

## Allocation of the County Uninsured who are Medicaid or QHP eligible to ZCTAs

Method for estimating the ZCTA<sup>1</sup> specific uninsured who are eligible for Medicaid or QHP using the 2009-2013 US Census estimate of uninsured by age group and income status, and the 2013 and 2014 County Population Estimation Model.

1. The ZCTAs within each county were identified. When parts of a ZCTA were within two counties, the ZCTA was considered to be in the county with the largest proportion of the ZCTA's population. (Of the 592 ZCTAs all but 64 were wholly contained in one county, and of those 64, none constituted more than six percent of the population of the secondary county that they were not assigned to.)
2. For 2013, using the 2009-2013 US Census estimate of uninsured by age group and income status, the percent each age and income category represented of the total county estimate was computed. These percentages were then used to allocate the 2013 estimate of uninsured (from the County Population Estimation Model) proportionately among each of the age and income groups within each ZCTA within each county. Those whose income was 137% or less of the federal poverty level (FPL) were considered to be Medicaid eligible; those whose income was between 138% and 399% FPL, QHP eligible.
3. For 2014, we assumed that the change in insurance status only occurred among those ages 18 to 64. Therefore, the percentages of uninsured by age group and income status from the 2009-2013 US Census estimate of uninsured were computed based only on those ages 18 to 64. These percentages were then used to allocate the 2014 estimate of uninsured (from the County Population Estimation Model) proportionately among each of the 18 to 64 year old age- and income-groups within each ZCTA within each county.
4. For 2015, we first subtracted the number of Medicaid enrollees in July 2014 from those in February 2015; these were the most current data available. We assumed that 40% of those new enrollees were previously uninsured. Similarly, for the QHP enrollees we subtracted the number of enrollees in October 2014 from those enrolled in March 2015, and assumed 35.9% of those new enrollees were previously uninsured.<sup>2</sup> We then subtracted these estimates of new enrollees who were previously uninsured from our 2014 estimates of uninsured eligibles for the Medicaid and QHP programs. The remainder are the estimate of uninsured eligibles for 2015.
5. These estimates do not take into account those enrolled outside Healthplanfinder, nor do they take into account those individuals who may be ineligible.

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<sup>1</sup> Zip Code Tabulation Areas (ZCTA) are based upon the ZIP code area reported by the majority of persons living in a US Census block area. The ZCTA geography generally corresponds with the various ZIP code boundary files that are created by proprietary vendors. One advantage of the ZCTA is that census measures, such as income level and insurance status are included for each ZCTA. In instances where a ZIP code does not have a corresponding ZCTA, we looked at the location of the ZIP code and allocated it to the ZCTA within which it was located.

<sup>2</sup> Both the 40% and the 35.9% assumptions were based on the RAND Corporation report, [Changes in Health Insurance Enrollment Since 2013](#).