

## REMAINING UNINSURED IN CALIFORNIA

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 \(CalSIM\)](#).

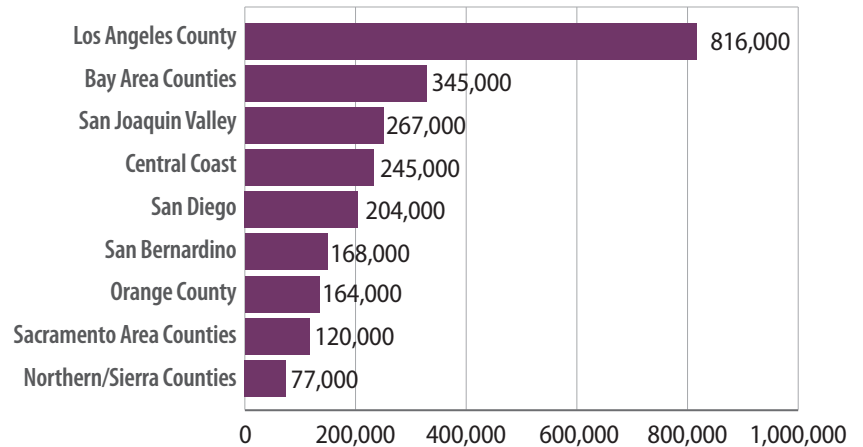
In the years leading up to the Affordable Care Act (ACA), the uninsured rate among Californians under the age of 65 was approximately **16 percent**.<sup>1</sup> Implementation of the ACA dramatically reduced the rate of uninsured to **8.1 percent**, or approximately **2.67 million uninsured** Californians by 2018.<sup>2</sup> 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:

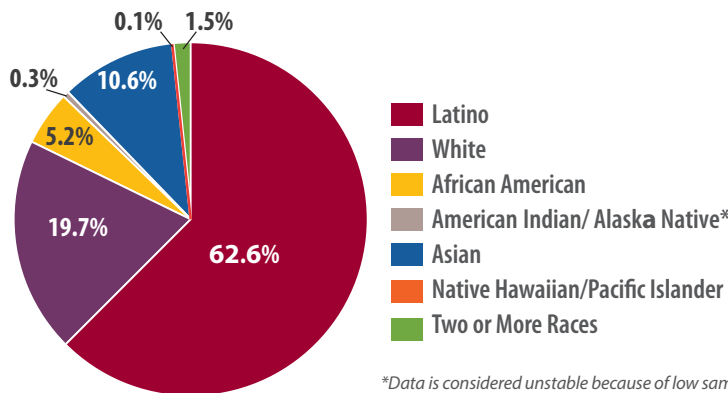
- **Region:** Los Angeles County had the highest number of uninsured at **816,000**.<sup>3</sup> The Central Coast region (Monterey, San Benito, San Luis Obispo, Santa Barbara, Santa Cruz, and Ventura counties) had the highest rate of uninsured at **12.8 percent**. (Figure 1)
- **Race and Ethnicity:** Approximately **63 percent** of uninsured Californians were Latino.<sup>4</sup> 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.<sup>5</sup> (Figure 2)
- **Immigration Status:** At **36 percent** uninsured, non-citizens were more likely to be uninsured than U.S. born or naturalized citizens.<sup>6</sup>

Figure 1. Uninsured Californians Under Age 65 by Region, 2018



Source: 2018 California Health Interview Survey, released October 2019. Chart prepared by Insure the Uninsured Project.

Figure 2. Uninsured Californians Under Age 65 by Race and Ethnicity, 2018



\*Data is considered unstable because of low sample size.

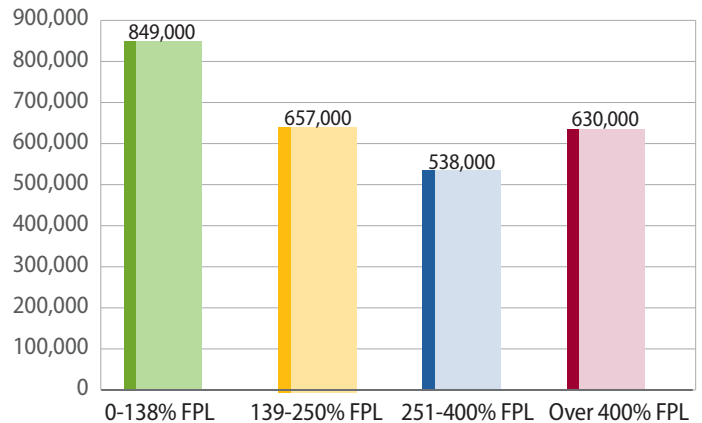
Source: 2018 California Health Interview Survey, released October 2019. Chart prepared by Insure the Uninsured Project.

- Income:** Nearly **849,000** uninsured Californians had incomes less than 138 percent of the Federal Poverty Level (FPL) (\$16,754 for an individual),<sup>7</sup> 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.

Figure 3. Uninsured Californians Under Age 65 by Federal Poverty Level, 2018



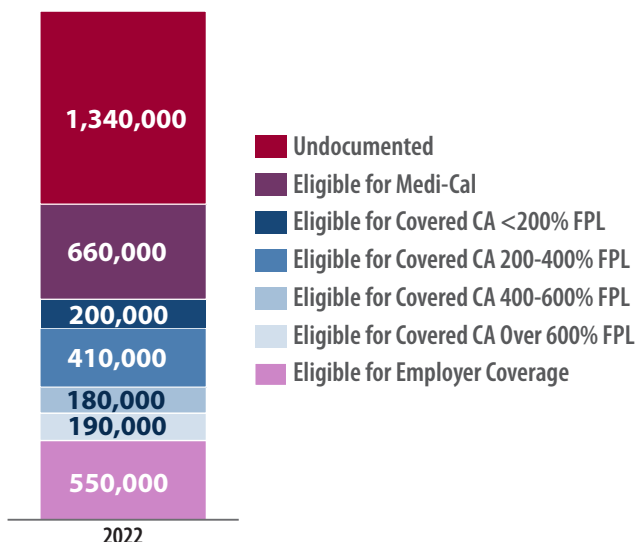
Source: 2018 California Health Interview Survey, released October 2019. Chart prepared by Insure the Uninsured Project.

## 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.<sup>8</sup> 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.**

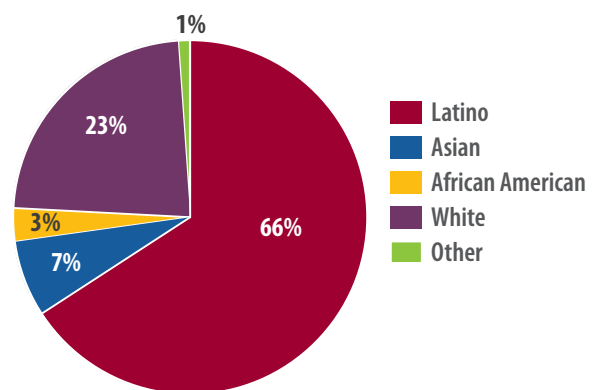
CalSIM projects that, by 2022, absent any further policy changes, the number of uninsured Californians would remain stable at **3.5 million**. The state's policies will have prevented an estimated **770,000** Californians from becoming uninsured by 2022, and **1.55 million** Californians could benefit 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.

Figure 4. Uninsured Californians Under Age 65, 2022 Projections



Source: UCLA- UC Berkeley CalSIM version 2.7, Nov. 2019. Chart prepared by Insure the Uninsured Project.

Figure 5. Uninsured Californians Under Age 65 by Race, 2022 Projections



Source: UCLA- UC Berkeley CalSIM version 2.7, Nov. 2019. Chart prepared by Insure the Uninsured Project.

**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.

## ENDNOTES

1. UCLA Center for Health Policy Research, [2011 California Health Interview Survey](#), Public Use File, October 2012.
2. UCLA Center for Health Policy Research, [2018 California Health Interview Survey](#), Public Use File, October 2019.
3. 2018 California Health Interview Survey, October 2019.
4. 2018 California Health Interview Survey, October 2019.
5. Tara Becker and Ninez Ponce, "[Californians Maintain Health Insurance Coverage Despite National Trends](#)," UCLA Center for Health Policy Research, October 2019.
6. 2018 California Health Interview Survey, October 2019.
7. California Department of Public Health, [2018 Federal Poverty Guidelines](#), 2018.
8. Miranda Dietz, Laurel Lucia, Xiao Chen et al., "[California's Steps to Expand Health Coverage and Improve Affordability](#)," UCLA Center for Health Policy Research and UC Berkeley Labor Center, November 2019.

## About ITUP

Insure the Uninsured Project (ITUP) is a Sacramento-based nonprofit health policy institute that for more than two decades has provided expert analysis and facilitated convenings for California policymakers and decisionmakers focused on health reform.

*The mission of ITUP is to promote innovative and workable policy solutions that expand health care access and improve the health of Californians, through policy-focused research and broad-based stakeholder engagement.*

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- California Community Foundation
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