

February 2015

Six and a Half Million Californians Lacked Insurance in 2013

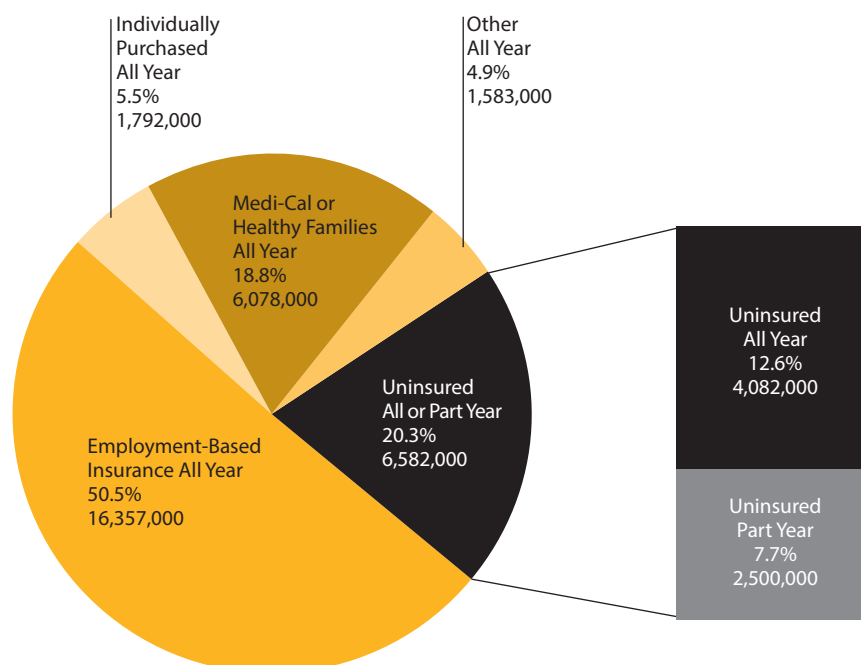
Shana Alex Charles

Shortly before full implementation of the Affordable Care Act (ACA, also known as “Obamacare”), 6.6 million Californians had been uninsured for all or part of the prior year, according to data from the 2013 California Health Interview Survey (CHIS). Among those 6.6 million uninsured, nearly two-thirds lacked coverage all year (4.1 million, or 12.6% of the overall nonelderly population). An additional 2.5 million Californians had been uninsured for part of the past year in 2013, churning in and out of unsteady coverage (Exhibit 1).

In 2013, only 1.8 million nonelderly Californians were covered all year through the individually purchased market (Exhibit 1).¹ Just over 6 million (18.8%) were covered all year through Medi-Cal or the Healthy Families program.² The largest insured group remained those covered through their own or a family member’s employment, with just over half of nonelderly Californians (16.4 million) having this type of coverage all year.

Exhibit 1

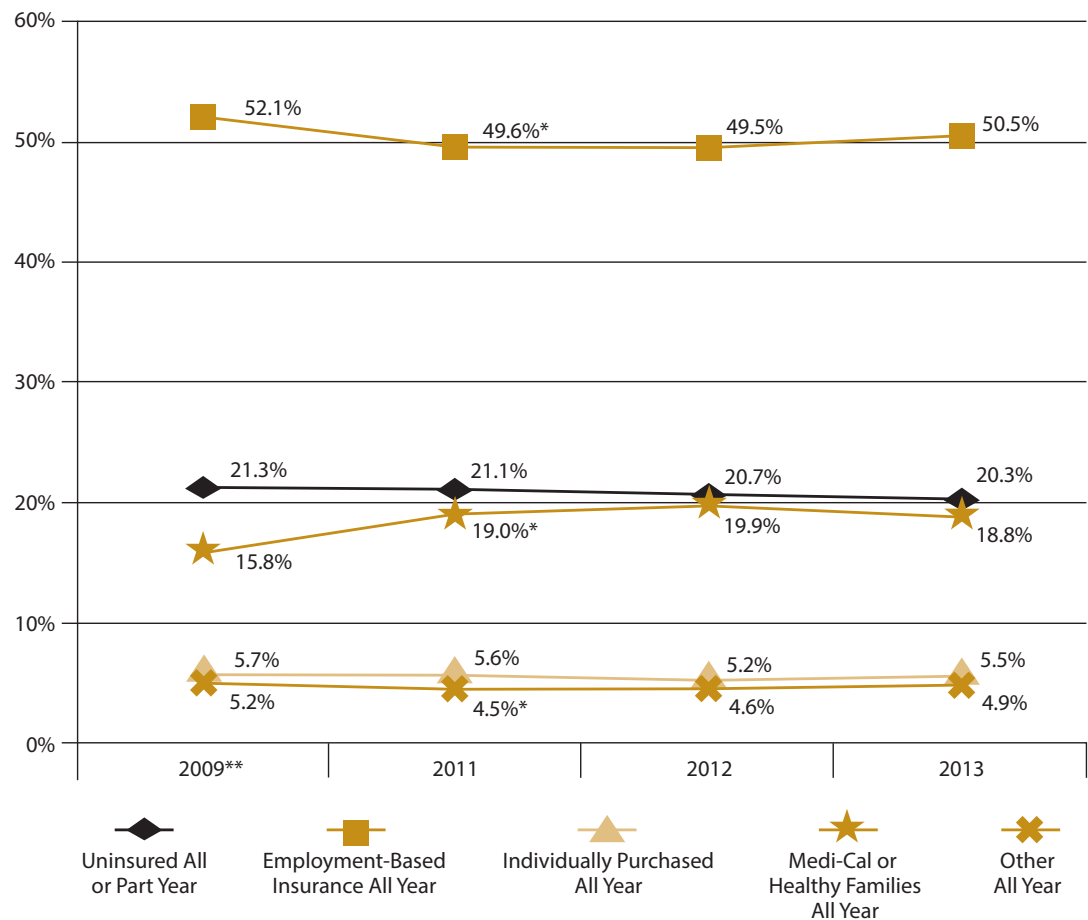
Health Insurance Coverage During the Past 12 Months Among Nonelderly Persons, Ages 0 - 64, California, 2013



Source: 2013 California Health Interview Survey (annual)

Exhibit 2

Health Insurance Coverage During the Past 12 Months, Ages 0 - 64, California, 2009-2013



* Data are significantly different from previous year at the 95% confidence level.

** CHIS 2009 data were adjusted for this analysis to mirror the sampling frame of the CHIS 2011-2013 surveys, which included a larger proportion of cell-phone-only households.

Sources: 2009 adjusted California Health Interview Survey (biennial) and 2011-2013 California Health Interview Surveys (annual)

Between 2009 and 2013, the employment-based coverage market recovered slightly from the nadir of the Great Recession (50.5% compared to 49.5%; Exhibit 2), although the uptick in 2013 was not statistically significant compared to 2012.

The individually purchased market remained flat at 5.5% in 2013, compared to 5.7% in 2009 (Exhibit 2). Enrollment in Medi-Cal and Healthy Families declined slightly as a share of the nonelderly population between 2012 and 2013, from 19.9% to 18.8%. On January 1, 2014, access to the individual market and

Medi-Cal changed dramatically with California's implementation of the ACA health insurance expansions. The new ACA insurance marketplace, Covered California, enrolled more than 1.2 million people in the first half of 2014, and an estimated 54% of these new enrollees (650,000) had been previously uninsured.³ An additional 1.5 million Californians gained Medi-Cal coverage through Covered California.⁴ The 2013 CHIS data provide a firm baseline from which to evaluate the impact of Covered California expansions in 2014.

Methods and Data Source

This fact sheet presents new continuous data from the 2013 California Health Interview Survey (CHIS), which includes about 20,000 households in California. It also includes data from the continuous 2011 and 2012 CHIS data sets, each of similar sample size, and the biennial CHIS 2009, with a sample of about 50,000 households. CHIS 2009 data were adjusted for this analysis to mirror the sampling frame of the CHIS 2011-2013 surveys, which included a larger proportion of cell-phone-only households. For more information about CHIS, please see www.chis.ucla.edu.

Author Information

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Suggested Citation

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Endnotes

- 1 Estimates reporting insurance coverage at any current point in time will be different from the “covered all year” estimate presented here.
- 2 During 2013, Healthy Families enrollees were transitioned into Medi-Cal coverage. We have combined them here to capture any report of having either public health insurance program all year.
- 3 UCLA Center for Health Policy Research and UC Berkeley Center for Labor Research and Education. 2014. *CalSIM Version 1.91 Statewide Data Book: Table 3*. Report, May 2014.
- 4 Covered California, press release, March 31, 2014: <http://news.coveredca.com/2014/03/covered-california-updates-enrollment.html>. Accessed on November 14, 2014.



This publication contains data from the California Health Interview Survey (CHIS), the nation's largest state health survey. Conducted by the UCLA Center for Health Policy Research, CHIS data give a detailed picture of the health and health care needs of California's large and diverse population. Learn more at: www.chis.ucla.edu



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