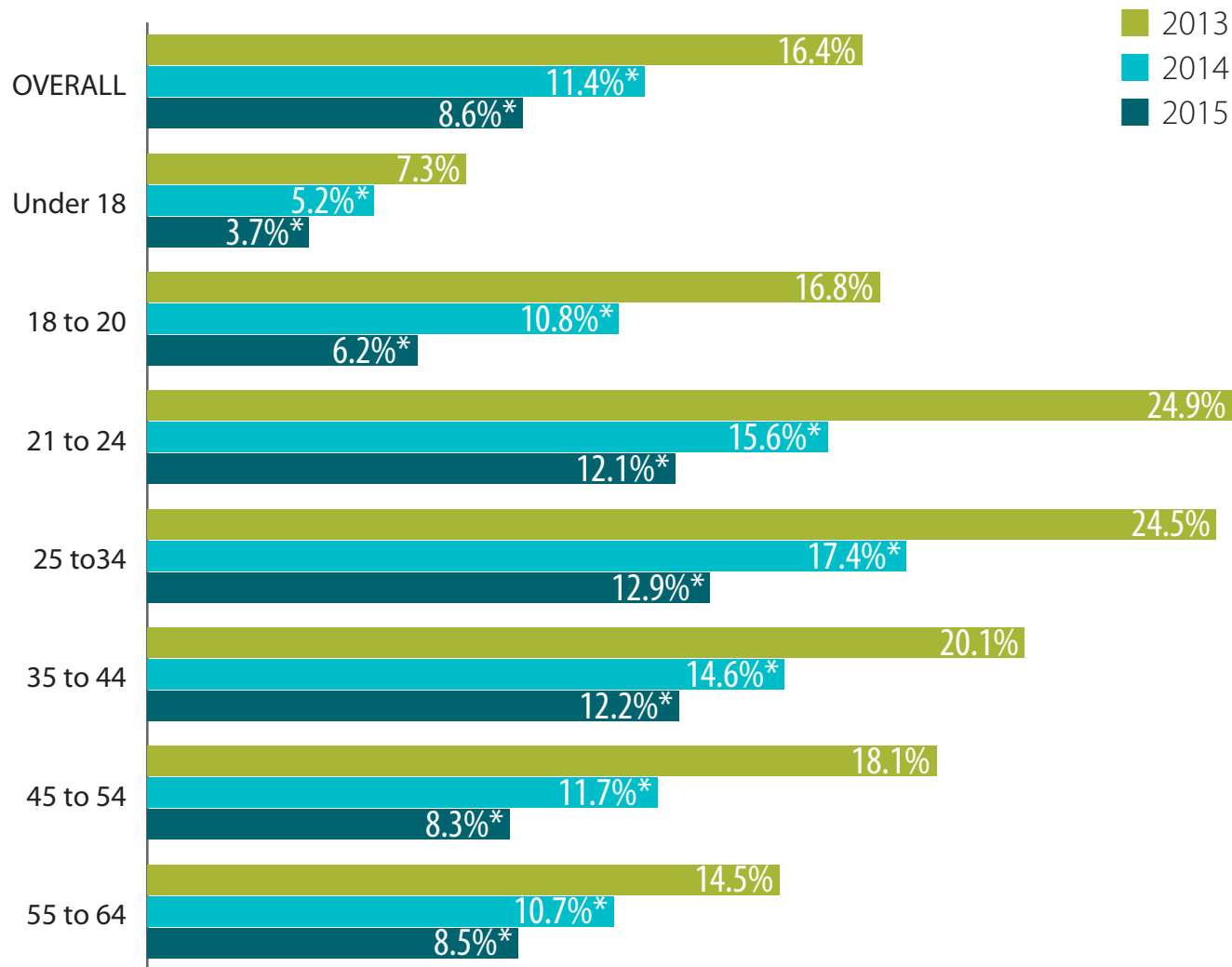


Notes: All numbers reflect population under age 65. Segments may not total 100% due to rounding.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2016 supplement.

Likelihood of Being Uninsured, by Age Group

California, 2013 to 2015



California's Uninsured

by Age Group

About one in eight Californians in the 21-to-44 age groups was likely to be uninsured in 2015.

Californians under 18 were the least likely to lack health insurance.

*Estimate is statistically different from prior year at $p \leq .05$ level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2014-2016 supplements.

Age Group of the Uninsured vs. Total Population

California, 2015

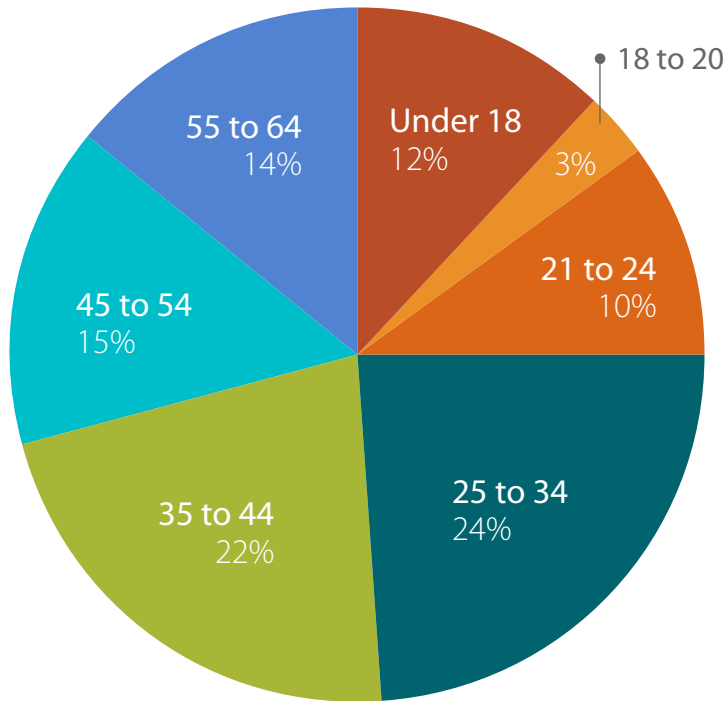
California's Uninsured

by Age Group

About one in four of California's uninsured was between the age of 25 and 34. Children accounted for 12% of the uninsured population but made up 27% of the nonelderly population.

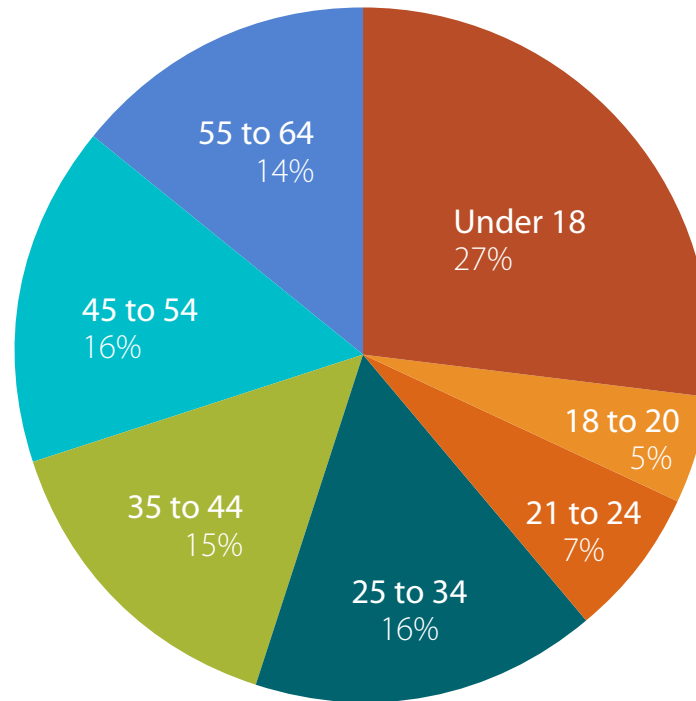
Uninsured

N=2.9 million



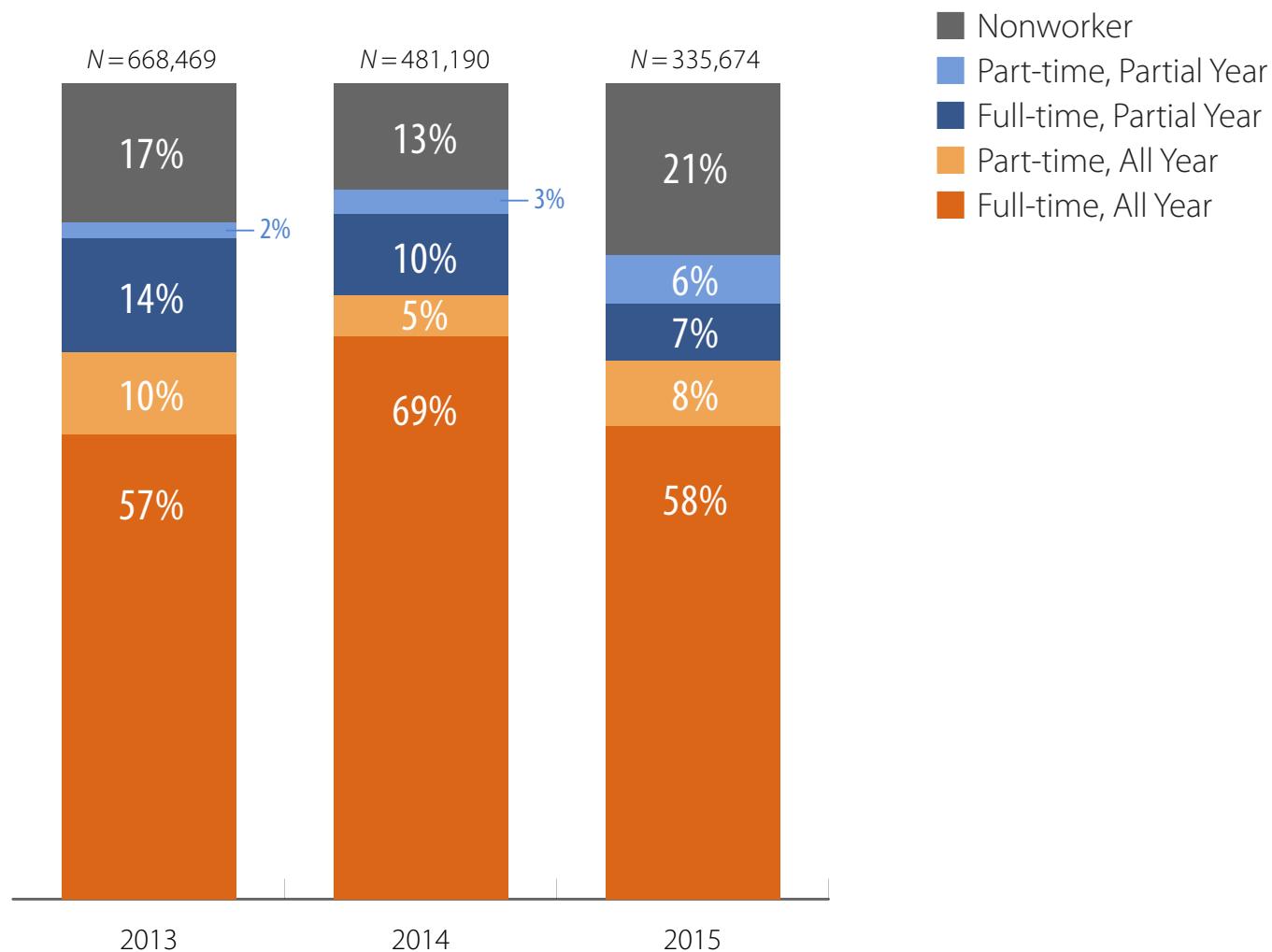
Total Population

N=33.9 million



Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2016 supplement.

Uninsured Children, by Work Status of Head of Household California, 2013 to 2015



California's Uninsured

by Work Status

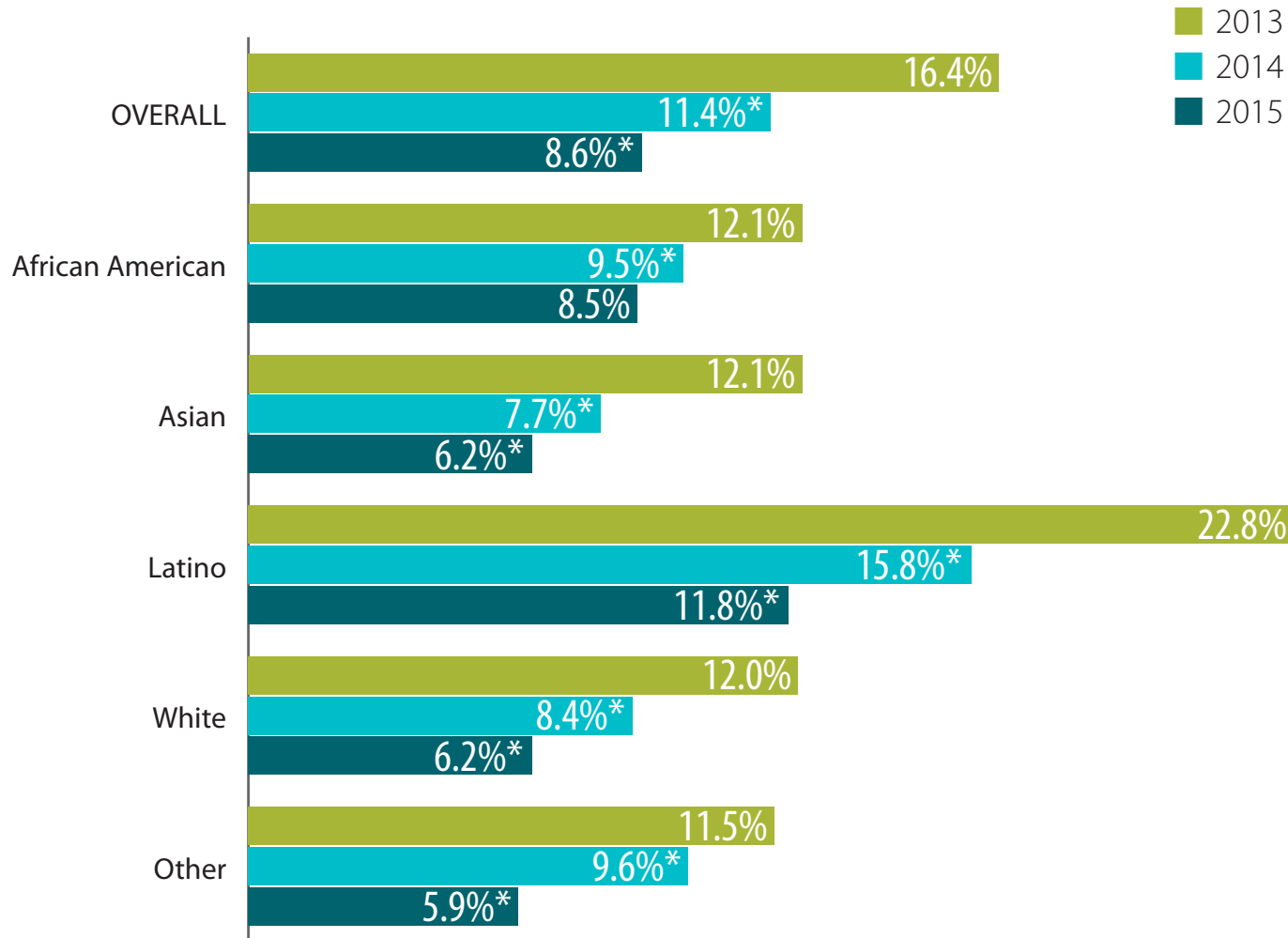
In 2015, the number of uninsured children in California was about half of what it was in 2013. Among the remaining 336,000 uninsured California children, about 6 in 10 lived in families where the head of household worked full-time for all of 2015.

Note: All numbers reflect the population under age 18.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2014-2016 supplements.

Likelihood of Being Uninsured, by Race/Ethnicity

California, 2013 to 2015



California's Uninsured

by Race/Ethnicity

Latinos experienced the largest percentage point decrease in the uninsured rate from 2013 to 2015 among all racial/ethnic groups. Still, about 1 in 10 Latinos was likely to be uninsured in 2015.

*Estimate is statistically different from prior year at $p \leq .05$ level.

Note: All numbers reflect population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2014-2016 supplements.

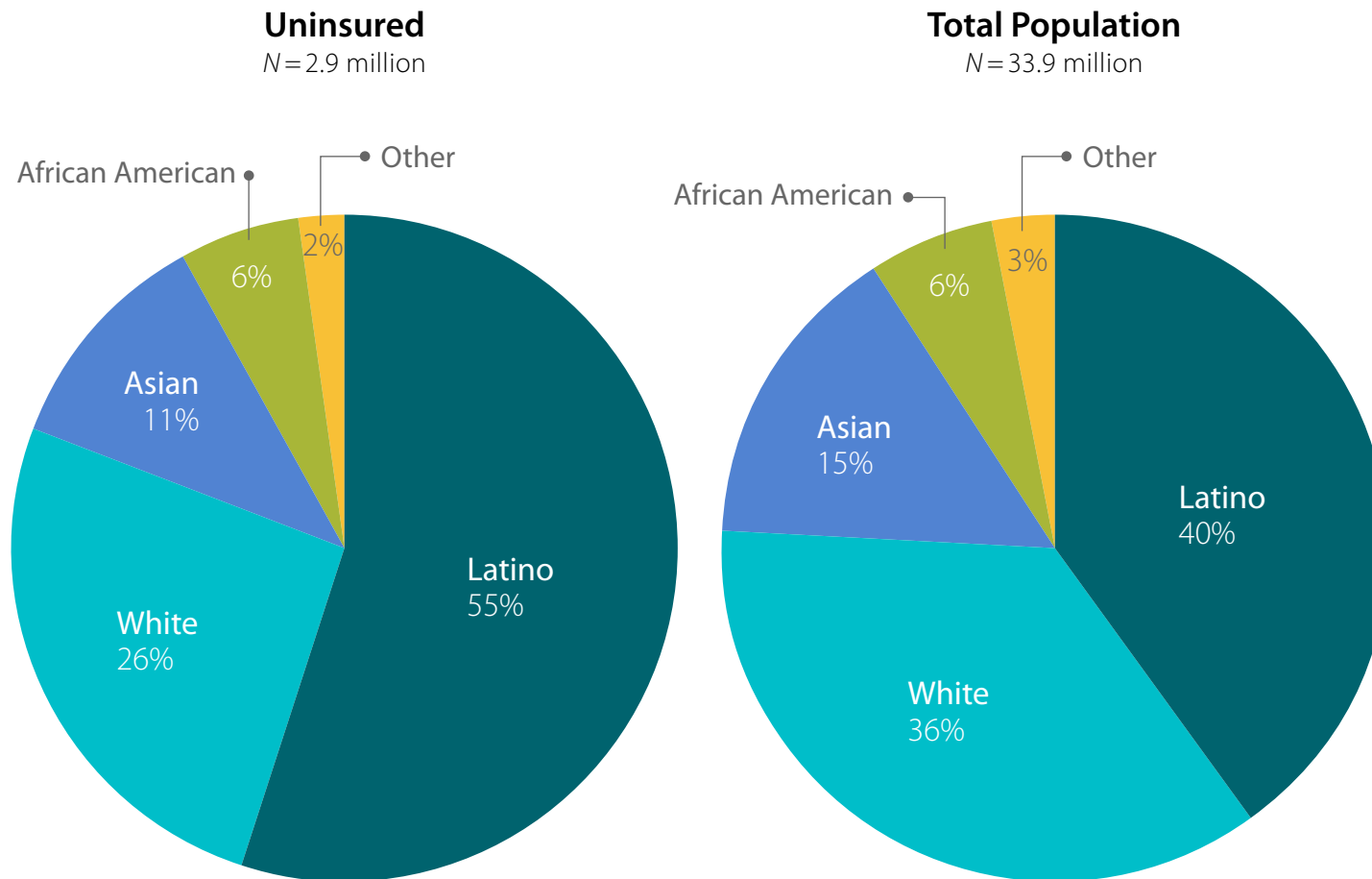
Race/Ethnicity of the Uninsured vs. Total Population

California, 2015

California's Uninsured

by Race/Ethnicity

In California, Latinos represented 40% of the total population but accounted for 55% of the uninsured.



Note: All numbers reflect population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2016 supplement.

Highest Uninsured Noncitizen Rates

by State, Compared to United States, 2015

	TOTAL POPULATION		PERCENTAGE UNINSURED	
	IN MILLIONS	NONCITIZENS	CITIZENS	NONCITIZENS
United States	270.4	7.9%	9.0%	27.7%
Texas	24.0	12.1%	14.0%	44.8%
Florida	16.3	10.5%	12.9%	35.7%
Nevada	2.4	11.0%	10.6%	31.8%
New Jersey	7.6	12.1%	6.9%	24.8%
California	33.9	13.7%	6.7%	20.7%
New York	16.5	10.1%	6.5%	16.8%

California's Uninsured

by Citizenship

While California had the largest percentage of noncitizens of any other state, Texas had the largest percentage of uninsured noncitizens. Forty-five percent of noncitizens in Texas did not have health insurance, compared to 21% of California's noncitizens.

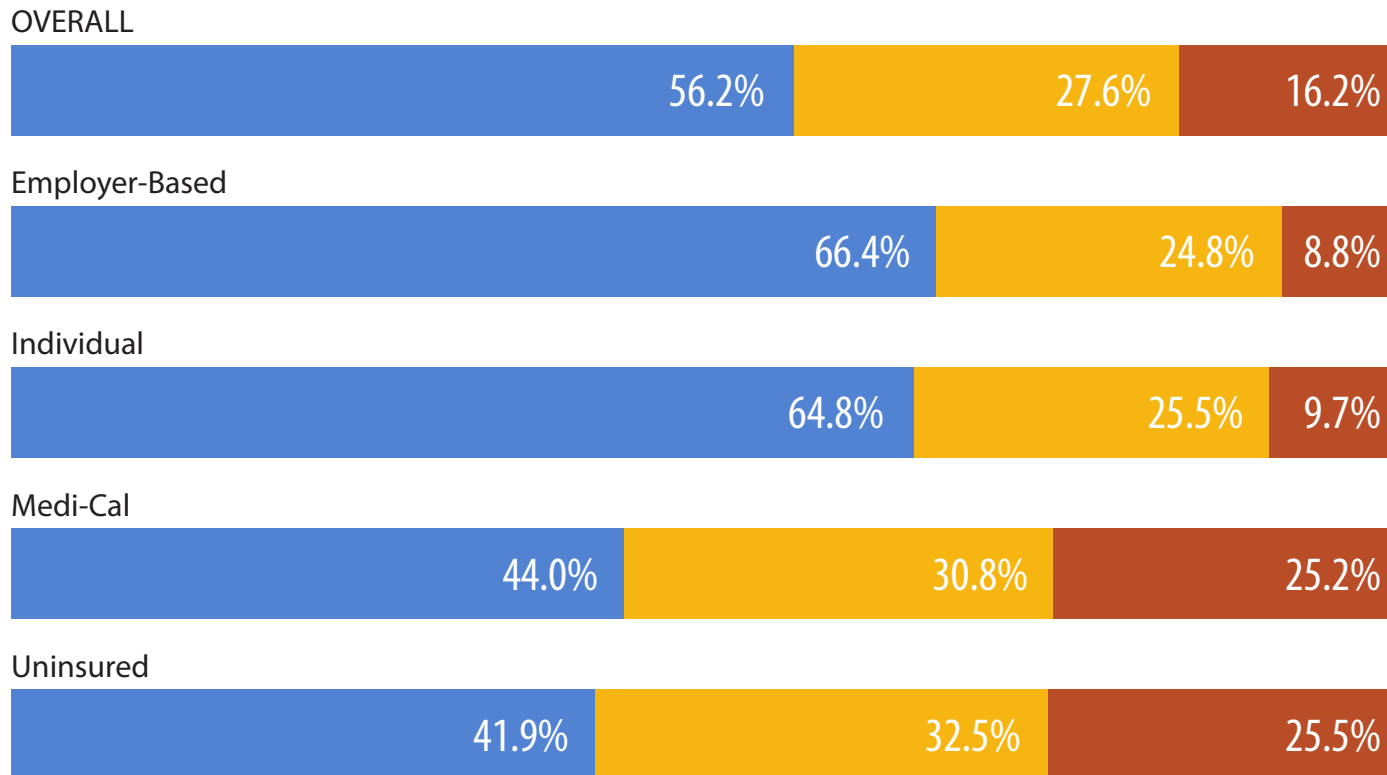
Notes: All numbers reflect population under age 65. Includes only states with at least 10% noncitizens and at least 75,000 noncitizens.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, March 2016 supplement.

Health Status, by Insurance Source

California, 2015

■ Excellent/Very Good
 ■ Good
 ■ Fair/Poor



California's Uninsured

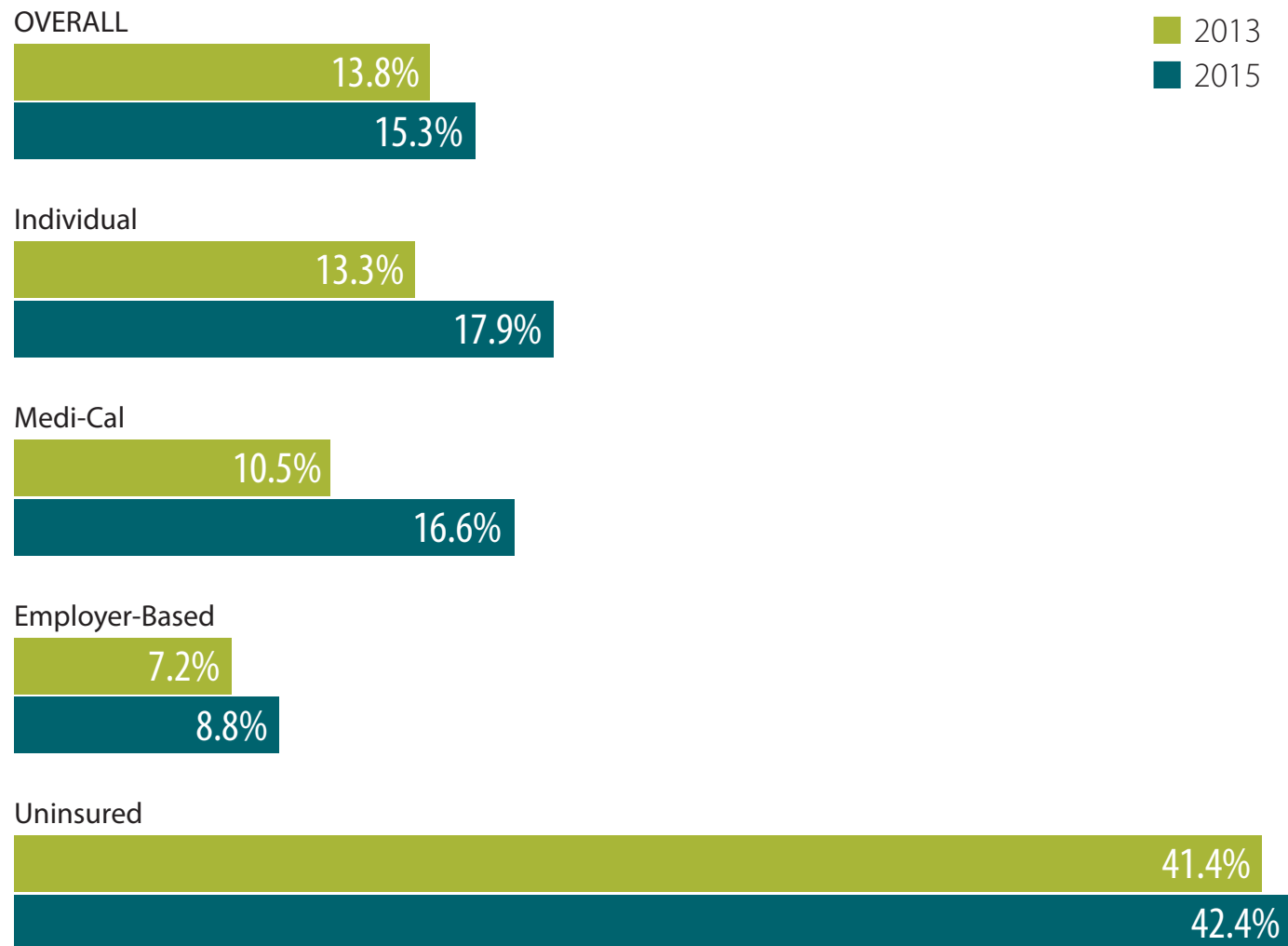
by Health Status

Californians who were uninsured or enrolled in Medi-Cal were more likely to report that their general health was fair or poor, compared to residents with employer-based or privately purchased insurance.

Note: Segments may not total 100% due to rounding.
 Source: UCLA, California Health Interview Survey (CHIS), 2015.

No Usual Source of Care, by Insurance Source

California, 2013 and 2015



California's Uninsured

Access

About 4 in 10 Californians without health insurance reported that they had no usual source of care. A higher percentage of those enrolled in Medi-Cal and individual plans reported that they had no usual source of care in 2015 compared to 2013.

Source: UCLA, California Health Interview Survey (CHIS), 2013 and 2015.

Delayed Care, by Insurance Source

California, 2015

Reason for Delay

■ Cost/Lack of Insurance ■ Other

PERCENTAGE DELAYING CARE

OVERALL *N=4,066,000*



Individual *n=354,000*



Medi-Cal *n=1,410,000*



Employer-Based *n=1,666,000*



Uninsured *n=521,000*



*Statistically unstable.

Note: Other public not shown, but included in *OVERALL*.

Source: UCLA, California Health Interview Survey (CHIS), 2015.

California's Uninsured

Access

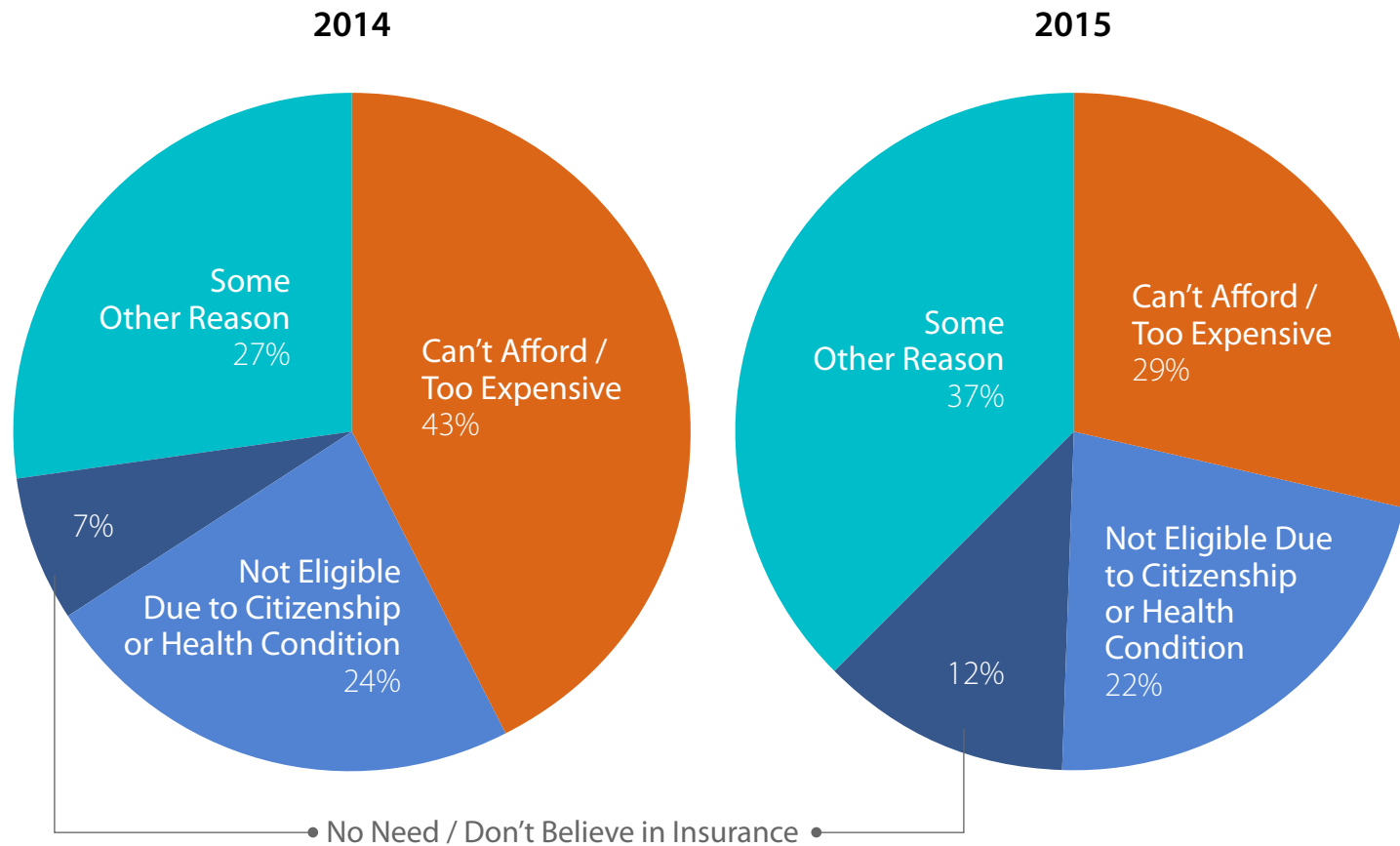
Californians without insurance were slightly more likely than others to delay medical care.

Those without insurance were more likely to cite cost of lack of insurance as the main reason for delaying care.

Reasons Cited for Lack of Insurance

California, 2014 and 2015

Fewer Californians reported lack of affordability as the reason for going without health insurance in 2015 compared to 2014.



Notes: All numbers reflect population under age 65. Other reasons for not having insurance include: can get health care for free / pay for own; not offered at job; delay due to switching insurance companies; family situation changed; not eligible due to working status; in process of looking for / getting insurance; can't qualify for public program coverage; don't know where or how to get insurance; health insurance was canceled/dropped; procrastination; and falsely thinking oneself insured. Segments may not add to 100% due to rounding.

Source: UCLA, California Health Interview Survey (CHIS), 2014 and 2015.

About the Data

The majority of the data presented in this report come from the March Supplement to the Current Population Survey (CPS) conducted by the US Census Bureau for the Bureau of Labor Statistics. The monthly CPS is a primary source of data on labor force characteristics of the US civilian, noninstitutionalized population. It is also the official source of data on unemployment rates, poverty, and income in the US. Approximately 100,000 households, representing nearly 200,000 individuals, were interviewed in March 2016 as part of the CPS.

Data from the California Health Interview Survey (CHIS) were used to report on health status and access issues.

Measures used to calculate uninsured rates vary by source. To calculate uninsured rates in this publication, the authors used CPS data. In CHCF's [ACA 411 tool](#), uninsured rates were based on CHIS data.

ABOUT THIS SERIES

The California Health Care Almanac is an online clearinghouse for data and analysis examining the state's health care system. It focuses on issues of quality, affordability, insurance coverage and the uninsured, and the financial health of the system with the goal of supporting thoughtful planning and effective decisionmaking. Learn more at www.chcf.org/almanac.

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