This ITUP Snapshot updates the profile of the state’s uninsured using 2018 data from the California Health Interview Survey (CHIS), and projections for 2022 from the California Simulation of Insurance Markets (CalSIM).

In the years leading up to the Affordable Care Act (ACA), the uninsured rate among Californians under the age of 65 was approximately 16 percent. Implementation of the ACA dramatically reduced the rate of uninsured to 8.1 percent, or approximately 2.67 million uninsured Californians by 2018. The new CHIS data reveals that California’s rate of uninsured remained steady, with no significant changes in the rate between 2017 and 2018.

Who Are California’s Uninsured?

According to CHIS, in 2018:

- **Region**: Los Angeles County had the highest number of uninsured at 816,000. The Central Coast region (Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Cruz, and Ventura counties) had the highest rate of uninsured at 12.8 percent. (Figure 1)

- **Race and Ethnicity**: Approximately 63 percent of uninsured Californians were Latino. Even though there was no significant change in the rates of the uninsured based on ethnicity and race between 2017 and 2018, Latinos remained significantly more likely to be uninsured than other population groups. (Figure 2)

- **Immigration Status**: At 36 percent uninsured, non-citizens were more likely to be uninsured than U.S. born or naturalized citizens. (Figure 2)
Income: Nearly 849,000 uninsured Californians had incomes less than 138 percent of the Federal Poverty Level (FPL) ($16,754 for an individual), making them income-eligible for Medi-Cal. Almost half of California’s uninsured, an estimated 1.2 million, had incomes of 139-400 percent FPL ($16,875 to $48,560 per year), making them income-eligible for 2018 federal subsidies in the ACA exchange, Covered California. (Figure 3)

Despite being income-eligible, many uninsured Californians are not eligible to enroll in comprehensive Medi-Cal or Covered California because of their immigration status.

Children and Youth: An estimated 226,000 California children (0-18), and 454,000 young adults 19-25, were without coverage in 2018.

2022 Projections

The UCLA Center for Health Policy Research and the UC Berkeley Center for Labor Research and Education recently released updated projections for 2022 using the jointly-developed CalSIM model. The new CalSIM projections reflect 2019 state policy changes that expand Medi-Cal to cover undocumented young adults 19-25, provide additional state subsidies for low and moderate income individuals through Covered California, and impose a state coverage requirement (individual mandate). Importantly, CalSIM projections count as uninsured individuals who only have restricted Medi-Cal, limited to emergency, pregnancy-related services or limited long term care.

CalSIM projects that, by 2022, absent any further policy changes, the number of uninsured Californians would remain stable at 3.5 million. The state’s policies will have prevented an estimated 770,000 Californians from becoming uninsured by 2022, and 1.55 million Californians could benefit from reduced premiums because of state subsidies or pay lower premiums due to a healthier risk mix. CalSIM estimates that 970,000 uninsured Californians will be eligible for Covered California in 2022 and the majority will also be eligible for federal and state subsidies.

DATA NOTE: Most estimates of the number of insured in California include individuals who have restricted scope Medi-Cal, a limited program primarily covering undocumented adults for emergency and pregnancy related services. For example, the California Health Interview Survey (CHIS) relies on self-reported insurance status and it is likely that respondents with restricted scope Medi-Cal report they are insured. However, researchers working with the CalSIM model project rates of uninsured including individuals on restricted scope Medi-Cal as uninsured. The CalSIM approach can help policymakers more fully understand the number of Californians in need of comprehensive health care coverage.

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