

Characteristics of Uninsured North Carolinians: 2015 Data Snapshot

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Issue Brief



North Carolina Institute Of Medicine

In 2015, a record low 13.3% of non-elderly North Carolinians were uninsured, a decline of 4.7 percentage points from 2013. Much of the decline was due to an increase of insured adults ages 19 through 64. Between 2013 and 2015, 348,000 adults in North Carolina gained insurance. The number of uninsured children fell by only 1.6 percentage points.

Between 2013 and 2015, across all income categories, the percentage of uninsured non-elderly in the state declined. The greatest gains were for adults with household incomes below 200% of the Federal Poverty Guideline (FPG). The number of uninsured non-elderly with household incomes below 100% FPG fell by 7.1 percentage points. Among individuals with household incomes between 100% and 138% FPG, the number of uninsured non-elderly decreased by 5.8 percentage points. The percentage of individuals with household incomes greater than 400% FPG who were uninsured also declined.

The number of uninsured non-elderly also fell across all populations. From 2013 to 2015, the following populations experienced some of the largest declines in the rate of uninsured: African Americans (7.4 percentage points), individuals living in nonfamily households (8.2 percentage points), part-time workers (8.6 percentage points), and individuals working in the service industry (10.1 percentage points).

Provisions in the Patient Protection and Affordable Care Act (ACA), including an individual mandate, requirement for employers to offer insurance coverage, premium credits and cost-sharing subsidies, as well as an increasing awareness of Medicaid, contributed to a large portion of the decline in the number of uninsured. On December 31, 2015, 401,523 individuals were enrolled in health insurance plans through North Carolina's federally-facilitated health insurance marketplace, which started offering coverage in 2014.¹ Some of these individuals were previously uninsured, while others may have had prior health insurance coverage, but switched to marketplace plans because they were more affordable or comprehensive. Although North Carolina's state government did not choose to expand Medicaid, many individuals who were eligible under the existing Medicaid criteria applied for and gained coverage. Medicaid and CHIP enrollment increased by 25.4% between 2013 and 2015.²

This data snapshot provides information about uninsured individuals in North Carolina, separated by family income, gender, race/ethnicity, age, citizenship, household structure, workforce status, and industry. Uninsured estimates are presented for 2015, using data from the American Community Survey.

Interpreting the Data

Consider the second row of data for the uninsured non-elderly individuals with household incomes less than 100% of the FPG:

Category	2015 Rates			Change: 2013 to 2015		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total Population Ages 0-64	1,132	100	13.3	-387	0	-4.7
<i>Income</i>						
< 100% FPG	366	32.4	24.6	-135	-0.6	-7.1

In 2015

- There were 366,000 non-elderly uninsured with household incomes less than 100% of the FPG.
- 32.4% of the non-elderly uninsured had household incomes less than 100% of the FPG.
- 24.6% of non-elderly families with incomes less than 100% of the FPG were uninsured.

From 2013 to 2015:

- The number of non-elderly uninsured with incomes less than 100% of the FPG decreased by 135,000.
- The percentage of non-elderly uninsured with incomes less than 100% of the FPG decreased by 0.6 percentage points (i.e. in 2013 33.0% of the non-elderly uninsured had family incomes less than 100% FPG compared to 32.4% in 2015).
- The percentage of non-elderly with family incomes less than 100% FPG who were uninsured decreased by 7.1 percentage points (i.e. in 2013 31.7% of the non-elderly with incomes below 100% FPG were uninsured compared to 24.6% in 2015).

¹ December 31, 2015 Effectuated Enrollment Snapshot. Centers for Medicare & Medicaid Services. <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2016-Fact-sheets-items/2016-03-11.html>

² Medicaid & CHIP December 2015 Application, Eligibility, and Enrollment Data. Centers for Medicare & Medicaid Services. <https://www.medicaid.gov/medicaid/program-information/downloads/updated-december-2015-enrollment-data.pdf>

Table 1: Ages 0-64

Category	2015 Rates			Change: 2013 to 2015		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total population Age 0-64	1,132	100	13.3	-387	0	-4.7
Income						
<100% FPG	366	32.4	24.6	-135	-0.6	-7.1
100% - 138% FPG	163	14.4	23.8	-47	0.6	-5.8
138% - 200% FPG	191	16.9	18.3	-77	-0.8	-8.8
200% - 250% FPG	112	9.9	15.2	-38	0.0	-4.9
250% - 400% FPG	164	14.5	9.3	-68	-0.8	-3.8
>400% FPG	135	12.0	4.8	-23	1.6	-1.1
Sex						
Male	623	55.0	14.7	-189	1.6	-4.7
Female	509	45.0	11.9	-198	-1.6	-4.8
Race/Ethnicity						
White, Not Hispanic	514	45.5	9.9	-191	-1.0	-3.7
Black, Not Hispanic	252	22.2	13.2	-135	-3.2	-7.4
Not White or Black or Hispanic	65	5.8	11.9	-31	-0.5	-6.4
Hispanic	300	26.5	34.2	-30	4.8	-5.1
Age						
Under 19	119	10.5	4.9	-39	0.1	-1.6
19-29	311	27.5	20.8	-98	0.5	-6.9
30-44	389	34.4	19.9	-134	-0.1	-6.7
45-54	187	16.5	13.7	-66	-0.1	-5.0
55-64	126	11.1	9.9	-50	-0.5	-4.5
Citizenship						
Not a Citizen	258	22.8	54.4	-38	3.3	-6.0
Citizen	874	77.2	10.8	-349	-3.3	-4.5
Household Structure						
Family household, 2 parents	468	41.4	9.6	-172	-0.8	-3.8
Family household, single parent	397	35.1	18.3	-120	1.0	-5.1
Nonfamily household	223	19.7	17.7	-97	-1.4	-8.2
NA /Missing	44	3.9	21.3	1	1.1	1.1
For Families: Family Workforce Status						
No Workers	162	14.3	19.0	-56	-0.1	-5.7
Only PT Workers	198	17.5	18.8	-113	-3.0	-8.6
1 FT Worker	416	36.8	11.9	-113	1.9	-3.5
2+ FT Workers	89	7.8	5.3	-9	1.4	-1.0
Industry						
Agriculture, Forestry and Mining	26	2.3	37.8	-9	0.0	-8.0
Construction	141	12.5	37.8	-5	2.9	-5.5
Manufacturing	87	7.7	13.3	-36	-0.4	-5.7
Wholesale	19	1.7	14.5	1	0.5	-0.8
Retail	107	9.5	16.9	-46	-0.6	-7.8
Transportation	28	2.5	13.0	-15	-0.4	-7.2
Information	7	0.6	7.7	-7	-0.3	-7.1
Fire	17	1.5	5.6	-18	-0.8	-6.2
Professional	99	8.8	17.9	-35	-0.1	-7.2
Health	91	8.1	7.8	-66	-2.3	-5.6
Hospitality	151	13.3	26.5	-57	-0.4	-9.4
Service	51	4.5	21.4	-25	-0.5	-10.1
Public Administration	8	0.7	3.8	-6	-0.2	-2.6
Unemployed	26	2.3	32.9	-9	0.0	-6.1
NA (e.g. not in labor force)	273	24.2	8.7	-52	2.7	-1.8

Table 2: Ages 19-64

Category	2015 Rates			Change: 2013 to 2015		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total population Age 19-64	1013	100	16.6	-348	0	-6.0
<i>Income</i>						
<100% FPG	330	32.5	35.9	-118	-0.4	-9.5
100% - 138% FPG	145	14.3	33.1	-47	0.2	-10.1
138% - 200% FPG	170	16.8	24.3	-70	-0.9	-10.8
200% - 250% FPG	98	9.7	18.4	-33	0.1	-6.6
250% - 400% FPG	144	14.2	11.1	-61	-0.8	-4.7
>400% FPG	125	12.4	5.7	-19	1.8	-1.3
<i>Sex</i>						
Male	562	55.5	18.8	-163	2.2	-5.8
Female	451	44.5	14.5	-186	-2.2	-6.2
<i>Race/Ethnicity</i>						
White, Not Hispanic	472	46.6	12.1	-167	-0.4	-4.3
Black, Not Hispanic	227	22.5	17.1	-128	-3.6	-10.1
Not White or Black or Hispanic	53	5.3	15.5	-28	-0.7	-10.0
Hispanic	260	25.7	50.7	-25	4.7	-7.5
<i>Age</i>						
19-29	311	30.7	20.8	-98	0.6	-6.9
30-44	389	38.4	19.9	-134	0.0	-6.7
45-54	187	18.5	13.7	-66	-0.1	-5.0
55-64	126	12.4	9.9	-50	-0.5	-4.5
<i>Citizenship</i>						
Not a Citizen	238	23.5	55.2	-34	3.5	-7.1
Citizen	775	76.5	13.7	-315	-3.5	-5.8
<i>Household Structure</i>						
Family household, 2 parents	400	39.5	11.9	-145	-0.6	-4.5
Family household, single parent	351	34.7	26.6	-108	1.0	-8.3
Nonfamily household	220	21.7	17.7	-95	-1.4	-8.3
NA /Missing	42	4.1	24.3	0	1.1	0.7
<i>For Families: Family Workforce Status</i>						
No Workers	150	14.8	24.2	-51	0.1	-7.7
Only PT Workers	177	17.5	26.7	-97	-2.6	-11.4
1 FT Worker	352	34.8	15.8	-97	1.8	-4.7
2+ FT Workers	72	7.1	6.2	-8	1.2	-1.2
<i>Industry</i>						
Agriculture, Forestry and Mining	26	2.5	38.6	-8	0.1	-7.4
Construction	141	13.9	37.9	-4	3.3	-5.6
Manufacturing	87	8.6	13.4	-35	-0.4	-5.7
Wholesale	19	1.8	14.5	1	0.5	-0.9
Retail	106	10.5	17.6	-44	-0.5	-7.6
Transportation	28	2.7	13.1	-15	-0.4	-7.1
Information	7	0.7	7.7	-7	-0.3	-7.3
Fire	17	1.7	5.6	-19	-0.9	-6.3
Professional	98	9.7	18.1	-35	-0.1	-7.2
Health	90	8.9	7.8	-67	-2.6	-5.7
Hospitality	145	14.3	29.3	-57	-0.5	-10.0
Service	50	5.0	21.7	-25	-0.6	-10.3
Public Administration	8	0.8	3.7	-6	-0.2	-2.6
Unemployed	23	2.3	40.2	-9	-0.1	-9.1
NA/Missing (e.g. under 16 or not in labor	168	16.6	19.2	-19	2.8	-3.3

Table 3: Ages 0-18

Category	2015 Rates			Change: 2013 to 2015		
	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured	Thousands of Uninsured	Percent of All Uninsured	Percent of Category Uninsured
Total population Age 0-18	119	100	4.9	-39	0	-1.6
Income						
<100% FPG	37	31.0	6.5	-16	-2.8	-2.5
100% - 138% FPG	18	15.1	7.3	0	3.8	0.6
138% - 200% FPG	21	17.4	6.1	-7	-0.3	-3.1
200% - 250% FPG	14	11.5	6.8	-5	-0.4	-1.7
250% - 400% FPG	20	16.5	4.3	-7	-0.3	-1.4
>400% FPG	10	8.4	1.6	-3	0.0	-0.7
Sex						
Male	61	51.5	4.9	-26	-4.0	-2.1
Female	58	48.5	4.9	-12	4.0	-1.1
Race/Ethnicity						
White, Not Hispanic	43	36.0	3.3	-24	-6.5	-1.8
Black, Not Hispanic	24	20.3	4.2	-8	0.1	-1.4
Not White or Black or Hispanic	12	10.1	5.8	-2	1.1	-1.1
Hispanic	40	33.5	10.9	-5	5.3	-1.8
Citizenship						
Not a Citizen	21	17.3	46.4	-4	1.6	1.5
Citizen	98	82.7	4.1	-34	-1.6	-1.5
Household Structure						
Family household, 2 parents	68	57.5	4.5	-27	-2.8	-2.0
Family household, single parent	45	38.2	5.3	-12	1.8	-1.1
Nonfamily household	3	2.5	14.4	-1	-0.3	-2.8
NA /Missing	2	1.9	6.5	1	1.3	3.9
Family Workforce Status						
No Workers	12	10.4	5.3	-5	-0.9	-1.7
Only PT Workers	21	17.3	5.3	-17	-6.3	-3.6
1 FT Worker	64	54.0	5.1	-16	3.4	-1.4
2+ FT Workers	17	13.9	3.3	-1	2.8	-0.5

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