

WASHINGTON STATE HEALTH SERVICES RESEARCH PROJECT

Research Brief No. 87
February 2018

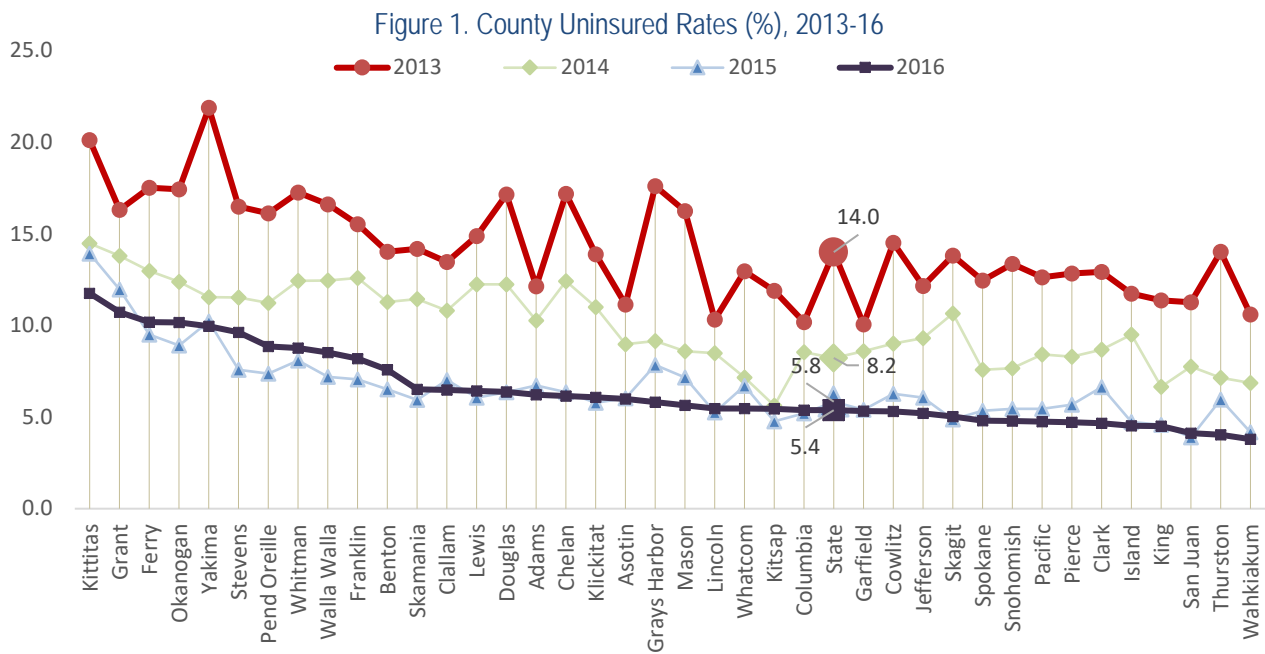
County Uninsured Rates in Washington: 2013-16

Wei Yen
OFM Health Care Research Center

Introduction

After record declines in 2014 and 2015 resulting from the Patient Protection and Affordable Care Act (ACA), the uninsured rates for counties in Washington state showed only small changes in 2016. The 2016 uninsured rates for most counties remained at the 2015 level or declined slightly, but the rates went up somewhat for a few counties in the eastern part of the state. Statewide the uninsured rate declined from 5.8 percent in 2015 to 5.4 percent in 2016.¹ A 2013 projection developed by the Office of Financial Management (OFM) estimated that, in the absence of the ACA, the 2016 county uninsured rates would have remained at a level similar to the high levels experienced in 2013. Finally, the cumulative decline of the county uninsured rates from the 2013 pre-ACA level to 2016 was quite remarkable with the largest decline reaching 71.2 percent. However, the wide range of the declines reveals a disparity of the ACA’s impact on coverage expansion among the counties.

County uninsured rates exhibited small and mixed changes in 2016 after record declines in previous two years. Statewide, the uninsured rate declined each year between 2013 and 2016, from 14 percent to 5.4 percent. All counties also experienced annual declines in their uninsured rates from 2013 to 2015. Some counties experienced a larger decline in 2014, while other counties experienced a larger decline in 2015. In 2013, county uninsured rates ranged from 10.2 percent (Columbia County) to 21.9 percent (Yakima County). By 2015, the rates ranged from 3.9 percent (San Juan County) to 13.9 percent (Kittitas County).



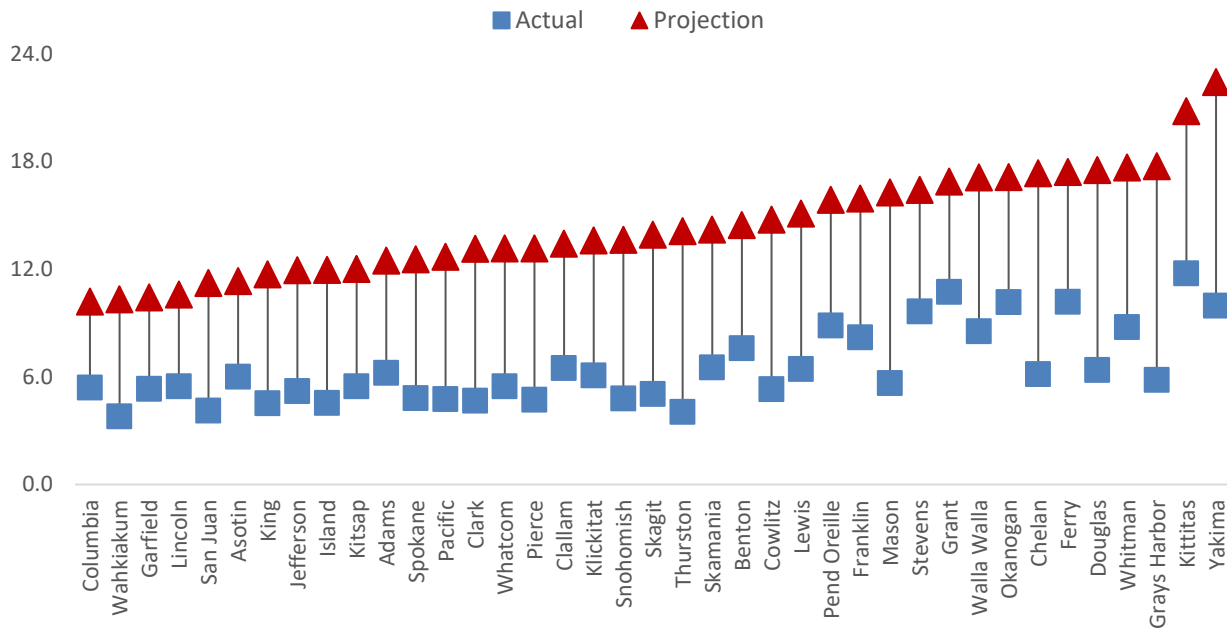
¹ Yen, W. and Mounts, T. January 2018. “Three Years’ Impact of ACA on Washington State’s Health Coverage.” Washington State Office of Financial Management, Research Brief No. 86.

In 2016, changes in the uninsured rates were small for most counties. While most counties experienced no change or slight declines in their uninsured rates, a few counties experienced slight increases in their uninsured rates from the historical lows set in 2015. Counties with an increase of 1 percentage point or more in their 2016 uninsured rates were all located in eastern Washington: Benton, Franklin, Okanogan, Pend Oreille, Stevens and Walla Walla. Wahkiakum County’s uninsured rate of 3.8 percent in 2016 was the lowest of all counties across all years.

A 2013 projection estimated that, in the absence of the ACA, 2016 county uninsured rates would have remained at the high levels experienced in 2013

In 2013, OFM generated a projection of the 2016 county uninsured rates assuming no implementation of the ACA health coverage components (e.g., Medicaid expansion and qualified health plans).² This projection indicated that without the implementation of the ACA’s health coverage components that took place in 2014, the 2016 county-level uninsured rates would have remained roughly at the same high level as in 2013. The range of uninsured rates among the counties would have been between 10.2 percent (Columbia County) and 22.4 percent (Yakima County) with the median rate of 13.9 (Skagit County).

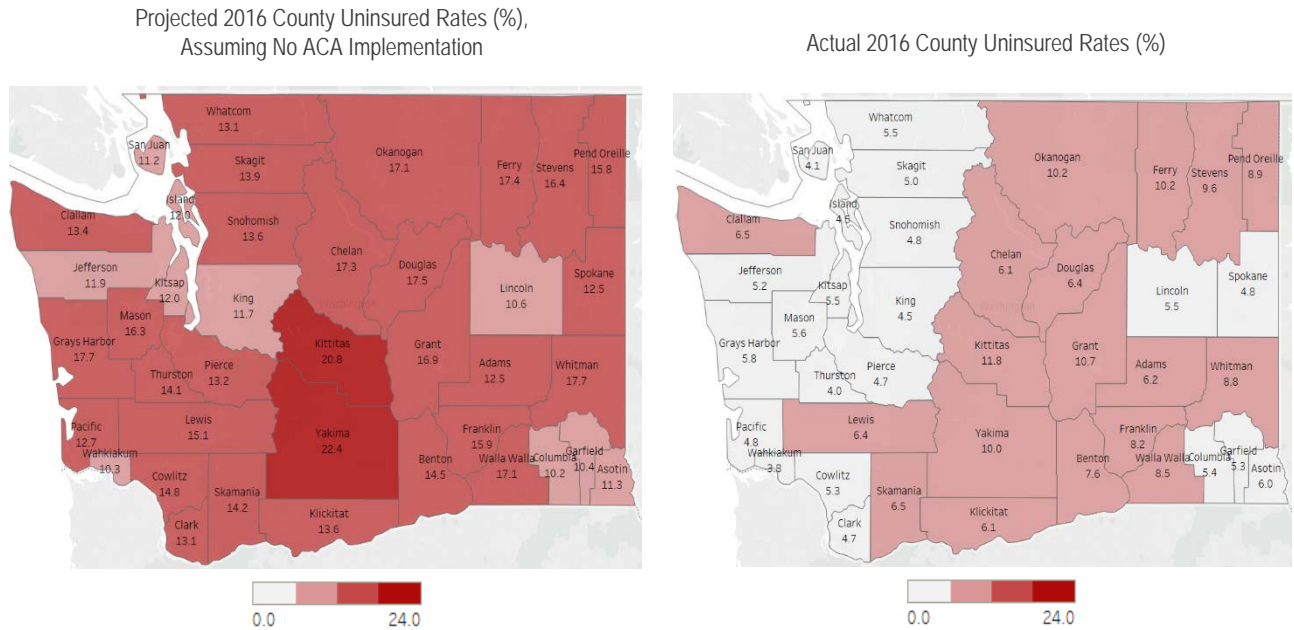
Figure 2. County Uninsured Rates, 2016: Projections Assuming No ACA vs. Actuals (sorted by projections)



As a result of the ACA, the actual uninsured rates were far lower than the projected rates for 2016 for every county. Nearly every county’s actual 2016 uninsured rate fell below the lowest rate from the projections. Only two counties’ actual uninsured rates were above the lowest projection rate of 10.2 percent for Columbia County: Grant County (10.7 percent) and Kittitas County (11.8 percent). The actual uninsured rates for the counties ranged from 3.8 percent (Wahkiakum County) to 11.8 percent. The maps below show that while the projections showed no counties with an uninsured rate below 6 percent, the actual uninsured rates for 24 of the 39 counties were below 6 percent.

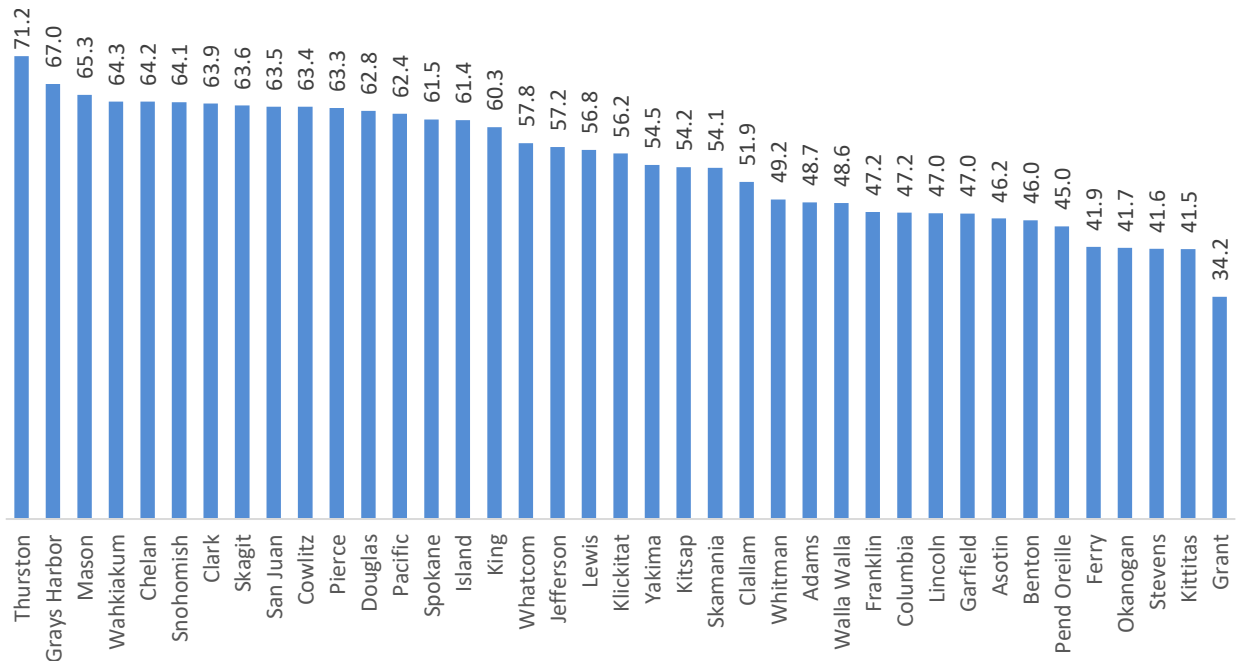
² OFM County Population Estimation Model (2012 baseline). See “Date source and notes” for more information.

Figure 3. County Maps of Uninsured Rates, 2016: Projections Assuming No ACA vs. Actuals



Counties experience remarkable, but unequal, declines in their uninsured rates from 2013 to 2016. All counties experienced record declines in their uninsured rates from the pre-ACA 2013 level to 2016. In 24 counties, the decline exceeded 50 percent. Thurston County had the largest decline, 71.2 percent, and Grant County the smallest, 34.2 percent. This difference reveals a disparity in impacts across counties. One common thread among the counties with a decline less than 50 percent is that these counties are all located in eastern Washington. Further research is necessary to explore this disparity.

Figure 4. Percentage of Decline from 2013 to 2016 in County Uninsured Rates from 2013 to 2016



Appendixes

County Uninsured Rates, 2013-16, Washington State

County	Uninsured Rate (%)				Projected Uninsured Rate (%), Assuming No ACA
	2013	2014	2015	2016	2016
Adams	12.1	10.3	6.7	6.2	12.5
Asotin	11.1	9.0	6.0	6.0	11.3
Benton	14.0	11.3	6.5	7.6	14.5
Chelan	17.2	12.4	6.4	6.1	17.3
Clallam	13.5	10.8	7.0	6.5	13.4
Clark	12.9	8.7	6.6	4.7	13.1
Columbia	10.2	8.5	5.2	5.4	10.2
Cowlitz	14.5	9.0	6.3	5.3	14.8
Douglas	17.1	12.2	6.4	6.4	17.5
Ferry	17.5	13.0	9.5	10.2	17.4
Franklin	15.5	12.6	7.0	8.2	15.9
Garfield	10.1	8.6	5.4	5.3	10.4
Grant	16.3	13.8	12.0	10.7	16.9
Grays Harbor	17.6	9.1	7.8	5.8	17.7
Island	11.7	9.5	4.7	4.5	12.0
Jefferson	12.1	9.3	6.1	5.2	11.9
King	11.4	6.7	4.6	4.5	11.7
Kitsap	11.9	5.6	4.8	5.5	12.0
Kittitas	20.1	14.5	13.9	11.8	20.8
Klickitat	13.9	11.0	5.8	6.1	13.6
Lewis	14.9	12.2	6.1	6.4	15.1
Lincoln	10.3	8.5	5.3	5.5	10.6
Mason	16.2	8.6	7.2	5.6	16.3
Okanogan	17.4	12.4	8.9	10.2	17.1
Pacific	12.6	8.4	5.4	4.8	12.7
Pend Oreille	16.1	11.2	7.4	8.9	15.8
Pierce	12.8	8.3	5.7	4.7	13.2
San Juan	11.3	7.8	3.9	4.1	11.2
Skagit	13.8	10.6	4.9	5.0	13.9
Skamania	14.2	11.4	5.9	6.5	14.2
Snohomish	13.4	7.7	5.4	4.8	13.6
Spokane	12.5	7.6	5.3	4.8	12.5
Stevens	16.5	11.5	7.6	9.6	16.4
Thurston	14.0	7.1	6.0	4.0	14.1
Wahkiakum	10.6	6.9	4.2	3.8	10.3
Walla Walla	16.6	12.4	7.2	8.5	17.1
Whatcom	13.0	7.2	6.7	5.5	13.1
Whitman	17.3	12.4	8.1	8.8	17.7
Yakima	21.9	11.5	10.2	10.0	22.4
State	14.0	8.2	5.8	5.4	13.6

Source: County Population Estimation Model, Washington State Office of Financial Management, February 2018

Data source and notes

The original data source for this research brief is the U.S. Census Bureau's American Community Survey (ACS) 1-year Public Use Microdata Sample.³ The ACS data were used in the County Population Estimation Model (CPEM)⁴ to produce county level estimates. The 2014-16 ACS data were found to have a significant undercount of Medicaid enrollment in Washington. An adjustment was therefore applied to the 2014-16 ACS data to reflect the administrative count of Washington's Medicaid enrollment in those three years. The adjustment resulted in overall lower uninsured rates than the original ACS rates.⁵

³ See <http://www.census.gov/programs-surveys/acs/data/pums.html>.

⁴ CPEM is a statistical data model for Washington State's county-level health coverage and poverty rates. The model resides with the Health Care Research Center at the Washington State Office of Financial Management (OFM). The model produces baseline estimates and projections based on the current year's ACS 1-year PUMS file and OFM's population projections. The county uninsured estimates in this brief are annual baseline estimates of the CPEM, except for 2013. The CPEM was not generated in 2013. The county uninsured estimates for 2013 used in this brief are projection estimates for 2013 with the 2012 baseline.

⁵ For a discussion of the rationale and method for the adjustment of the undercount of Washington's Medicaid population in the 2014-16 ACS, see http://www.ofm.wa.gov/healthcare/healthcoverage/undercount_medicaid.pdf.
