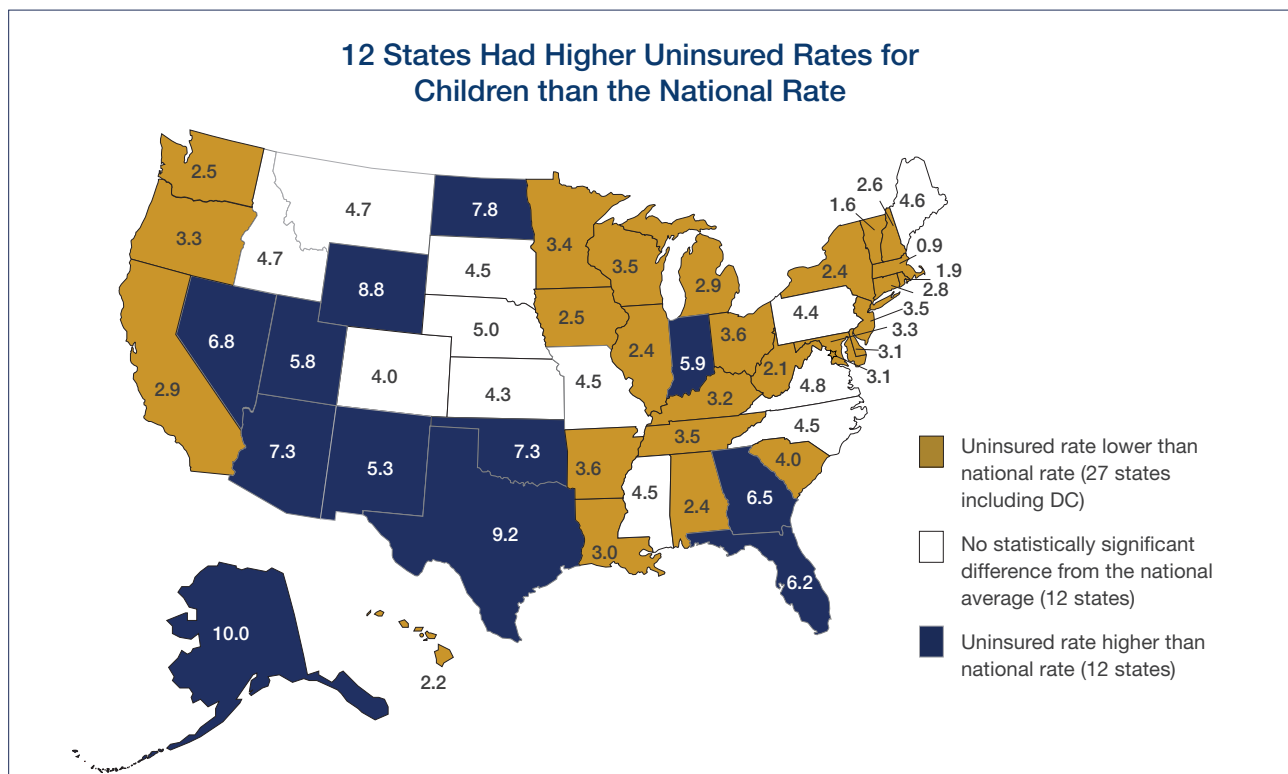# Nation's Uninsured Rate for Children Drops to Another Historic Low in 2016

by Joan Alker and Olivia Pham

The number of uninsured children nationwide dropped to another historic low in 2016 with approximately 250,000 children gaining coverage that year, according to newly available data from the U.S. Census Bureau. Nationally, 95.5 percent of children had health insurance in 2016, up from 95.2 percent in 2015, a significant improvement. As the figure on page 2 shows, the uninsured rate has been cut by nearly half since 2009.

The progress was widespread across the nation with 16 states seeing a decline in the rate of uninsured children from 2015 to 2016, 34 states holding steady, and only the District of Columbia seeing an increase in the rate of uninsured children. (See Appendix Table 2.)

Twenty-seven states had uninsured rates for children lower than the national average of 4.5 percent and 12 states had rates significantly higher than the national average. The six states with the highest rates of uninsured children in 2016 were Alaska, Texas, Wyoming, North Dakota, Oklahoma, and Arizona ranging from 10 percent to 7.3 percent. (See Appendix Table 2.) The states with the greatest number of uninsured children are Texas, California, Florida, Georgia, and Arizona. (See Appendix Table 1.)

12 States Had Higher Uninsured Rates for Children than the National Rate

Legend:
- Uninsured rate lower than national rate (27 states including DC)
- No statistically significant difference from the national average (12 states)
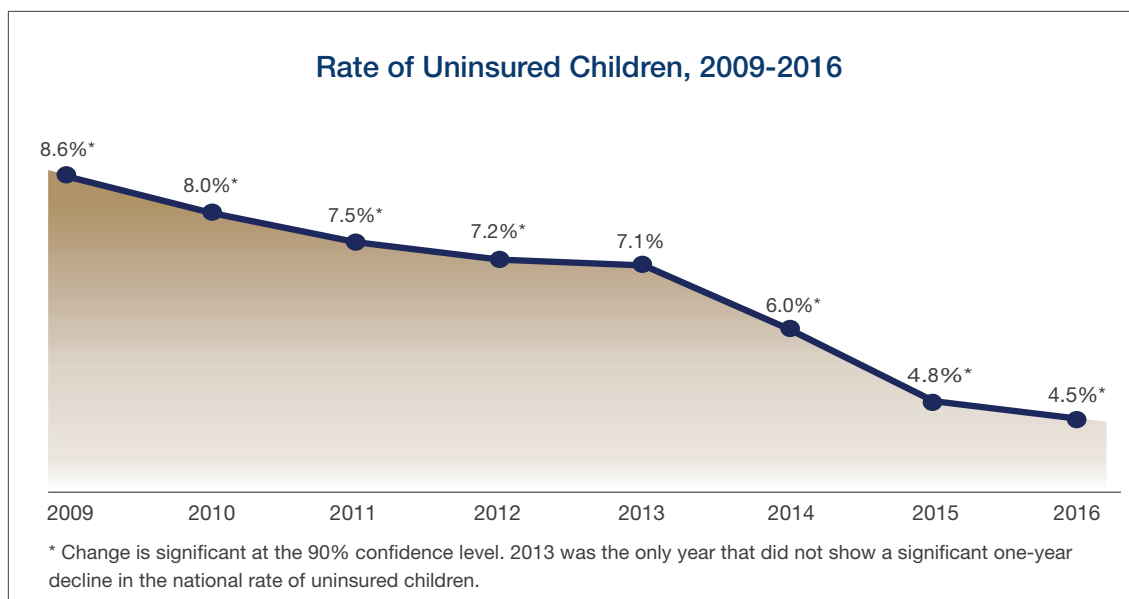- Uninsured rate higher than national rate (12 states)

Trends Since Implementation of the Affordable Care Act

Further analysis of the data finds that since the implementation of the major provisions of the Affordable Care Act in 2014, almost 2 million children have gained health insurance. This represents a 37 percent decline in the number of uninsured children. (See Appendix Table 3.) The sharp improvement in children's coverage is a result of more children enrolling in Medicaid and the Children's Health Insurance Program (CHIP) and to a lesser extent new coverage offered through the federal and state-based ACA Marketplace. The Affordable Care Act required states to maintain their income eligibility levels steady for children in Medicaid and CHIP during the examined period.

The vast majority of states (44) have seen significant improvements in their child health coverage rates since 2013. Only one state, Wyoming, has seen its child uninsured rate go up since implementation of the ACA. Five states—Alaska, Hawaii, Maine, Nebraska and North Dakota—and the District of Columbia have seen no statistically significant change. (See Appendix Table 4.)

States with the sharpest decline in their rate of uninsured children during the ACA implementation period (from 2013 to 2016) include Nevada, Montana, Florida, Arizona, California, Idaho, and Colorado. (See Appendix Table 4.)

Rate of Uninsured Children, 2009-2016

2009: 8.6%*
2010: 8.0%*
2011: 7.5%*
2012: 7.2%*
2013: 7.1%
2014: 6.0%*
2015: 4.8%*
2016: 4.5%*

* Change is significant at the 90% confidence level. 2013 was the only year that did not show a significant one-year decline in the national rate of uninsured children.

Conclusion

The share of children covered by employer-sponsored insurance has remained largely unchanged over the three-year period, while all forms of public coverage have had increases in enrollment among children.

The nation continues to make considerable progress in reducing the number of uninsured children, which reached a historic low in 2016. This progress is largely due to enrollment in Medicaid and CHIP.

Methodology

Data Source

This brief analyzes single-year estimates of summary data from the 2008 to 2016 American Community Survey (ACS). The U.S. Census Bureau publishes ACS summary data on American Fact Finder. Where only number estimates are available, percent estimates and their standard errors were computed based on formulas provided in the 2016 ACS's "Instructions for Applying Statistical Testing to ACS 1-Year Data."

Margin of Error

The published Census Bureau data provide a 90 percent margin of error (potential error bounds for any given data point). Except where noted, reported differences of rate or number estimates (either between groups, coverage sources, or years) are statistically significant within a 90 percent margin of error. Georgetown CCF does not take the 90 percent margin of error into account when ranking states by the number and percent of uninsured children by state. Minor differences in state rankings may not be statistically significant.

Percent Change

Percent change measures differences relative to the size of what is being measured. Percent change is useful in assessing a state's progress in reducing its population of uninsured children by comparing the decline to the size of the population at the starting point. In this report, percent change refers to change in uninsured children from 2013 to 2016, or 2015 to 2016, compared to the original population of uninsured children in 2013 and 2015, respectively.

Geographic Location

We report regional data for the U.S. as defined by the Census Bureau. The ACS produces single-year estimates for all geographic areas with a population of 65,000 or more, which includes all regions, states (including DC), and county and county equivalents.

Health Coverage

Data on sources of health insurance coverage are point-in-time estimates that convey whether a person has coverage at the time of the survey. Individuals can report more than one source of coverage, so such totals may add to more than 100 percent. Additionally, the estimates are not adjusted to address the Medicaid undercount often found in surveys, which may be accentuated by the absence of state-specific health insurance program names in the ACS. We report children covered by Medicare, TRICARE/military, VA, or two or more types of health insurance as being covered by an "other" source of health coverage. The Census Bureau provides the following categories of coverage for respondents to indicate source of health insurance: current or former employer, purchased directly from an insurance company, Medicare, Medicaid or means-tested (includes CHIP), TRICARE or other military health coverage, VA, Indian Health Service (IHS), or other. People who indicate IHS as their only source of health coverage do not have comprehensive coverage and are considered to be uninsured.

Demographic Characteristics

"Children" are defined as those under the age of 18.

Appendix Table 1. Change in the Number of Uninsured Children, 2015 to 2016

State	2015 Number Uninsured	2016 Number Uninsured	2015-2016 Change in Number Uninsured		Percent Change
United States	3,534,000	3,277,000	-257,000	*	-7.3%
California	302,000	268,000	-34,000	*	-11.3%
Florida	284,000	257,000	-27,000	*	-9.5%
Ohio	115,000	95,000	-20,000	*	-17.4%
Missouri	80,000	62,000	-18,000	*	-22.5%
Arizona	134,000	119,000	-15,000	*	-11.2%
Indiana	106,000	92,000	-14,000	*	-13.2%
Kentucky	43,000	32,000	-11,000	*	-25.6%
Texas	682,000	671,000	-11,000		-1.6%
Utah	65,000	54,000	-11,000	*	-16.9%
Arkansas	35,000	26,000	-9,000	*	-25.7%
Tennessee	62,000	53,000	-9,000		-14.5%
Iowa	26,000	18,000	-8,000	*	-30.8%
Alabama	34,000	27,000	-7,000	*	-20.6%
Maryland	52,000	45,000	-7,000		-13.5%
Kansas	37,000	31,000	-6,000		-16.2%
Louisiana	40,000	34,000	-6,000		-15.0%
Montana	17,000	11,000	-6,000	*	-35.3%
Idaho	25,000	20,000	-5,000		-20.0%
Michigan	68,000	63,000	-5,000		-7.4%
New Jersey	75,000	70,000	-5,000		-6.7%
Connecticut	25,000	21,000	-4,000		-16.0%
Illinois	75,000	71,000	-4,000		-5.3%
Nevada	50,000	46,000	-4,000		-8.0%
South Dakota	14,000	10,000	-4,000	*	-28.6%
Georgia	166,000	163,000	-3,000		-1.8%
Massachusetts	16,000	13,000	-3,000		-18.8%
New York	104,000	101,000	-3,000		-2.9%
Rhode Island	7,000	4,000	-3,000	*	-42.9%
West Virginia	11,000	8,000	-3,000	*	-27.3%
Maine	14,000	12,000	-2,000		-14.3%
Oregon	31,000	29,000	-2,000		-6.5%
Virginia	91,000	89,000	-2,000		-2.2%
Washington	43,000	41,000	-2,000		-4.7%
Alaska	20,000	19,000	-1,000		-5.0%
Colorado	52,000	51,000	-1,000		-1.9%
Nebraska	25,000	24,000	-1,000		-4.0%
Oklahoma	71,000	70,000	-1,000		-1.4%
Wisconsin	46,000	45,000	-1,000		-2.2%
Delaware	6,000	6,000	0		0.0%
New Hampshire	7,000	7,000	0		0.0%
South Carolina	44,000	44,000	0		0.0%
North Dakota	13,000	14,000	1,000		7.7%
Vermont	1,000	2,000	1,000		100.0%
Wyoming	11,000	12,000	1,000		9.1%
District of Columbia	2,000	4,000	2,000	*	100.0%
Hawaii	5,000	7,000	2,000		40.0%
North Carolina	99,000	102,000	3,000		3.0%
Minnesota	39,000	43,000	4,000		10.3%
Mississippi	29,000	33,000	4,000		13.8%
New Mexico	22,000	26,000	4,000		18.2%
Pennsylvania	111,000	116,000	5,000		4.5%

* Indicates change is significant at 90% confidence level. Numbers are rounded to nearest thousand. Change in number of uninsured children may not sum to total due to rounding. See methodology for explanation of percent change.

Appendix Table 2. Change in the Percent of Uninsured Children, 2015 to 2016

State	2015 Percent Uninsured	2016 Percent Uninsured	2015-2016 Percentage Point Change	
United States	4.8	4.5	-0.3	*
Montana	7.6	4.7	-2.9	*
South Dakota	6.7	4.5	-2.2	*
Rhode Island	3.4	1.9	-1.5	*
Arkansas	4.9	3.6	-1.3	*
Missouri	5.7	4.5	-1.3	*
Utah	7.2	5.8	-1.3	*
Idaho	5.8	4.7	-1.1	
Kentucky	4.2	3.2	-1.1	*
Maine	5.7	4.6	-1.1	
Arizona	8.3	7.3	-1.0	*
Iowa	3.5	2.5	-1.0	*
Indiana	6.7	5.9	-0.9	*
Nevada	7.6	6.8	-0.8	
West Virginia	2.8	2.1	-0.8	
Florida	6.9	6.2	-0.7	*
Kansas	5.1	4.3	-0.7	
Ohio	4.4	3.6	-0.7	*
Alabama	3.1	2.4	-0.6	*
Alaska	10.6	10.0	-0.6	
Louisiana	3.6	3.0	-0.6	*
Tennessee	4.2	3.5	-0.6	*
Connecticut	3.3	2.8	-0.5	
Maryland	3.9	3.3	-0.5	
California	3.3	2.9	-0.4	*
Nebraska	5.3	5.0	-0.3	
Oregon	3.6	3.3	-0.3	
Texas	9.5	9.2	-0.3	
Colorado	4.2	4.0	-0.2	
Georgia	6.7	6.5	-0.2	
Massachusetts	1.1	0.9	-0.2	
Michigan	3.1	2.9	-0.2	
New Jersey	3.7	3.5	-0.2	
Illinois	2.5	2.4	-0.1	
Oklahoma	7.4	7.3	-0.1	
South Carolina	4.1	4.0	-0.1	
Virginia	4.9	4.8	-0.1	
Washington	2.6	2.5	-0.1	
New Hampshire	2.7	2.6	0.0	
New York	2.5	2.4	0.0	
North Dakota	7.9	7.8	0.0	
Wisconsin	3.6	3.5	0.0	
Delaware	3.0	3.1	0.1	
North Carolina	4.4	4.5	0.1	
Pennsylvania	4.1	4.4	0.2	
Minnesota	3.1	3.4	0.3	
Mississippi	4.0	4.5	0.5	
Vermont	1.0	1.6	0.5	
Hawaii	1.6	2.2	0.6	
New Mexico	4.5	5.3	0.8	
Wyoming	7.8	8.8	1.0	
District of Columbia	1.5	3.1	1.6	*

* Indicates change is significant at 90% confidence level. Change in percent of uninsured children may not sum to total due to rounding.

Appendix Table 3. Change in the Number of Uninsured Children, 2013 to 2016

State	2013 Number Uninsured	2016 Number Uninsured	2013-2016 Change in Number Uninsured		Percent Change
United States	5,234,000	3,277,000	-1,957,000	*	-37.4%
California	673,000	268,000	-405,000	*	-60.2%
Texas	888,000	671,000	-217,000	*	-24.4%
Florida	445,000	257,000	-188,000	*	-42.2%
Georgia	238,000	163,000	-75,000	*	-31.5%
Arizona	192,000	119,000	-73,000	*	-38.0%
New York	171,000	101,000	-70,000	*	-40.9%
Illinois	125,000	71,000	-54,000	*	-43.2%
Washington	95,000	41,000	-54,000	*	-56.8%
Nevada	99,000	46,000	-53,000	*	-53.5%
Colorado	102,000	51,000	-51,000	*	-50.0%
Ohio	141,000	95,000	-46,000	*	-32.6%
New Jersey	112,000	70,000	-42,000	*	-37.5%
North Carolina	144,000	102,000	-42,000	*	-29.2%
Indiana	130,000	92,000	-38,000	*	-29.2%
Missouri	98,000	62,000	-36,000	*	-36.7%
Tennessee	85,000	53,000	-32,000	*	-37.6%
Pennsylvania	147,000	116,000	-31,000	*	-21.1%
Utah	85,000	54,000	-31,000	*	-36.5%
Louisiana	63,000	34,000	-29,000	*	-46.0%
Minnesota	72,000	43,000	-29,000	*	-40.3%
South Carolina	73,000	44,000	-29,000	*	-39.7%
Kentucky	60,000	32,000	-28,000	*	-46.7%
Michigan	90,000	63,000	-27,000	*	-30.0%
Oklahoma	95,000	70,000	-25,000	*	-26.3%
Mississippi	56,000	33,000	-23,000	*	-41.1%
Alabama	48,000	27,000	-21,000	*	-43.8%
Oregon	50,000	29,000	-21,000	*	-42.0%
Idaho	38,000	20,000	-18,000	*	-47.4%
New Mexico	43,000	26,000	-17,000	*	-39.5%
Wisconsin	61,000	45,000	-16,000	*	-26.2%
Maryland	59,000	45,000	-14,000	*	-23.7%
Arkansas	39,000	26,000	-13,000	*	-33.3%
Connecticut	34,000	21,000	-13,000	*	-38.2%
Kansas	44,000	31,000	-13,000	*	-29.5%
Iowa	30,000	18,000	-12,000	*	-40.0%
Virginia	101,000	89,000	-12,000	*	-11.9%
West Virginia	20,000	8,000	-12,000	*	-60.0%
Montana	22,000	11,000	-11,000	*	-50.0%
Massachusetts	21,000	13,000	-8,000	*	-38.1%
Rhode Island	12,000	4,000	-8,000	*	-66.7%
Alaska	22,000	19,000	-3,000		-13.6%
Delaware	9,000	6,000	-3,000	*	-33.3%
Maine	15,000	12,000	-3,000	*	-20.0%
New Hampshire	10,000	7,000	-3,000	*	-30.0%
South Dakota	13,000	10,000	-3,000	*	-23.1%
Hawaii	9,000	7,000	-2,000		-22.2%
Vermont	4,000	2,000	-2,000	*	-50.0%
Nebraska	25,000	24,000	-1,000		-4.0%
District of Columbia	3,000	4,000	1,000		33.3%
North Dakota	13,000	14,000	1,000		7.7%
Wyoming	8,000	12,000	4,000	*	50.0%

* Indicates change is significant at 90% confidence level. Numbers are rounded to nearest thousand. Change in number of uninsured children may not sum to total due to rounding. See methodology for explanation of percent change.

Appendix Table 4. Change in the Percent of Uninsured Children, 2013 to 2016

State	2013 Percent Uninsured	2016 Percent Uninsured	2013-2016 Percentage Point Change	
United States	7.1	4.5	-2.7	*
Nevada	14.9	6.8	-8.1	*
Montana	10.1	4.7	-5.4	*
Florida	11.1	6.2	-4.9	*
Arizona	11.9	7.3	-4.6	*
California	7.4	2.9	-4.4	*
Colorado	8.2	4.0	-4.2	*
Idaho	8.9	4.7	-4.2	*
Utah	9.5	5.8	-3.7	*
Rhode Island	5.4	1.9	-3.5	*
Texas	12.6	9.2	-3.4	*
Washington	5.9	2.5	-3.4	*
West Virginia	5.3	2.1	-3.3	*
New Mexico	8.5	5.3	-3.2	*
Georgia	9.6	6.5	-3.1	*
Mississippi	7.6	4.5	-3.1	*
South Carolina	6.7	4.0	-2.8	
Kentucky	5.9	3.2	-2.7	*
Louisiana	5.7	3.0	-2.7	*
Oklahoma	10.0	7.3	-2.7	*
Missouri	7.0	4.5	-2.5	*
Oregon	5.8	3.3	-2.5	*
Indiana	8.2	5.9	-2.4	*
Minnesota	5.6	3.4	-2.3	*
Tennessee	5.7	3.5	-2.2	*
New Jersey	5.6	3.5	-2.0	*
Alabama	4.3	2.4	-1.9	*
Arkansas	5.5	3.6	-1.9	*
North Carolina	6.3	4.5	-1.9	*
Kansas	6.1	4.3	-1.8	*
South Dakota	6.3	4.5	-1.8	*
Alaska	11.6	10.0	-1.7	
Illinois	4.2	2.4	-1.7	*
Ohio	5.3	3.6	-1.7	*
Iowa	4.1	2.5	-1.6	*
New York	4.0	2.4	-1.6	*
Vermont	3.1	1.6	-1.6	*
Connecticut	4.3	2.8	-1.5	*
Delaware	4.5	3.1	-1.4	*
Maine	5.9	4.6	-1.4	
New Hampshire	3.8	2.6	-1.2	*
Wisconsin	4.7	3.5	-1.2	*
Maryland	4.4	3.3	-1.1	*
Michigan	4.0	2.9	-1.1	*
Pennsylvania	5.4	4.4	-1.1	*
Hawaii	3.0	2.2	-0.8	
Virginia	5.4	4.8	-0.7	*
Massachusetts	1.5	0.9	-0.6	*
Nebraska	5.5	5.0	-0.5	
North Dakota	7.9	7.8	-0.1	
District of Columbia	2.4	3.1	0.7	
Wyoming	5.7	8.8	3.1	*

* Indicates change is significant at 90% confidence level. Change in percent of uninsured children may not sum to total due to rounding.