

**Technical Notes: Data and Methods**  
**ASPE Health Insurance Coverage Fact Sheet**  
**March 16, 2015**

**Survey Data:**

- I. Estimate of impact of dependent coverage provision, measuring the change in young adult insurance coverage, 2010-2013

We generally prefer to use the National Health Interview Survey (NHIS) for our health insurance coverage estimates because it is a large national survey with robust sampling methods. Because the NHIS is available through the first half of 2014, we are able to use it to update our estimate of the impact of the Affordable Care Act (ACA) dependent coverage provision, which allowed young adults aged 19-25 to stay on their parent's health insurance policy starting in September 2010.

- II. Estimate of change in health insurance coverage for 18-64 population, Q3 2013-Q1 2015

To estimate the impact of the ACA health insurance coverage expansion through the Health Insurance Marketplaces and Medicaid, we cannot use the NHIS because data for the first quarter of 2015 will not be available until September 2015. Therefore, we use the most recent data available on health insurance coverage from the Gallup-Healthways Well-Being Index Survey, which are collected daily and become available soon after data collection. The data in this brief reflect interviews through March 4, 2015.

Analyses to date suggest the Gallup-Healthways Well-Being Index survey's national uninsured estimates track the NHIS national estimates quite closely (see

[http://aspe.hhs.gov/health/reports/2014/InsuranceEstimates/ib\\_InsuranceEstimates.pdf](http://aspe.hhs.gov/health/reports/2014/InsuranceEstimates/ib_InsuranceEstimates.pdf)). (There is a new review of a number of nonfederal surveys from the Urban Institute at:

<http://www.urban.org/UploadedPDF/2000146-Nonfederal-Surveys-Fill-a-Gap-in-Data-on-ACA.pdf>).

Therefore, for the purpose of near real time national health insurance coverage tracking, Gallup-Healthways Well-Being Index survey offers a timely interim solution between NHIS reporting periods.

**Methods:**

- I. Estimate of impact of dependent coverage provision, measuring the change in young adult insurance coverage, 2010-2013

We used NHIS data to update our earlier estimates of the impact of the young adult dependent coverage provision of the ACA that took effect in September 2010.<sup>1</sup> In this current brief, we used a baseline period stretching from Q4 2009 through Q3 2010 and compared it to the post period defined as Q4 2012 through Q3 2013. Because we have more data available now, we updated our earlier estimate published in June 2012 (which used a single quarter of data), using longer pre and post periods in order to smooth away random variation in the uninsured rate. This reduces the influence of random variation in the estimates of the number of uninsured on the exact start and end dates for the analysis, but could allow either more or less opportunity for confounding from other factors. Our estimate showed an additional 2.3 million young adults gaining coverage. We also performed a sensitivity analysis in which we smoothed only the post period and used Q3 2010 as the baseline yielding an estimate of 2.8 million additional insured young adults. Thus our core estimate, 2.3 million, is more conservative. We note that individuals move into and

---

<sup>1</sup> <http://aspe.hhs.gov/aspe/gaininginsurance/rb.cfm>

out of the 19-25 young adult cohort as they age, so the 2.3 million is an estimate of the increased prevalence in coverage at a specific point in time. It is not a longitudinal estimate of all individuals who may have benefited from the provision at any point in time since 2010, which would be considerably larger.

<b>ASPE Brief date</b>	<b>Young adult increase in insurance coverage estimate</b>	<b>Baseline period</b>	<b>End period</b>
June 2012	3.1 million	Q3 2010	Q4 2011
March 2015	2.3 million	Q4 2009 – Q3 2010	Q4 2012 – Q3 2013
March 2015 Sensitivity Analysis	2.8 million	Q3 2010	Q4 2012 – Q3 2013

II. Estimate of change in health insurance coverage for 18-64 population, Q3 2013-Q1 2015

We used the Gallup-Healthways Well-Being Index to estimate the change in the national uninsured rate from the baseline period of Q1 2012-Q3 2013 to a final period of January 1, 2015 through March 4, 2015. The 2015 Health Insurance Marketplace open enrollment season ended on February 15th with a special enrollment period extending through February 22nd in many states. It is important to keep in mind that Gallup-Healthways conducts interviews daily, so this analysis will not fully capture Marketplace plan selections with coverage effective dates after January 1, 2015 (generally plan selections made after December 15, 2014).

We determined the change in uninsured rates for the nation, states with and without the Medicaid expansion, and persons with different demographic characteristics including income, and race/ethnicity. We computed these uninsured rates by updating the methodology used by Sommers et al, *N Eng J Med* 2014, which adjusts for demographic and economic covariates: age, race, ethnic group, sex, household income, employment status, and state of residence. The brief includes adults aged 18-64. We excluded adults 65 years of age or older from this brief because a very high proportion are already enrolled in Medicare and thus not eligible for the coverage expansion under the ACA. Gallup-Healthways does not collect data on the 17 and under population

For the national, race/ethnicity, and young adult analyses, we used 2014 Census population projections to obtain population estimates for each subgroup. The population estimates we used are as follows:

<b>Subgroups</b>	<b>2014 Census Population Projection</b>
National (18-64 years)	198.9 million
White Non-Hispanic (18-64 years)	123.6 million
African-American Non-Hispanic (18-64 years)	25.3 million
Latino (18-64 years)	33.9 million
Young adults (19-25 years)	31.7 million

For purposes of this brief, ASPE only analyzed gains in health coverage among White Non-Hispanics, African-American Non-Hispanics, and Latinos. Numbers do not add to 14.1 million because “other races” are not included in the table. More detailed results with confidence intervals are below:

	Baseline Uninsured Rate	Q1 2014	Q3 2014	Q1 2015
		Change in Percentage Points from Baseline Trend (95% CI)		
<b>White</b>	14.3	-1.7 (-2.6, -0.9)	-4.7 (-5.6, -3.8)	-5.3 (-6.4, -4.2)
<b>African-American</b>	22.4	-4.5 (-7, -2.1)	-7.2 (-10, -4.5)	-9.2 (-12.6, -5.8)
<b>Latino</b>	41.8	-4.1 (-6.6, -1.6)	-5.9 (-8.7, -3.1)	-12.3 (-15.7, -8.9)

We counted states as having expanded their Medicaid programs if they had done so as of February 1, 2015. This includes AZ, AR, CA, CO, CT, DE, DC, HI, IL, IN, IA, KY, MD, MA, MI, MN, NV, NH, NJ, NM, NY, ND, OH, OR, PA, RI, VT, WA, and WV. More detailed results with confidence intervals are below:

	Baseline Uninsured Rate	Q1 2014	Q3 2014	Q1 2015
		Change in Percentage Points from Baseline Trend (95% CI)		
<b>Non-expansion</b>	23.4	-2.5 (-3.8, -1.3)	-4.5 (-5.8, -3.1)	-6.9 (-8.6, -5.2)
<138% of FPL	61.8	2.7 (-1.2, 6.7)	-0.9 (-5.3, 3.5)	-7 (-12.5, -1.4)
139-400% of FPL	22.2	-4.7 (-6.3, -3.2)	-7.3 (-9.1, -5.6)	-10.1 (-12.2, -8)
>400% of FPL	1.9	0.4 (-0.3, 1.1)	-0.6 (-1.4, 0.1)	-1.1 (-2, -0.2)
<b>Expansion</b>	18.2	-2.8 (-3.7, -1.9)	-6.2 (-7.2, -5.1)	-7.4 (-8.7, -6.1)
<138% of FPL	55.0	-2.7 (-6.4, 1.1)	-5.5 (-9.9, -1.2)	-13 (-18.4, -7.7)
139-400% of FPL	18.1	-4.1 (-5.3, -2.9)	-8.3 (-9.6, -7)	-9.5 (-11.1, -7.8)
>400% of FPL	1.8	-0.4 (-0.9, 0.1)	-1.3 (-1.9, -0.7)	-1.3 (-2.1, -0.6)

We analyzed how many young adults (aged 19-25) are part of the 14.1 million adults who have gained coverage since the baseline period of Q1 2012-Q3 2013. More detailed results with confidence intervals are below:

	Baseline Uninsured Rate	Q1 2014	Q3 2014	Q1 2015
		Change in Percentage Points from Baseline Trend (95% CI)		
<b>Young Adults</b>	26.0	-3.6 (-5.8,-1.3)	-7.3 (-9.8,-4.8)	-10.6 (-13.7,26.5)