

In 2013, 15 percent of Oregonians Lacked Health Insurance but Young Adults Faced Fewer Gaps in Coverage

“Approx. 550,000 Oregonians lacked health insurance in 2013.”

The 2013 Oregon Health Insurance Survey (OHIS) provides an important exploration of health care coverage in Oregon on the eve of the Affordable Care Act’s (ACA’s) major coverage expansions. This fact sheet presents three different measures of uninsurance from OHIS:

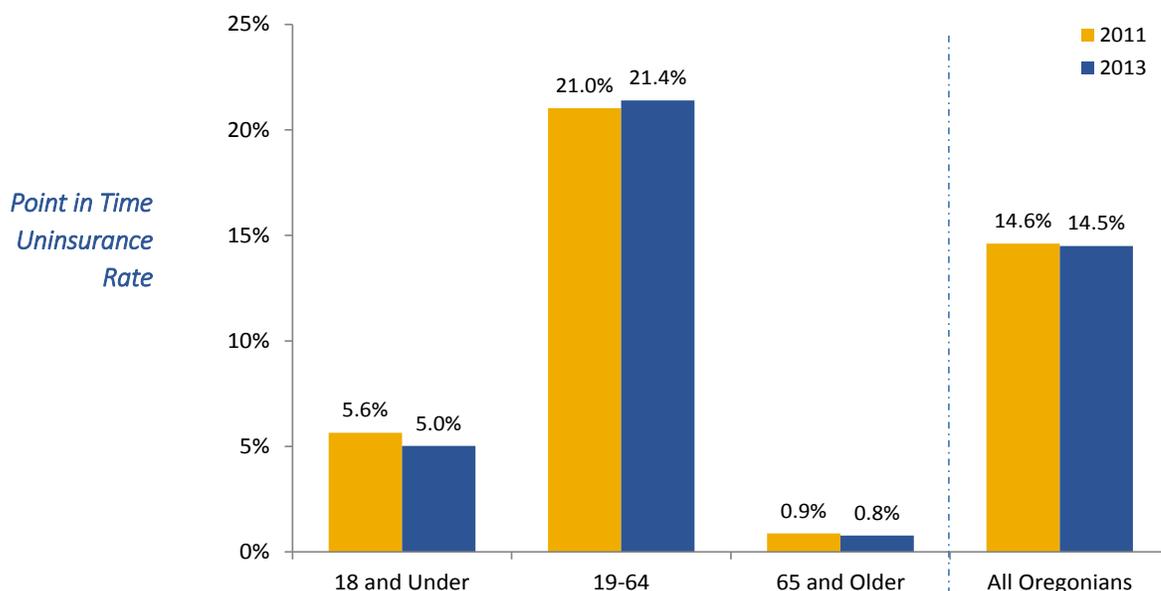
- Uninsured at the point in time that the survey was completed (“point in time uninsurance”);
- Uninsured at some point during the 12 months prior to completing the survey (“uninsured at some point in previous 12 months” or “faced a gap in coverage”);
- Uninsured for all of the previous 12 months prior to completing the survey (“uninsured for all of previous 12 months”).

Approximately 550,000 Oregonians lacked health insurance (14.5 percent) at the point in time when the 2013 OHIS data were collected (January – May 2013).¹ Oregon’s point in time uninsured population is nearly as large as the city of Portland’s total population.

The share of Oregonians with health insurance at a given point in time has not changed significantly since 2011 (Exhibit 1). In 2013, 45,800 children (5 percent) and 499,000 adults aged 19-64 (21.4 percent) were uninsured, while only 4,200 Oregonians aged 65 and over (0.8 percent) lacked health insurance coverage.

However, as of this writing, more than 200,000 Oregonians have applied for or

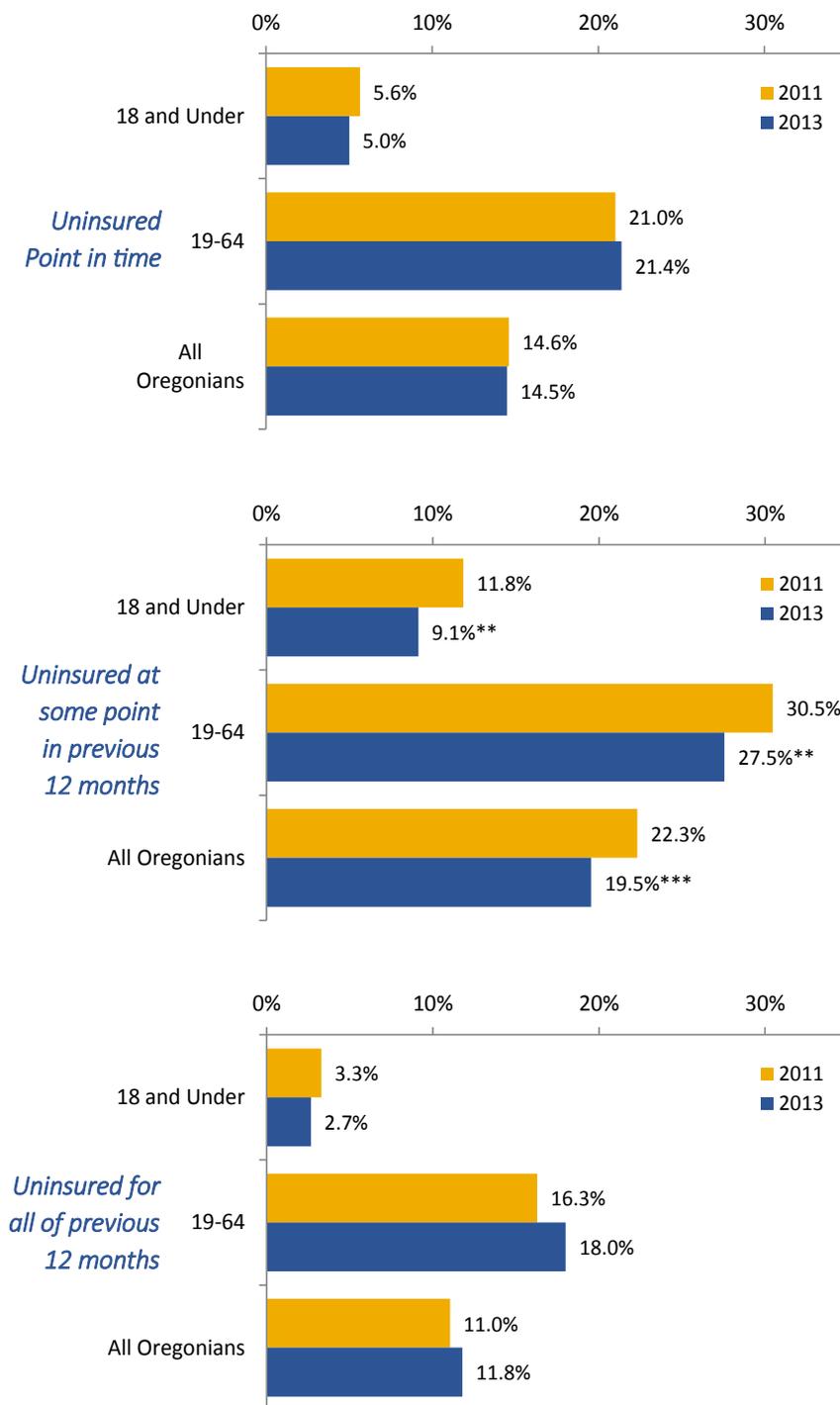
EXHIBIT 1 Point in time uninsurance did not change between 2011 and 2013 across age groups



Statistically significant difference from 2011: * — 90 percent, ** — 95 percent, *** — 99 percent.

Sources: 2011 and 2013 Oregon Health Insurance Surveys; point in time reflects interview collection windows in Jan.-May 2011 and Jan.-May 2013.

EXHIBIT 2 In 2013, fewer Oregonians faced a recent gap in coverage but other uninsurance measures did not change



Statistically significant difference from 2011: * — 90 percent, ** — 95 percent, *** — 99 percent. Sources: 2011 and 2013 Oregon Health Insurance Surveys; point in time reflects interview collection windows in Jan.-May 2011 and Jan.-May 2013.

Adults aged 65 and over are not included as a separate category because their changes in rates are very small. However, they are accounted for in the All Oregonians category.

been enrolled in health care coverage through the ACA coverage expansion. The next Oregon Health Insurance Survey in 2015 will capture the effects of these major coverage expansions.

While point in time uninsurance rates provide an important snapshot of coverage, other measures of health uninsurance offer a more complete understanding of Oregonians' access to health care in a given year.

In addition to point in time uninsurance, Exhibit 2 shows that 19.5 percent of Oregonians (739,000) went without insurance at some point during the past year. It also shows that almost 12 percent (443,000) did not have health insurance at all during the past year. Approximately 100,000 fewer Oregonians were uninsured at some point during the past year than in 2011 (19.5 percent in 2013 versus a little more than 22 percent in 2011).

Exhibit 3 (next page) demonstrates that children aged 9-18 and young adults aged 19-25 accounted for the majority of this reduction in uninsurance at some point during the previous year.

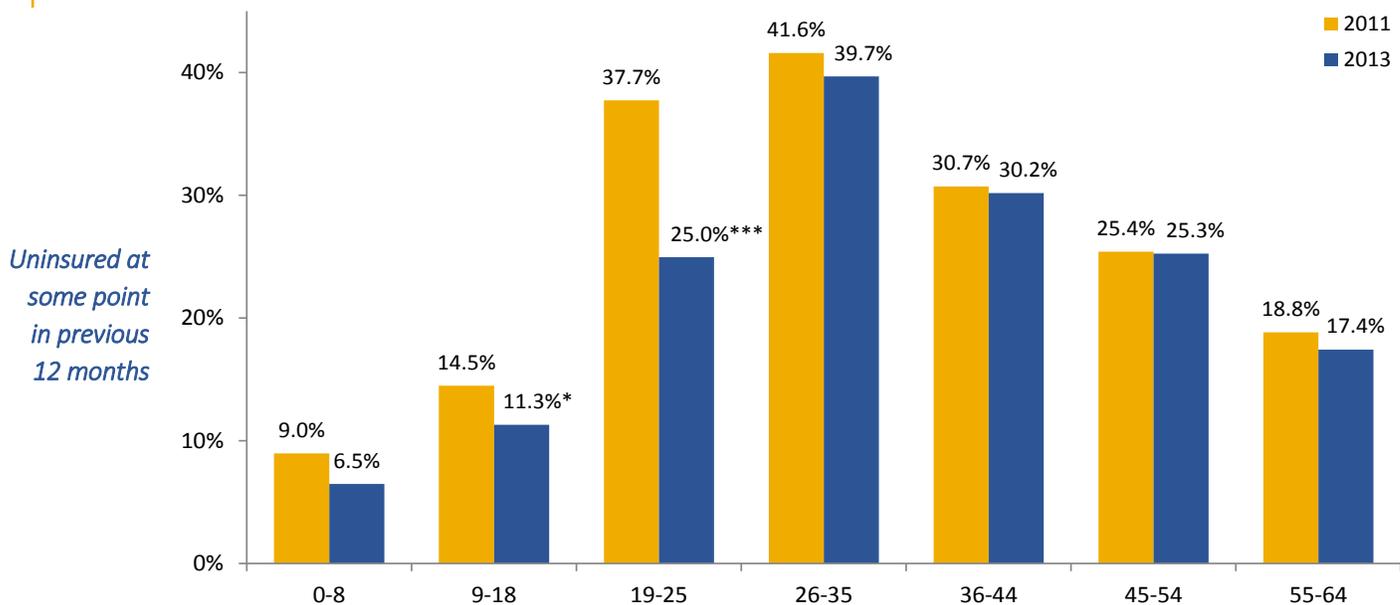
When asked in 2013, 11,000 fewer children aged 9-18 (about 3 percent less) faced a gap in health care coverage during the previous year than when asked in 2011.

Even more striking was the reduction in persons aged 19-25 years who experienced uninsurance at some point in the past 12 months, which fell by 44,000 people between 2011 and 2013 (almost 38 percent

“In 2013, roughly 100,000 fewer Oregonians had experienced a recent gap in coverage than in 2011”

EXHIBIT 3

Adults aged 19-25 faced fewer gaps in coverage



*Statistically significant difference from 2011: * — 90 percent, ** — 95 percent, *** — 99 percent.

Sources: 2011 and 2013 Oregon Health Insurance Surveys

in 2011 versus 25 percent in 2013, an almost 13 percent reduction). This finding is consistent with related results from the U.S. Census's American Community Survey.²

While it is difficult to determine what caused these reductions, major policy initiatives along with the economic recovery may have been the most significant causes.

In 2009, the Oregon Legislature expanded access to the Oregon Health Plan to children living in low-income households by creating the Healthy Kids program. The Healthy Kids program reduced children's uninsurance by expanding program eligibility to more children, streamlining the process of applying for coverage, and conducting numerous outreach and enrollment activities.

Similarly, the ACA expanded health insurance access to young adults aged 25 and under by ensuring access to a parent's or guardian's insurance policy. Beginning in September 2010, the ACA required health insurance plans to offer coverage to dependent persons aged 19-25 years, unless the adult child has another offer of employer-based coverage.³ This provision of the ACA, along with the improving economy, may account for the large decrease in persons aged 19-25 years who experienced a gap in coverage during the previous year.

OHA also explored the rates of uninsurance for "all" of the previous 12 months (see bottom chart in Exhibit 2) by the age groups used in Exhibit 3, but found no statistically significant differences between the 2011 and 2013 surveys.

Endnotes:

¹ All population estimates in this fact sheet exclude Oregonians living in group quarters, as defined by the U.S. Census Bureau. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers' dormitories. OHIS did not survey individuals living in group quarters.

² See, for example: Rodean, Jonathan. "Health Insurance Coverage of Young Adults aged 19 to 25: 2008, 2009, and 2011." September 2012. United States Census Bureau. Accessed online at <<http://www.census.gov/prod/2012pubs/acsbr11-11.pdf>> (November 20, 2013).

³ Beginning in 2014, dependents aged 25 and under can remain on their parent's employer-based coverage even if the dependents have another offer of coverage through an employer.

About the Oregon Health Insurance Survey: This fact sheet is part of a series exploring health insurance coverage in Oregon using information gathered through the 2013 Oregon Health Insurance Survey (OHIS). The 2013 OHIS provides detailed information on the health coverage, access, and utilization of Oregon's residents. More than 9,000 households completed the survey during the first five months of 2013. For more information on OHIS, visit the Health Insurance Coverage webpage: http://www.oregon.gov/oha/OHPR/RSCH/Pages/Insurance_Data.aspx.

The **Oregon Health Authority's Office of Health Analytics** collects and analyzes data to inform policy development, program implementation, and system evaluation. The Office of Health Analytics supports OHA efforts to further the triple aim goals of improving health, improving health care quality, and reducing costs. It does this by leveraging qualitative and quantitative data to monitor progress and identify future policy and program opportunities.

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