

CALIFORNIA
HEALTH CARE ALMANAC



California's Uninsured: Coverage Expands, but Millions Left Behind

MARCH 2016

Introduction

After the implementation of the Affordable Care Act (ACA), the uninsured rate in California dropped from 16% in 2013 to 11% in 2014. However, 3.8 million Californians under 65 still remained uninsured.

California's Uninsured: Coverage Expands, but Millions Left Behind provides a look at California's uninsured population after the first year of full implementation of the ACA.

KEY FINDINGS INCLUDE:

- From 2013 to 2014, the percentage of Californians who had individually purchased insurance or Medi-Cal increased.
- Californians age 21 to 24 experienced the largest drop of any nonelderly age group in the percentage that was uninsured, from 25% in 2013 to 16% in 2014.
- Of the state's remaining uninsured, 1 in 4 was between the age of 25 and 34, and more than half (57%) were Latino.
- Within the employed population, over 2 million workers, about 1 in 8, were uninsured.

California's Uninsured

Overview

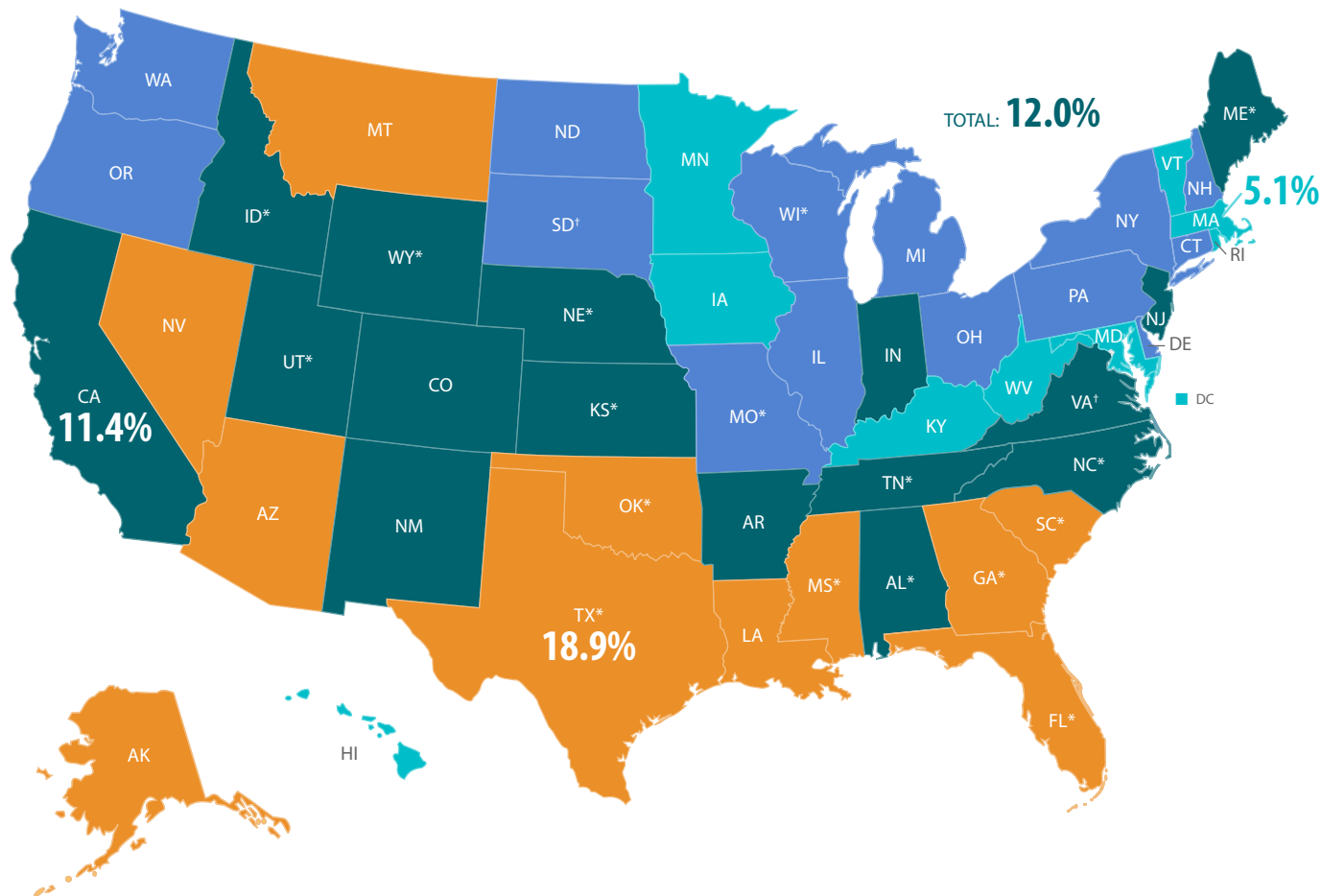
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National Comparison of the Uninsured 2014

PERCENTAGE OF UNINSURED RESIDENTS

0.0% to 7.9% 8.0% to 10.9% 11.0% to 13.9% 14.0% and higher



TOTAL: **12.0%**

5.1%

California's Uninsured

Comparison to Other States

In 2014, Massachusetts had the lowest rate of uninsured residents (5%) of all states, and Texas had the highest (19%). California's rate dropped from 16% in 2013 (not shown) to 11% in 2014.

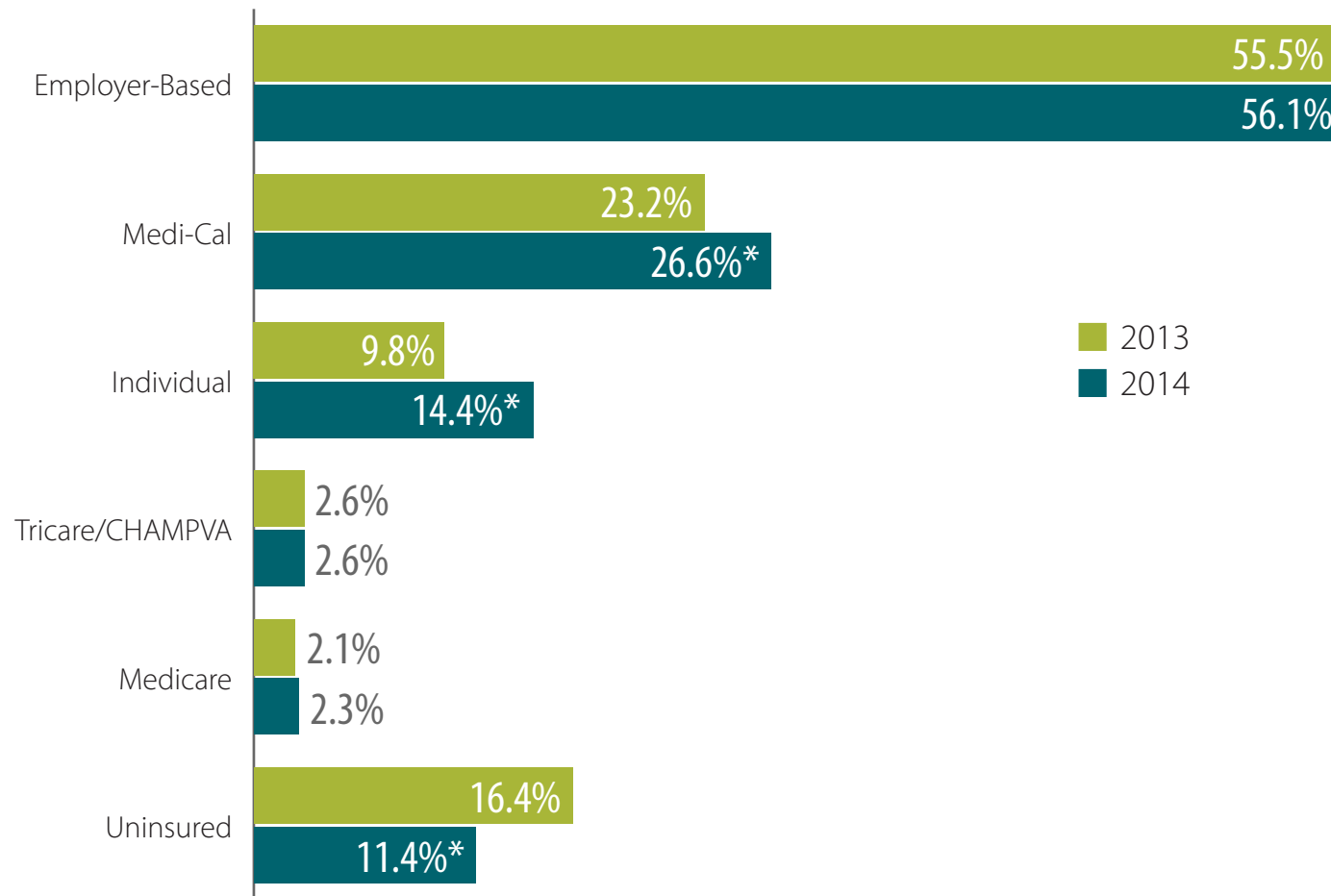
*Have not adopted Medicaid expansion under the ACA (17 states). †Medicaid expansion is under discussion (2 states).

Note: All numbers reflect population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2015 March Supplement.

Health Insurance Sources

California, 2013 and 2014



*Estimate for 2014 is statistically different from estimates for 2013 at $p \leq .05$ level.

Notes: All numbers reflect the population under age 65. Details may not add to totals because individuals may receive coverage from more than one source. TRICARE (formally known as CHAMPUS) is a program administered by the Department of Defense for military retirees and family members of active duty, retired, and deceased service members. CHAMPVA, the Civilian Health and Medical Program for the Department of Veterans Affairs, is a health care benefits program for disabled dependents of veterans and certain survivors of veterans.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2014 and 2015 March supplements.

California's Uninsured

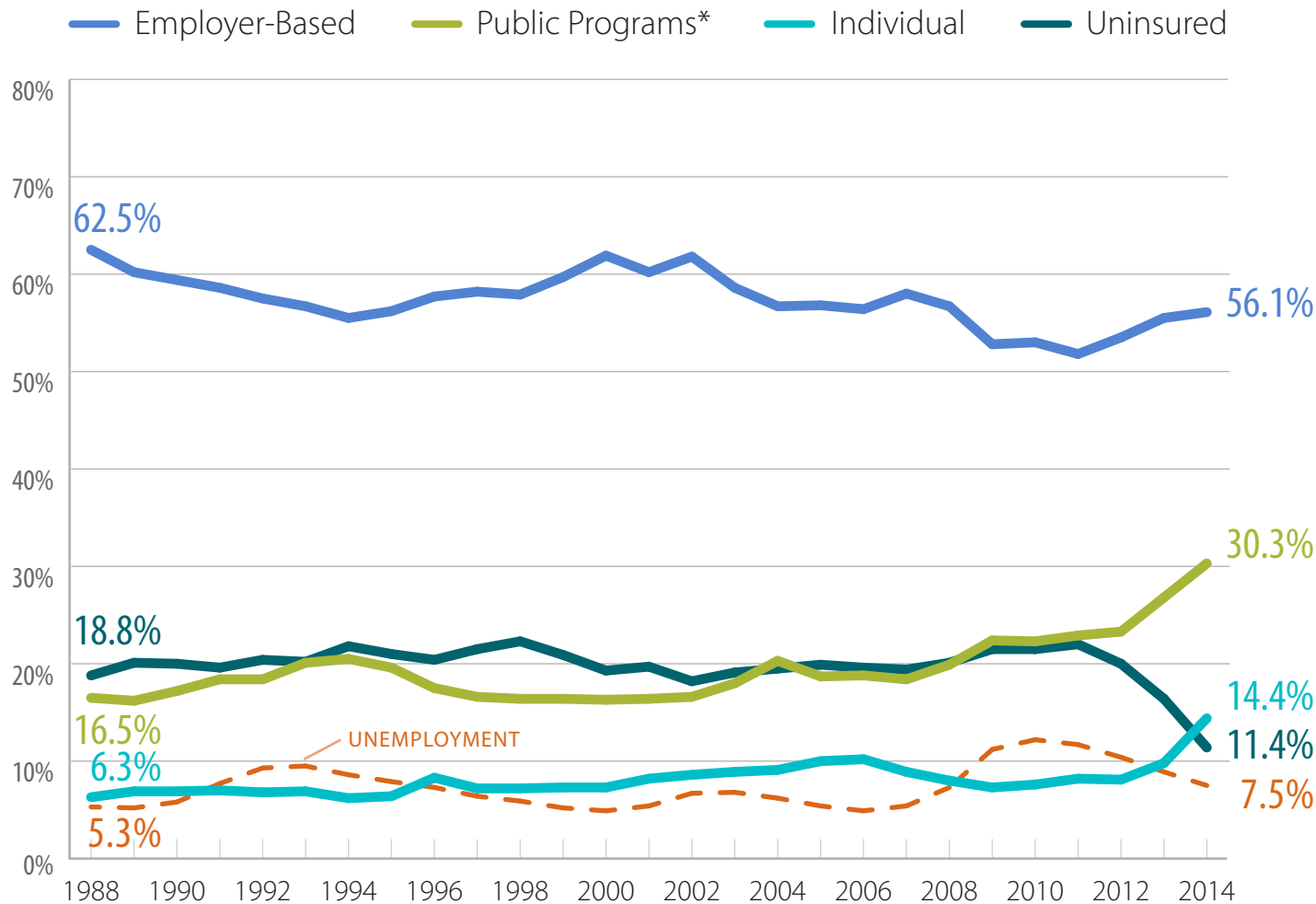
Coverage Sources and Trends

From 2013 to 2014, the uninsured rate in California dropped five percentage points. This decrease was mainly due to increases in Medi-Cal (3.4 percentage points) and individually purchased insurance (4.6 percentage points).

Insurance Coverage Source and Unemployment Trends

California, 1988 to 2014

More than half of Californians received health insurance through employer-based coverage.



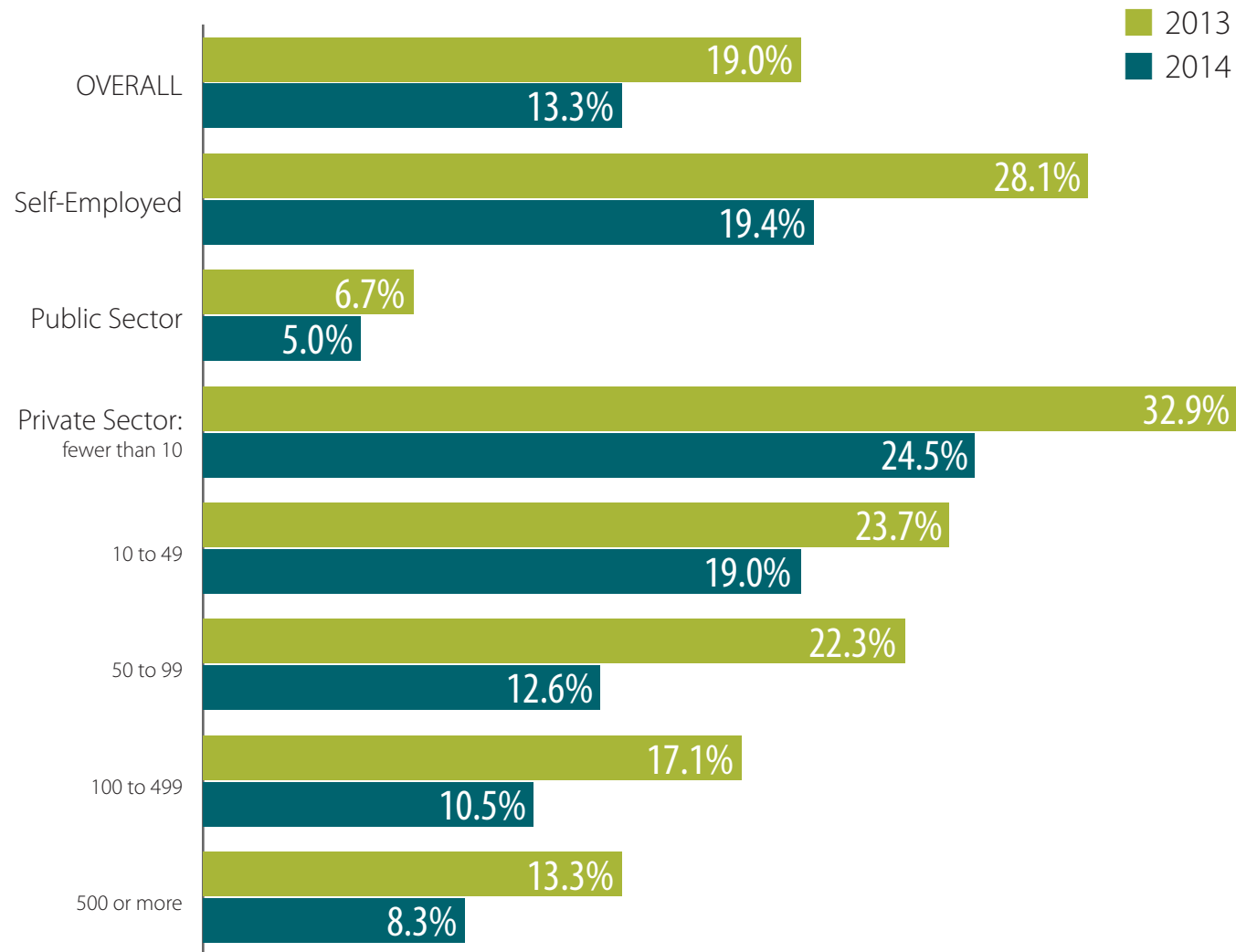
*Includes Medi-Cal, Healthy Families, Medicare, and Tricare/CHAMPVA.

Notes: All numbers reflect the population under age 65. 1988-1998 data are not directly comparable with 1999-2012 data, which are not comparable with 2013-2014 data because of a methodological change in the way individuals with coverage were counted. Unemployment rates are annual averages without seasonal adjustment.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 1988-2015 March supplements.

Likelihood of Workers Being Uninsured

by Employer Size and Type, California, 2013 and 2014



California's Uninsured

by Employer Size and Type

All workers in California were less likely to be uninsured in 2014 than in 2013. One in 4 workers in private firms with fewer than 10 workers and 1 in 5 self-employed workers were likely to be uninsured in 2014.

Notes: All numbers reflect the working population, age 18 to 64. Private sector sorted by number of workers.
 Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2015 March Supplement.

Uninsured Workers vs. Total Workers

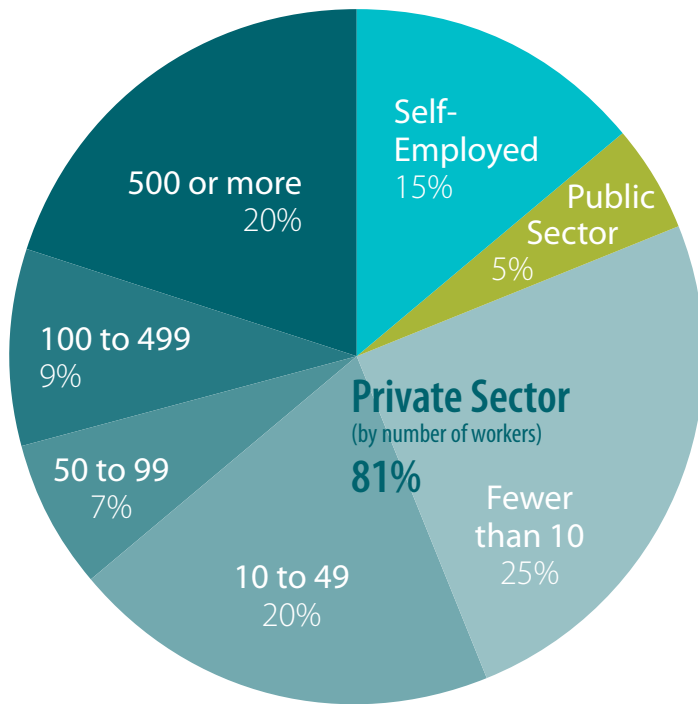
by Employer Size and Type, California, 2014

California's Uninsured

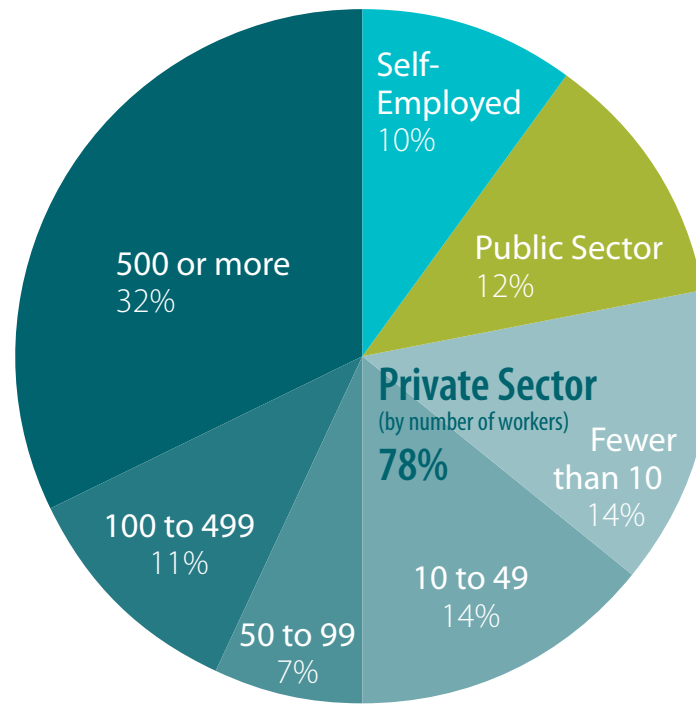
by Employer Size and Type

Nearly 30% of California's uninsured workers were employed by private companies with at least 100 workers. Overall, about 1 in 8 workers was uninsured.

Uninsured Workers
N=2.4 million



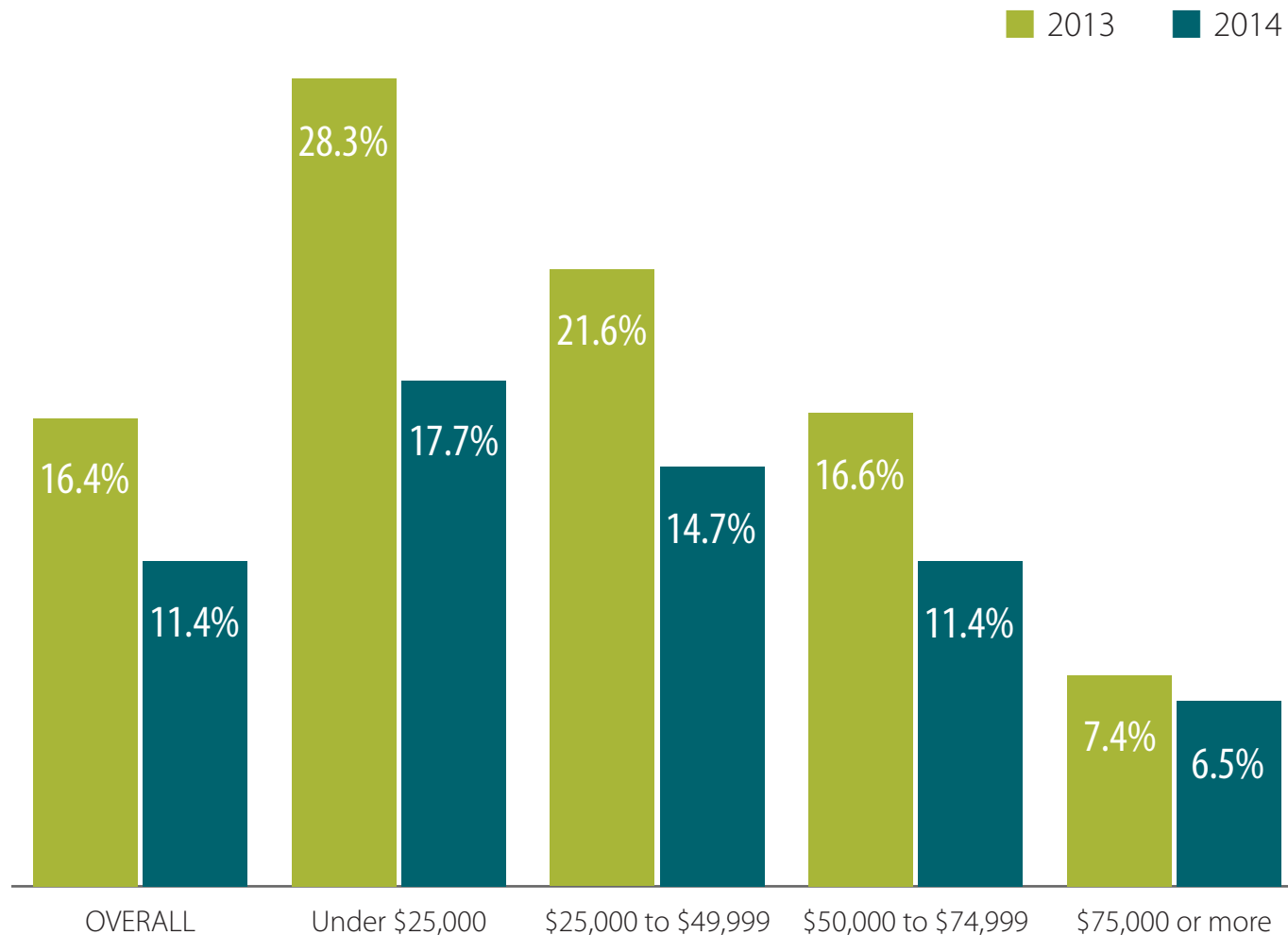
Total Workers
N=17.9 million



Notes: All numbers reflect the working population, age 18 to 64. Segments may not total 100% due to rounding.
Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2015 March Supplement.

Likelihood of Being Uninsured, by Family Income

California, 2013 and 2014



California's Uninsured

by Family Income

Californians with family incomes under \$25,000 experienced the largest drop in the likelihood of being uninsured from 2013 to 2014. Still, about 1 in 5 Californians with incomes under \$25,000 was uninsured compared to about 1 in 15 with incomes of \$75,000 or more.

Note: All numbers reflect population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2015 March Supplement.

Family Income of the Uninsured

California vs. United States, 2014

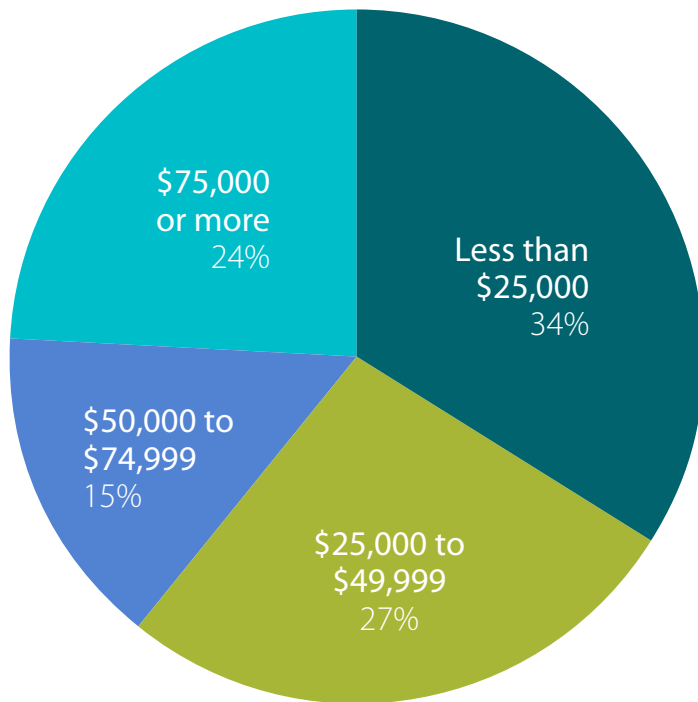
California's Uninsured

by Family Income

Nearly 25% of the uninsured in California had annual family incomes of \$75,000 or more, versus 19% nationally.

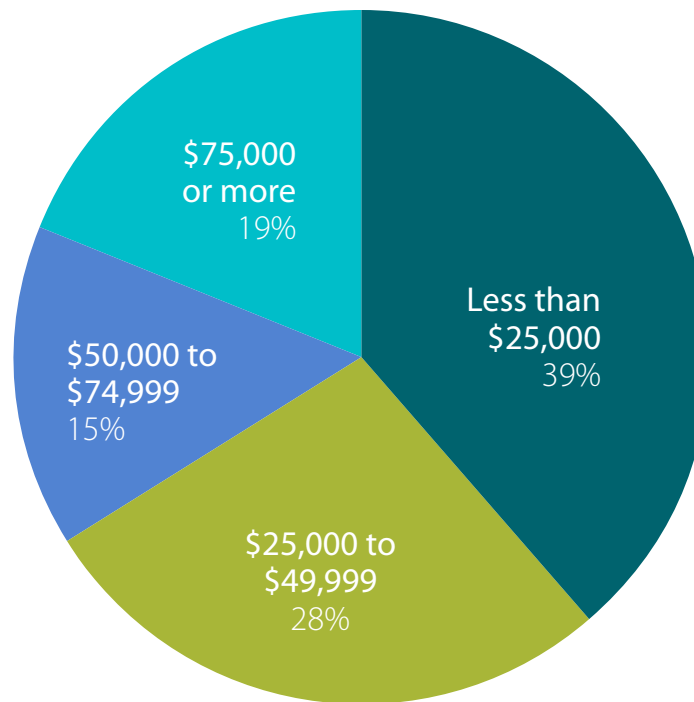
California

N=3.8 million



United States

N=32.3 million

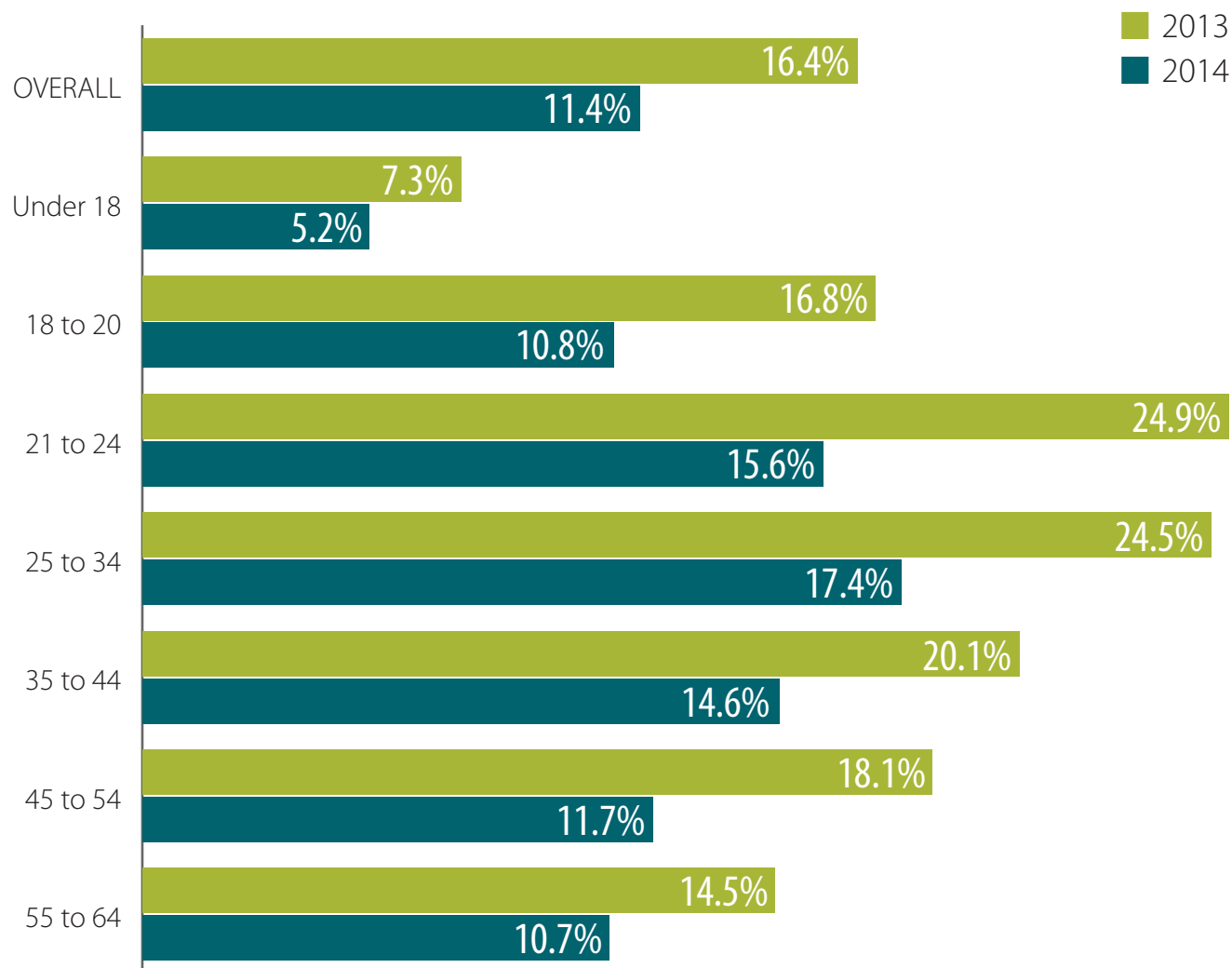


Notes: All numbers reflect population under age 65. Segments may not total 100% due to rounding.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2015 March Supplement.

Likelihood of Being Uninsured, by Age Group

California, 2013 and 2014



California's Uninsured

by Age Group

Californians age 21 to 24 experienced the largest drop of any age group in the percentage of uninsured from 2013 to 2014.

Note: All 2014 numbers are statistically significant from 2013 numbers at $p \leq .05$ level.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2014 and 2015 March supplements.

Age Group of the Uninsured vs. Total Population

California, 2014

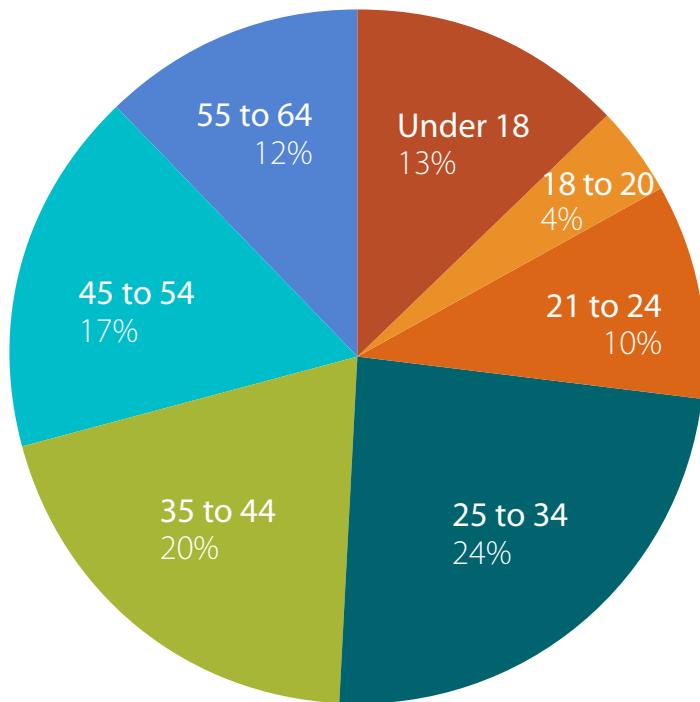
California's Uninsured

by Age Group

One in four of California's uninsured was between the age of 25 and 34, despite large decreases in the percentage of uninsured in this age group. Children accounted for 13% of the uninsured population but made up 27% of the state's nonelderly population.

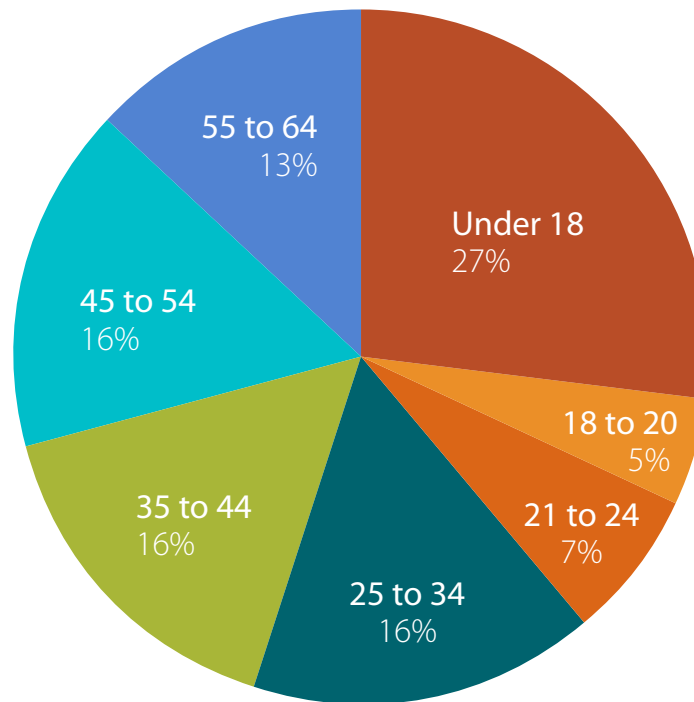
Uninsured

N=3.8 million



Total Population

N=33.7 million



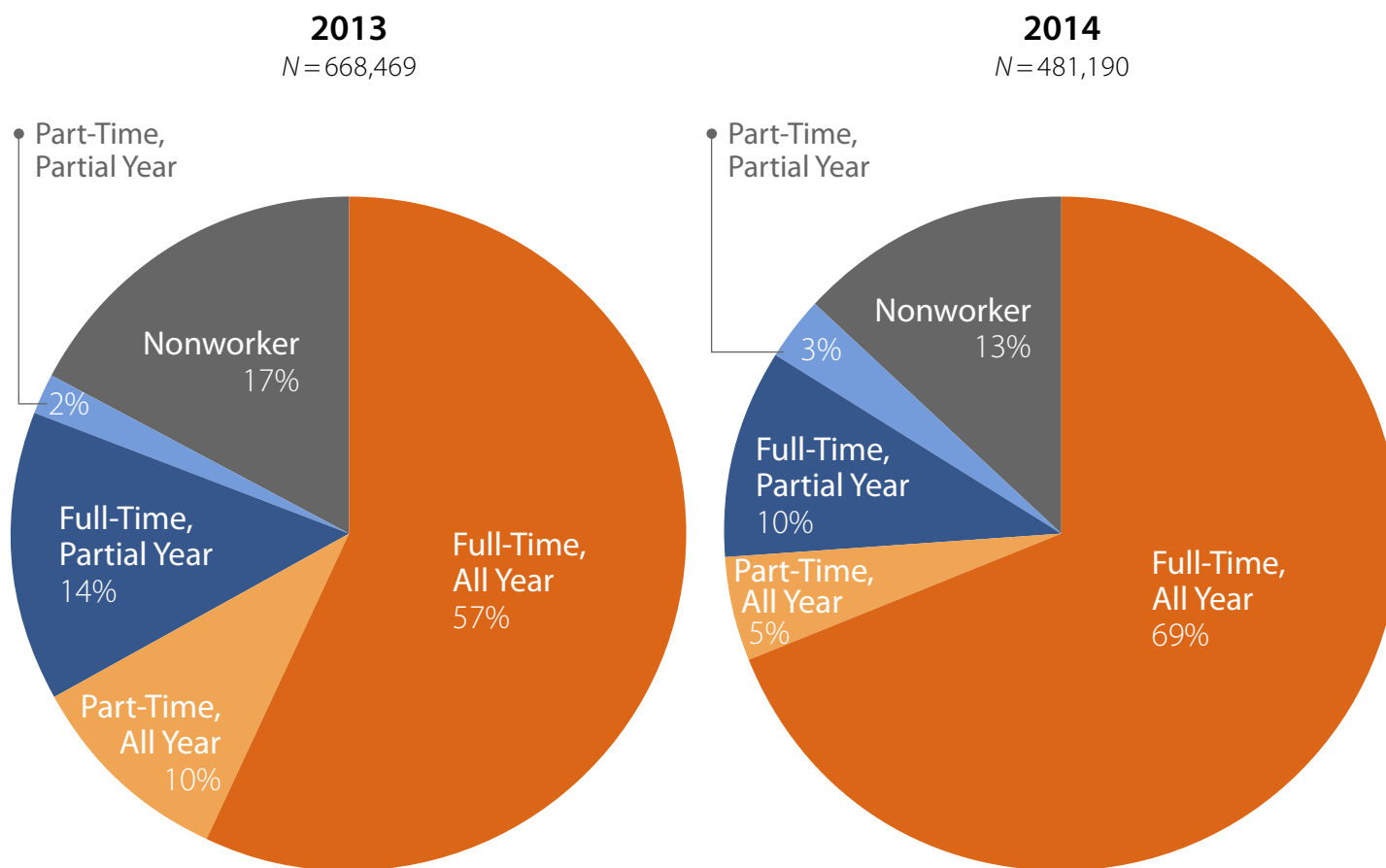
Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2015 March Supplement.

Uninsured Children, by Work Status of Head of Household California, 2013 and 2014

California's Uninsured

by Work Status

The number of uninsured children dropped by 187,000 from 2013 to 2014. Among the nearly half-million remaining uninsured children in California, almost 70% lived in families where the head of household worked full-time throughout the 2014 calendar year.

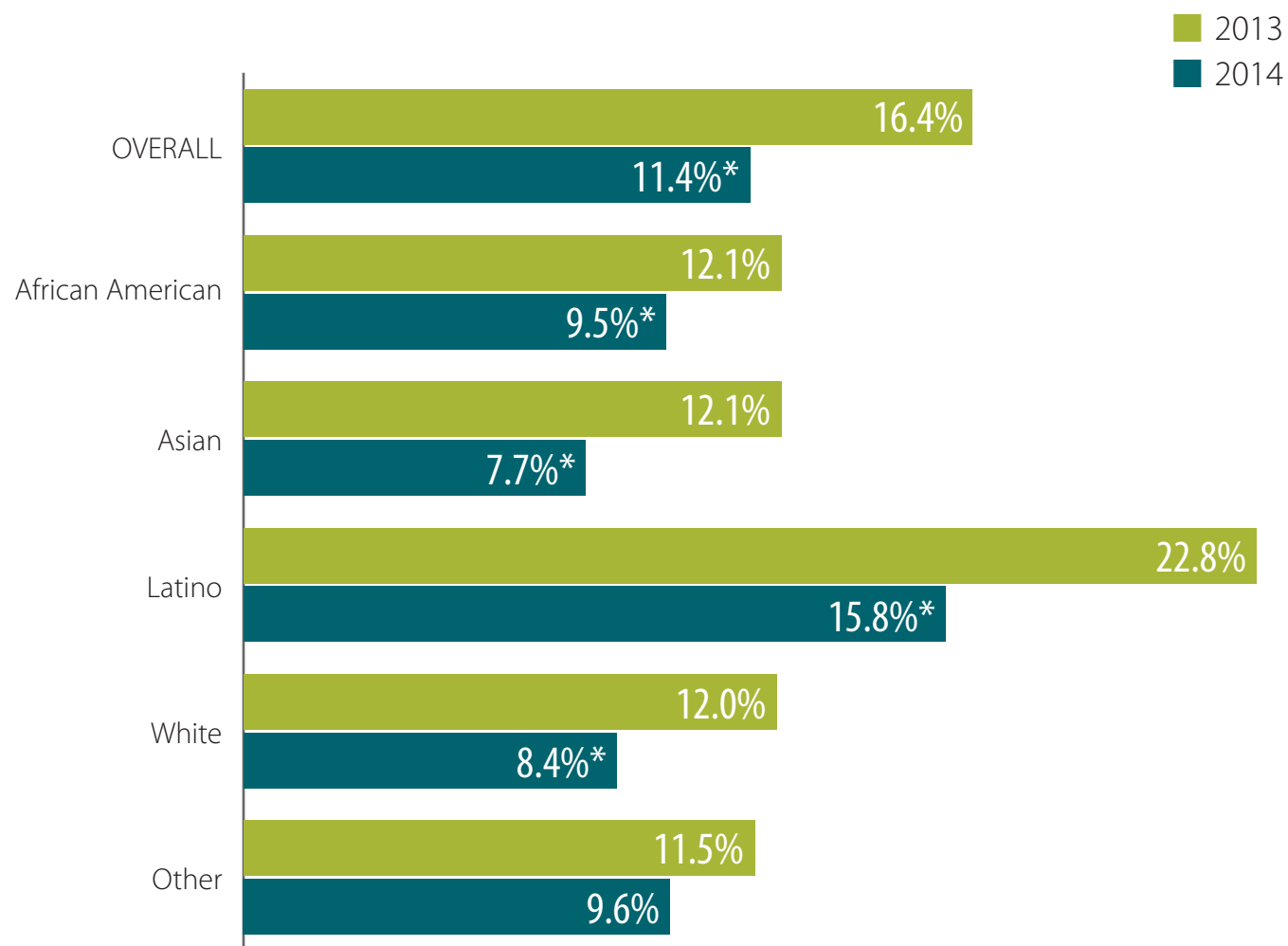


Note: All numbers reflect the population under age 18.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2015 March Supplement.

Likelihood of Being Uninsured, by Race/Ethnicity

California, 2013 and 2014



California's Uninsured

by Race/Ethnicity

Latinos experienced the largest drop in percentage points in the uninsured rate from 2013 to 2014. However, they remain the ethnic group with the greatest likelihood of being uninsured.

*Statistically significant from 2013 numbers at the $p \leq .05$ level.

Note: All numbers reflect population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2014 and 2015 March supplements.

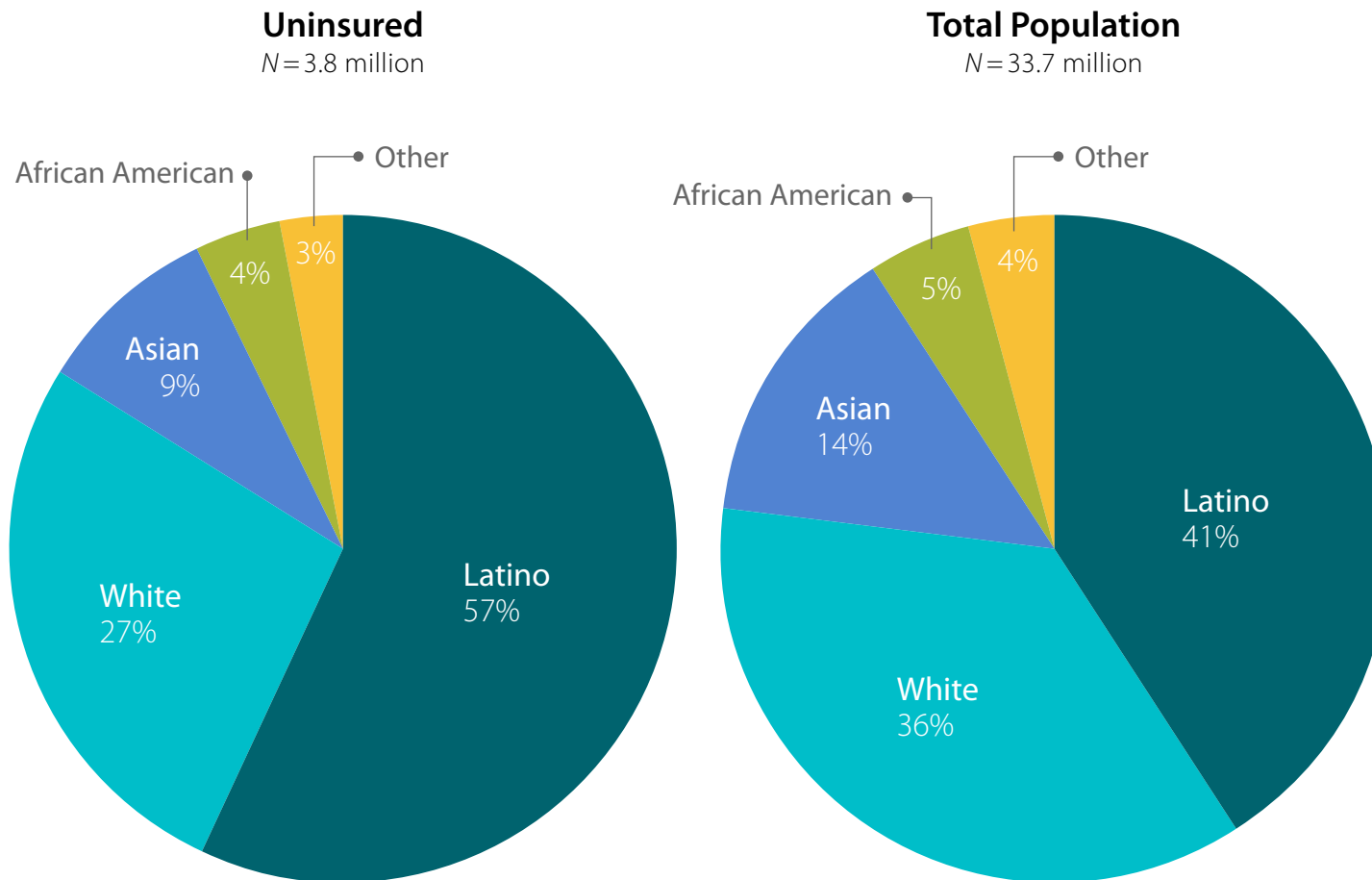
Race/Ethnicity of the Uninsured vs. Total Population

California, 2014

California's Uninsured

by Race/Ethnicity

In California, Latinos represented 41% of the total population but accounted for 57% of the uninsured.



Note: All numbers reflect population under age 65.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2015 March Supplement.

Highest Uninsured Noncitizen Rates

by State, Compared to United States, 2014

	TOTAL POPULATION		PERCENTAGE UNINSURED	
	IN MILLIONS	NONCITIZENS	CITIZENS	NONCITIZENS
United States	269.3	7.8%	10.3%	32.8%
Texas	23.4	11.8%	14.9%	48.7%
New Jersey	7.6	11.3%	8.5%	42.3%
Nevada	2.4	10.9%	12.2%	33.7%
Arizona	5.7	11.7%	12.4%	28.1%
California	33.7	13.6%	9.2%	25.3%

California's Uninsured

by Citizenship

While California had the largest population of noncitizens in the nation, Texas had the largest percentage of noncitizens that were uninsured. Nearly half of noncitizens in Texas were uninsured compared to one-fourth of noncitizens in California.

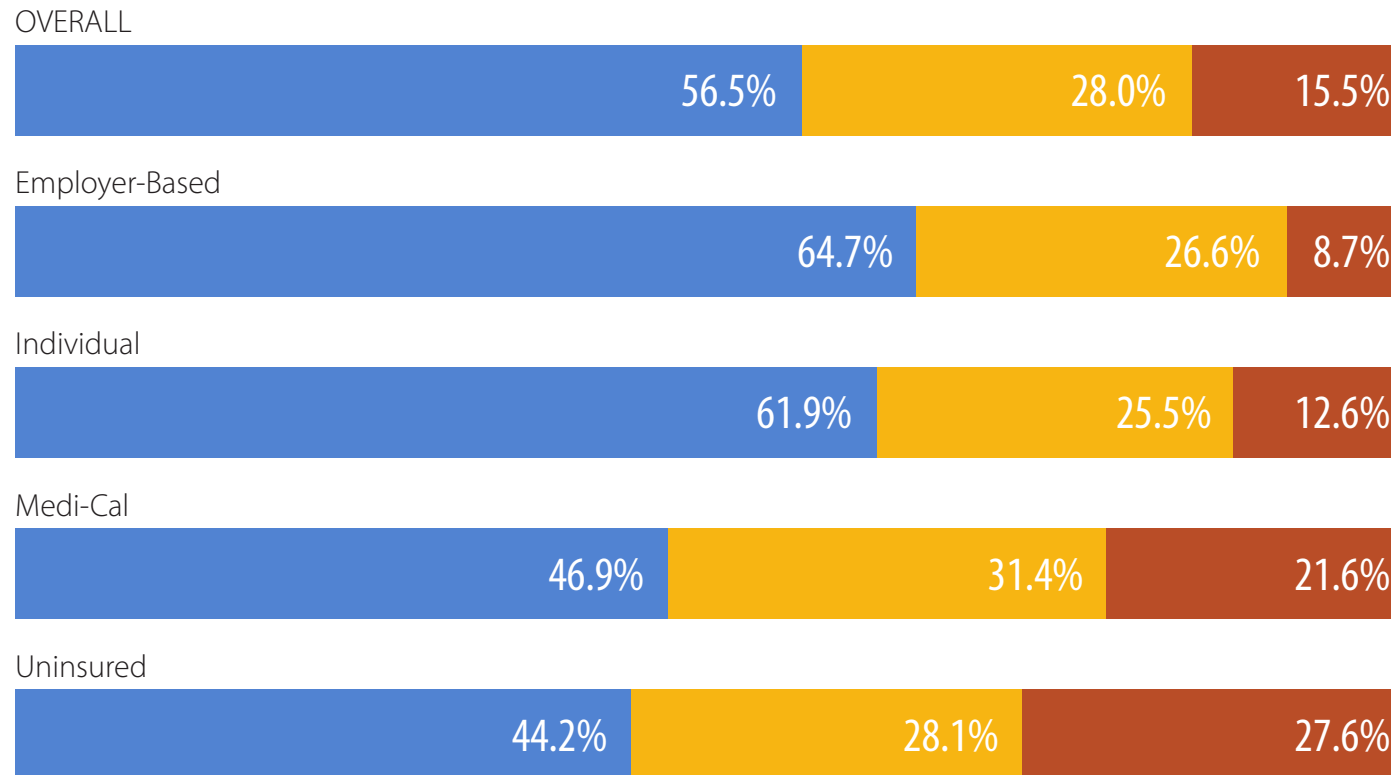
Notes: All numbers reflect population under age 65. Includes only states with at least 10% noncitizens and at least 75,000 noncitizens.

Source: Employee Benefit Research Institute estimates of the Current Population Survey, 2015 March Supplement.

Health Status, by Insurance Source

California, 2014

■ Excellent/Very Good
 ■ Good
 ■ Fair/Poor



California's Uninsured

by Health Status

Uninsured Californians were more likely to report that their general health was fair or poor, compared to residents with insurance.

Note: Segments may not total 100% due to rounding.
 Source: UCLA, California Health Interview Survey (CHIS), 2014.

No Usual Source of Care, by Insurance Source

California, 2014

OVERALL

15.6%

Individual

15.4%

Medi-Cal

14.6%

Employer-Based

8.8%

Uninsured

42.9%

California's Uninsured

Access

More than 4 in 10 Californians without health insurance reported that they had no usual source of care.

Delayed Care, by Insurance Source

California, 2014

Reason for Delay

■ Cost/Lack of Insurance ■ Other

OVERALL (N=3,942,000)



Individual (n=331,000)



Medi-Cal (n=1,038,000)



Employer-Based (n=1,747,000)



Uninsured (n=705,000)



PERCENTAGE DELAYING CARE

California's Uninsured

Access

Californians without insurance were slightly more likely than others to delay medical care.

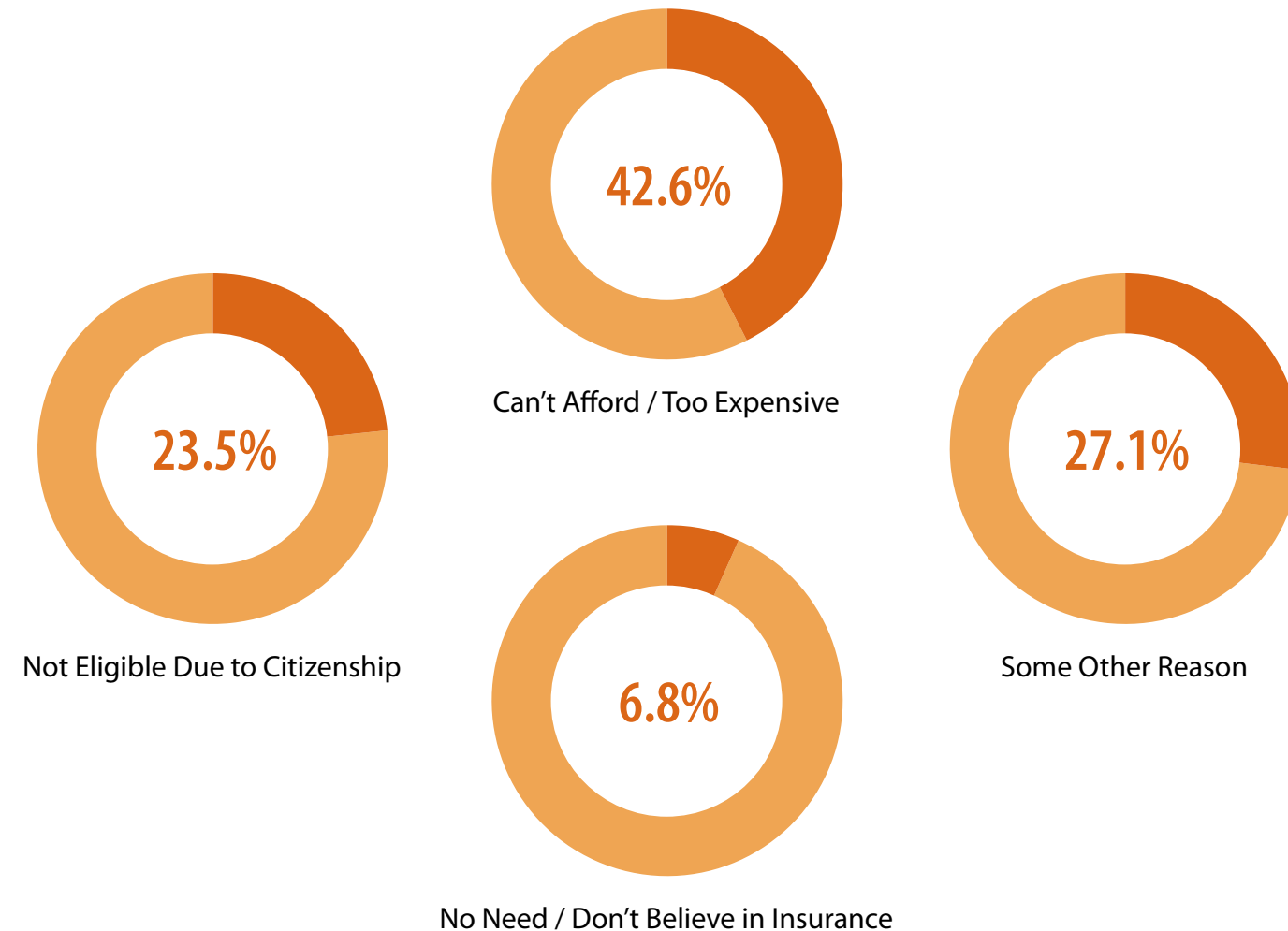
Those without insurance were more likely to cite cost of lack of insurance as the main reason for delaying care.

Note: Other public not shown, but included in "OVERALL."

Source: UCLA, California Health Interview Survey (CHIS), 2014.

Reasons Cited for Lack of Insurance

California, 2014



California's Uninsured

Access

Among uninsured Californians, lack of affordability was the main reason cited for going without health insurance.

Notes: All numbers reflect population under age 65. Other reasons for not having insurance include: can get health care for free / pay for own; not offered at job; delay due to switching insurance companies; family situation changed; not eligible due to working status; in process of looking for / getting insurance; can't qualify for public program coverage; don't know where or how to get insurance; health insurance was canceled/dropped; procrastination; and falsely thinking oneself insured.

Source: UCLA, California Health Interview Survey (CHIS), 2014.

About the Data

The majority of the data presented in this report come from the March Supplement to the Current Population Survey (CPS) conducted by the US Census Bureau for the Bureau of Labor Statistics. The monthly CPS is the primary source of data on labor force characteristics of the US civilian, noninstitutionalized population. It is also the official source of data on unemployment rates, poverty, and income in the US. Approximately 100,000 households, representing nearly 200,000 individuals, were interviewed in March 2015 as part of the CPS.

Data from the California Health Interview Survey (CHIS) were used to report on health status and access issues.

Measures used to calculate uninsured rates vary by source. To calculate uninsured rates in this publication, the authors used CPS data. In CHCF's [ACA 411 tool](#), uninsured rates were based on CHIS data.

ABOUT THIS SERIES

The California Health Care Almanac is an online clearinghouse for data and analysis examining the state's health care system. It focuses on issues of quality, affordability, insurance coverage and the uninsured, and the financial health of the system with the goal of supporting thoughtful planning and effective decisionmaking. Learn more at www.chcf.org/almanac.

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