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Before Health Reform Expansion, Public Programs Already Covered One in Five Nonelderly Californians in 2012

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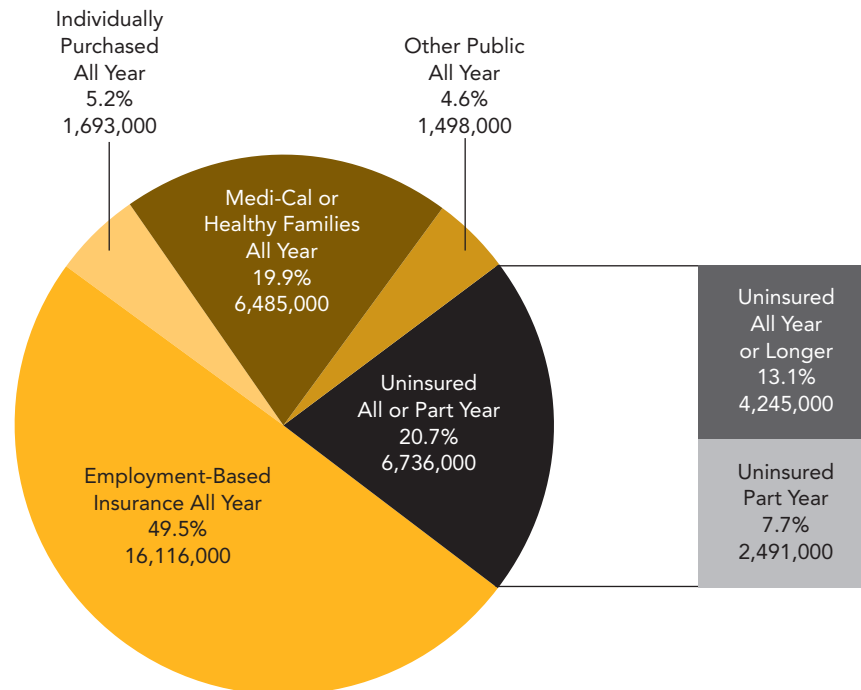
According to new data from the 2012 California Health Interview Survey, nearly 20% of Californians were insured all year through Medi-Cal or Healthy Families in 2012 (19.9%; Exhibit 1). Just under half of all nonelderly Californians were insured through their own or a family member's job-based coverage (49.5%; Exhibit 1) in 2012. Nearly 7 million children and adults were uninsured for all or part of the year (20.7%); more than

4 million of those had no insurance at all for the entire year or longer (13.1%).

Just over one and a half million people purchased insurance on their own directly from an insurance company (5.2%), and slightly fewer than that were insured through some other government program (4.6%; Exhibit 1).

Exhibit 1

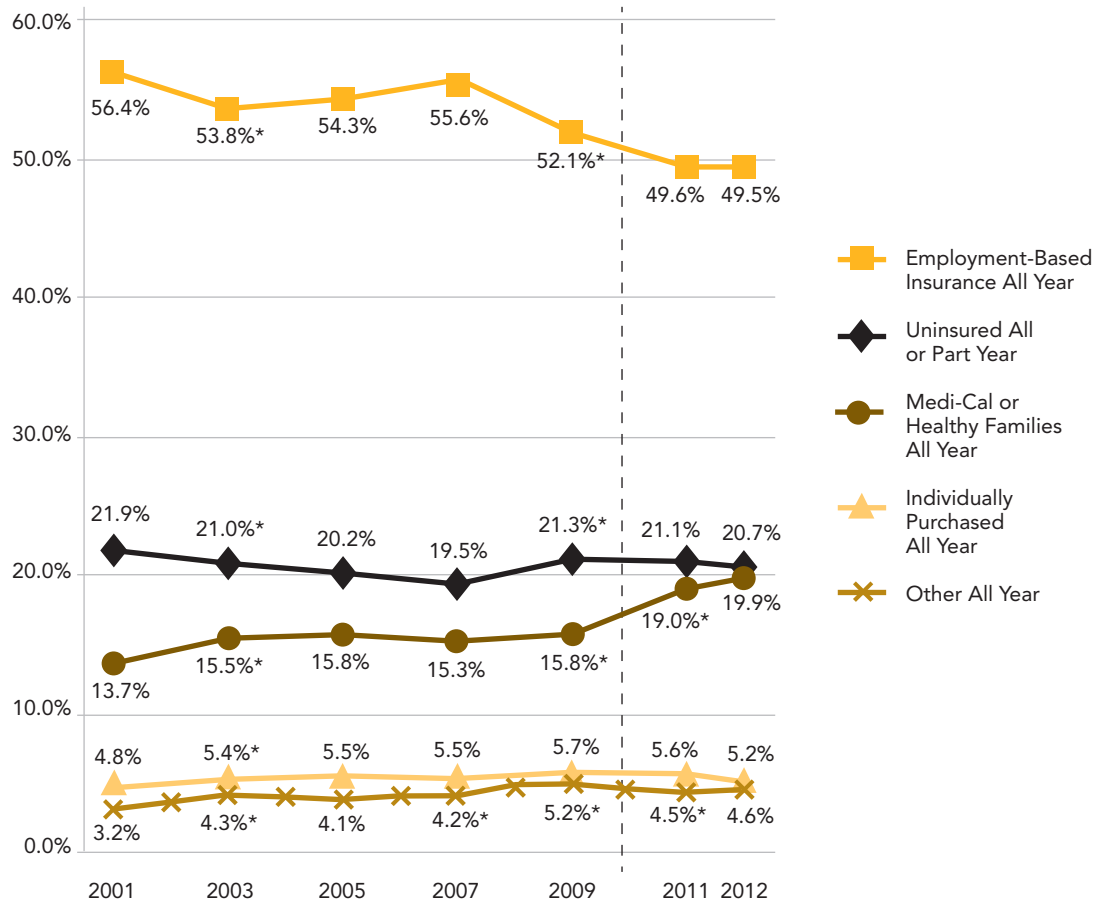
Health Insurance Coverage During the Past 12 Months Among Nonelderly Persons, Ages 0 - 64, California, 2012



Source: 2012 California Health Interview Survey (annual)

Exhibit 2

Health Insurance Coverage During the Past 12 Months, Ages 0 - 64, California, 2001-2012



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

Sources: 2001–2009 California Health Interview Surveys (biennial)
2011–2012 California Health Interview Surveys (annual)

The proportion of uninsured Californians continued to decline in 2012, due mainly to an increase in coverage through two public programs: Medi-Cal and Healthy Families (Exhibit 2). Just under half of nonelderly Californians remained covered through employer-based insurance; this percentage remained essentially unchanged in 2012.

Jobs that are returning to the state after the Great Recession seem to lack affordable health insurance benefits, depriving workers of a major source of coverage. From 2007 to 2009, employment-based insurance

dropped from 55.6% to 52.1% (Exhibit 2), while the unemployment rate more than doubled, from 5.4% to 12.3% (data not shown). With the recent economic recovery, unemployment rates in California declined by 20% from 2009 to 2012, dropping to 9.8%. Still, the rate of job-based health insurance remained below 50% of the nonelderly population (49.5%; Exhibit 2) rather than exhibiting a similar recovery.

Medi-Cal and Healthy Families coverage rates continued their upward trend. This trend occurred as incomes dropped for

many households to a point so low that parents qualified to enroll in these public programs along with their children. Between 2007 and 2009, enrollment in these public programs for all nonelderly persons remained flat (at 15.3% and 15.8%, respectively), although the coverage rate for children did increase significantly (data not shown). By 2012, however, one in five nonelderly Californians (19.9%) was enrolled in Medi-Cal or Healthy Families. Notably, these gains in coverage occurred prior to the implementation of the Medi-Cal expansion that will take place in January 2014 as part of the Affordable Care Act of 2010 (ACA).

The number of nonelderly Californians who were uninsured during all or part of the year in 2012 remained statistically flat, at 6.7 million (20.7%; Exhibit 2), although the continuation of a slight downward trend suggests that increases in public coverage are lowering the uninsured rate over time. This pattern illustrates the importance of the public health insurance system as a safety net, even with economic growth (Exhibit 2). The individually purchased market remained flat, at 5.2%.

Methods and Data Source

This fact sheet presents annual data from the 2012 California Health Interview Survey (CHIS). It also includes data from the annual 2011 CHIS, which, combined with the 2012 annual CHIS, contains about 45,000 households. The fact sheet also includes data from the biennial 2001-2009 CHIS, which contained about 45,000 to 50,000 households in each survey. For more information on CHIS, please see www.chis.ucla.edu.



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 gives 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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Endnotes

- 1 The California Health Interview Survey moved from biennial to continuous administration in 2011. The data in this fact sheet separate the CHIS 2001 data from the CHIS 2012 data, allowing for examination of annual trends.
- 2 California Employment Development Department data, accessed at <http://www.labormarketinfo.edd.ca.gov/> on 8/19/13.
- 3 Lavarreda SA, Cabezas L, Jacobs K, Roby DH, Pourat N, and Kominski GF. *The State of Health Insurance in California: Findings from the 2009 California Health Interview Survey*. Los Angeles, CA: UCLA Center for Health Policy Research, 2012.



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