Region’s uninsured rate declines significantly in 2017

Having health insurance is a critical factor in whether someone seeks the right health care at the right time. Those without health insurance are more likely to delay getting care when they need it.

The Community Health Status Survey (CHSS) asks two questions about insurance. The first asks whether the person currently has health insurance. The second asks whether a person has been without health insurance at any time during the past 12 months. The second question indicates the stability of the person’s insurance. Together, these questions provide a more complete regional picture of insurance-related barriers to health care.

Because nearly all adults in our region ages 65 and older (98%) are insured, this summary focuses on adults ages 18-64.

Rate of Uninsured Adults Lowest in Survey History

Just fewer than 1 in 10 adults (10%) in our region reported being uninsured in 2017. This is down significantly from 2013 (19%) and 2010 (21%), but similar to 2002 (11%).

This is the first time CHSS has collected insurance data since the 2014 implementation of the Affordable Care Act (ACA). Since then the national uninsured rate has declined steeply. After rising to 20% in 2013, the percentage of uninsured adults nationwide dropped to 12% in 2016. Our region was similar to the nation.

In 2015, 100% of the Federal Poverty Guidelines (FPG) dropped steeply. (See graph on next page.) In 2013, 37% of adults in this group were uninsured. In 2017, only 8% were uninsured. This decline is likely because of the expansion of Medicaid in Ohio and

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2 National data from 2016 were for only the first 9 months of the year and were the most recent data available. The national survey questions are slightly different from the local survey questions.
Kentucky, which targeted uninsured adults earning less than 138% FPG.

Similarly, the percentage of uninsured adults earning between 100% and 200% FPG dropped from 28% in 2013 to 19% in 2016. Despite this decline, adults in the 100% to 200% FPG group were still more likely to be uninsured than adults in other income groups.

**ADULTS WITH LESS EDUCATION MORE LIKELY TO BE UNINSURED**

Insurance status varied by education. Nearly 3 in 10 adults with less than a high school education (26%) were uninsured. This compares with 1 in 10 high school graduates (10%) or those with some college (9%), and fewer than 1 in 10 college graduates (4%).

**PERCENTAGE OF ADULTS WITH UNSTABLE INSURANCE REMAINS STEADY**

The stability of health insurance coverage is also a factor in access to health care. A measure of stability is whether a person has been covered continuously for the past 12 months. About 5% of currently insured adults ages 18 to 64 in our region reported having been without insurance at some point in the last 12 months. This remains stable from 2013.