States that expanded Medicaid reduced uninsurance the most
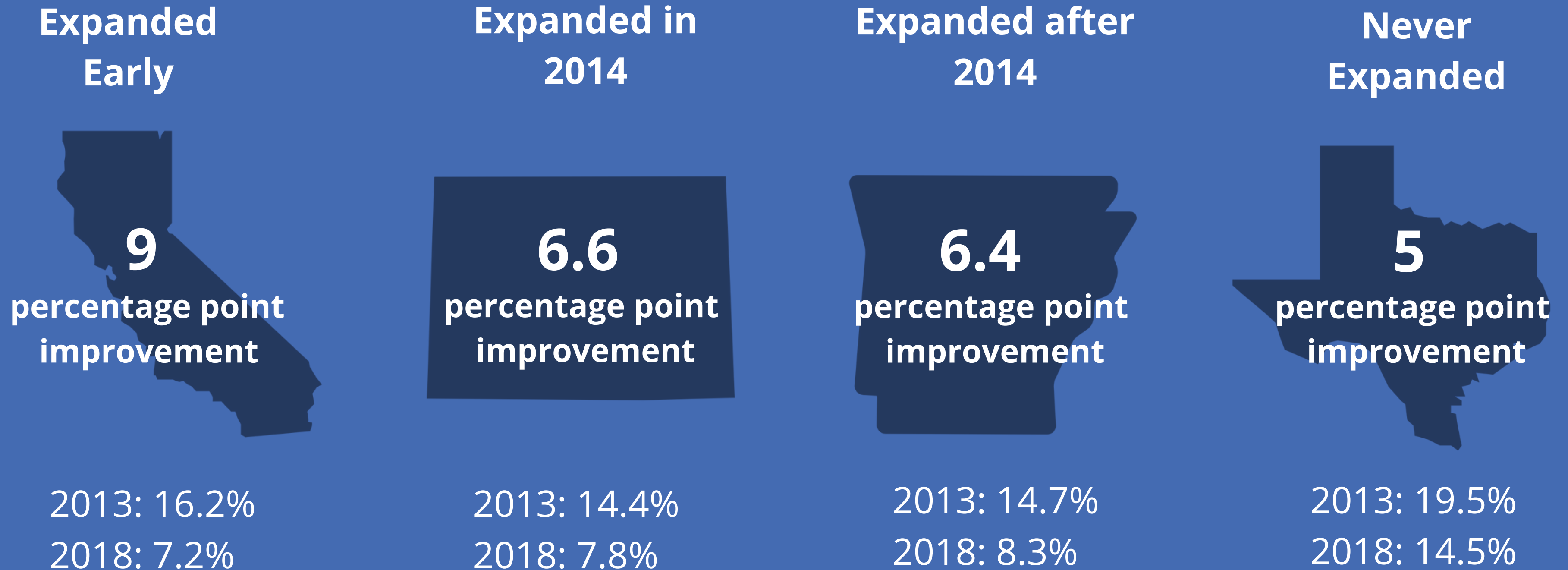
Shown is improvement in the uninsurance rate for ages 0-64 in states where Medicaid:

Expanded Early	Expanded in 2014	Expanded after 2014	Never Expanded
9 percentage point improvement	**6.6** percentage point improvement	**6.4** percentage point improvement	**5** percentage point improvement
2013: 16.2% 2018: 7.2%	2013: 14.4% 2018: 7.8%	2013: 14.7% 2018: 8.3%	2013: 19.5% 2018: 14.5%

Note: States shown (California, Colorado, Arkansas, Texas) represent the group of states that expanded in each category.

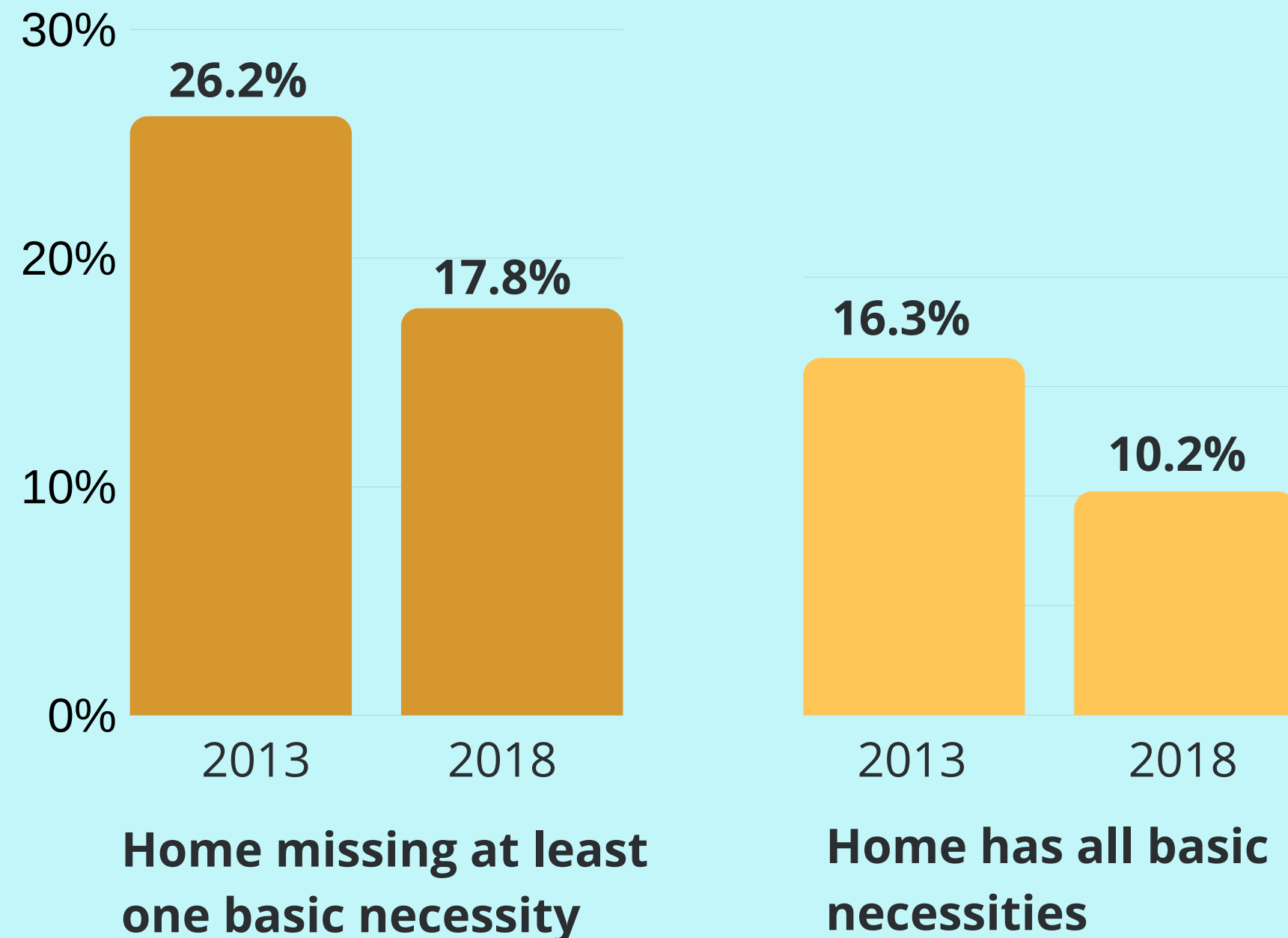Source: UCLA CHPR and Claremont Graduate University analysis of American Community Survey data   https://ucla.in/2JDvjOc

Link between uninsurance and substandard housing

Despite large decreases after ACA enactment, the rate of uninsurance among people who lack basic housing necessities is still high. The rate is even higher among lower-income families.

## Uninsured rate for American ages 0-64, all income levels

	2013	2018
Home missing at least one basic necessity	26.2%	17.8%
Home has all basic necessities	16.3%	10.2%

30%

20%

10%

0%

Home missing at least one basic necessity

Home has all basic necessities

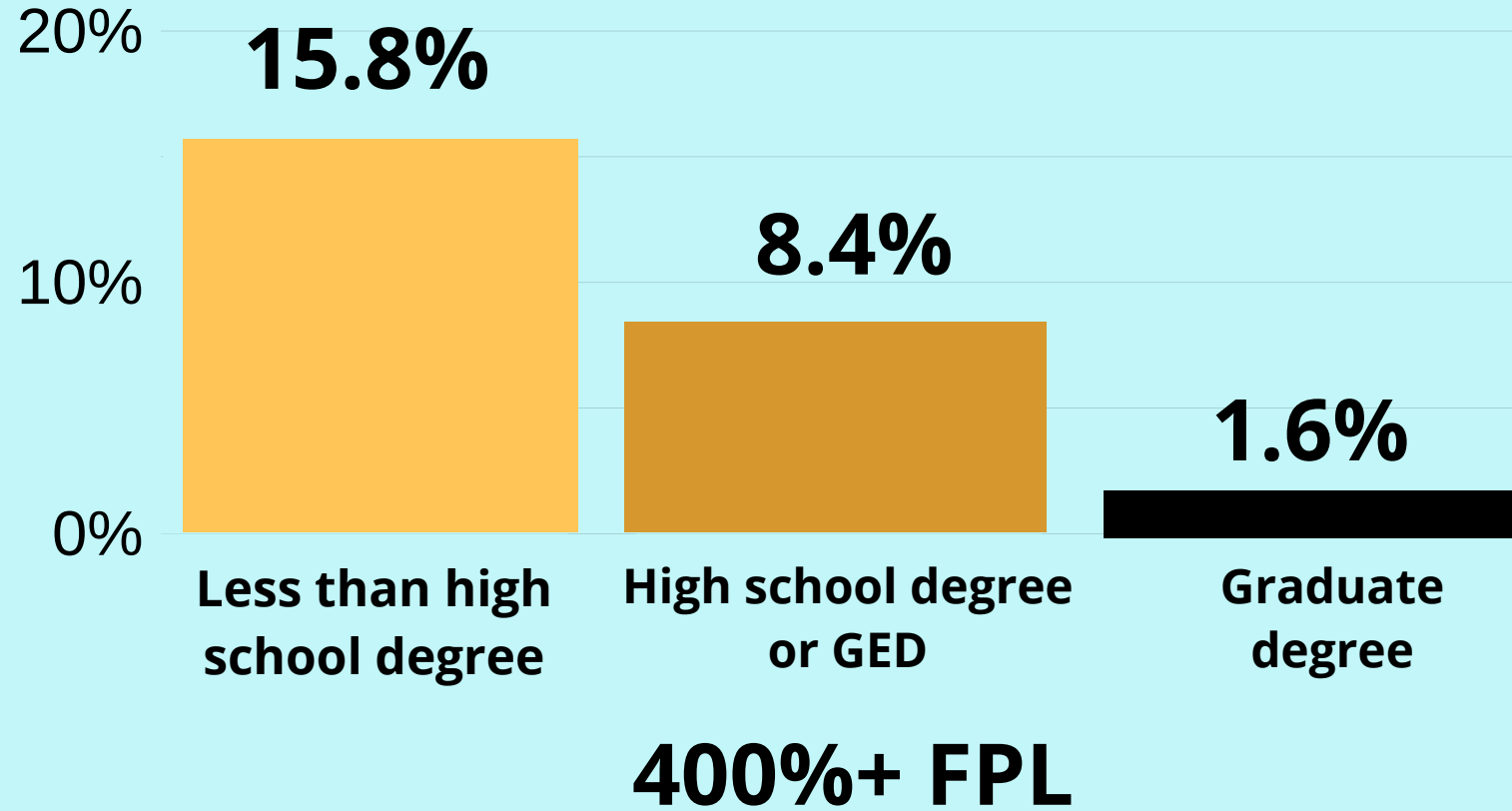**Definition of basic housing necessities:**
Having a bathtub or shower, a sink with a faucet, a stove or range, and a refrigerator.

Uninsured rate for ages 18 to 64 in US, by education & income as % FPL*, 2018

Among the lowest income group, those who lack a high school degree have an uninsurance rate **2x higher** than those with graduate degrees.
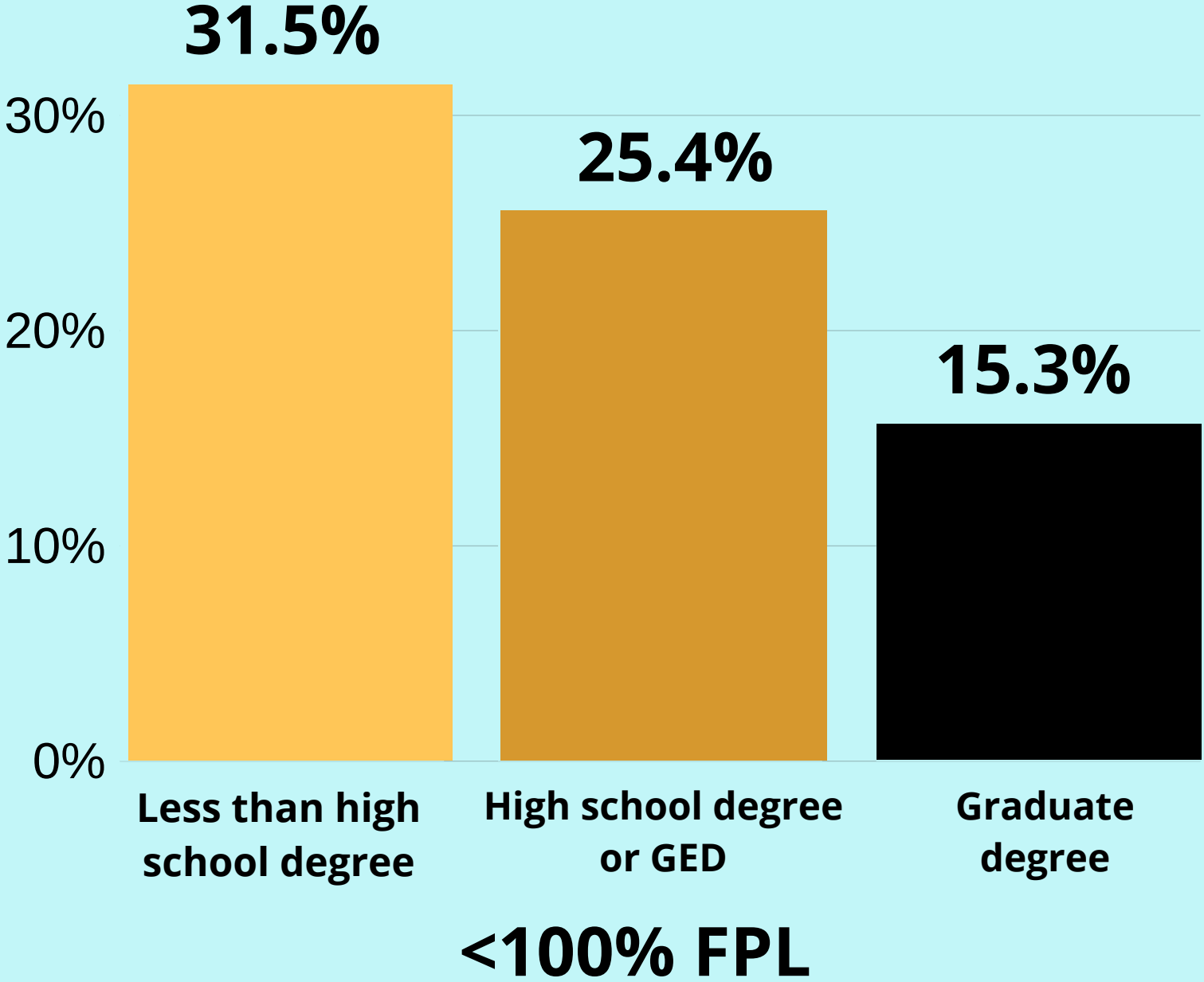
Among the highest income group, those who lack a high school degree have an uninsurance rate **nearly 10x higher** than those with graduate degrees.
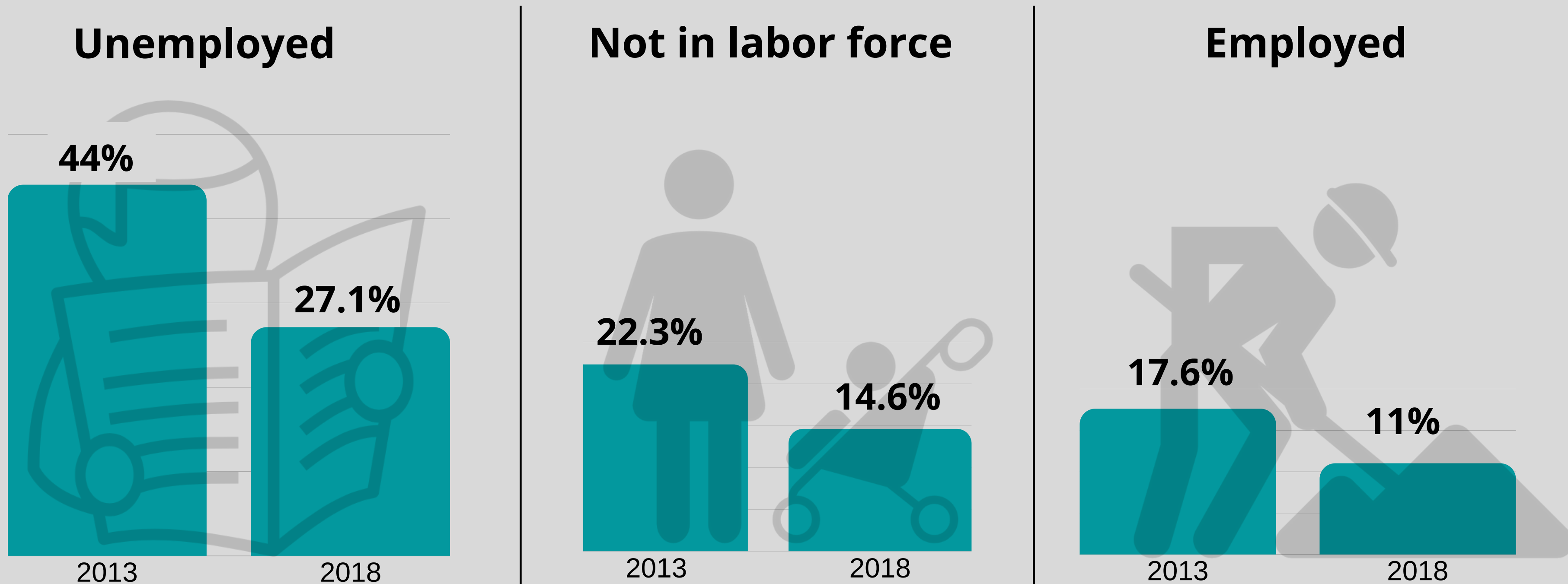

31.5%

25.4%

15.3%

| Less than high school degree | High school degree or GED | Graduate degree |

<100% FPL

15.8%

8.4%

1.6%

| Less than high school degree | High school degree or GED | Graduate degree |

400%+ FPL

*Federal Poverty Level

Source: UCLA CHPR and Claremont Graduate University analysis of American Community Survey data

https://ucla.in/2JDvjOc
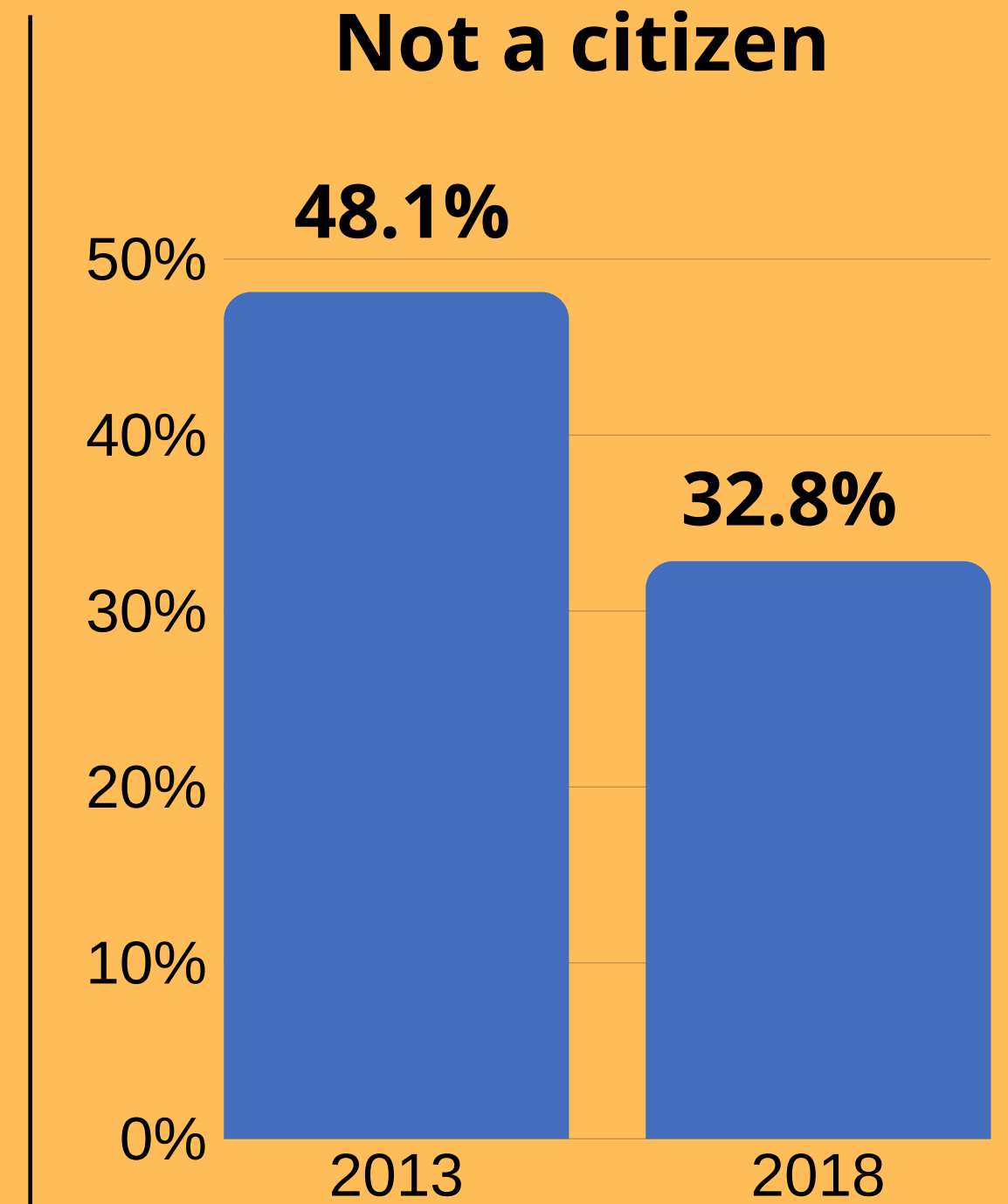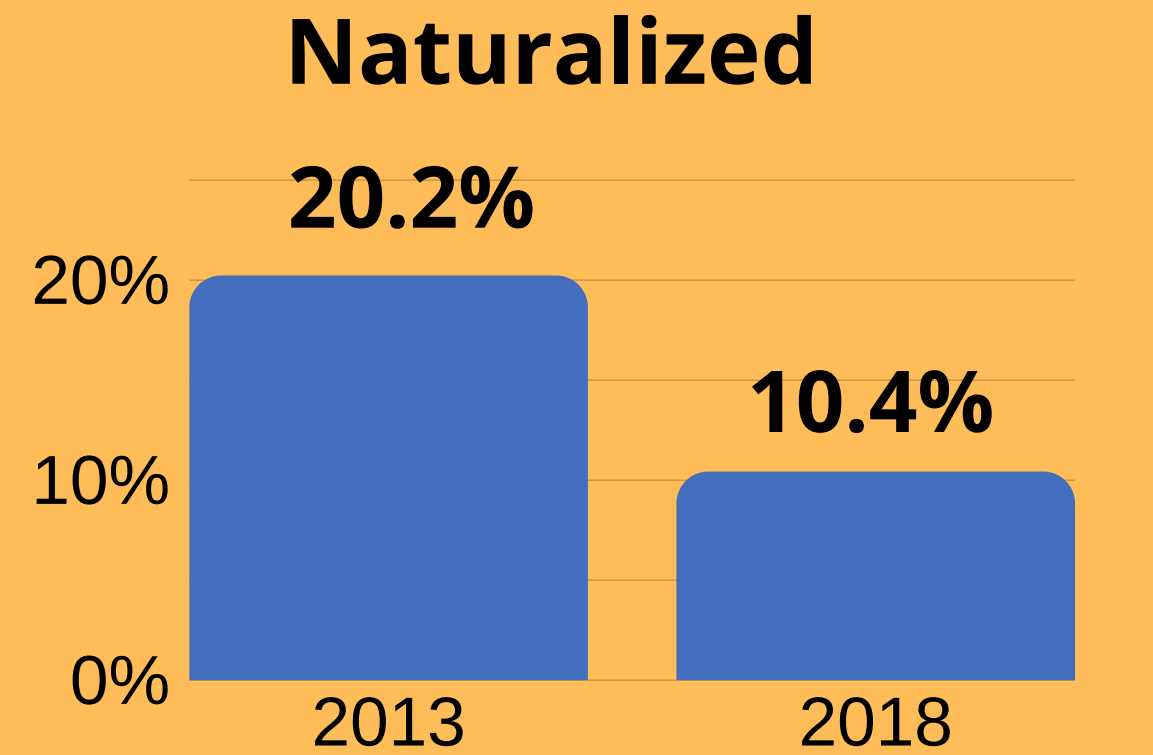
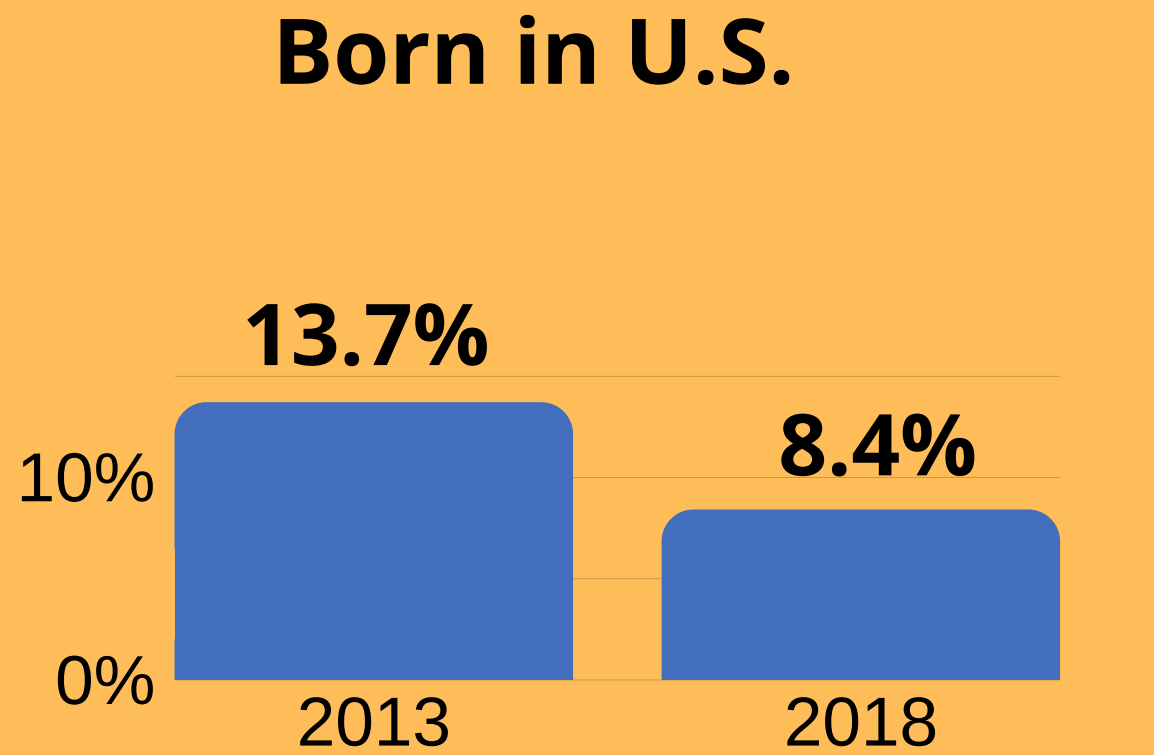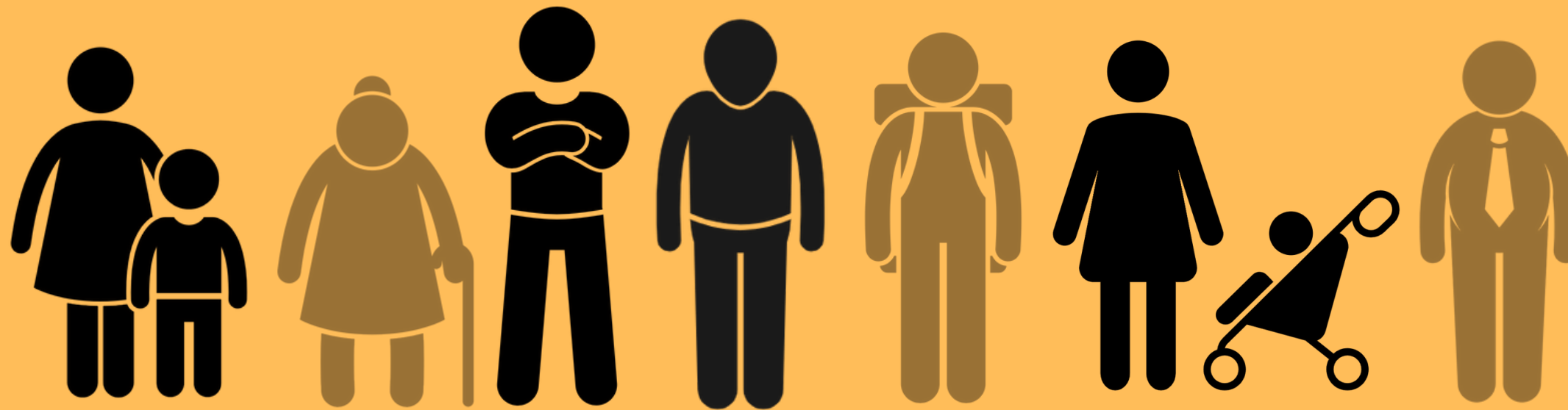# Workers and nonworkers gained insurance after the ACA

Rates of uninsurance dropped more than a third for unemployed, but disparity remained. Shown is the uninsurance rate by employment status, ages 18-64.
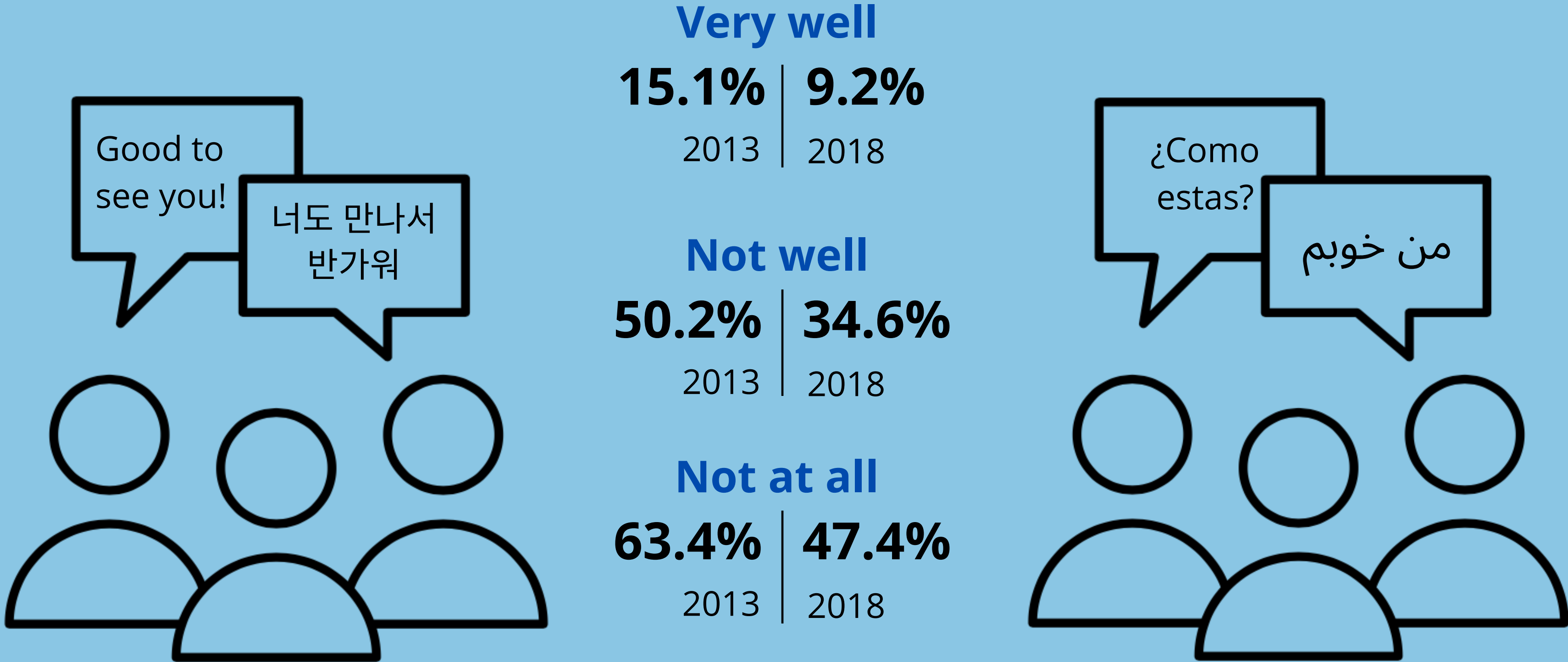
Unemployed

- **44%** — 2013
- **27.1%** — 2018

Not in labor force

- **22.3%** — 2013
- **14.6%** — 2018

Employed

- **17.6%** — 2013
- **11%** — 2018

https://ucla.in/2JDvjOc

1 in 3 non-citizens remain uninsured, despite improvements

Shown is the uninsurance rate by citizenship status, ages 0-64.

Not a citizen
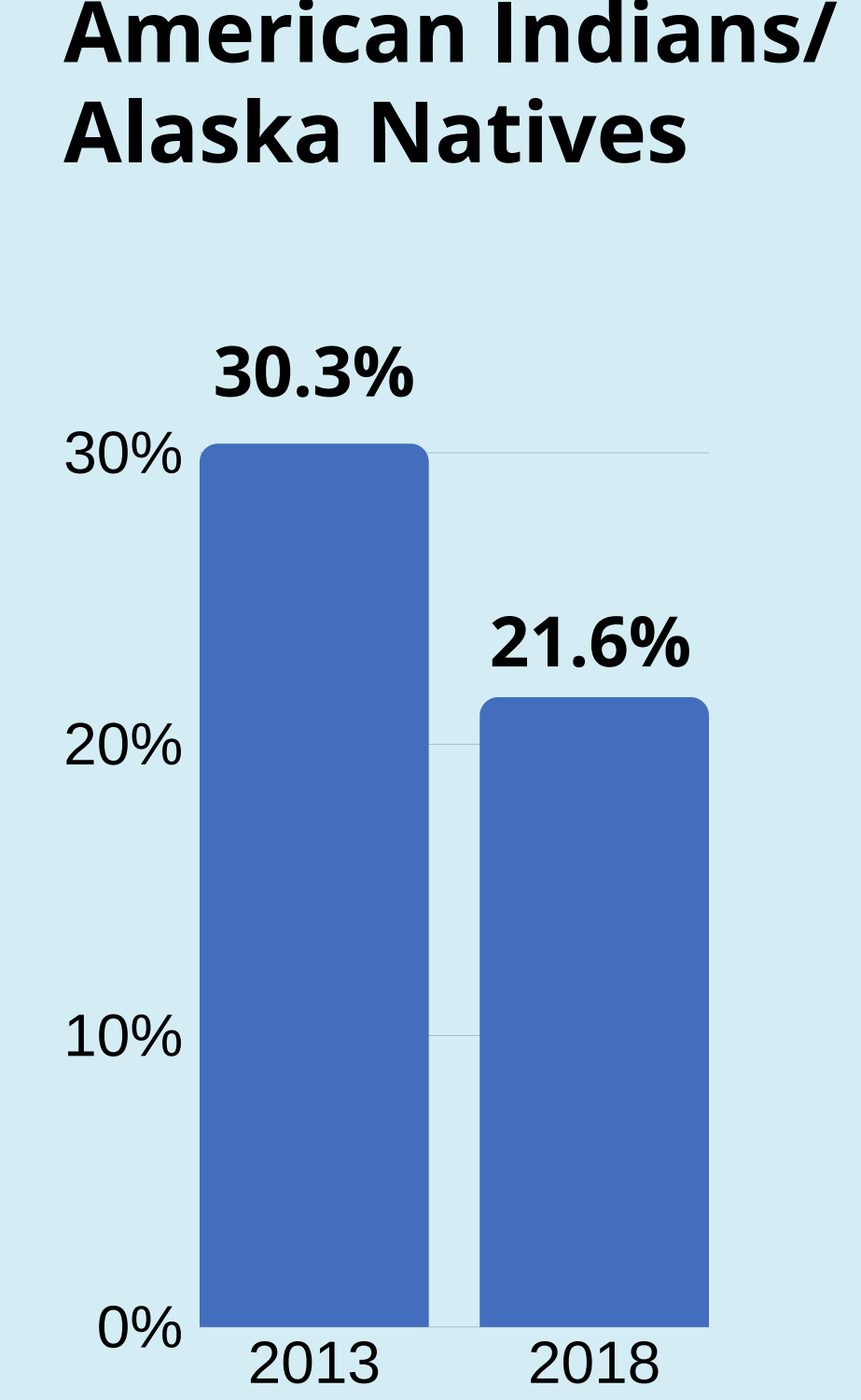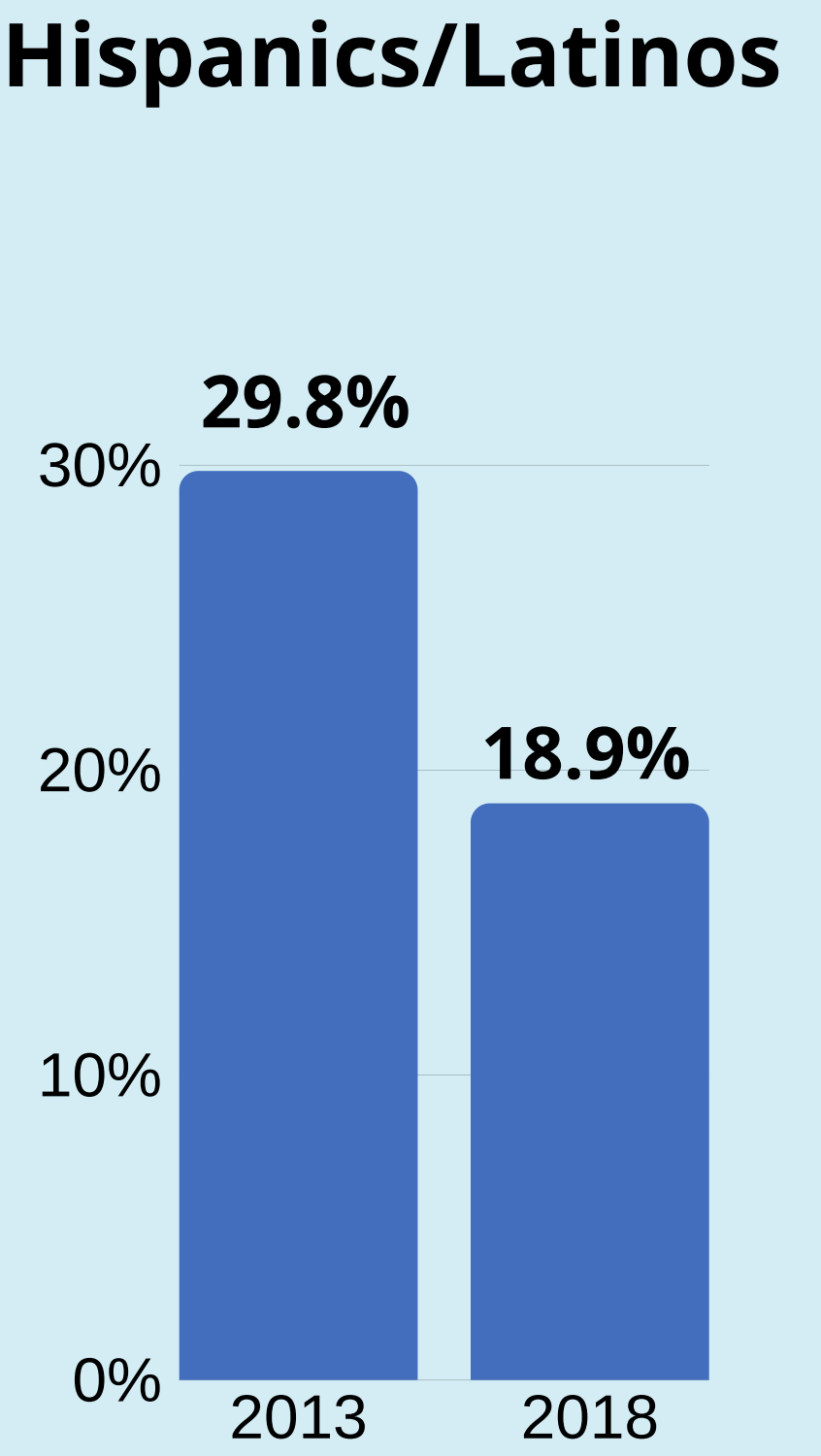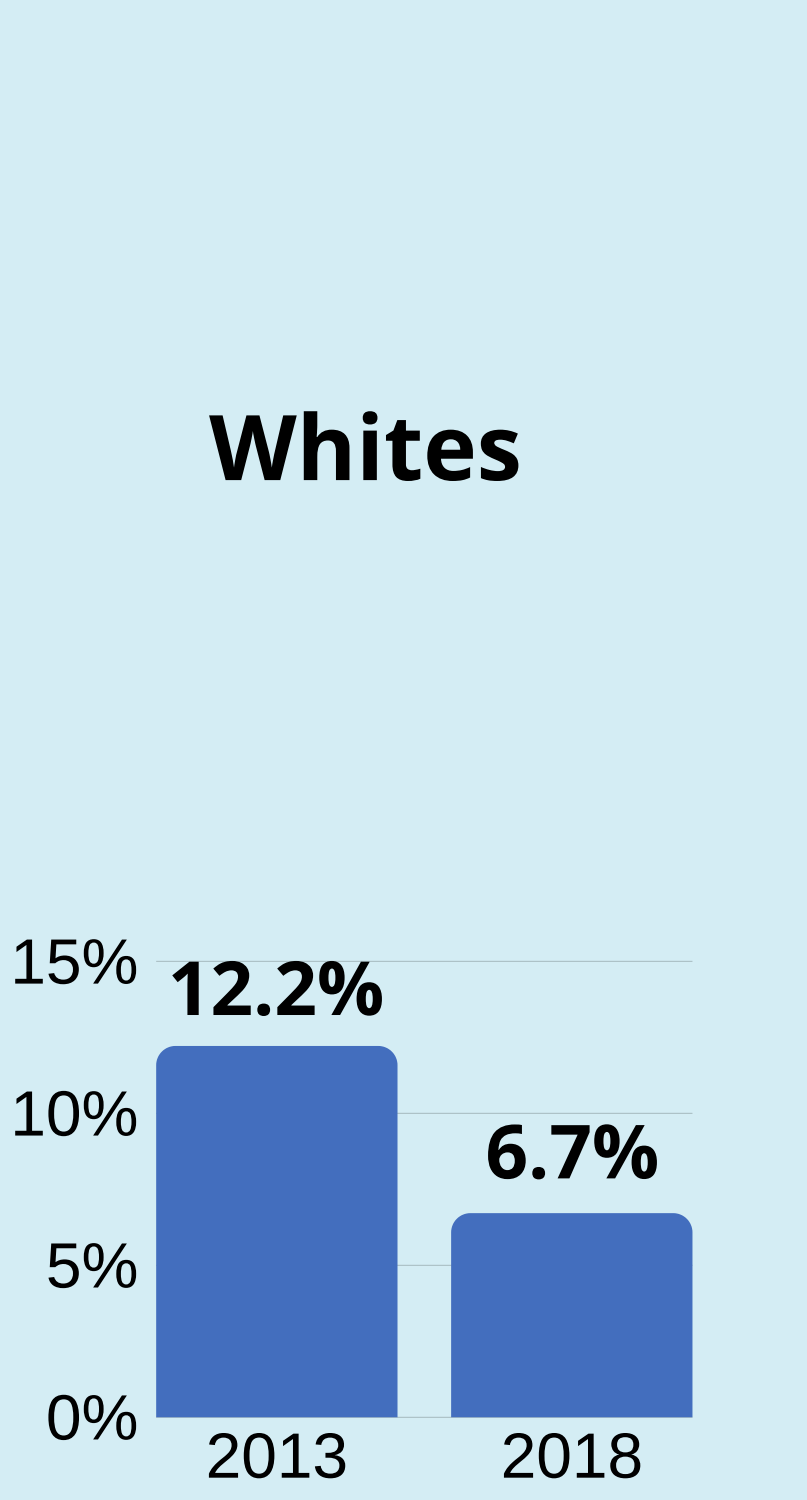
50% —
48.1%

40% —

32.8%

30% —

20% —

10% —

0% —

2013   2018

Born in U.S.

13.7%

8.4%

10% —

0% —

2013   2018

Naturalized

20.2%

20% —

10.4%

10% —

0% —

2013   2018

AI/AN and Hispanic/Latino groups retain highest uninsured rates

Shown is the uninsurance rate among those ages 0-64, by selected race and ethnicity.

Whites

- 15%
- 12.2% (2013)
- 10%
- 6.7% (2018)
- 5%
- 0%

2013 — 2018

Hispanics/Latinos

- 30%
- 29.8% (2013)
- 20%
- 18.9% (2018)
- 10%
- 0%

2013 — 2018

American Indians/ Alaska Natives

- 30%
- 30.3% (2013)
- 20%
- 21.6% (2018)
- 10%
- 0%

2013 — 2018

Source: UCLA CHPR and Claremont Graduate University analysis of American Community Survey data

https://ucla.in/2JDvjOc

19- to 25-year olds had the largest gains in coverage post-ACA

Shown is the uninsurance rate by age group (0-5 and 65 and older not shown).

6-18 years

8.3%
2013

5.6%
2018

19-25 years

26.6%
2013

14.8%
2018

26-34 years

26.1%
2013

15.6%
2018

35-44 years

21.1%
2013

13.7%
2018

45-54 years

17.3%
2013

11%
2018

55-64 years

13.4%
2013

8%
2018

https://ucla.in/2JDvjOc
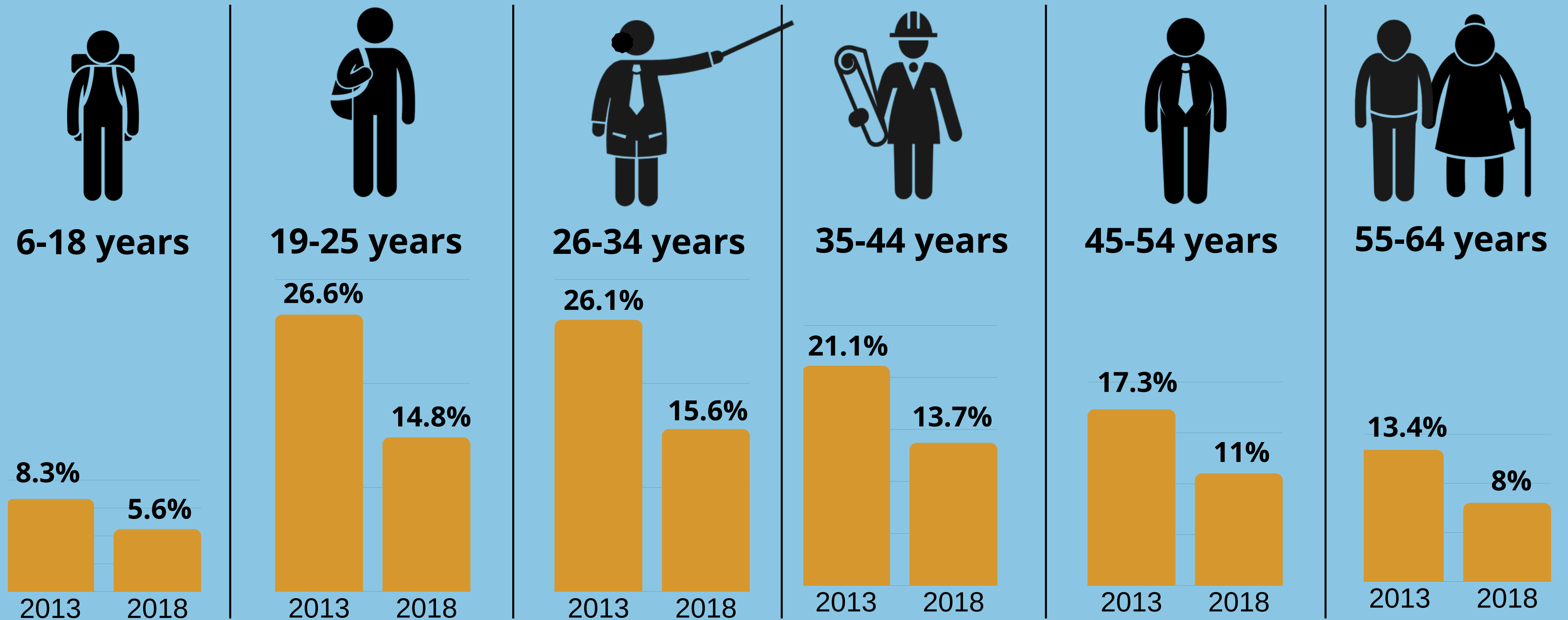
Medicaid enrollment prompted higher coverage rates

The Medicaid program especially benefited low- and middle-income individuals. Shown is health coverage, by type of insurance for ages 0-64.

60.9% **59.2% Employer-sponsored**

50%

21.2% Medicaid

25% **17%**

10.4% Uninsured

13.9%

6.5% **7.3% Individual market**

0%
2008   2013   2018