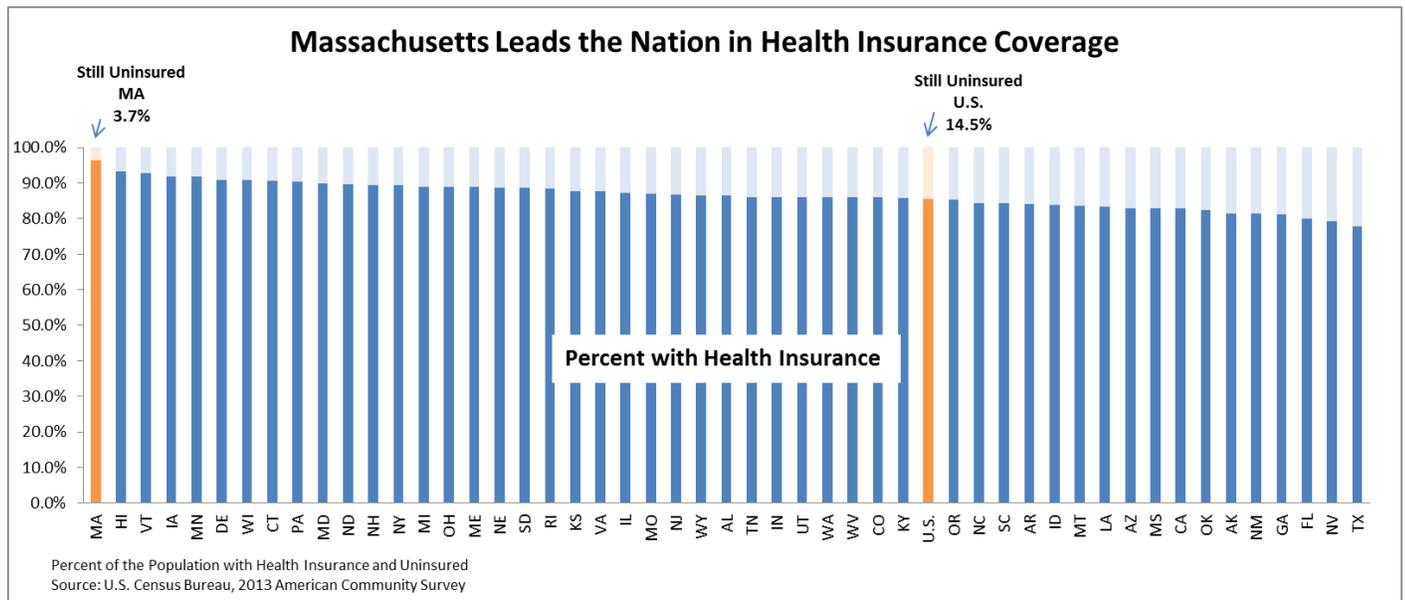


Almost Universal Coverage in Massachusetts: Leading the Nation in Health Insurance

Almost everyone in Massachusetts has insurance to help pay for needed health care, thanks to the continued success of state and national health reform efforts. Massachusetts continues to lead the nation when it comes to health insurance coverage, according to data released today by the Census Bureau from its American Community Survey (ACS).

- In 2013, 96.3 percent of the state's population is covered by health insurance. This is essentially the same as numbers from last year, which estimated coverage at 96.1 percent. Massachusetts continues to lead the nation in health care coverage.
- There were still approximately 247,000 people in 2013 lacking health insurance throughout the Commonwealth. The state [estimates](#) however, that more than 100,000 people without health insurance will receive new publicly-subsidized health care coverage in 2014 and 2015, thanks to the state's implementation of the federal Affordable Care Act. This will bring Massachusetts a long way towards filling the gap.
- Nationally, there were still more than 45 million without health insurance in 2013, or 14.5 of the population. This is a 0.2 percentage point improvement from 2012.

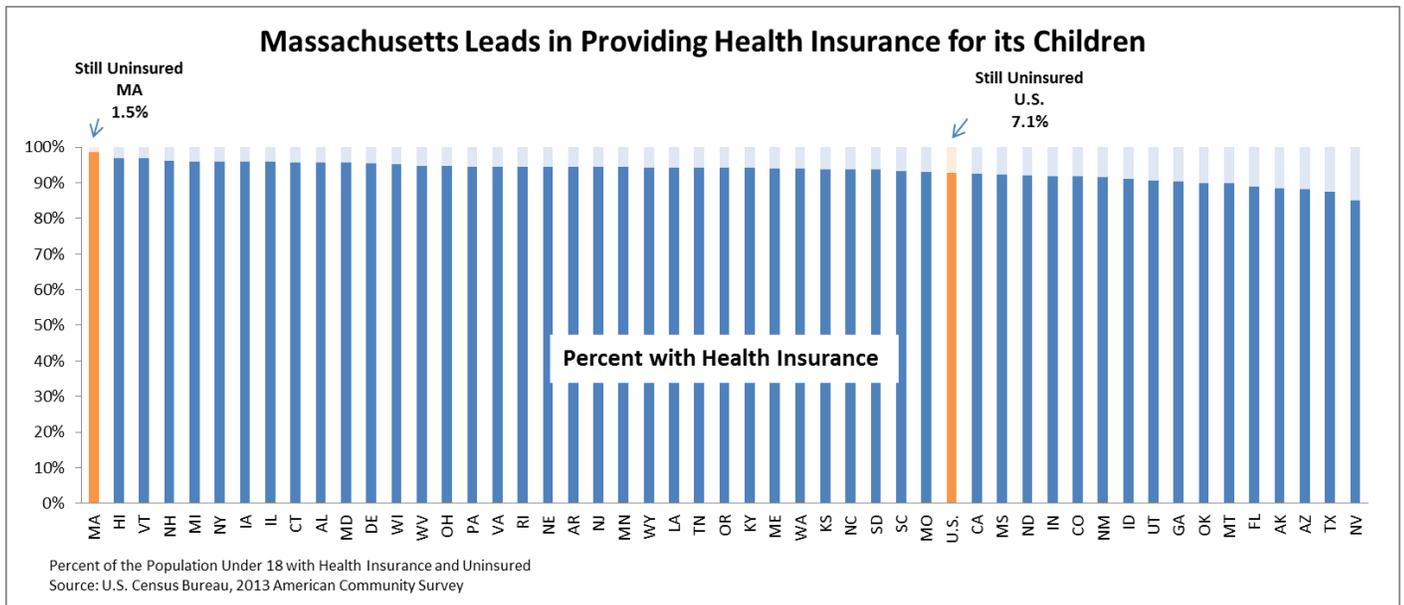


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Almost Every Child in Massachusetts has Health Insurance

Children in Massachusetts [fare better](#) than in much of the rest of the nation as measured by [various health indicators](#) including health insurance coverage. Once again, Massachusetts leads the nation in the percent of children with health care coverage, with almost every single child in Massachusetts covered by health insurance.

- In 2013, 98.5 percent of Massachusetts children had health insurance, essentially unchanged from last year's estimate.
- Nationally, 7.1 percent of children still have no health insurance in 2013. This leaves close to one in fourteen children uninsured.



Technical Notes

Measuring Health Care Coverage

There are a number of sources for health insurance coverage data, each of which has slightly different characteristics and each of which produces slightly different results. All of these surveys have shown a drop in the number of uninsured people following passage of the Massachusetts health reform law.

The American Community Survey (ACS) is the most useful national survey for comparing health insurance rates across the nation. The ACS is conducted on an ongoing basis, contacts over three million households each year and asks questions about a variety of demographic measures, including age, income, employment, health insurance coverage status and type, and racial characteristics. The Census Bureau began conducting the ACS in 2000, and added questions about health insurance coverage in 2008. Because of its large sample size the ACS provides reliable single year data on the state level, as well as other geographical units (e.g., counties) with populations over 65,000, making it a

useful source of information when comparing state health insurance coverage rates. However, because health insurance questions have only been asked since 2008 (and the survey methodology was changed in 2009), the ACS data cannot currently be used to analyze longer-term historical trends in coverage.

The Current Population Survey, also released today, has a slightly different estimate for the number and rate of the uninsured than the American Community Survey. The CPS estimates that 13.4 percent of the population was uninsured in 2013, and 7.6 percent of the population under age 19 was uninsured.

The Current Population Survey (CPS) is an ongoing survey that focuses mostly on wages and employment, but also includes information about health care coverage. The CPS is a smaller survey than the ACS and in 2013 the CPS reduced its sample from 100,000 addresses across the country to 68,000. The CPS was re-designed in 2013 to improve the reliability of the survey in providing information about health insurance coverage and in order to provide baseline information about health care coverage prior to the implementation of the Affordable Care Act in 2014. However, the data are not comparable to data from prior years. Accordingly, Census Bureau this year released the American Community Survey health insurance data alongside the CPS data.

Massachusetts Health Insurance Survey

The Massachusetts Health Insurance Survey (MHIS) began in 1998 and was conducted annually since 2006. The last year in which this survey was conducted was in 2011; since then, the state has been estimating insurance coverage rates based on national data.

Note on Statistical Significance

The CPS and ACS data come from surveys of a random sample of households and thus one cannot be certain that the estimates produced by the sample reflect the actual rates for the entire population. Survey results would vary from one sample to another, depending on the sample size and one the particular characteristic that is being measured.

When comparing two measures—for instance, the health insurance rate in two different years or two different states—it is important to consider that using a sample to create the measure rather than measuring an entire population could affect the reported difference between the two measures. To test whether the difference is a true difference or just the result of using samples to make the comparison, statisticians use mathematical formulas to test "statistical significance." If 90 times out of 100 the difference between the two measures is likely due to a true difference in the entire population rather than the random results of sampling, we can say that the differences in the two measures are statistically significant at the 90 percent confidence level. In other words, the chance that the difference between the two estimates is simply the result of random chance is less than 10 percent. While different levels of confidence (e.g., 95 or 99 percent) can be used to measure significance, the 90 percent level is typically used when analyzing CPS and ACS data.