

District of Columbia

STATE DATA CENTER MONTHLY BRIEF

SEPTEMBER
2016



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These indicators were derived from data produced by the U.S. Census Bureau and may differ from data produced by other entities.

Health Insurance Coverage in the District of Columbia: 2015

What is Health Insurance Coverage?

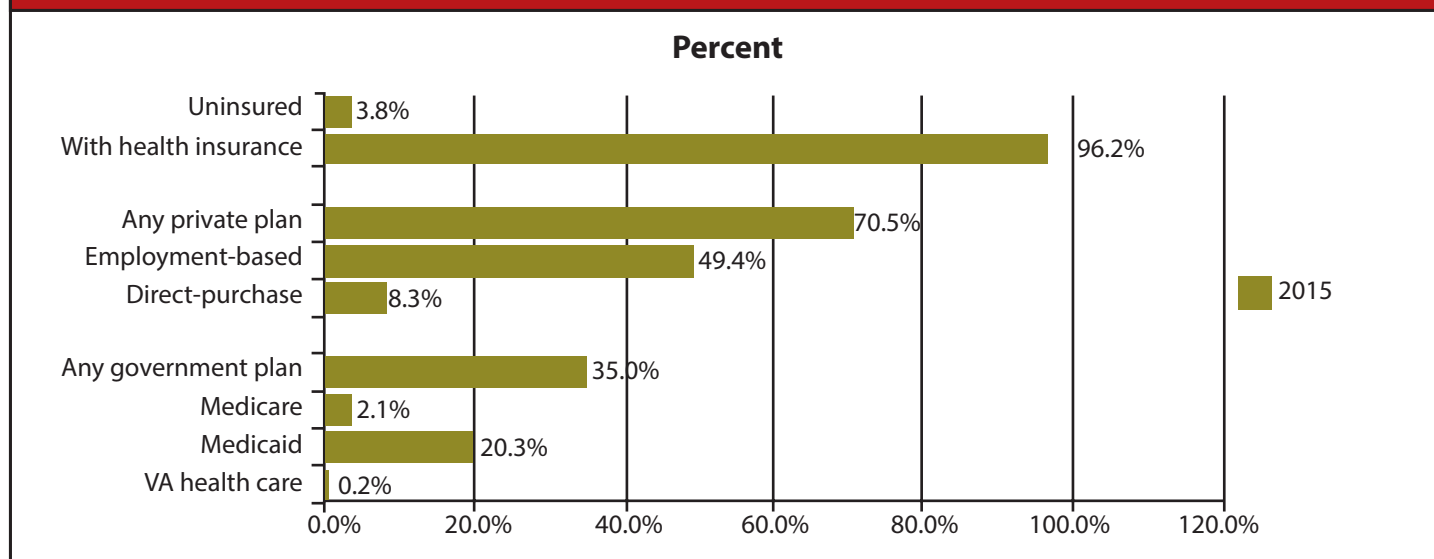
Health insurance is a means of financing a person's health care expenses. For reporting purposes, the Census Bureau classifies health insurance coverage as private insurance or government insurance. Private health insurance is a plan provided through an employer or union, and coverage purchased directly by an individual from an insurance company or through an exchange. Government health insurance includes federal programs, such as Medicare, Medicaid, the Children's Health Insurance Program (CHIP), individual state health plans, TRICARE, CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs), as well as other military health care. People were considered insured if they were covered by any type of health insurance for part or all of the previous calendar year. They were considered uninsured if they were not covered by any type of health insurance for the entire year.

This report presents data on health insurance coverage for residents in the District of Columbia in 2015, as well as changes in health insurance coverage rates between 2014 and 2015. The data in this report are based on information collected in the American Community Survey (ACS) 2014 and 2015 1-year estimates, conducted by the U.S. Census Bureau.

Highlights 2015

- The uninsured rate decreased between 2014 and 2015 by 1.5 percentage points. In 2015, the percentage of people without health insurance coverage for part or the entire calendar year was 3.8 percent or 25,000 individuals, lower than the rate and number of uninsured in 2014 (5.3 percent or 34,000).
- The percentage of people with health insurance coverage for all or part of 2015 was 96.2 percent, a higher percent than the rate in 2014 (94.7 percent).
- In 2015, private health insurance coverage continued to be more prevalent than public coverage, at 70.5 percent and 35 percent, respectively. Of the sub-types of health insurance, employer-based insurance covered the majority of people (49.4 percent of the population), followed by Medicaid (20.3 percent), direct-purchase (8.3 percent), Medicare (2.1 percent), and military coverage (0.2 percent).
- Increases in private health insurance coverage alone contributed to the increase in coverage between 2014 and 2015. The rate of private coverage increased by 2.5 percentage points to 70.5 percent in 2015 (up from 68.0 percent in 2014). The government coverage rate decreased by 1.5 percentage points to 35 percent (down from 36.5 percent in 2014).
- Between 2014 and 2015, the greatest change in coverage was change in employment-based health insurance, which increased by 2 percentage points to cover 49.4 percent of people for some or all of 2015 (up from 47.4 percent in 2014).
- For the second year in a row, the percentage of people without health insurance dropped for the population under 64 years.
- In 2015, Asians had the lowest uninsured rate among race groups, at 1.5 percent. The uninsured rates for blacks and whites were higher than for Asians at 3.5 percent and 2.3 percent, respectively. Hispanics had the highest uninsured rate in 2015, at 12.4 percent.
- Between 2014 and 2015, the overall rate of health insurance coverage increased for all race and Hispanic origin groups.

Figure 1. Percentage of People By Type of Health Insurance Coverage In 2015



Source: U.S. Census Bureau, American Community Survey (ACS) 2015 1-year estimates

Health Insurance Coverage and the Affordable Care Act

Since the passage of the Patient Protection and Affordable Care Act (ACA) in 2010, several provisions of the ACA have gone into effect at different times. For example, in 2010, the Young Adult Provision enables adults under age 26 to remain as dependents on their parents' health insurance plans. Many more of the main provisions went into effect on January 1, 2014, including the expansion of Medicaid eligibility and the establishment of health insurance marketplaces (e.g., healthcare.gov).

As described in this report, decreases in the uninsured between 2014 and 2015 are consistent with what some provisions of the ACA intended. In 2014, people under age 65, particularly adults aged 18-64, may have become eligible for coverage options under the ACA. Based on family income, some may have qualified for subsidies or tax credits to help pay for premiums associated with health insurance plans. In addition, the population with lower income may have become eligible for Medicaid coverage if they resided in one of the 27 states or the District of Columbia that expanded Medicaid eligibility.

Health Insurance Coverage by Selected Characteristics

Age

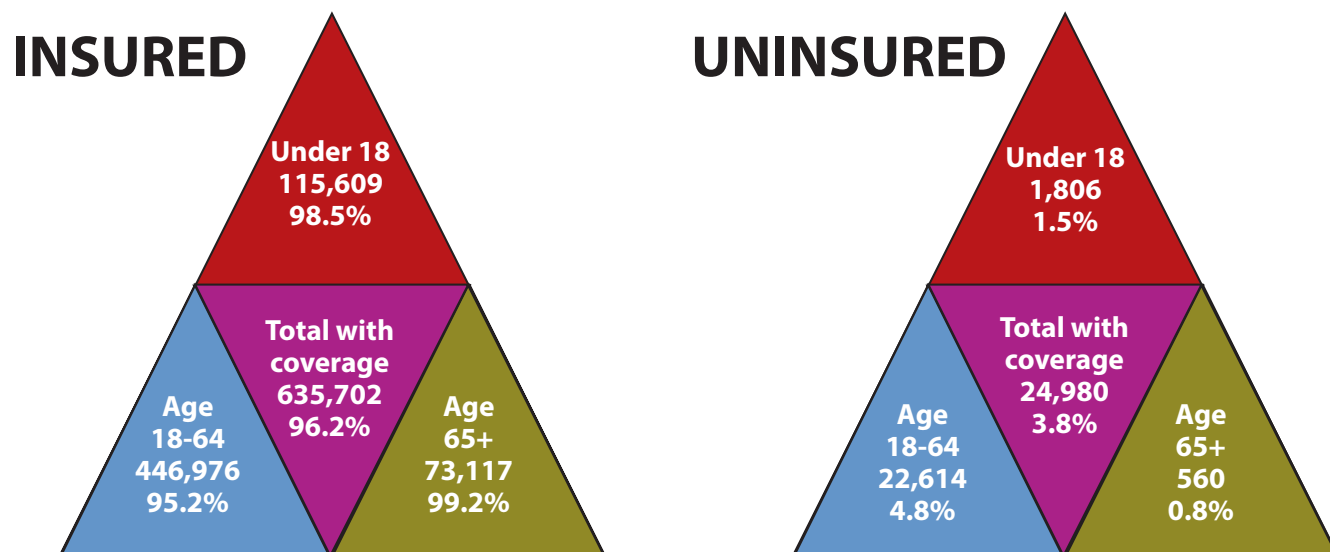
Age is strongly associated with the likelihood that a person has health insurance and the type of health insurance a person has. In 2015, adults aged 65 and over and children under 19 were more likely to have health insurance coverage (99.2 percent and 98.5 percent, respectively) compared with working-age adults age 18 to 64 (95.2 percent).

Adults aged 65 years and over had the highest rate of health insurance coverage because most are eligible for Medicare. In 2015, 92.2 percent of older adults were covered by a government plan and 67.1 percent were covered by a private plan, which may have supplemented their government coverage. The rate of health insurance coverage overall

increased by 0.4 percentage points between 2014 and 2015 for the population aged 65 and older.

Children under age 18 were covered by health insurance at a higher rate than working-age adults and at a lower rate than older adults in 2015. One reason for this could be that children from lower income families may be eligible for programs such as Medicaid or the Children's Health Insurance Program (CHIP). In 2015 private health insurance was more prevalent than government coverage for children under age 18, at 52.4 percent and 49 percent, respectively. Some children were covered by both government and private coverage for all or part of the calendar year.

Figure 2. Number of Insured and Uninsured Persons by Selected Age Groups: 2015



Source: U.S. Census Bureau, 2015 American Community Survey 1-year estimates

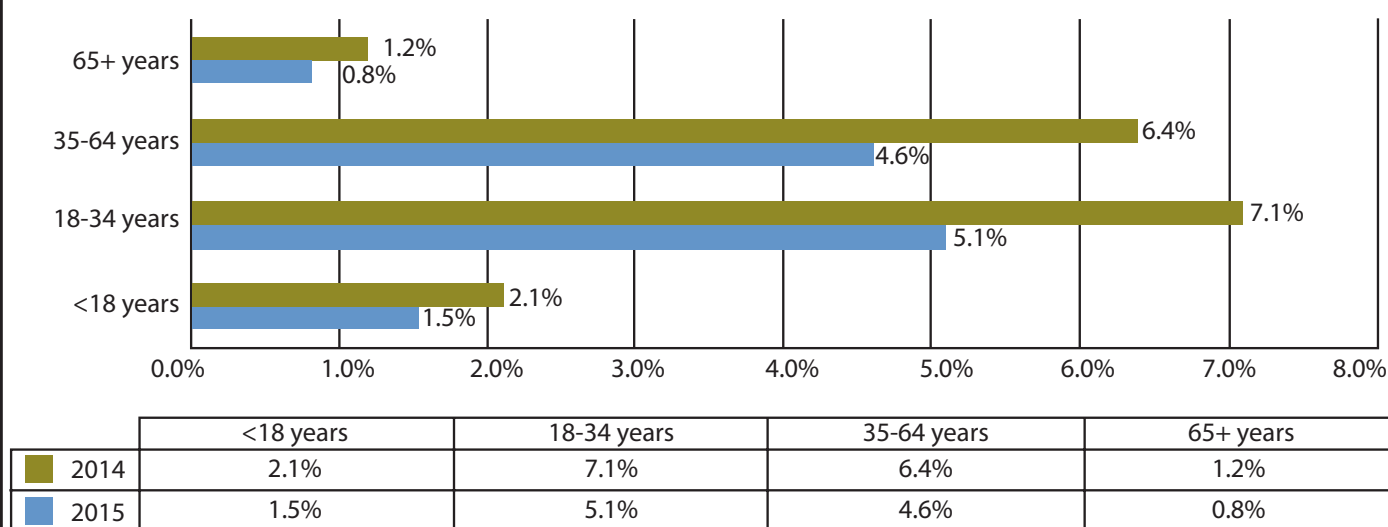
Between 2014 and 2015, the overall rate of health insurance coverage for children under 18 increased by 0.6 percentage point. The rate of private coverage increased by 0.8 percentage point; however, the rate for government coverage decreased by 1.7 percentage points.

Compared with children and older adults, working-age adults (people aged 18 to 64 years) had the lowest rate of health insurance coverage in 2015, at 95.2 percent. Within that group, the population aged 35 to 44 was least likely to be insured, with a coverage rate of 94.6 percent. For younger adults aged 18 to 24, the health insurance rate of 95 percent

was lower than that for children under age 18 but higher than that for adults aged 25 to 34.

Compared with other age groups, working-age adults were most likely to be covered by private health insurance, which provided coverage to 75.5 percent of the population aged 18 to 64 in 2015. They also had the lowest rate of coverage through the government, at 22.6 percent. Between 2014 and 2015, the percentage of adults aged 18 to 64 with health insurance coverage increased by 1.9 percentage points.

Figure 3. Uninsured Rate by Age Group: 2014 to 2015



Source: U.S. Census Bureau, 2015 American Community Survey 1-year estimates

Race and Hispanic Origin

In 2015, Asians had the highest rate of health insurance coverage (98.5 percent) compared with whites (97.7 percent) and blacks (96.5 percent). Hispanics (of any race) had health insurance coverage rate at 87.6 percent. Between 2014 and 2015, health insurance coverage rates increased for all race

and ethnic groups. The increase in the coverage rate was largest for Asians (10.4 percentage point), followed by blacks (1.5 percentage points) and whites (0.6 percentage points). Health insurance coverage rate for Hispanics increased by 4 percentage points between 2014 and 2015.

Table 1. Health Insurance Coverage by Race

Race/Ethnicity	2014		2015	
	Number	Percent	Number	Percent
White	253,816	97.1	258,648	97.7
Black	298,508	95.0	301,696	96.5
American Indian	N	N	N	N
Asian	21,892	88.1	25,503	98.5
Native Hawaiian and Other Pacific Islander	N	N	N	N
Some other race alone	21,685	75.4	27,583	80.2
Hispanic or Latino	56,709	83.8	61,458	87.6
Note: An 'N' entry indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.				
Source: U.S. Census Bureau American Community Survey (ACS) 2014 & 2015 1-year estimates				

Household Income

People with lower household income had lower health insurance coverage rates than people with higher income. In 2015, 95.9 percent of people with an annual household income of less than \$25,000 had health insurance coverage, compared with 97.7 percent of people with household income ranging from \$75,000 to \$99,999 and 97.6 percent of people with household income of \$100,000 or more.

bachelor's degree or higher: their health insurance coverage rates increased by 3.5 percentage points and 0.7 percentage points, respectively.

Educational Attainment

People with higher levels of educational attainment were more likely to have health insurance coverage compared with people with lower levels of education in 2015. Of the population 25 years and over, 97.8 percent of people with a bachelor's degree or higher had health insurance in 2015, compared with 94.1 percent of high school graduates, and 87.4 percent of the population with no high school diploma.

People of all education levels experienced an increase in the rate of health insurance coverage between 2014 and 2015. The population with high school diploma experienced a larger increase compared with the population with a

Disability Status

In 2015, the health insurance coverage rate for working-age adults with a disability was lower than for the population with no disability. In 2015, 94.8 percent of adults aged 18 to 64 with a disability had health insurance, compared with 95.2 percent of adults without a disability.

Among adults aged 18 to 64, private coverage was less prevalent among adults with a disability compared with adults with no disability. In 2015, 36.7 percent of working-age adults with a disability had private coverage (an increase of 2.2 percentage points from 2014) and 71.9 percent had government coverage. Among adults age 18 to 64 with no disability, 83.8 percent had private coverage (an increase of 2.3 percentage points from 2014) and 18.6 percent had government coverage (an decrease of 2.6 percentage points from 2014).

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