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Edward Fox Ph.D.

Health Director,
Skokomish Tribe

HEALTH INSURANCE COVERAGE FOR AMERICAN INDIANS AND ALASKA NATIVES: THE IMPACT OF THE AFFORDABLE CARE ACT 2012-2015.

Tracking the Impact of the Medicaid Coverage for American Indian and Alaska Natives

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Abstract

In this brief I examine the evidence of the impact of the Affordable Care Act on American Indians and Alaska Natives to determine if the ACA resulted in expected enrollment gains in Health Insurance coverage and the related reduction in uninsured. A review of findings from the American Community Survey depicts success in increasing the number insured, thus lowering the number uninsured for both males and females. It also depicts significant variation for American Indians and Alaska Natives with or without access to IHS-funded health programs. This variation by 'access to IHS' suggests a need for a closer examination of this finding. The overall decline in uninsured was 29% for all American Indians and Alaska Natives. However, the decline for those American Indians and Alaska Natives with access to IHS-funded programs was just 13% compared the 38% decline for those without access to IHS.

Methodology

The American Community Survey provides estimates of the number of insured, uninsured for American Indians and Alaska Natives (alone and in combination). The one-year survey provides estimates with low error rates at the national level of analysis. This analysis provides cross tabulations by sex and by access to IHS-funded health programs for the years 2012 and 2015. The analysis is built on the comparison between the two years to the two variables of sex and access to IHS.

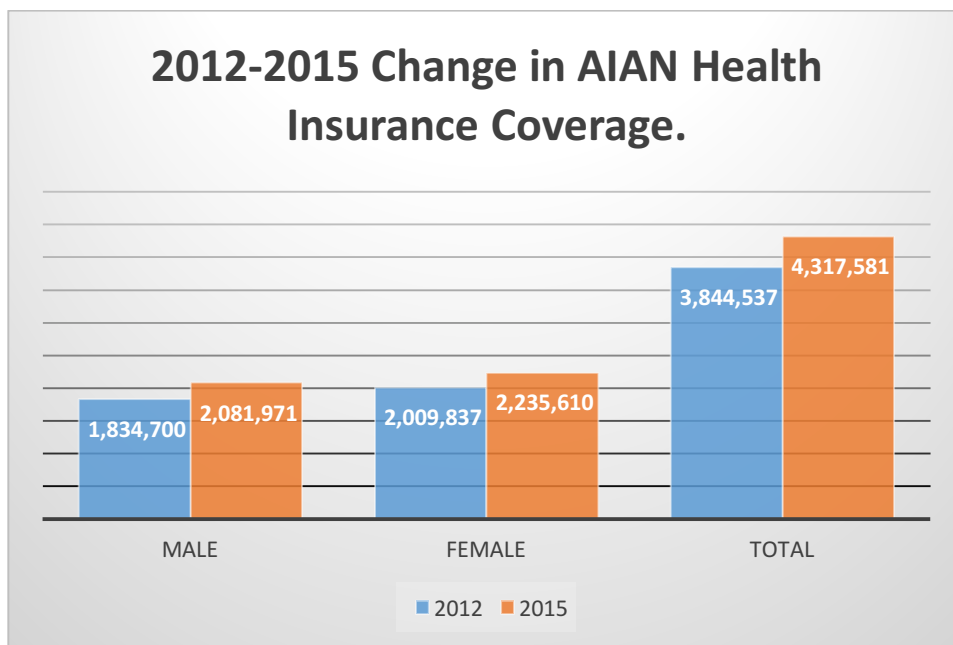
Findings

Health Insurance Coverage

Health Insurance Coverage of all American Indians and Alaska Natives with and without access to IHS

The table that follows depicts large health insurance enrollment increases nationally. The number of American Indians and Alaska Natives with health insurance rose from 3.8 million in 2012 to 4.3 million in 2015. This 473,000 increase from 2012 to 2015 of insured American Indians and Alaska Natives represents a 12% increase in the number insured. The number of insured males increased by 13%, slightly more than insured females, who saw an 11% increase.

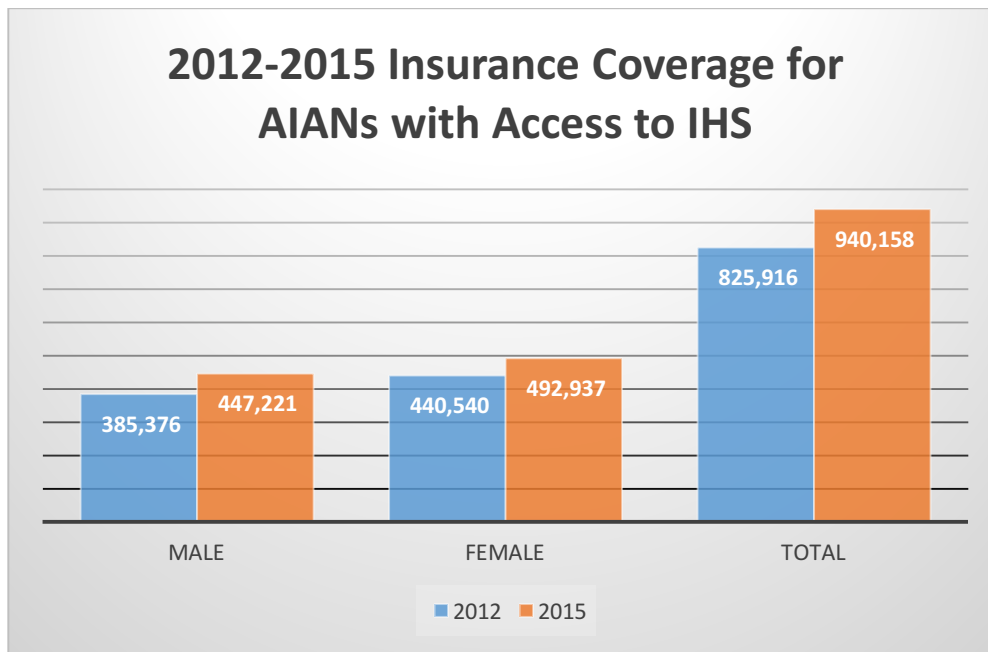
2012-2015 Health Coverage American Indians and Alaska Natives				
	2012	2015	Increase 12-15	% increase
Male	1,834,700	2,081,971	247,271	13%
Female	2,009,837	2,235,610	225,773	11%
Total	3,844,537	4,317,581	473,044	12%
% Male	48%	48%	52%	
% Female	52%	52%	48%	



Increased Health Insurance for American Indians and Alaska Natives with Access to IHS

The number of insured American Indians and Alaska Natives with access to IHS increased from 825,000 in 2012 to 940,000 in 2015. This represents a 14% increase in insured patients at IHS funded health programs, a slightly higher increase for American Indians and Alaska Natives who did not have access to IHS. Male insurance coverage increased by 16% while females increased by 12%. Males accounted for 54% of the 2012 to 2015 increase of 114,000 newly insured. In 2015, however, females continued to make up 52% of all insured down one percentage point from 2012. The newly Medicaid eligible childless adults are the likely reason for this shift toward more insured males.

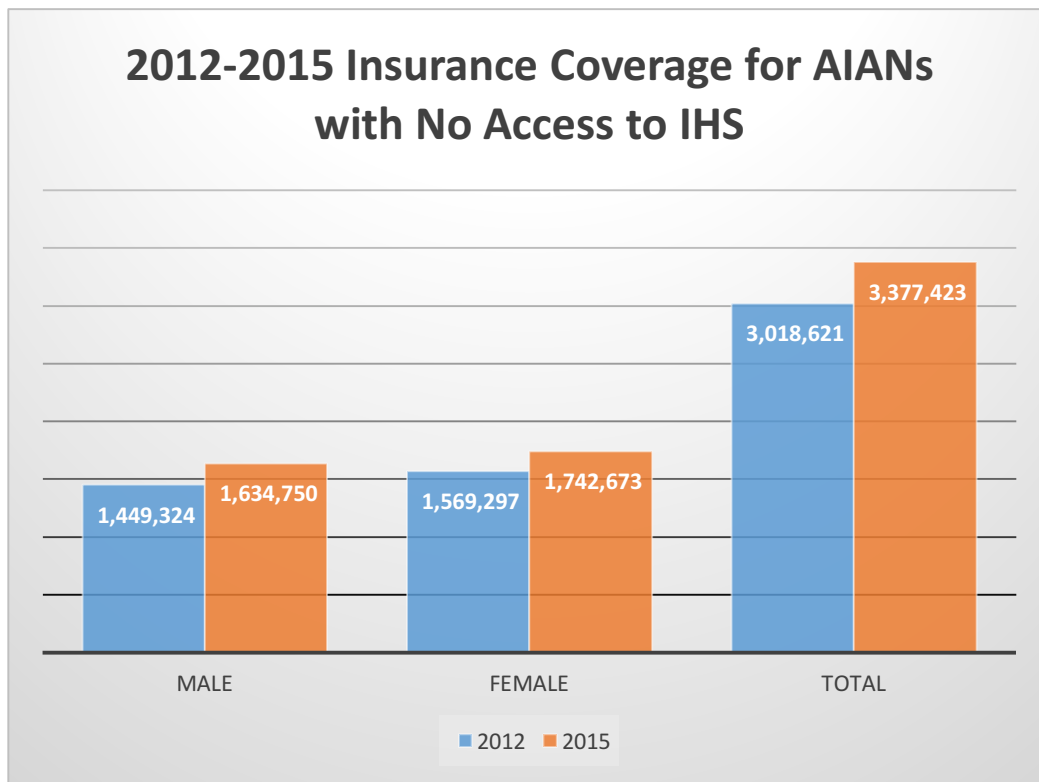
2012-2015 Health Coverage for American Indians and Alaska Natives with Access to IHS				
	2012	2015	Increase 12-15	% increase
Male	385,376	447,221	61,845	16%
Female	440,540	492,937	52,397	12%
Total	825,916	940,158	114,242	14%
% Male	47%	48%	54%	
% Female	53%	52%	46%	



Health Insurance for American Indians and Alaska Natives Without Access to IHS

The ACS estimates that there were 3 million insured American Indians and Alaska Natives without access to IHS-funded health programs in 2012. By 2015 this increased to 3,377,000, an increase of 12%. This compares to the 14% increase for those American Indians and Alaska Natives with access to IHS. Males represented 52% of the total increase of 358,800 newly insured. Females, however continued to represent 52% of all insured.

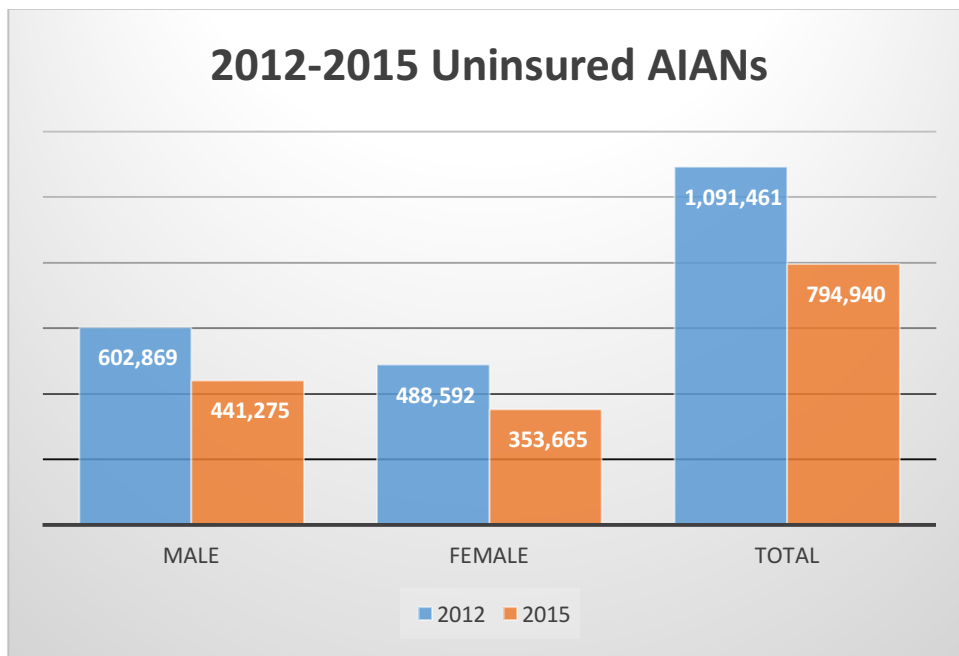
2012-2015 Health Coverage American Indians and Alaska Natives With No Access to IHS				
	2012	2015	Increase 12-15	% increase
Male	1,449,324	1,634,750	185,426	13%
Female	1,569,297	1,742,673	173,376	11%
Total	3,018,621	3,377,423	358,802	12%
% Male	48%	48%	52%	
% Female	52%	52%	48%	



American Indians and Alaska Natives Without Health Insurance

Uninsured American Indians and Alaska Natives

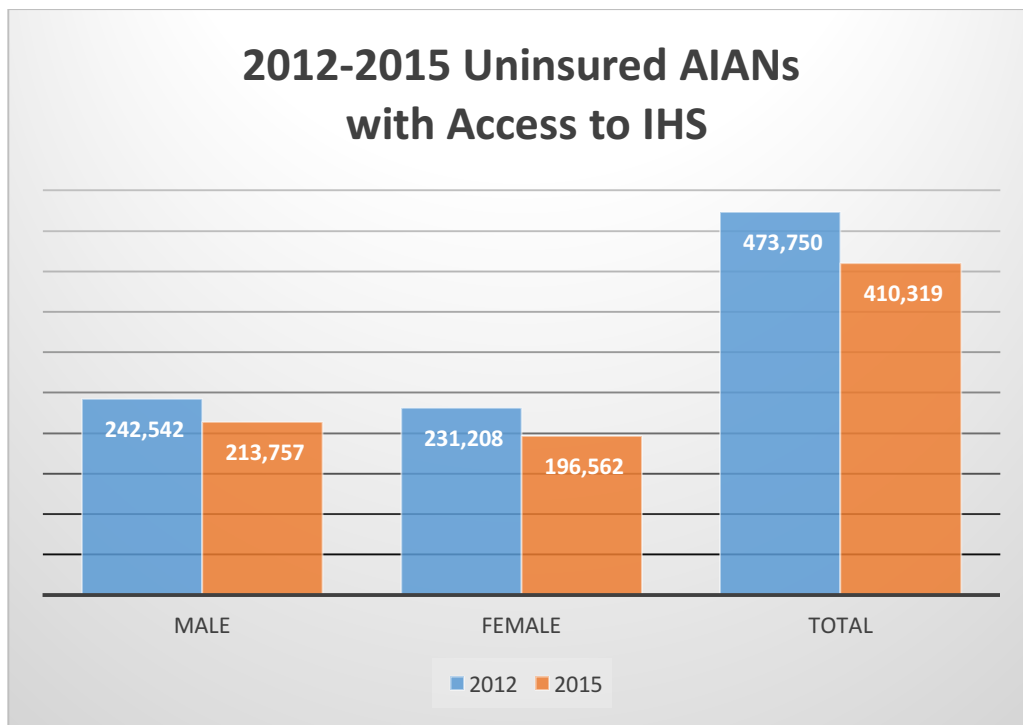
2012-2015 Uninsured American Indians and Alaska Natives				
	2012	2015	Decrease 12-15	% decrease
Male	602,869	441,275	(161,594)	-27%
Female	488,592	353,665	(134,927)	-28%
Total	1,091,461	794,940	(296,521)	-27%
% Male	55%	56%	54%	
% Female	45%	44%	46%	



1.1 million American Indians and Alaska Natives were uninsured in 2012. By 2015 this number had dropped below 800,000 uninsured, a 27% decrease in the number uninsured. Males represented 56% of all uninsured American Indians and Alaska Natives or 441,000 compared to 353,000 females. Males represented 54% of the decrease since 2012.

Uninsured American Indians and Alaska Natives with Access to IHS

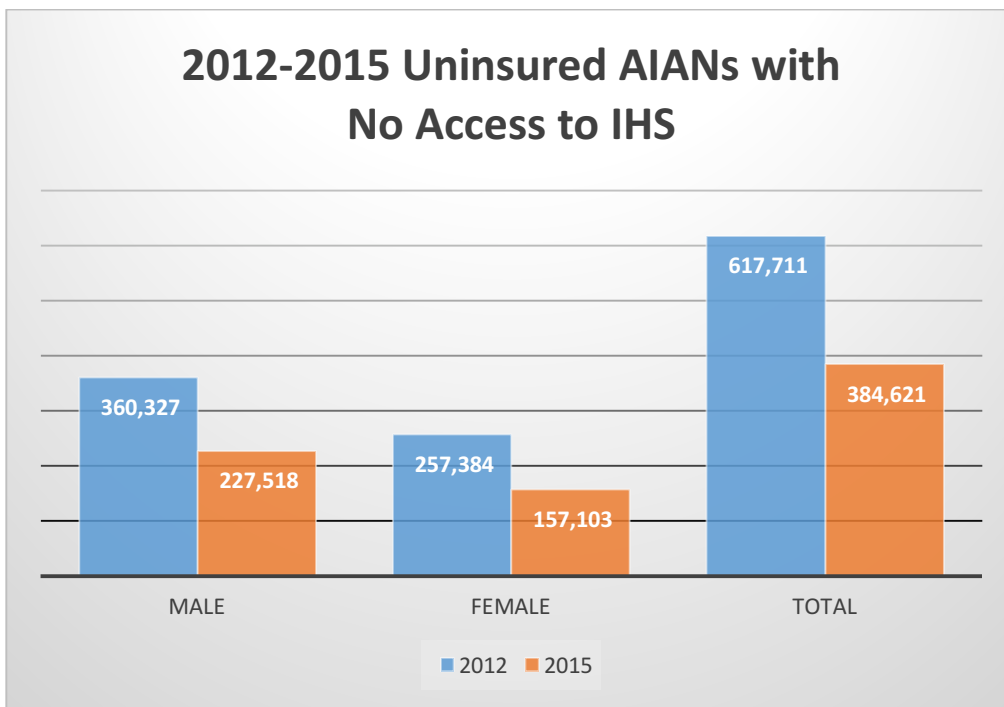
2012-2015 American Indians and Alaska Natives Without Health Insurance Coverage with Access to IHS				
	2012	2015	Decrease 12-15	% decrease
Male	242,542	213,757	(28,785)	-12%
Female	231,208	196,562	(34,646)	-15%
Total	473,750	410,319	(63,431)	-13%
% Male	51%	52%	45%	
% Female	49%	48%	55%	



The number of uninsured patients with access to IHS-funded health programs declined by 63,400 or 13% from 2012 to 2015. Females made up 55% of the total decline as the number of females uninsured dropped by 34,600 from 231,000 in 2012 to just under 200,000 in 2015 a reduction of 15%. Male uninsured also declined, by 28,000, a 12% decline from 2012. In 2015, males made up 52% of all uninsured at IHS-funded programs, relatively unchanged at a 1% increase since 2012.

Uninsured American Indians and Alaska Natives without Access to IHS

2012-2015 American Indians and Alaska Natives Without Health Insurance Coverage With No Access to IHS				
	2012	2015	Decrease 12-15	% decrease
Male	360,327	227,518	(132,809)	-37%
Female	257,384	157,103	(100,281)	-39%
Total	617,711	384,621	(233,090)	-38%
% Male	58%	59%	57%	
% Female	42%	41%	43%	



The number of uninsured patients without access to IHS-funded health programs declined by 233,000 or 38% from 2012 to 2015. This compares with the smaller decrease of 13% for those American Indians and Alaska Natives with access to IHS-funded health programs. Males, without access to IHS, are more likely to be uninsured, than females and they make up 59% of the total number uninsured. Males, however, made up 57% of the total decline since 2012 as the number of males uninsured dropped by 132,000 from 360,000 in 2012 to just 227,000 in 2015, a reduction of 37%. Female uninsured also declined, by 100,000, representing a 39% decline from 2012.

Conclusion

The ACA was successful in increasing the enrollment of American Indian and Alaska Native in health insurance coverage. Insurance coverage for males increased at a greater rate than for females from 2012 to 2015, however, females (52%) continue to be more likely to have health insurance than males (48%). One important finding of this analysis is that those American Indians and Alaska Natives with access to IHS-funded health programs saw much smaller decreases (12%) in uninsured, than those without access to IHS (27% decrease). The reason for this variation is likely that the very fact of having access to health care services at an IHS funded health program diminishes the likelihood that a patient would purchase health insurance or seek out Medicaid coverage. One could say the outreach effort is both harder for Indian Health Service-funded programs and more necessary.

Source of Data: 1-year American Community Survey, US Census

Years: 2012 and 2015

No Foreign Born, that is nativity is the United States.

American Indian and Alaska Natives Alone and In-combination with other races.

Tables Comparing 10 States

Change in Insurance Coverage 2012-2015

	Total	Men	Women
California	9%	9%	9%
Colorado	18%	16%	20%
Minnesota	4%	16%	-6%
New Mexico	22%	21%	23%
North Dakota	38%	58%	21%
Nevada	38%	21%	55%
Oregon	16%	20%	11%
Oklahoma	6%	6%	7%
Washington	17%	13%	21%
Wisconsin	7%	6%	8%

Change in Uninsured 2012-2015

	Total	Men	Women
California	-54%	-52%	-57%
Colorado	-22%	-29%	-7%
Minnesota	-42%	-32%	-54%
New Mexico	-38%	-38%	-38%
North Dakota	-12%	-6%	-22%
Nevada	-58%	-49%	-67%
Oregon	-60%	-69%	-48%
Oklahoma	-12%	-12%	-12%
Washington	-48%	-40%	-58%
Wisconsin	7%	6%	8%

Ranked by Increase in Insurance Coverage

Change in Insurance Coverage 2012-2015

Ranked by Decrease in Uninsured

Change in Uninsured 2012-2015

Change in Insurance Coverage 2012-2015

	Total	Males	Females
North Dakota	38%	58%	21%
Nevada	38%	21%	55%
New Mexico	22%	21%	23%
Colorado	18%	16%	20%
Washington	17%	13%	21%
Oregon	16%	20%	11%
California	9%	9%	9%
Wisconsin	7%	6%	8%
Oklahoma	6%	6%	7%
Minnesota	4%	16%	-6%

Change in Uninsured 2012-2015

	Total	Men	Women
Oregon	-60%	-69%	-48%
Nevada	-58%	-49%	-67%
California	-54%	-52%	-57%
Washington	-48%	-40%	-58%
Minnesota	-42%	-32%	-54%
New Mexico	-38%	-38%	-38%
Colorado	-22%	-29%	-7%
Oklahoma	-12%	-12%	-12%
North Dakota	-12%	-6%	-22%
Wisconsin	7%	6%	8%

Ranked by Increase in Insurance Coverage, Males

Ranked by Decrease in Uninsured Males

Change in Insurance Coverage 2012-2015				Change in Uninsured 2012-2015			
	Total	Males	Females		Total	Men	Women
North Dakota	38%	58%	21%	Oregon	-60%	-69%	-48%
Nevada	38%	21%	55%	California	-54%	-52%	-57%
New Mexico	22%	21%	23%	Nevada	-58%	-49%	-67%
Colorado	16%	20%	11%	Washington	-48%	-40%	-58%
Washington	4%	16%	-6%	New Mexico	-38%	-38%	-38%
Oregon	18%	16%	20%	Minnesota	-42%	-32%	-54%
California	17%	13%	21%	Colorado	-22%	-29%	-7%
Wisconsin	9%	9%	9%	Oklahoma	-12%	-12%	-12%
Oklahoma	6%	6%	7%	North Dakota	-12%	-6%	-22%
Minnesota	7%	6%	8%	Wisconsin	7%	6%	8%

Ranked by Increase in Insurance Coverage, Females

Ranked by Decrease in Uninsured Females

Change in Insurance Coverage 2012-2015				Change in Uninsured 2012-2015			
	Total	Males	Females		Total	Men	Women
Nevada	38%	21%	55%	Nevada	-58%	-49%	-67%
New Mexico	22%	21%	23%	Washington	-48%	-40%	-58%
California	17%	13%	21%	California	-54%	-52%	-57%
North Dakota	38%	58%	21%	Minnesota	-42%	-32%	-54%
Oregon	18%	16%	20%	Oregon	-60%	-69%	-48%
Colorado	16%	20%	11%	New Mexico	-38%	-38%	-38%
Wisconsin	9%	9%	9%	North Dakota	-12%	-6%	-22%
Minnesota	7%	6%	8%	Oklahoma	-12%	-12%	-12%
Oklahoma	6%	6%	7%	Colorado	-22%	-29%	-7%
Washington	4%	16%	-6%	Wisconsin	7%	6%	8%