

REVISED MAY 2019

REMAINING UNINSURED IN CALIFORNIA

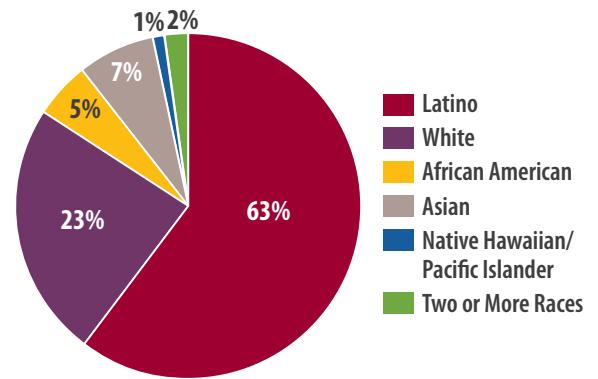
According to the California Health Interview Survey (CHIS), in the years leading up to the Affordable Care Act (ACA), the uninsured rate among Californians under the age of 65 was approximately **16 percent**.¹ Implementation of the ACA dramatically reduced the rate of uninsured to 8.4 percent, with approximately **3 million remaining uninsured** in the state.² This snapshot provides a quick overview of California's remaining uninsured.

WHO ARE CALIFORNIA'S UNINSURED?

According to CHIS:

- Los Angeles County has the highest number of uninsured, at **786,000**, as of 2017. The region with the highest rate of uninsured is the Central Coast counties at **11.5 percent**. (Figure 1)
- More than **one in three (1.5 million)** of the uninsured are expected to be undocumented in 2020. (Figure 4) The vast majority (**89 percent**) of **low-income undocumented adults** in California, those under 138 percent of the federal poverty level (FPL), are uninsured.³
- Approximately **276,000** California children, or **2.8 percent** of all children, were uninsured.
- Slightly over 50% of all uninsured Californians, or **1.5 million people**, live under 200 percent FPL with an annual individual income of about \$24,000.
- Another **685,000**, or **24 percent**, are between 200 and 399 percent FPL, (\$24,120 to \$48,240 per year), which means they are income eligible for subsidies to purchase individual coverage through Covered California. (Figure 3)

Figure 2. Uninsured Californians Under Age 65 by Race and Ethnicity, 2017



Percentages may not total due to rounding.

Figure 3. Uninsured Californians Under Age 65 by Poverty Level, 2017

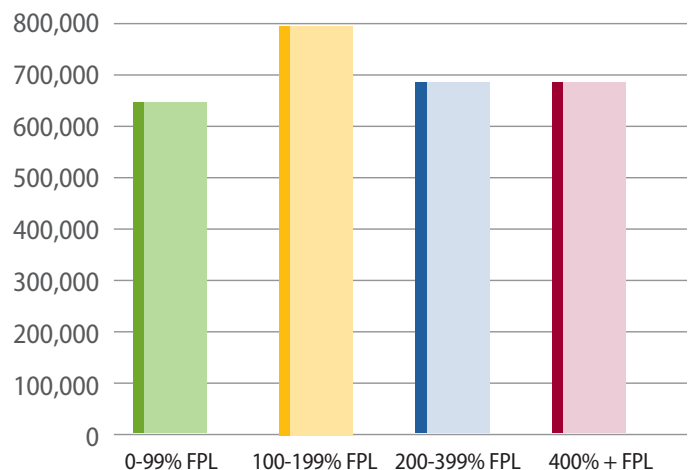
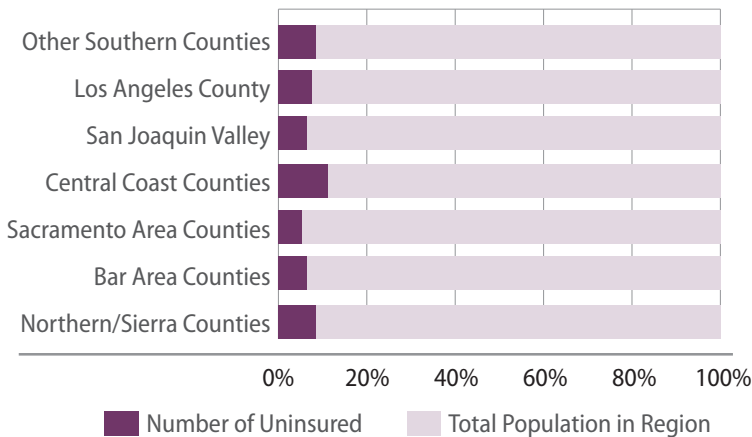


Figure 1. Percentage of Uninsured Under Age 65 by Region, 2017



Source: 2017 California Health Interview Survey, October 2018. Charts prepared by Insure the Uninsured Project.

2020 PROJECTIONS

Based on projections from the California Simulation of Insurance Markets (CalSIM)⁴ model developed jointly by the UCLA Center for Health Policy Research and the UC Berkeley Center for Labor Research and Education, the number of uninsured in California is expected to rise in future years. Without intervening state action to counteract the effects of eliminating the individual mandate penalty, the uninsured rate is anticipated to grow to 11.7 percent in 2020 and 12.9 percent in 2023.⁵ CalSIM projections define the uninsured as including individuals who only have Medi-Cal for emergency and pregnancy-related services.



Figure 4. Uninsured Californians Under Age 65 2020 and 2023 Projections

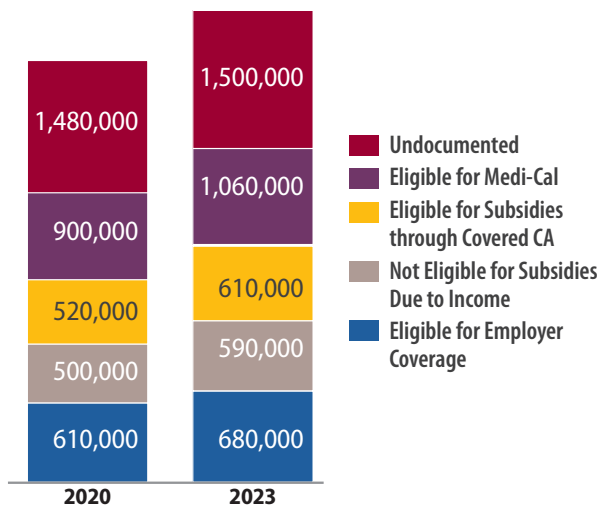
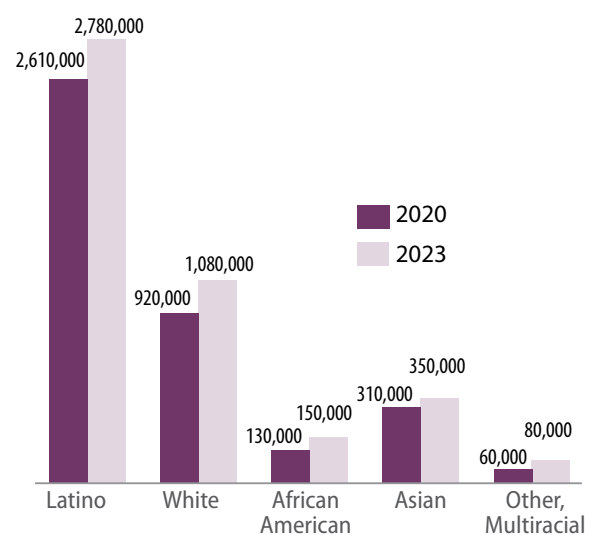


Figure 5. Uninsured Californians Under Age 65 by Race 2020 and 2023 Projections



Source: UCLA- UC Berkeley CalSIM version 2.2, Nov. 2018. Charts prepared by Insure the Uninsured Project.

DATA NOTE: Most survey estimates of the number of *insured* in California include individuals who have restricted scope Medi-Cal, a limited program primarily covering undocumented adults only 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, [2017 California Health Interview Survey](#), Public Use File, October 2018.
3. UCLA Center for Health Policy Research, Analysis of the combined 2016 and 2017 California Health Interview Survey, February 2019.
4. More information about CalSIM can be found at [CalSIM: Modeling the Future of Health Care](#).
5. Dietz, Miranda, Laurel Lucia, Dylan Roby, Ken Jacobs, Petra Rasmussen, Xiao Chen, Dave Graham-Squire, Greg Watson, Ian Perry, and Gerald Kominski. "California's Health Coverage Gains To Erode Without Further State Action". UCLA Center for Health Policy Research and UC Berkeley Labor Center, November 2018.

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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