

# AFFORDABLE CARE ACT IN KING COUNTY: HEALTH INSURANCE COVERAGE INCREASES



# Executive Summary

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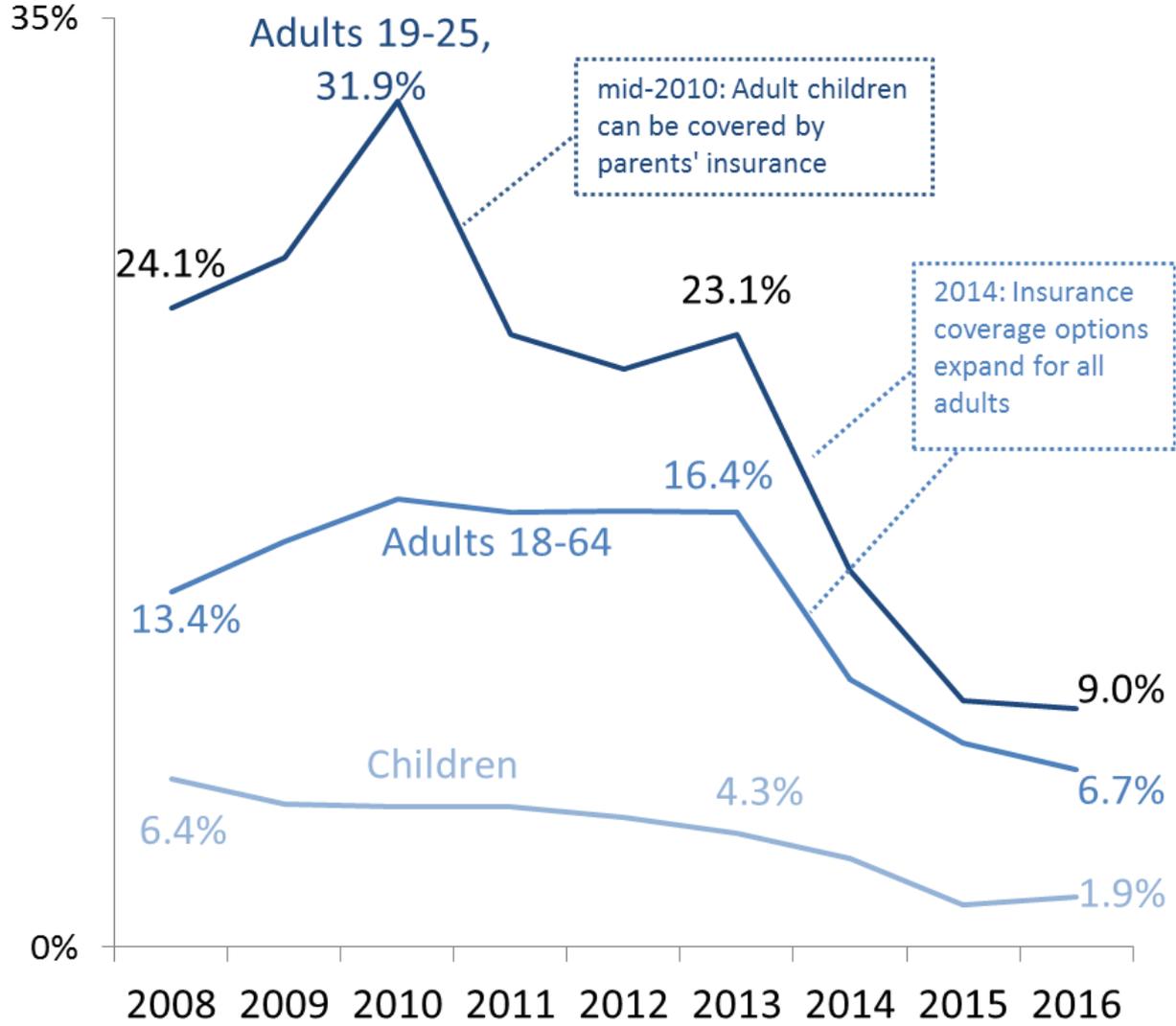
- After Medicaid expansion and the launch of the WA Healthplanfinder health exchange in October, 2013, health insurance in King County increased for:
  - ▣ all age groups,
  - ▣ all income levels,
  - ▣ all races/ethnicities,
  - ▣ adults that were employed or unemployed.
  
- The percent of children without health insurance fell to 1.9% in 2016.
  - ▣ About 8,600 King County children currently remain uninsured.
  
- The percent without health insurance, among working age adults, fell to 6.7% in 2016.
  - ▣ About 95,000 working age adults remain uninsured.
  
- Disparities remain by race and place.
  
- We will continue to monitor these trends, which may change quickly as federal and state policies change.

The **Affordable Care Act** was designed to promote health equity, better health overall, and lower costs.

The first step for King County is to ensure that adults and children have health insurance.

# Large declines in percent uninsured continue for all age groups

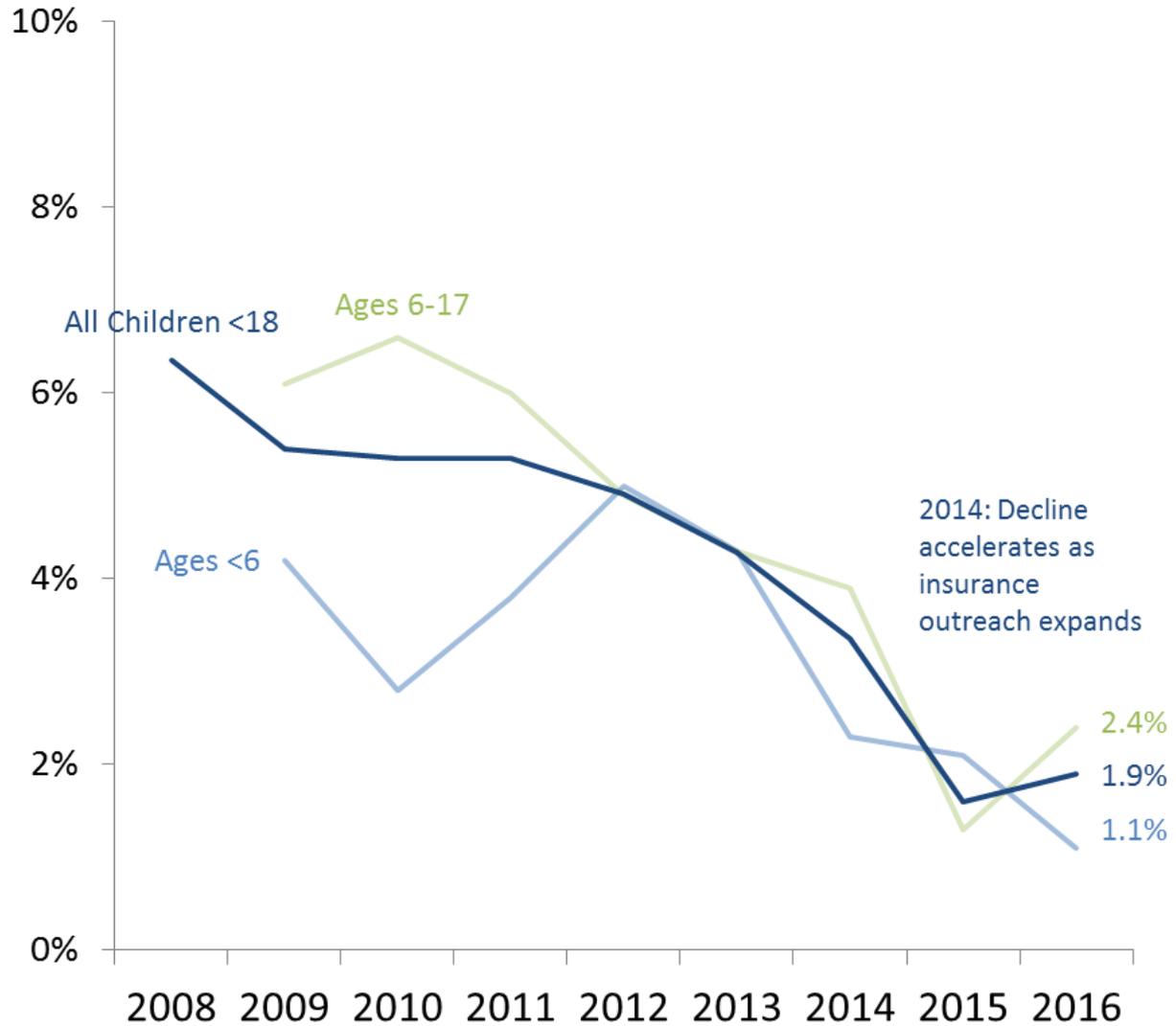
- In 2013, 12% of King County children and adults of all ages did not have health insurance.
- By 2016, only 5% of King County residents of all ages did not have health insurance.



Data Source: US Census Bureau, American Community Survey.

# Children: Large declines in percent uninsured, falling to historic lows

- In 2013, an estimated 6,000 young children under age 6 and 12,000 school-age children (ages 6-17) were uninsured.
- By 2016, that fell to 1,600 young children and 7,000 school-age children without health insurance.
- Among school-age children, percent uninsured was higher in 2016 than in 2015. We will monitor this for future trends.

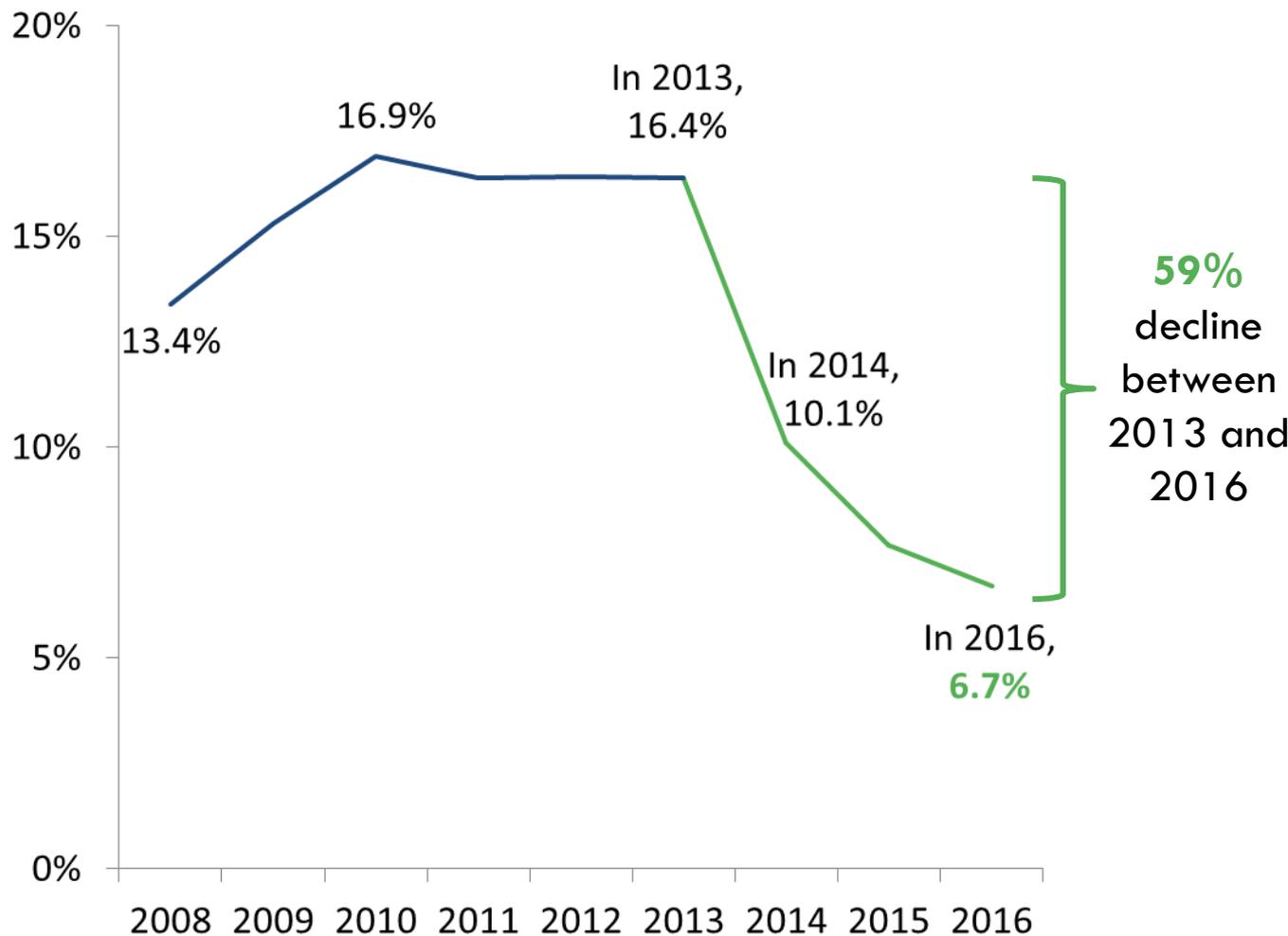


Data Source: US Census Bureau, American Community Survey.

# Uninsurance declines for King County working-age adults...

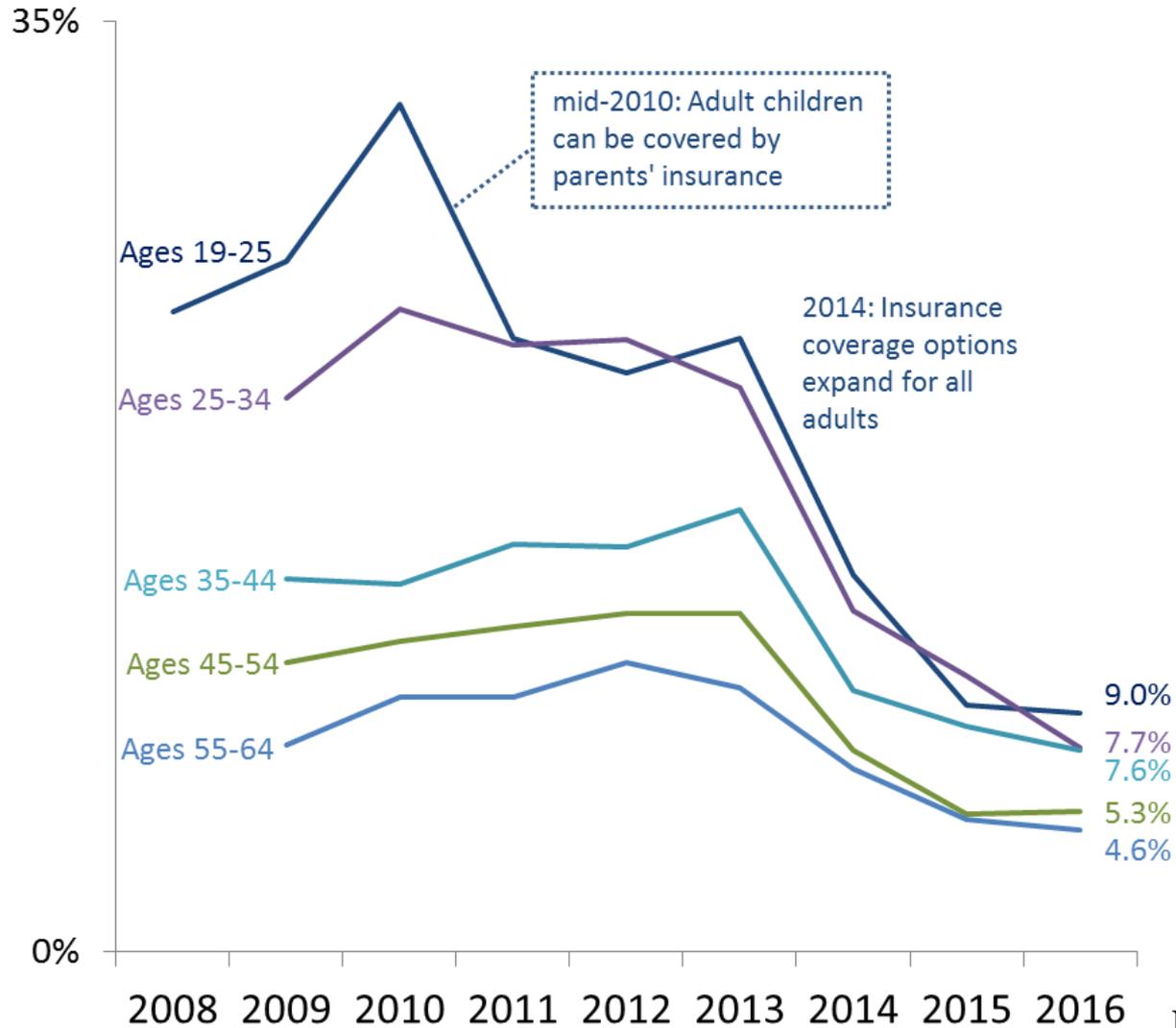
# Uninsured King County adults (ages 18-64) reduced by more than half

- In 2013, an estimated 223,000 working age adults were uninsured.
- By 2016, that fell to 95,000.



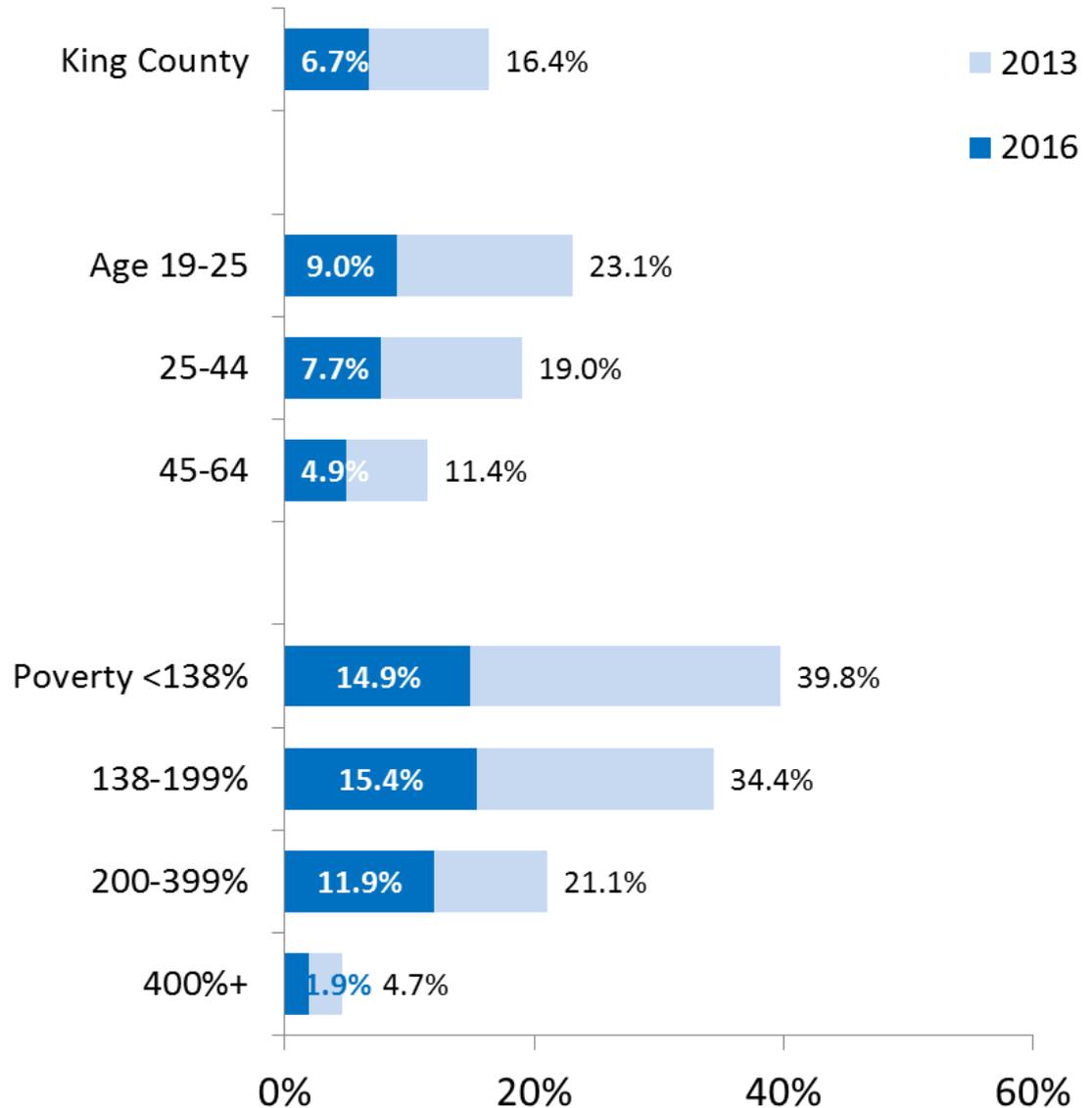
Data Source: US Census Bureau, American Community Survey. See wording of question in Appendix.

# All working-age adults benefit from large declines in percent uninsured



# Adults by age and poverty: Percent uninsured continues to fall across King County in 2016

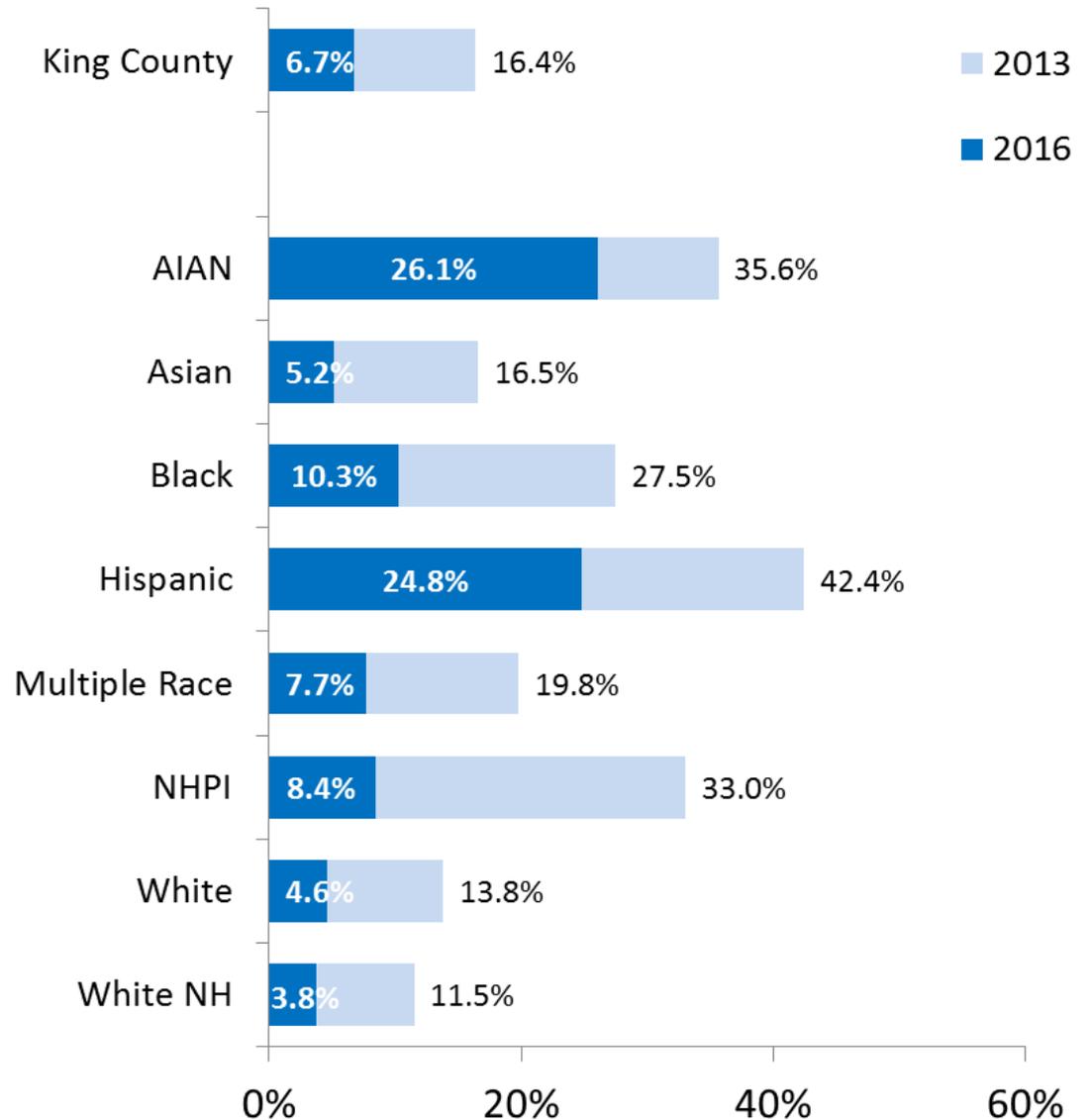
- Compared to 2013, a decline in the percent uninsured for all age and household poverty groups in 2016.
- The gaps between age groups are narrowing, as are gaps by income, as measured by the ratio of household income to the poverty level.



Data Source: US Census Bureau, American Community Survey. Adults ages 18-64. In 2016, for a family of four the federal poverty guideline was \$24,300.

# Adults by race/ethnicity: Percent uninsured continues to fall across King County in 2016

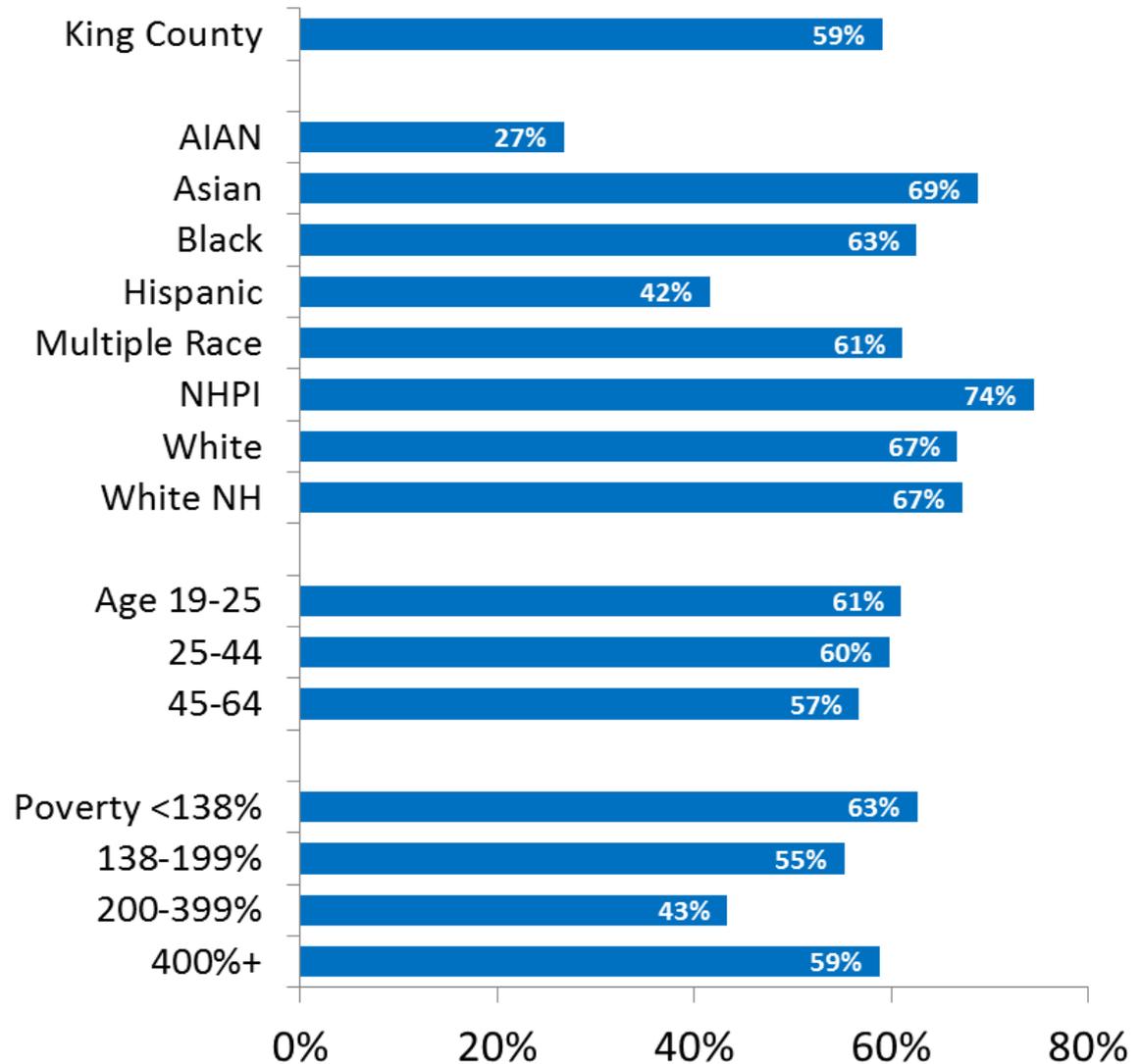
- Compared to 2013, all race/ethnicities experienced a decline in 2016.
- However, relative disparities increase by race/ethnicity. Barriers to coverage such as length of residency requirements and documentation status contribute.



Data Source: US Census Bureau, American Community Survey. Adults ages 18-64.

# Adults: Large percentage declines for most demographic groups from 2013 to 2016)

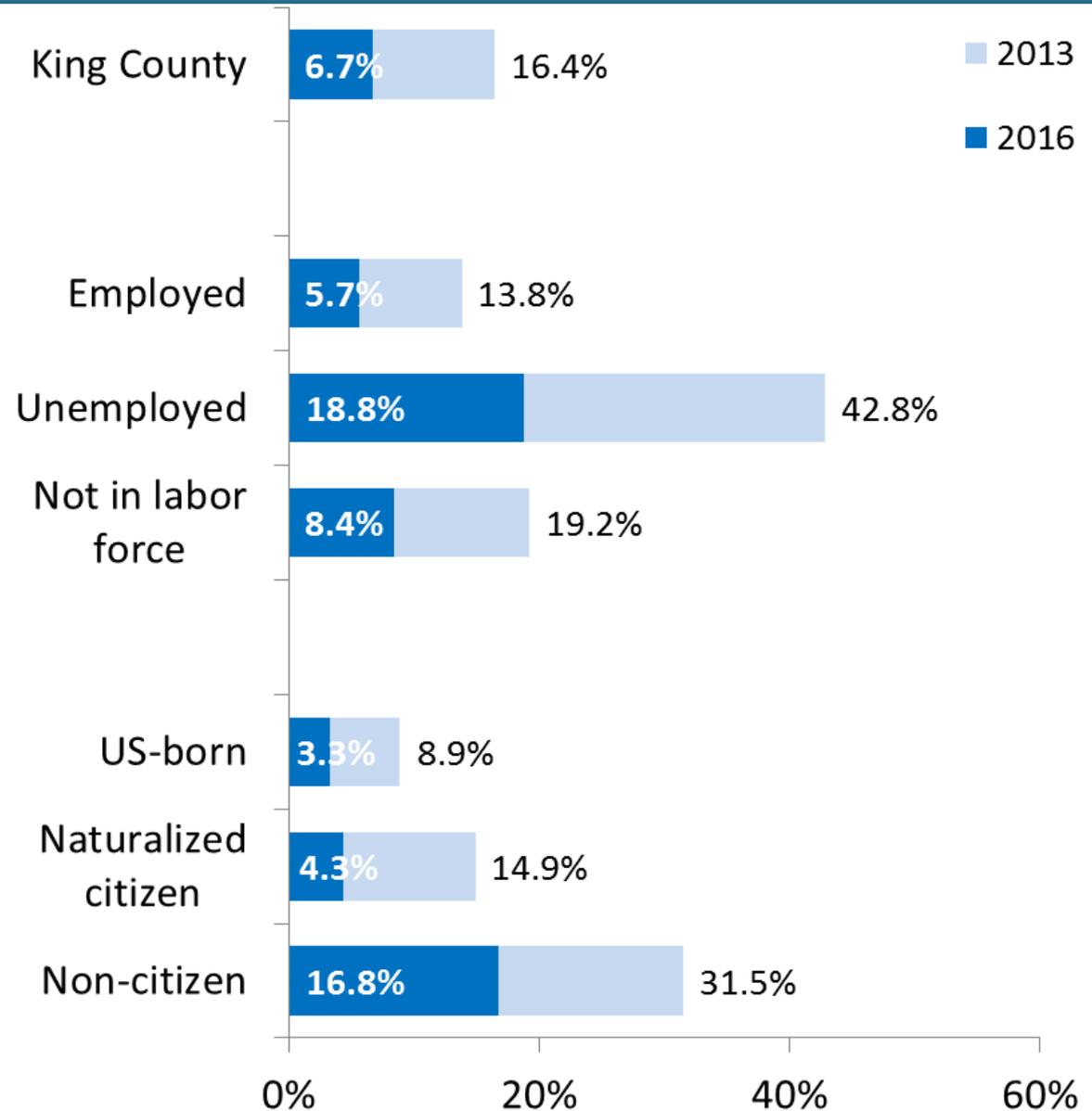
- King County experienced a 59% decline in the percent of working age adults who were uninsured between 2013 and 2016.
- Uninsurance declined by more than 60% for Asians, Blacks, Multiple Race, Native Hawaiian/Pacific Islander, and Whites.
- Adults potentially eligible for Medicaid expansion experienced the largest gains among all income levels.



Data Source: US Census Bureau, American Community Survey. Adults ages 18-64. Percentage decline compares 2013 to 2016.

# Adults: Citizens and unemployed see large declines

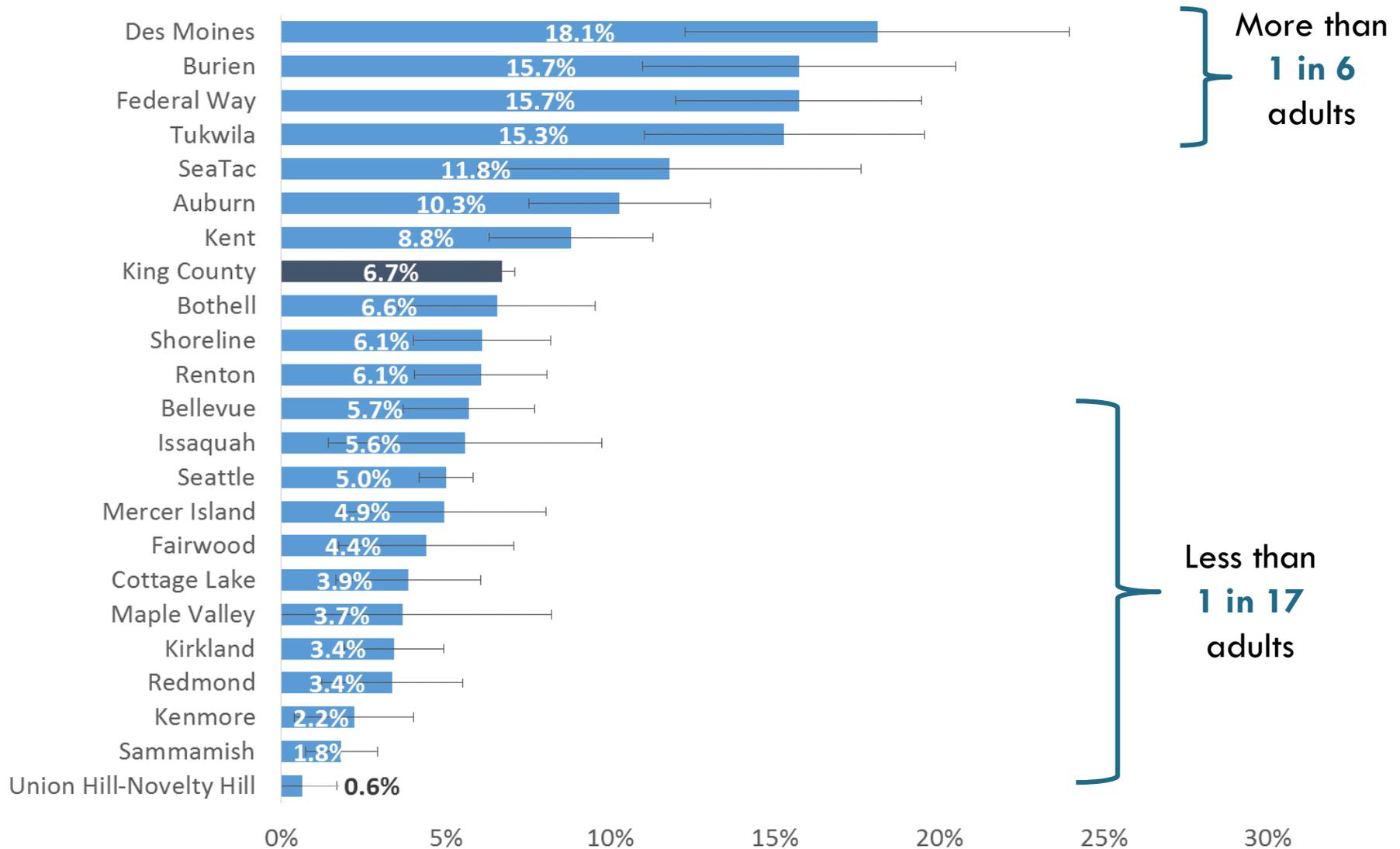
- Compared to 2013, percent uninsured declined for all employment status and citizenship status groups in 2016.
- The unemployed saw a 56% decline in percent uninsured. This decline was 59% among the employed.
- Citizens born in the US saw a 63% decline between 2013 and 2016. Among naturalized citizens, the decline was 71%.



Data Source: US Census Bureau, American Community Survey. Adults ages 18-64

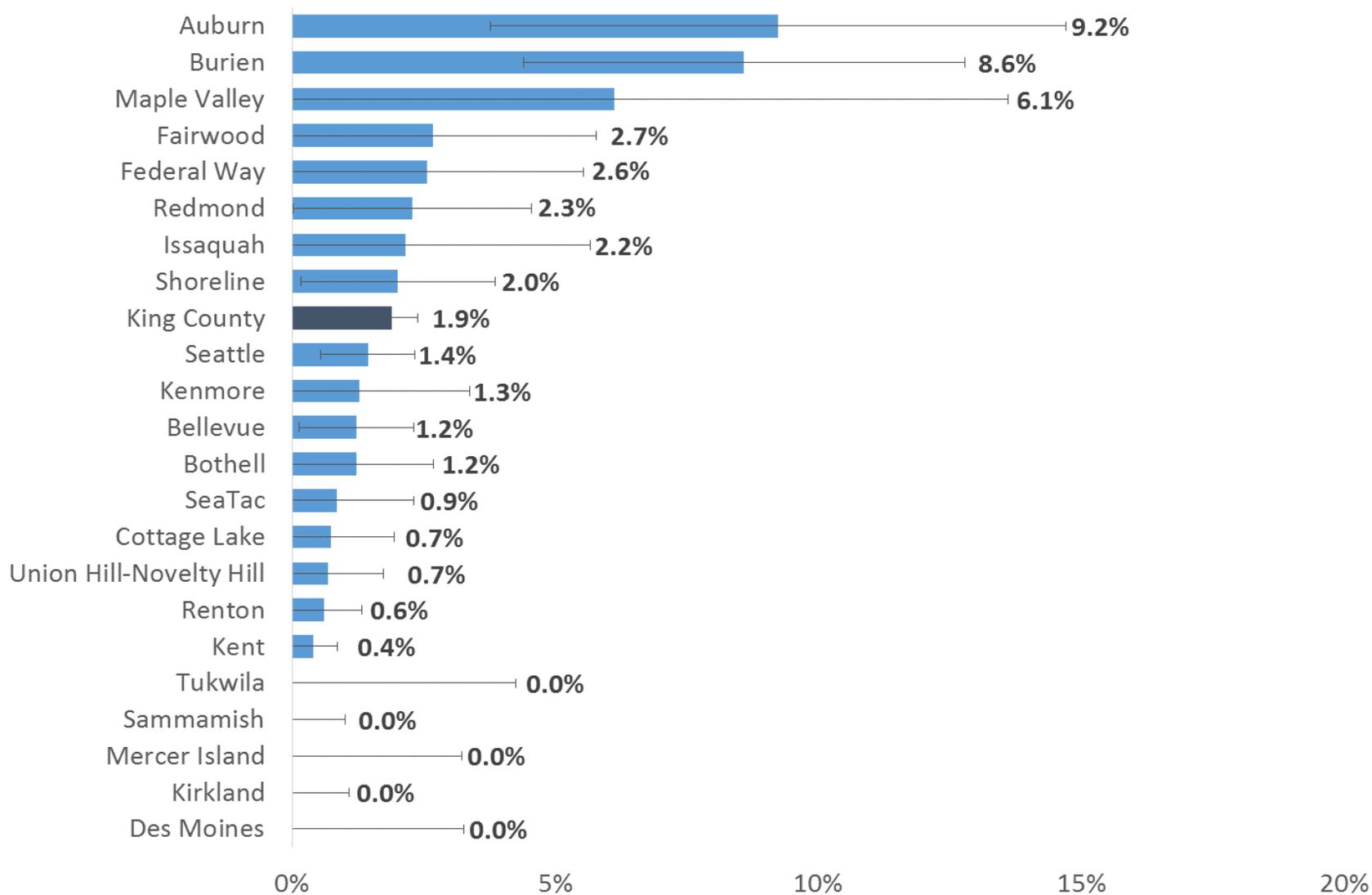
**Large variations** in lack of health insurance within King County areas remain...

# In some cities, 1 in 7 adults do not have health insurance (2016)



Data Source: US Census Bureau, American Community Survey, 2016. Available for areas of 20,000 population or greater. 90% confidence intervals are shown. Adults 18-64.

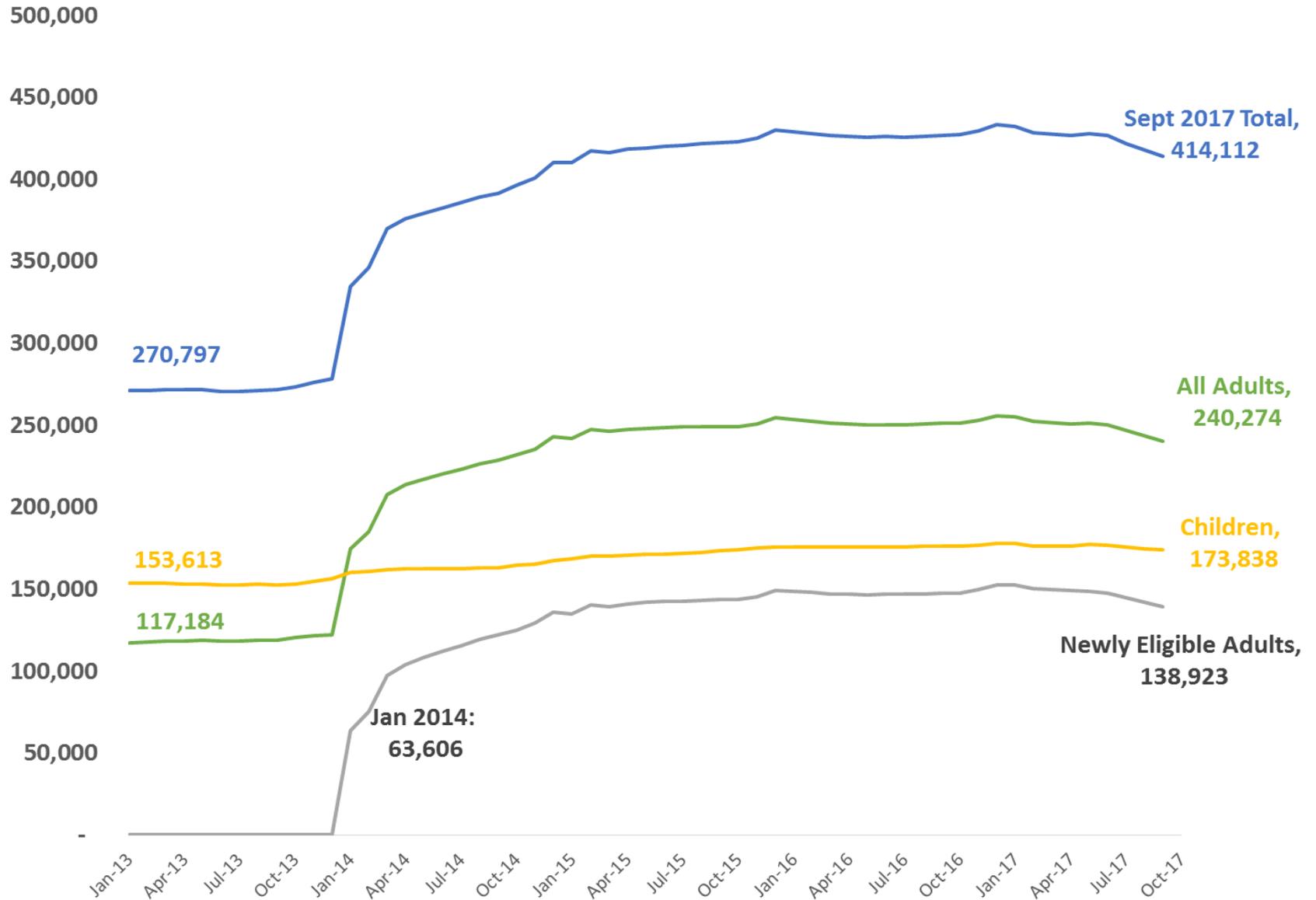
# In some cities, many children still uninsured (2016)



Data Source: US Census Bureau, American Community Survey, 2016. Available for areas of 20,000 population or greater. 90% confidence intervals are shown. Children <18.

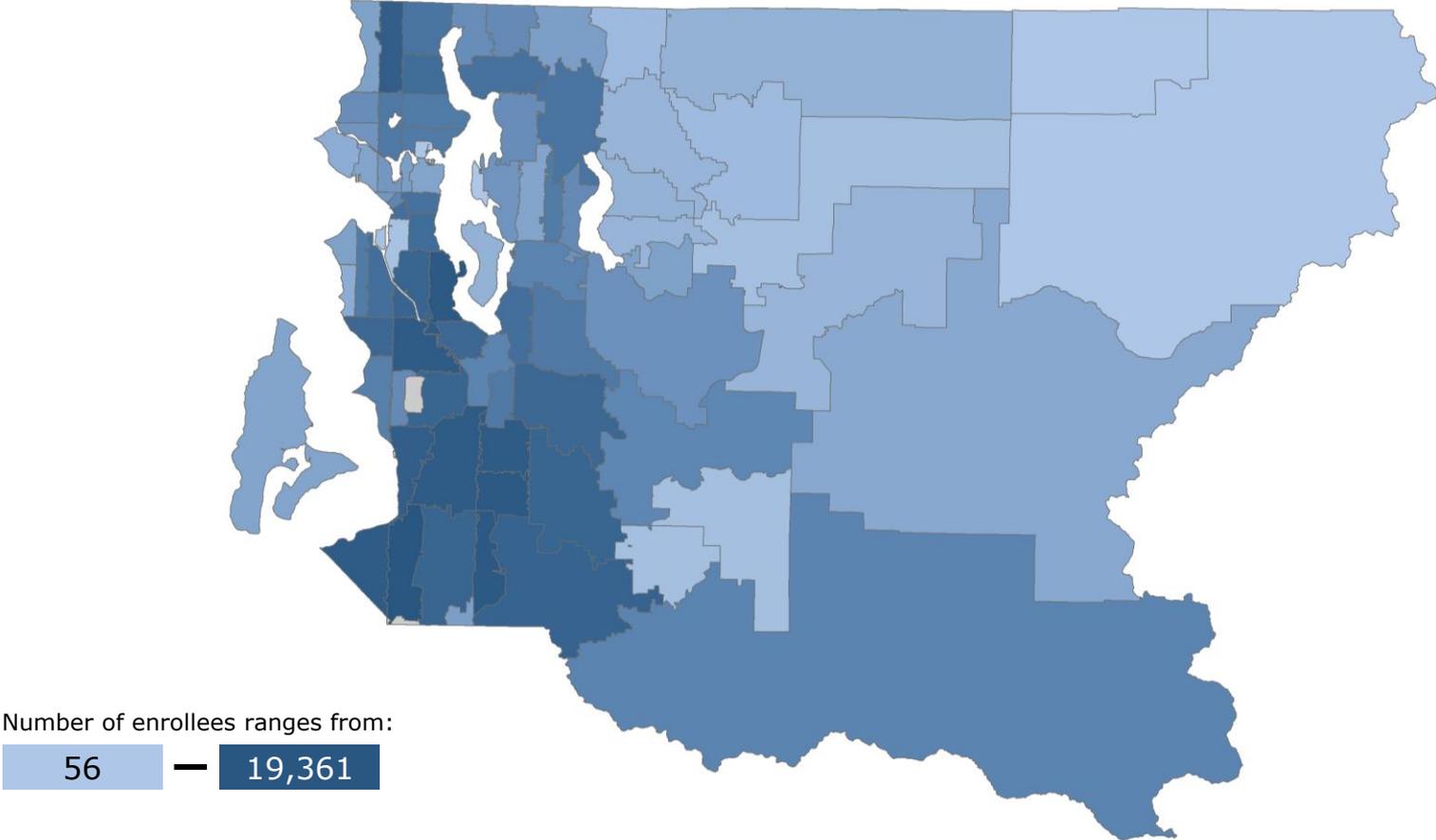
Washington Apple Health or private insurance offered through Washington Healthplanfinder now covers **1 in 4** (almost **half a million**) people in King County

# Medicaid covers 1 in 5 people in King County



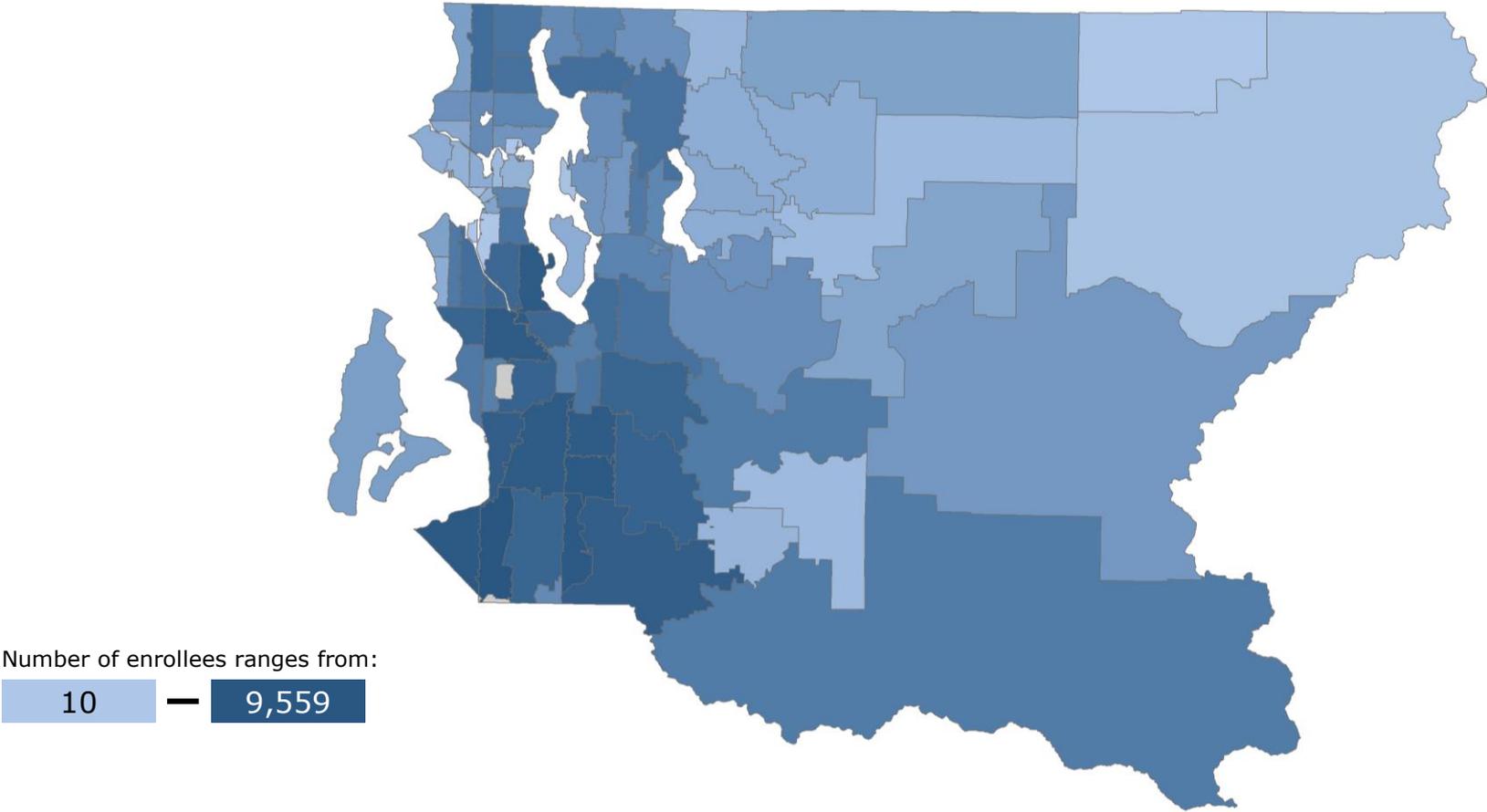
Data Source: Washington State Health Care Authority

# All Medicaid enrollees, as of February 2017



Data Source: Washington State Health Care Authority. All programs. Enrollees as of February 2017, by ZIP code.

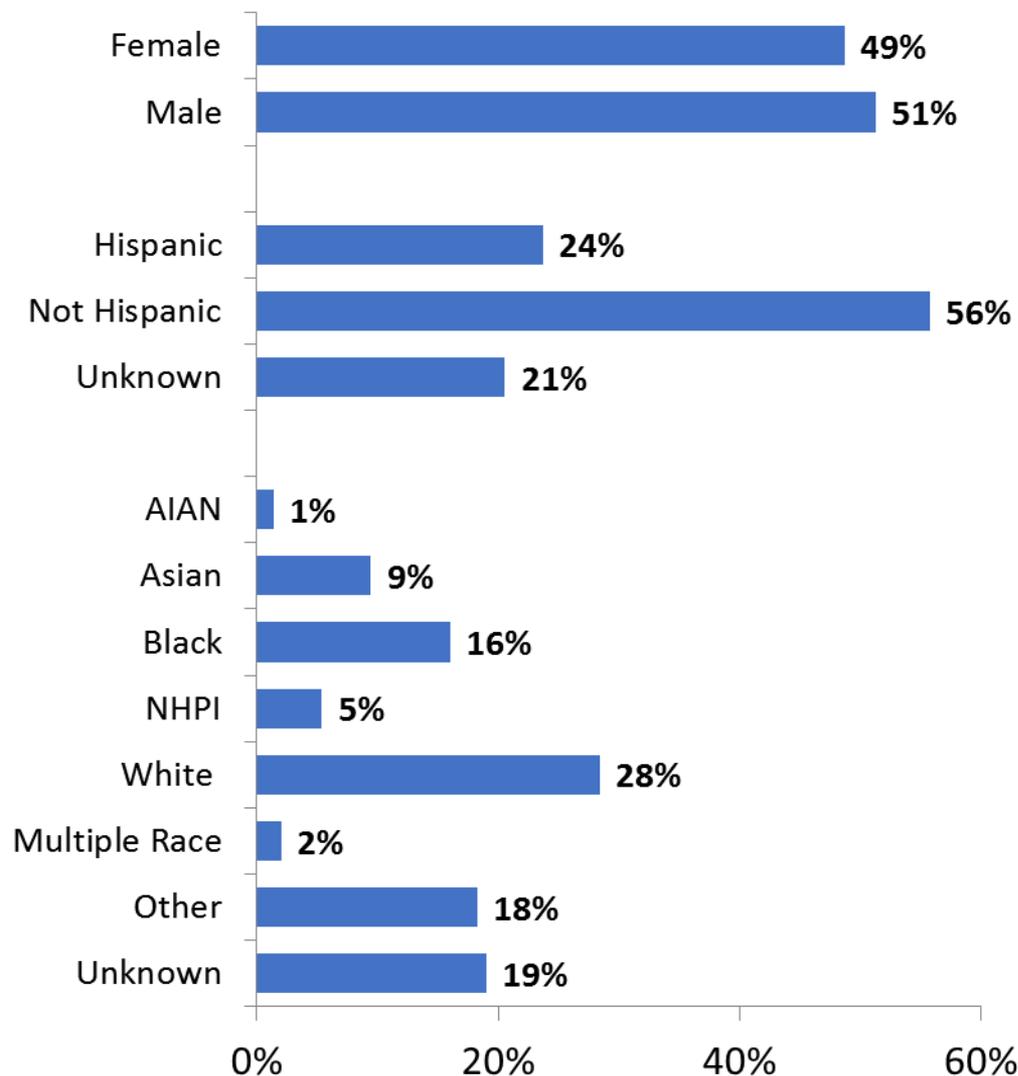
# Children (<19) enrolled in Medicaid, as of February 2017



Data Source: Washington State Health Care Authority. Enrollees as of February 2017, by ZIP code.

# Children (younger than 19) on Medicaid, King County

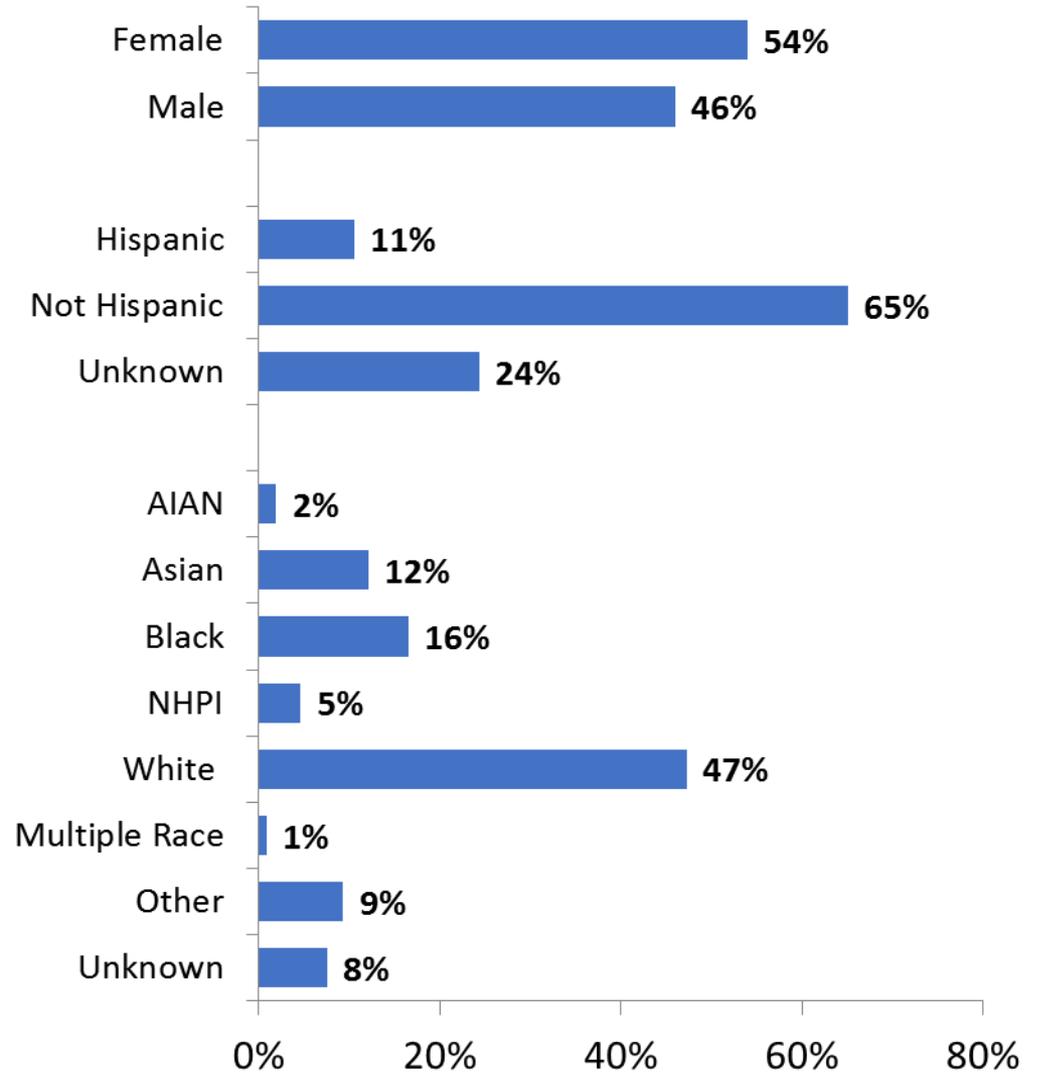
- In the October 2015-September 2016 year, Medicaid covered children through Apple Health and the Children's Health Insurance Program.



Data Source: Healthier WA dashboard; <https://www.hca.wa.gov/about-hca/healthier-washington/data-dashboard>

# Adults (19-65) on Medicaid, King County

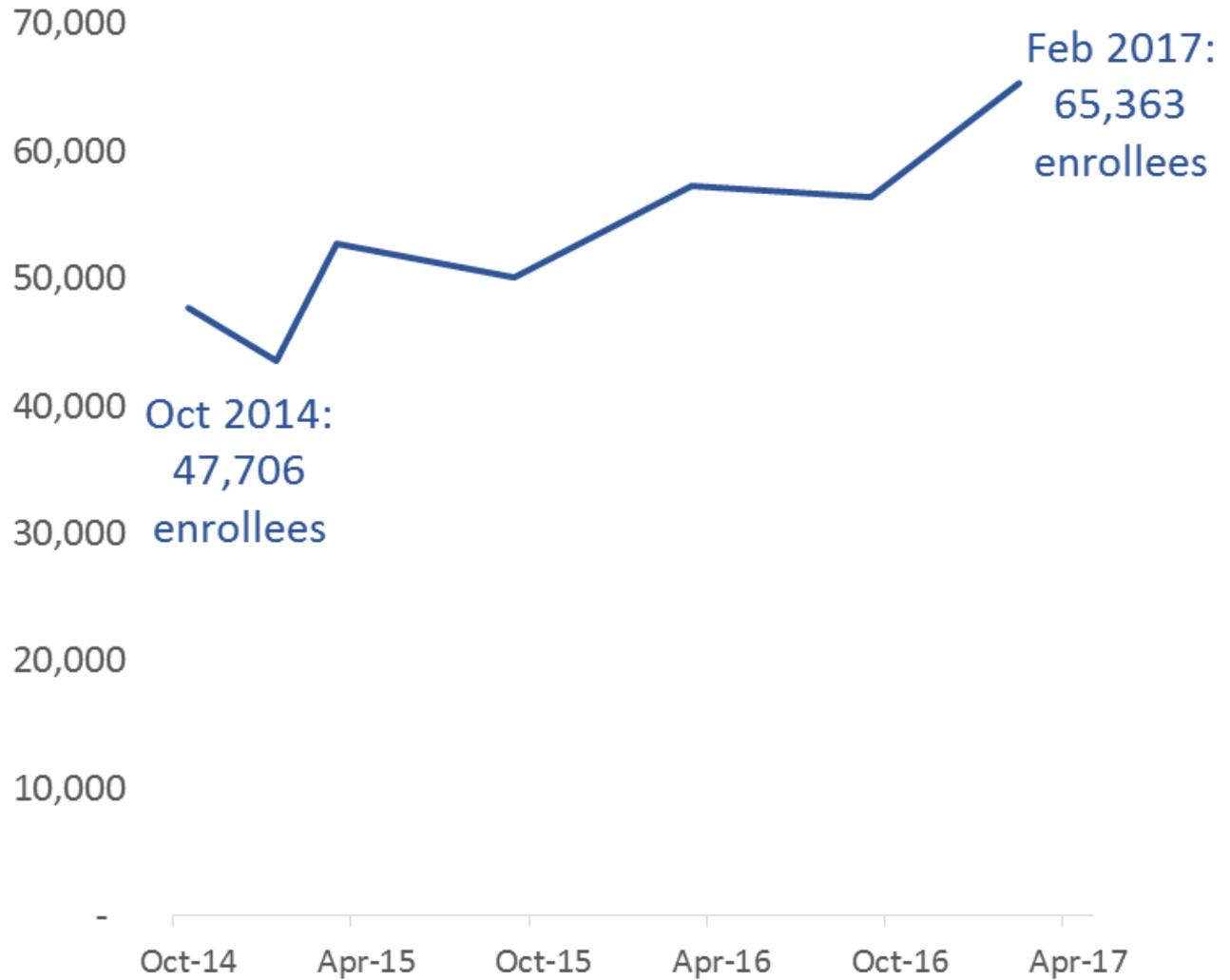
- In the October 2015-September 2016 year, the Medicaid adult population was more likely to be female, not Hispanic, and white.
- This includes disabled adults, pregnant women, and those newly eligible for coverage under the ACA.



Data Source: Healthier WA dashboard; <https://www.hca.wa.gov/about-hca/healthier-washington/data-dashboard>

# Private insurance obtained through Washington Healthplanfinder

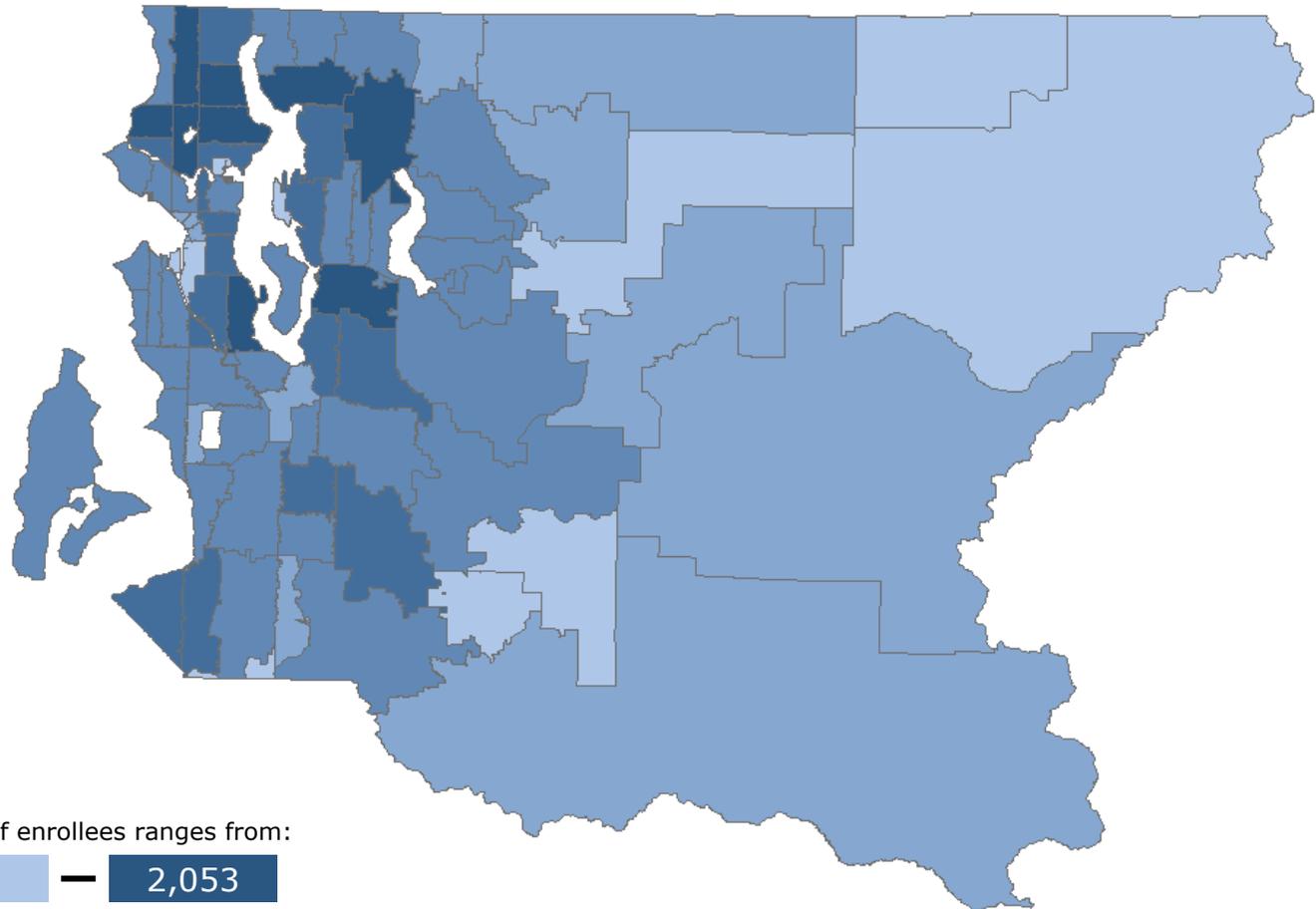
- The number of people enrolled in private insurance through Washington Healthplanfinder continues to increase.
- In 2017, Open Enrollment begins November 1<sup>st</sup>.



Data Source: Washington State Health Benefits Exchange

# Qualified Health Plans (QHP) enrollees live throughout King County

- Moderate income individuals may qualify for cost-sharing reductions or tax credits. 55% of King County QHP enrollees received federal subsidies, an average of \$261 per month.
- In 2017, more than 36,000 residents received tax credits.
- More than 24,000 residents received cost-sharing reductions.



Data Source: Washington Health Benefits Exchange. Enrollees as of February 2017, by ZIP code.

# APPENDIX

See 2013-14 [report](#) for complete description of ACA QA/Evaluation framework and methodology

FOR MORE INFORMATION, CONTACT:

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EXPLORE MORE: [www.communitiescount.org](http://www.communitiescount.org) <https://goo.gl/j5eJav> [Healthier Washington Dashboard](#)

- The US Census Bureau’s American Community Survey data are considered the best available data on health insurance coverage of the King County population because of the large number of people who are asked to participate in the survey, and the high percentage people who are asked who do participate.
  - In 2016, this survey had 30,289 King County respondents
  - In 2016, 96.1% of those in King County who were asked, answered the survey
- The question on health insurance is (asked for each person in a household):

**Is this person CURRENTLY covered by any of the following types of health insurance or health coverage plans? Mark “Yes” or “No” for EACH type of coverage in items a – h.**

	Yes	No
a. Insurance through a current or former employer or union (of this person or another family member)	<input type="checkbox"/>	<input type="checkbox"/>
b. Insurance purchased directly from an insurance company (by this person or another family member)	<input type="checkbox"/>	<input type="checkbox"/>
c. Medicare, for people 65 and older, or people with certain disabilities	<input type="checkbox"/>	<input type="checkbox"/>
d. Medicaid, Medical Assistance, or any kind of government-assistance plan for those with low incomes or a disability	<input type="checkbox"/>	<input type="checkbox"/>
e. TRICARE or other military health care	<input type="checkbox"/>	<input type="checkbox"/>
f. VA (including those who have ever used or enrolled for VA health care)	<input type="checkbox"/>	<input type="checkbox"/>
g. Indian Health Service	<input type="checkbox"/>	<input type="checkbox"/>
h. Any other type of health insurance or health coverage plan – Specify _____	<input type="checkbox"/>	<input type="checkbox"/>