Growth in Medi-Cal in 2015 Fueled Unprecedented Drop in California’s Uninsured Rate

Shana Alex Charles and Tara Becker

Since the Medicaid program (called “Medi-Cal” in California) expanded its eligibility criteria for enrollment under the Affordable Care Act (ACA) in 2014, the rapid growth of enrollees has dramatically cut the uninsured rate among nonelderly Californians. Nearly one-third of all nonelderly adults and children (32.2 percent) were enrolled in Medi-Cal in 2015, an increase of 11 percentage points from 2013 (Exhibit 1). For the first time since data have been collected, the uninsured rate for nonelderly Californians fell below 10 percent, with 9.5 percent reporting no current coverage.

The uninsured rate fell significantly for all racial/ethnic groups from 2013 to 2015, with drops ranging from 5.4 to 6.9 percentage points (Exhibit 2). Among income groups, those with the lowest

Exhibit 1

Current Health Insurance Coverage Among All Nonelderly Persons, Ages 0-64, California, 2011-2015

* Significantly different from prior year at 95% confidence level.

Sources: 2011 – 2015 California Health Interview Surveys
incomes had the largest drops in the uninsured rate (Exhibit 3). For those with incomes below 138 percent FPG and therefore eligible for the ACA Medi-Cal expansion, the uninsured rate fell by 9.8 percentage points (from 22.6 to 12.8 percent), compared to a 2.5 percentage point drop for households with incomes above 400 percent FPG (from 6.1 to 3.6 percent).

**Discussion**

As of 2015, the most recent California Health Interview Survey data showed that the ACA had directly and dramatically increased health insurance coverage in California, most notably through the expansion of Medi-Cal. Although enrollment in Covered California held steady from 2013 to 2015 at roughly 1.2 million enrollees, with 89 percent of these enrollees receiving federal subsidies to afford their coverage as of December 2015, the increase in Medi-Cal enrollment dwarfed this expansion of private coverage. It is worth noting that the Covered California web portal and enrollment assisters redirected those who met eligibility criteria for Medi-Cal enrollment to the Medi-Cal program as their sole option.

With the existence of the ACA now under threat at the federal level in 2017, California’s success in reducing the number of uninsured provides strong support for the inherent public good of the Medi-Cal expansion. These gains must be rigorously defended from any reduction in federal support.

**Methods and Data Source**

This fact sheet presents data from the new release of the 2015 California Health Interview Survey (CHIS) in conjunction with data from the surveys released in years 2011 to 2014. CHIS data are collected continuously throughout the year. Each annual data set is based on interviews with

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respondents in more than 20,000 California households and covers a diverse array of health-related topics, including health insurance coverage, health status and behaviors, and access to health care. For more information regarding CHIS, please visit the CHIS website at [www.chis.ucla.edu](http://www.chis.ucla.edu).

This fact sheet defines “current health insurance coverage” as the time frame for measuring coverage. This represents coverage at a point in time and should not be construed as representing insurance coverage over the past 12 months. Some Californians report multiple current sources of coverage. Most notably, more Californians reported coverage through both employer-based insurance and Medi-Cal in 2015 than in previous years. For this fact sheet, each respondent was assigned to a single health insurance type hierarchically, as follows: Medicare, Medi-Cal, employer-based, individually purchased (including insurance purchased through Covered California), and other public coverage. These estimates may differ from other estimates that employ a different health insurance hierarchy, such as prioritizing employer-based coverage, or other CHIS estimates that estimate dual coverage.

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