

Revision Note: This Revised Fact Sheet incorporates the most recent data from the National Health Interview Survey released by the Centers for Disease Control and Prevention (CDC) in November 2017.

Remaining Uninsured in California

California benefited more than most states from the Affordable Care Act (ACA) because California fully embraced the ACA opportunities to expand coverage and streamline enrollment and retention processes. This also means that California has the most at stake in federal efforts to repeal or rollback the ACA coverage expansions.

In the years preceding the ACA, the uninsured rate for nonelderly Californians persistently hovered around **20 percent**.¹ Although California's implementation of the ACA dramatically reduced the number of uninsured, nearly **three million** uninsured Californians remain.

California still has a lot of work to do. This fact sheet provides an updated profile of California's remaining uninsured.

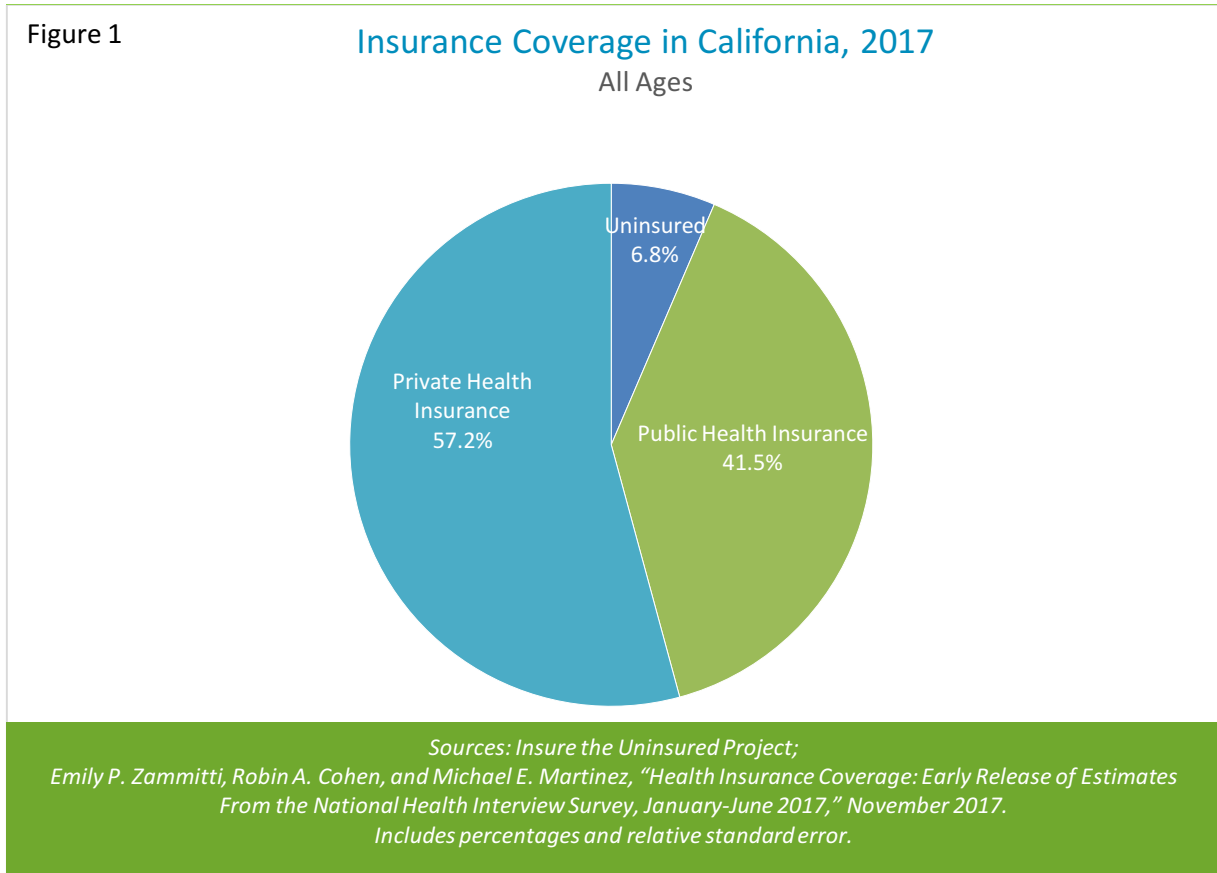
Profile of the Remaining Uninsured

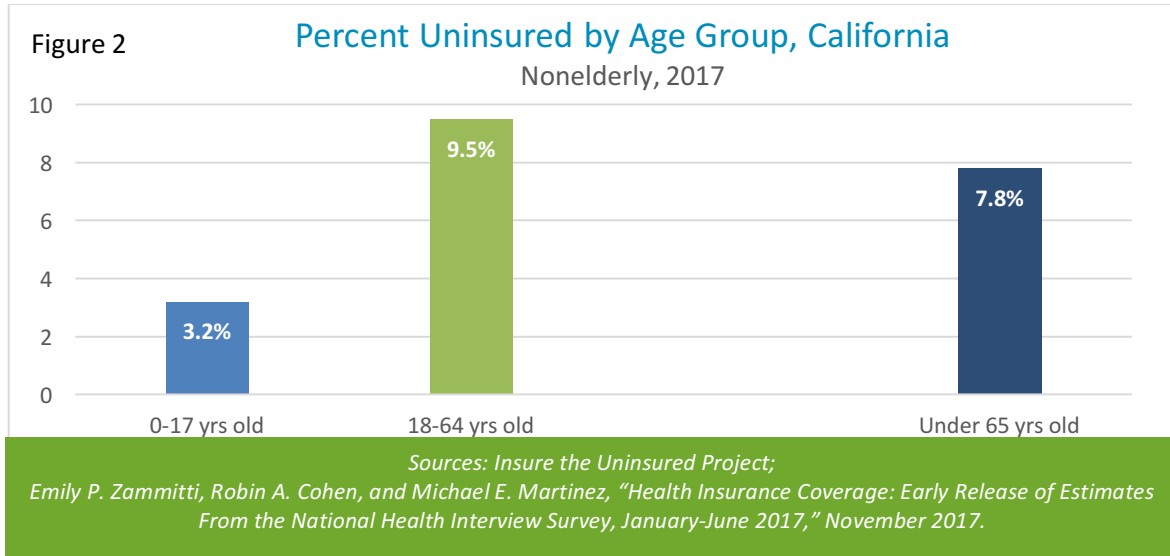
- California's uninsured rate is currently **6.8 percent**.² The uninsured rate for nonelderly residents, those under 65 years old, is **7.8 percent**.³ (Figures 1 and 2)
- According to projections for 2017, the majority of the uninsured (**1.8 million or 58 percent**) will be residents not eligible for coverage due to immigration status.⁴ (Figure 3)
- About **723,000 or 24 percent** of uninsured Californians are eligible for either Medi-Cal or subsidies through Covered California, but not enrolled.⁵ (Figure 3)
- Los Angeles County has the largest number of uninsured residents, **893,000**, representing **30 percent** of the state's uninsured.⁶ (Figure 4)
- The number of uninsured children in California (under 18 years old) has dropped to between **100,000** and **290,000**. Existing data sources used for this report showed that in early 2017, approximately 290,000 California children, or **3.2 percent**, were uninsured.⁷ (Figure 5) Because of survey limitations and challenges, it is unclear how or whether this estimate captures the additional 205,143 undocumented children enrolled in full-scope Medi-Cal under the 2016 state-only expansion for children regardless of immigration status.⁸
- More than half of California's remaining uninsured, **55 percent**, are Latino.⁹ (Figure 6)
- The majority of California's remaining uninsured, **1.5 million or 53 percent**, are under 200 percent of the federal poverty level (FPL). Another **800,500 uninsured Californians or 27 percent** are between 200 and 399 percent FPL, making them income eligible for subsidies to purchase coverage through Covered California.¹⁰ (Figure 7)

Estimates of the Remaining Uninsured

ITUP relied on multiple data sources to develop this comprehensive profile of California's remaining uninsured. This analysis uses commonly referenced population surveys measuring uninsured populations, including the National Health Interview Survey, the Current Population Survey and the California Health Interview Survey. For each of these sources, the survey methodologies, timeframes and analyses vary, and therefore the estimates on California's uninsured developed using these data sources will vary. A brief description of each of the population surveys used for this fact sheet, and the respective findings, are included in the addendum. The following data charts profile the remaining uninsured in California.

National Health Interview Survey





The estimates in Figure 2 are derived from a sample survey of civilian noninstitutionalized populations. Capturing small subpopulations, such as undocumented children covered by Medi-Cal, is a challenge for sample-based population surveys. At this point in California, low-income children are eligible for coverage regardless of immigration status. Some children remain uninsured because their family income is too high to qualify for subsidized coverage, and yet the cost of coverage is unaffordable for their families. Others remain uninsured because, for a variety of reasons, parents have not enrolled their children in coverage.

California Simulation of Insurance Markets/California Health Interview Survey

The California Health Interview Survey (CHIS) is one of the data sets used in the California Simulation of Insurance Markets (CalSIM). The UC Berkeley Center for Labor Research and Education and the UCLA Center for Health Policy Research developed CalSIM to estimate the impacts of the ACA on health insurance coverage in California.

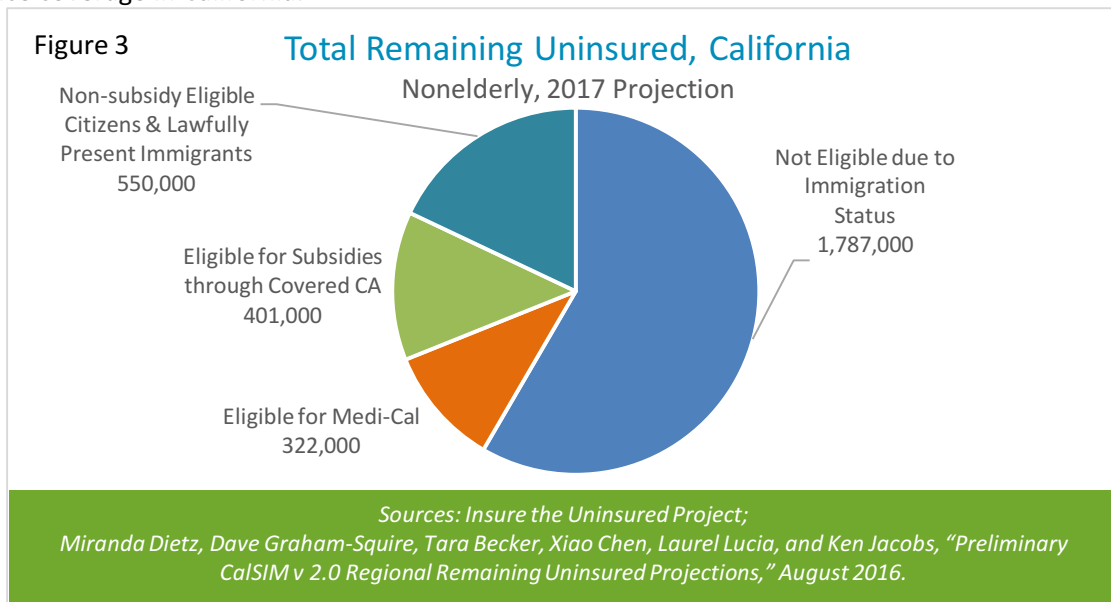
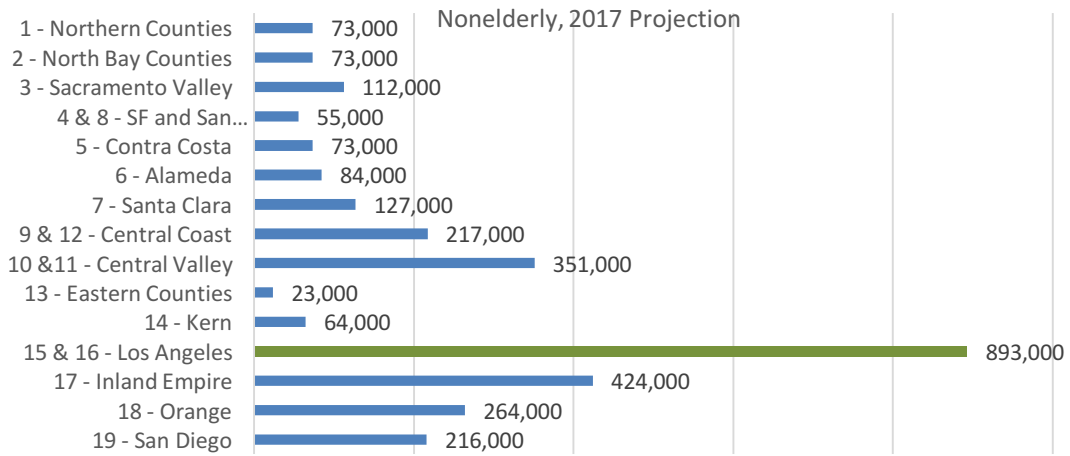


Figure 4

Uninsured by Covered CA Rating Region¹¹

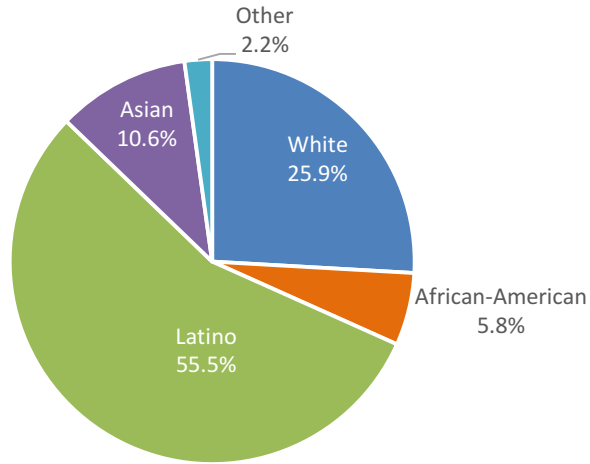


Sources: Insure the Uninsured Project; Miranda Dietz, Dave Graham-Squire, Tara Becker, Xiao Chen, Laurel Lucia, and Ken Jacobs, "Preliminary CalSIM v 2.0 Regional Remaining Uninsured Projections," August 2016.

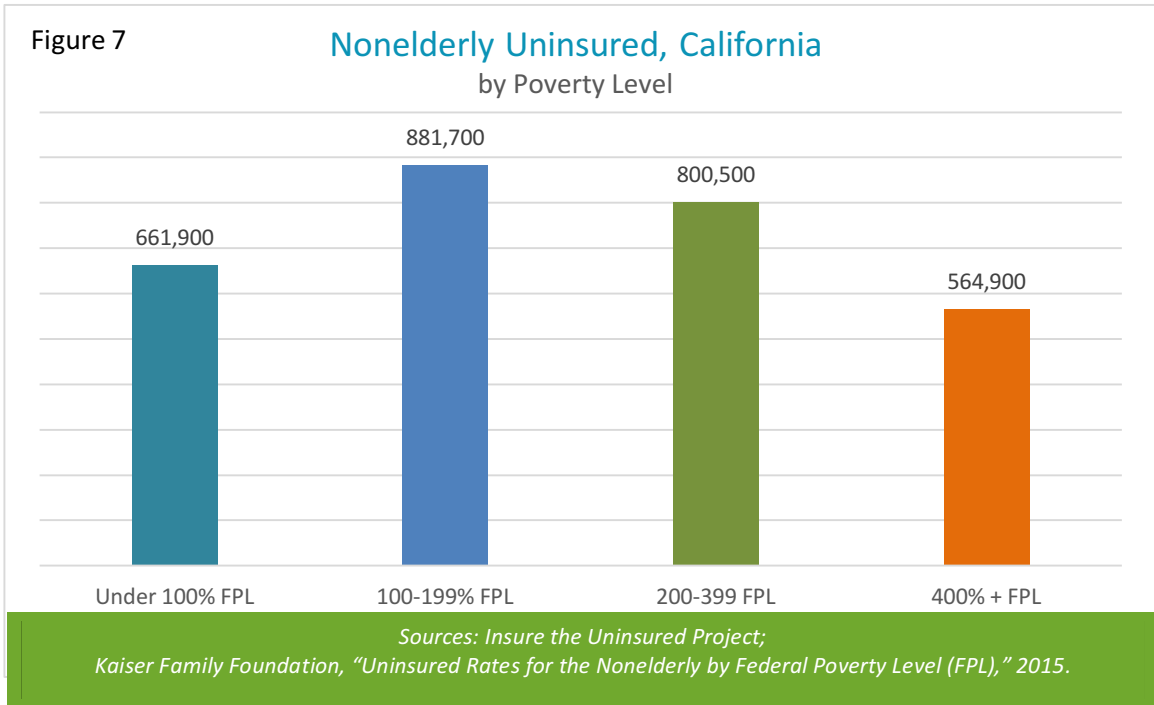
Current Population Survey

Figure 6

Nonelderly Uninsured in California, by Race and Ethnicity, 2016



Sources: Insure the Uninsured Project; Employee Benefit Research Institute, "CPS Data December 2016," California Health Care Foundation, December 2016.



ITUP Notes

- ¹ U.S. Census Bureau, 1-Year American Community Surveys, "HIC-6. Health Insurance Coverage Status and Type of Coverage by State – Persons Under 65: 2008 to 2015," 2015, <https://www.census.gov/data/tables/time-series/demo/health-insurance/historical-series/hic.html>.
- ² Emily P. Zammitti, Robin A. Cohen, and Michael E. Martinez, "Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, January – June 2017," November 2017, <https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201711.pdf>.
- ³ Zammitti et al.
- ⁴ Miranda Dietz, Dave Graham-Squire, Tara Becker, Xiao Chen, Laurel Lucia, and Ken Jacobs, "Preliminary CalSIM v 2.0 Regional Remaining Uninsured Projections," August 2016, <http://laborcenter.berkeley.edu/pdf/2016/Preliminary-CalSIM-20-Regional-Remaining-Uninsured-2017.pdf>.
- ⁵ Dietz et al.
- ⁶ Dietz et al.
- ⁷ Zammitti et al.
- ⁸ Department of Health Care Services, "SB 75 Transitions and New Enrollees by County," August 10, 2017, http://www.dhcs.ca.gov/services/medi-cal/eligibility/Documents/SB75/SB75_Enrollees_County_081017.pdf.
- ⁹ Employee Benefit Research Institute, "CPS Data December 2016," California Health Care Foundation, December 2016, <http://www.chcf.org/publications/2016/12/californias-uninsured>, (Based on estimates from the Current Population Survey, March 2016 Supplement.)
- ¹⁰ Kaiser Family Foundation, "Uninsured Rates for the Nonelderly by Federal Poverty Level (FPL)," 2015, <http://www.kff.org/uninsured/state-indicator/rate-by-fpl/?dataView=1¤tTimeframe=0&selectedRows=%7B%22states%22:%7B%22california%22:%7B%7D%7D%7D&sortModeI=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>. (Based on analysis of the U.S. Census Bureau, Current Population Survey, March Supplement.)
- ¹¹ Covered California Rating Region Number – Counties Included in the Rating Region
- 1 – Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Nevada, Plumas, Shasta, Sierra, Siskiyou, Sutter, Tehama, Trinity, Tuolumne, and Yuba
 - 2 – Marin, Napa, Solano, and Sonoma
 - 3 – Sacramento, Placer, El Dorado and Yolo
 - 4 & 8 – San Francisco and San Mateo
 - 5 – Contra Costa
 - 6 – Alameda
 - 7 – Santa Clara
 - 9 & 12 – Monterey, San Benito, and Santa Cruz; San Luis Obispo, Santa Barbara and Ventura
 - 10 & 11 – San Joaquin, Stanislaus, Merced, Mariposa and Tulare; Fresno, Kings and Madera
 - 13 – Mono, Inyo and Imperial
 - 14 – Kern
 - 15 & 16 – Los Angeles

Insure the Uninsured Project (ITUP) is a nonprofit, 501(c)(3) organization, founded in 1996 to focus attention on California's uninsured. Based in Sacramento, California, ITUP's mission is to promote innovative and workable policy solutions that expand health care access and improve the health of Californians. ITUP conducts policy-focused research and convenes broad-based stakeholders on health policy topics, acting as an honest broker to find common ground among diverse health care leaders in the state. To assist with implementation of health reform in California, ITUP hosts an annual statewide conference in Sacramento and facilitates regional and statewide workgroups on topics affecting health and health care in the state.

For more information on this fact sheet, contact ITUP Executive Director Deborah Kelch, at 916-226-3899.

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Addendum

Overview of Survey Methodology, by Surveying Organization

Source	CA Uninsured Rate	Survey Timeframe	Response Rate	Non-English Languages	Data Updates
National Health Interview Survey (NHIS)	6.8 percent	January– June 2017	80 percent 39,480 persons in selected states	Spanish/ Interviewers translate into other languages	Quarterly
California Health Interview Survey (CHIS)	8.4 percent	May 2015 – mid February 2016	45.2 percent 21,034 adults 754 adolescents 2157 children in California	Spanish, Chinese, Vietnamese, Korean, Tagalog	Annual
Current Population Survey (CPS) ASEC	8.6 percent	March 2016	72 percent 69,500 successful interviews nationally	(Unable to locate this information)	Annual

Questions Regarding Insurance Status, by Surveying Organization

Source	Survey Questions on Health Status
NHIS	<ul style="list-style-type: none"> ▪ In the PAST 12 MONTHS, was there any time when you did NOT have ANY health insurance or coverage? ▪ In the PAST 12 MONTHS, about how many months were you without coverage? ▪ (Are you/Is anyone in the family) covered by any kind of health insurance or some other kind of health care plan?
CHIS	<ul style="list-style-type: none"> ▪ During the past 12 months, was there any time when you had no health insurance at all? ▪ For how many months of the past 12 months did you have no health insurance at all? ▪ What is the ONE MAIN reason why you did not have any health insurance during those months? ▪ During the time that you were uninsured, did you try to find health insurance on your own? ▪ What is the ONE MAIN reason why you do not have any health insurance? ▪ How long has it been since you last had health insurance?
CPS ASEC	<ul style="list-style-type: none"> ▪ Do you (does anyone in your household) NOW have any type of health plan or health coverage? ▪ Are you (is anyone in your household) NOW covered by Medicaid, CHIP, Medicare, other State Health program including Exchanges. Other programs are also included in the survey. ▪ For the coverage you (they) NOW have (do/does/did) (you/he/she) get it through a job, the government or state, or some other way? ▪ (Do/Does/Did) you (they) get that coverage through a parent or spouse, buy it (yourself/himself/herself), or get it some other way? <p>Respondents are asked several other questions about coverage including when coverage started, how long it lasted in a calendar year, and whether coverage has been continuous.</p> <p>Respondents are asked to verify that they are not currently covered by a health plan, if they stated that they do not have any type of health plan or health coverage.</p>