

Fact Sheet



Remaining Uninsured in California

Revised and updated*

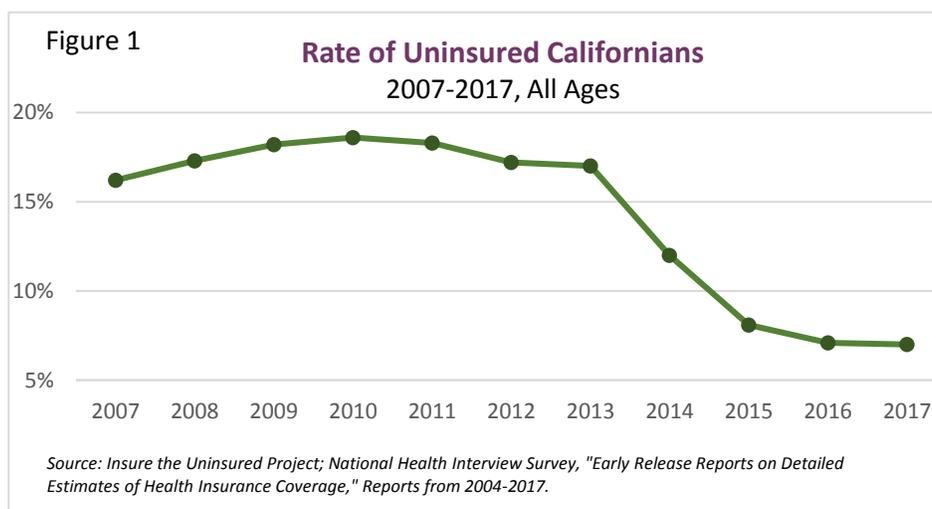
April 25, 2018

California fully embraced the federal Affordable Care Act (ACA) with dramatic results. California's uninsured rate is currently at just **7 percent** overall and 8.1 percent among those under 65 years old.¹ In the years prior to the ACA, California's uninsured rate hovered between 16 and 19 percent.²

How California Made Progress

Since 2014, California implemented multiple program changes and expansions, bringing millions of uninsured Californians into coverage, including:

- **Medicaid (Medi-Cal) expansion.** California expanded eligibility for Medi-Cal (California's Medicaid program), streamlined eligibility and enrollment processes and, in 2016, implemented a state-funded Medi-Cal program to cover all children regardless of immigration status. Between 2014 and 2017, Medi-Cal enrollment increased from 7.3 million to 13.3 million. For more information on the changes to Medi-Cal eligibility, see the ITUP fact sheet, "[The ACA and Medi-Cal: What's at Stake?](#)"
- **ACA Marketplace.** California implemented the first state-based ACA exchange in the country, offering individual coverage choices and federal assistance to help pay premiums and out-of-pocket costs for low-income Californians. Covered California enrolled 1.4 million in the first year and enrollment has remained relatively steady through 2018.
- **Statewide and local outreach and enrollment assistance.** Covered California partnered with state and local agencies, providers and advocates around the state in an extensive outreach, media and application assistance effort educating Californians about new coverage opportunities and helping them to enroll.



* 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 in February 2018 and from the California Health Interview Survey released by the UCLA Center for Health Policy Research in October 2017.

Californians Who Remain Uninsured

Despite California's very successful effort to bring Californians into coverage, approximately **three million** Californians remain without comprehensive health coverage.

- **Undocumented adults.** According to projections for 2017, the majority of the uninsured (**1.8 million or 58 percent**) are residents not eligible for coverage due to immigration status.³ (See Figure 4)
- **Low-income.** Approximately half of California's remaining uninsured, **1.5 million**, are under 200 percent of the federal poverty level (FPL) (\$24,280 annual income for an individual). An estimated **872,700** uninsured Californians, or 30 percent, are between 200 and 399 percent FPL, making them income eligible for subsidies to purchase coverage through Covered California.⁴ (See Figure 7)
- **Latino.** More than half of California's remaining uninsured, **61.5 percent**, are Latino.⁵ (See Figure 6)
- **Eligible but not enrolled.** Among low-income uninsured Californians, approximately **723,000**, or 24 percent, are eligible for either Medi-Cal or subsidies through Covered California, but not enrolled.⁶ (Figure 4)
- **Varies by region.** Los Angeles County has the largest number of uninsured residents, **893,000**, representing 30 percent of the state's uninsured, followed by the Inland Empire and the Central Valley.⁷ Many remote rural regions have the highest percent of uninsured, but lower numbers of uninsured, reflecting the sparse population density in rural California counties. (See Figure 5)

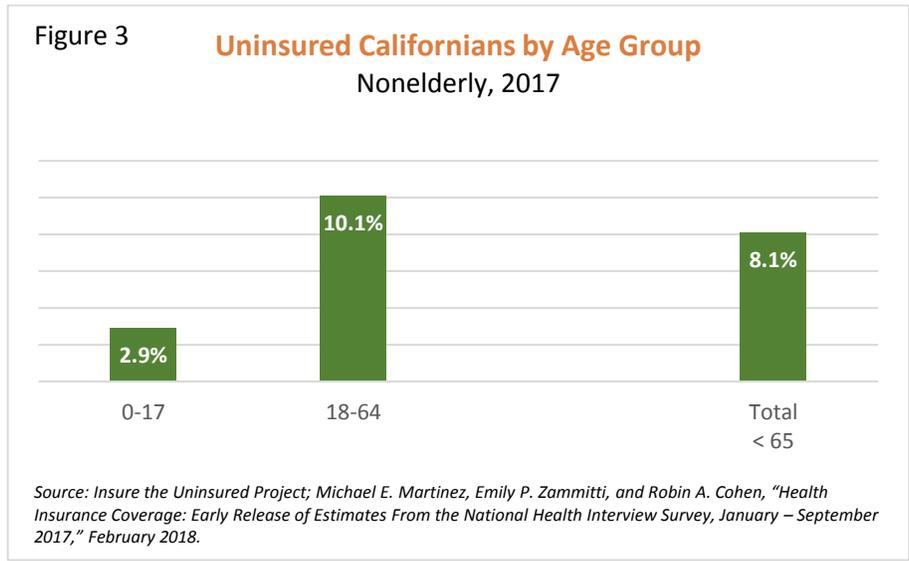
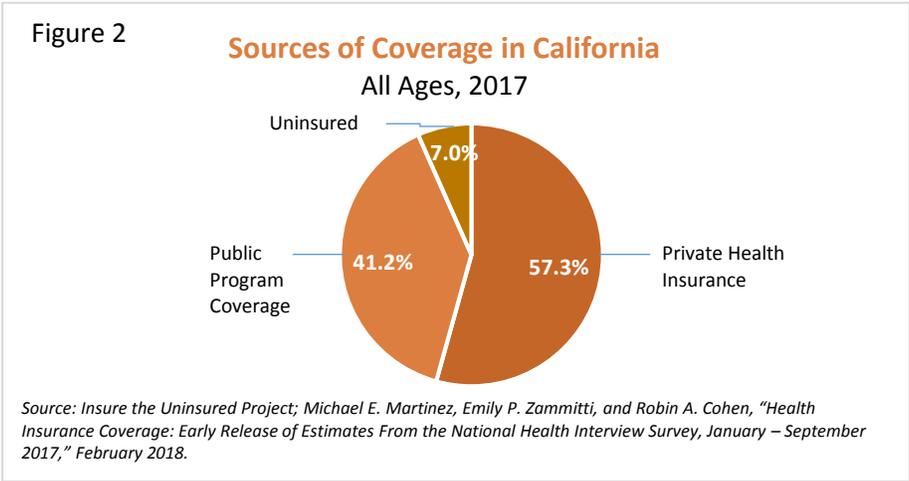
Children who remain uninsured. With the expansion of Medi-Cal to all income-eligible children, the number of uninsured children in California (under 18 years old) dropped to between **100,000** and **266,000**. Existing data sources used for this report showed that in 2017, approximately 266,000 California children, or 2.9 percent, were uninsured.⁸ (See Figure 3) Because of survey limitations and challenges, it is unclear whether this estimate fully captures the additional 205,143 undocumented children enrolled in full-scope Medi-Cal under the state-only Medi-Cal expansion.⁹ Capturing small subpopulations, such as undocumented children covered by Medi-Cal, is a challenge for sample-based population surveys.

Some children remain uninsured because their family income is too high to qualify for subsidized coverage, and yet the cost of coverage remains unaffordable for their families. Others remain uninsured because, for a variety of reasons, parents have not enrolled their children in coverage.

Estimates of the Remaining Uninsured

To develop this comprehensive profile of California's remaining uninsured ITUP relied on multiple data sources. Each data source measures and reports the data in distinct categories. 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.

National Health Interview Survey



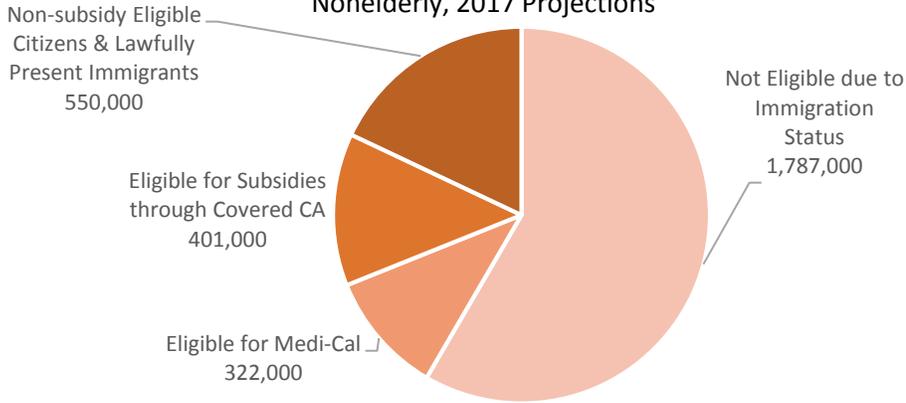
California Simulation of Insurance Markets (CalSIM) California Health Interview Survey (CHIS)

The UC Berkeley Center for Labor Research and Education and the UCLA Center for Health Policy Research developed the California Simulation of Insurance Markets (CalSIM) to estimate the impacts of the ACA on health insurance coverage in California. The charts below are based on data analyses from CalSIM and the California Health Interview Survey (CHIS), respectively. CHIS is one of the data sets, but not the exclusive data set, used in CalSIM.

CalSIM

Figure 4

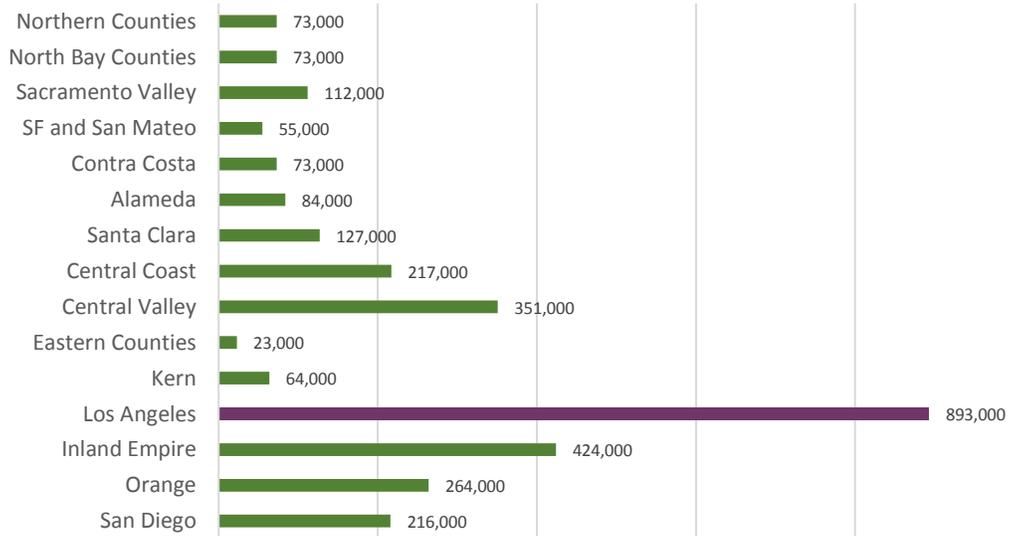
**Profile of Uninsured Californians
Nonelderly, 2017 Projections**



Source: 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.

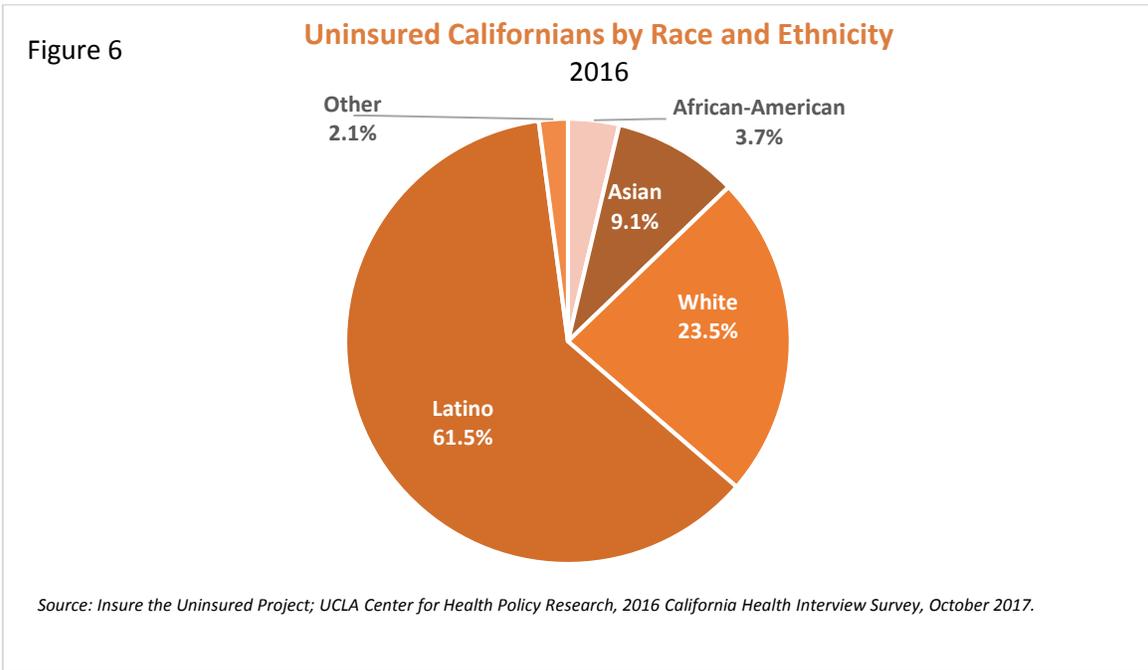
Figure 5

**Uninsured Californians by Covered CA Rating Region¹⁰
Nonelderly, 2017 Projections**

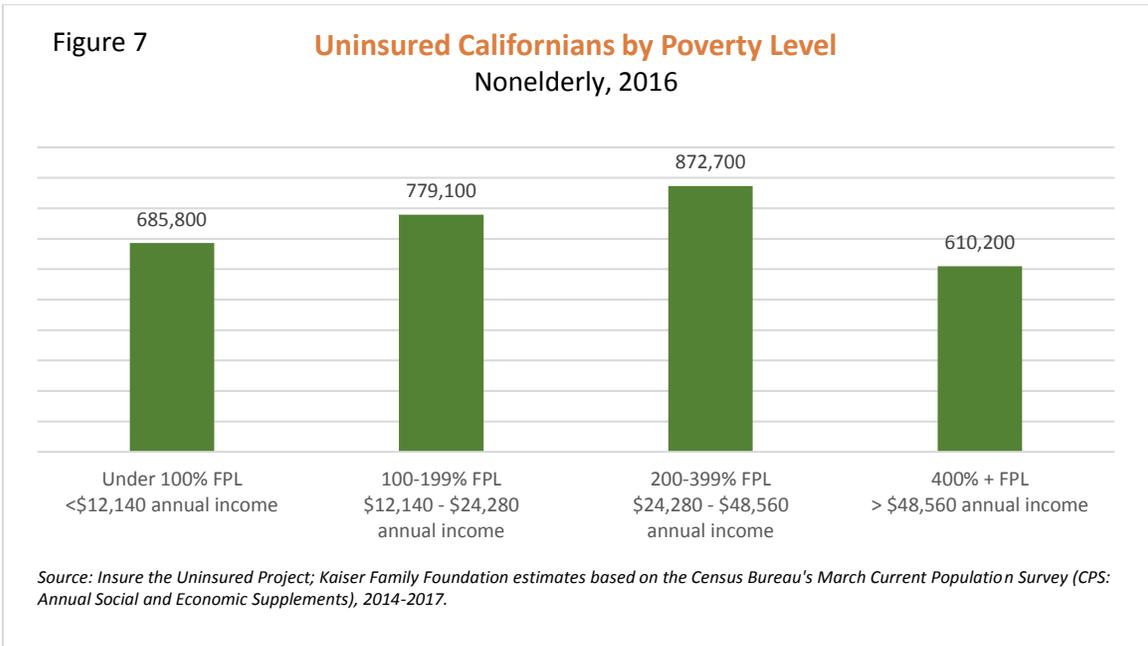


Source: Insure the Uninsured Project; Miranda Dietz, Dave Graham-Squire, Tara Becker, Xiao Chen, Laurel Lucia, and Ken Jacobs, "Preliminary CalSIM v 2.0 Regional Remaining Uninsured Projections," August 2016.

California Health Interview Survey (CHIS)



Current Population Survey



Notes

¹ Michael E. Martinez, Emily P. Zammiti, and Robin A. Cohen, "[Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, January – September 2017](#)," National Center for Health Statistics, February 2018.

² National Health Interview Survey, "[Early Release Reports on Detailed Estimates of Health Insurance Coverage](#)," Reports from 2007-2017.

³ Miranda Dietz, Dave Graham-Squire, Tara Becker, Xiao Chen, Laurel Lucia, and Ken Jacobs, "[Preliminary CalSIM v 2.0 Regional Remaining Uninsured Projections](#)," UCLA Center for Health Policy Research and UC Berkeley Labor Center, August 2016.

⁴ Kaiser Family Foundation, "[Uninsured Rates for the Nonelderly by Federal Poverty Level \(FPL\)](#)," 2016. Based on the Census Bureau's March Current Population Survey (CPS: Annual Social and Economic Supplements), 2014-2017.

⁵ UCLA Center for Health Policy Research, "[2016 California Health Interview Survey](#)," Public Use File, October 2017.

⁶ Dietz, "[Regional Remaining Uninsured Projections](#)."

⁷ Dietz, "[Regional Remaining Uninsured Projections](#)."

⁸ Martinez, "[Health Insurance Coverage: Early Release Estimates](#)."

⁹ California Department of Health Care Services, "[SB 75 Transitions and New Enrollees by County](#)," August 10, 2017.

¹⁰ Covered California regions by CalSIM grouping as in Figure 5: *Northern California* (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; *North Bay* (2) Marin, Napa, Solano, and Sonoma; *Sacramento Valley* (3) Sacramento, Placer, El Dorado and Yolo; *San Francisco and San Mateo* (4 and 8); *Contra Costa* (5); *Alameda* (6); *Santa Clara* (7); *Central Coast* (9 and 12) Monterey, San Benito, and Santa Cruz; San Luis Obispo, Santa Barbara and Ventura; *Central Valley* (10 and 11) San Joaquin, Stanislaus, Merced, Mariposa and Tulare; Fresno, Kings and Madera; *Santa Clara* (7); *Eastern Counties* (13) Mono, Inyo and Imperial; *Kern* (14); and *Los Angeles* (15 and 16).

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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