

MASSACHUSETTS HEALTH INSURANCE COVERAGE

[2012] ESTIMATE

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REPORT highlight

In 2012, based on trends in national data sources, CHIA finds **no clear evidence of significant change** in Massachusetts' health insurance coverage rate from the 2011 health insurance coverage rate of 96.9%.

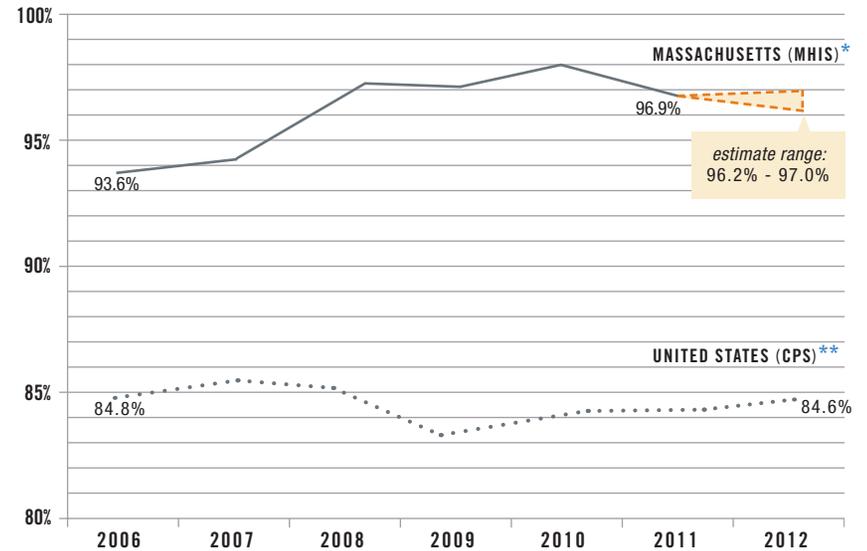
In 2006, Massachusetts enacted An Act Providing Access to Affordable, Quality, Accountable Health Care to drive the state toward near-universal health insurance coverage.ⁱ Since implementing this reform, insurance coverage in Massachusetts has increased significantly.ⁱⁱ Although specific estimates of the uninsured vary slightly by source, research shows that the percentage of uninsured in Massachusetts remains well below that of the United States as a whole and that health care affordability and access has increased since reform.

The Center for Health Information and Analysis (CHIA) did not conduct the Massachusetts Health Insurance Survey (MHIS) in 2012 and instead estimated the uninsurance rate using national survey data. In 2012, based on trends in national data sources, CHIA finds no clear evidence of significant change in Massachusetts' health insurance coverage rate from the 2011 health insurance coverage rate of 96.9%. Less than four percent of residents remain uninsured.

The uninsured tend to differ demographically from the insured population. They are disproportionately non-elderly adultsⁱⁱⁱ who are most likely to be younger, male, and single.^{iv} They are also more likely to be Hispanic,^v have family incomes less than 300% of the FPL,^{vi} and have lower educational attainment and less employment.^{vii} Finally, the uninsured are more likely to report being in fair or poor health than insured adults.^{viii}

A CLOSER LOOK
at the numbers

HEALTH INSURANCE COVERAGE
REMAINED HIGH IN MASSACHUSETTS IN 2012



	2011	2012	Change
MASSACHUSETTS			
Survey	2011	2012	Change
Massachusetts Health Insurance Survey (MHIS), CHIA *	96.9%	Est. 96.2 - 97.0%	N/A
National Health Interview Survey (NHIS), CDC	96.1%	95.2%	-0.9%
American Community Survey (ACS), Census	95.7%	96.1%	0.4%
Current Population Survey (CPS), Census	96.6%	95.9%	-0.7%
UNITED STATES			
National Health Interview Survey (NHIS), CDC	84.9%	85.3%	0.4%
American Community Survey (ACS), Census	84.9%	85.2%	0.3%
Current Population Survey (CPS), Census **	84.3%	84.6%	0.3%

state
COVERAGE
96.2% - 97.0%



national
COVERAGE
84.6%



INSURANCE COVERAGE
comparison

DIFFERENCES IN SURVEY ESTIMATES EXPLAINED

Three national surveys report a 2012 coverage rate in Massachusetts of between 95.2% and 96.1%. Since 2008, national surveys have estimated slightly lower coverage rates for the Commonwealth than indicated by the MHIS. Considering this pattern, and past correlations between the MHIS and the national surveys, CHIA does not find evidence of significant change in the insurance coverage rate in 2012 from the 2011 MHIS rate of 96.9%. The 2012 CHIA estimate presented in this brief is based on the historical relationship between MHIS and each of the three national surveys (the American Community Survey (ACS), Current Population Survey (CPS), and the National Health Interview Survey (NHIS)).

Because the MHIS was specifically designed to accurately measure the Massachusetts market, it has been a more accurate estimate of insurance in the Commonwealth than other sources. The MHIS captures programs like Commonwealth Care that some national surveys, such as the ACS, do not. Additionally, each national survey was designed with different goals. The primary focus of the MHIS is health insurance status,^{ix} while the ACS focuses on general household data concerning income, poverty, disability, marital status, education, occupation, travel to work, and health insurance coverage, the CPS focuses on labor force participation and unemployment, and the NHIS focuses on the health of the nation.^x Differing survey estimates reflect other factors, including variance in the wording of the insurance questions, the question placement and context within the survey, the survey design and fielding strategies, and the method of accounting for missing data and other data preparation.^{xi} More information about the different surveys and their relationship to MHIS is available in previous CHIA publications.^{xii}

Periodically, the Blue Cross Blue Shield Foundation of Massachusetts also sponsors the Massachusetts Health Reform Survey. Results for 2012 have not been released and are not considered in this brief.

CHIA'S FUTURE RESEARCH INITIATIVES

Moving forward, the Affordable Care Act (ACA) provides opportunities to increase the gains realized under state health reform, including enrollment of the remaining uninsured into health plans and the mitigation of barriers to accessible and affordable health care. CHIA's research priorities include Massachusetts' uninsured populations and the obstacles they face when attempting to obtain and maintain health insurance and health care; employer and consumer behavior; and the impact that various provisions of the ACA will have on health care access, use, and affordability in Massachusetts.

CHIA is currently funding three research studies to better understand uninsurance and underinsurance: potential barriers to access for Hispanics who are uninsured and newly insured; utilization and outcomes for members in high deductible health plans; and consumer perceptions of affordability. As ACA implementation progresses, CHIA will continue tracking changes in health insurance trends in Massachusetts and will conduct an employer survey and a health insurance survey in 2014.^{xiii}

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NOTES

ⁱ Henry J. Kaiser Family Foundation, MASSACHUSETTS HEALTH REFORM: SIX YEARS LATER (May 2012), available at <http://kaiserfamilyfoundation.files.wordpress.com/2013/01/8311.pdf>.

ⁱⁱ The National Bureau of Economic Research, THE IMPACT OF HEALTH INSURANCE REFORM IN MASSACHUSETTS (Aug. 26, 2013), available at <http://www.nber.org/digest/nov10/w16012.html>.

ⁱⁱⁱ The 2011 MHIS found that non-elderly adults were more likely to be uninsured than children or elderly adults. The uninsurance rate for non-elderly adults was 4.1 percent compared to 1.9 percent for children and 0.6 percent for elderly adults. CHIA, MASSACHUSETTS HOUSEHOLD & EMPLOYER SURVEYS: RESULTS FROM 2011, pg. 3 (Jan. 2013), available at <http://www.mass.gov/chia/docs/r/pubs/13/mhisreport-1-29-13.pdf>.

^{iv} Blue Cross Blue Shield Foundation of Massachusetts, REACHING THE REMAINING UNINSURED IN MASSACHUSETTS: CHALLENGES AND OPPORTUNITIES (March 2013), available at http://bluecrossmafoundation.org/sites/default/files/download/publication/Uninsured_in_MA_Report_FINAL_0.pdf.

^v Maxwell J., et al., *Massachusetts' Health Care Reform Increased Access to Care for Hispanics, But Disparities Remain*, 30 HEALTH AFFAIRS 1451 (2011).

^{vi} Blue Cross Blue Shield Foundation of Massachusetts, *ibid*.

^{vii} Blue Cross Blue Shield Foundation of Massachusetts, *ibid*.

^{viii} Institute of Medicine, REPORT BRIEF: CARE WITHOUT COVERAGE: TOO LITTLE, TOO LATE (May 2002), available at <http://www.iom.edu/-/media/Files/Report%20Files/2003/Care-Without-Coverage-Too-Little-Too-Late/Uninsured2FINAL.pdf><http://www.iom.edu/Reports/2002/Care-Without-Coverage-Too-Little-Too-Late.aspx>; Blue Cross Blue Shield Foundation of Massachusetts, *ibid*.

^{ix} Long, S., MASSACHUSETTS HEALTH INSURANCE SURVEY METHODOLOGY REPORT SURVEY YEARS: 2008 TO 2011 (Nov. 2011), available at <http://www.mass.gov/chia/docs/r/pubs/13/2011-mhis-methodology.pdf>.

^x State Health Access Data Assistance Center, MONITORING THE IMPACTS OF HEALTH REFORM AT THE STATE LEVEL: USING FEDERAL SURVEY DATA (March 2011), available at http://www.shadac.org/files/shadac/publications/SHADAC_Brief24.pdf; SURVEY RESOURCES, About the ACS, available at <http://www.shadac.org/content/about-ac>; SURVEY RESOURCES, About the CPS, available at <http://www.shadac.org/content/about-cps>.

^{xi} CHIA, ESTIMATES OF THE UNINSURANCE RATE IN MASSACHUSETTS FROM SURVEY DATA: WHY ARE THEY SO DIFFERENT? (Aug. 2008), available at <http://www.mass.gov/chia/docs/r/pubs/08/est-of-uninsur-rate.pdf>.

^{xii} See, e.g., CHIA, *ibid*.

^{xiii} More information about the CHIA-sponsored research studies is available at <http://www.mass.gov/chia/pressreleases/chia-funds-studies-on-the-impact-of-health-care-reform.html>. CHIA insurance publications are available at: http://www.mass.gov/chia/researcher/chia-publications.html#insurance_surveys.