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| **California Health INsurance Coverage for American Indians and Alaska Natives: The Impact of the affordable care act 2012-2016.** |

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***This project was supported by a Cooperative Agreement, Grant No. CMS-1MOCMS331623, from the U.S. Department of Health & Human Services, Centers for Medicare & Medicaid Services.******The contents provided are solely the responsibility of the authors and do not necessarily represent the official views of HHS or any of its agencies.***

# Abstract

This data brief examines the evidence of the impact of the Affordable Care Act on American Indians and Alaska Natives in California to determine if the ACA resulted in expected enrollment gains in Health Insurance coverage and the related reduction in uninsured. A review of findings from the American Community Survey depicts success in increasing the number insured, thus lowering the number uninsured for both males and females. It also depicts variation for American Indians and Alaska Natives with or without access to IHS-funded health programs. The overall decline in uninsured was 62% for all American Indians and Alaska Natives. However, the decline for those American Indians and Alaska Natives with access to IHS-funded programs was 16% compared the 58% decline for those without access to IHS. The increase in the number insured was 14% or nearly 73,000 newly insured in a state that saw a slight population decline from 2012 to 2016. The result of this success was a near lowest in the nation uninsured rate of 7%, down from 19% in 2012.

# Methodology

The American Community Survey provides estimates of the number of insured, uninsured for American Indians and Alaska Natives (alone and in combination). The one-year survey provides estimates with low error rates at the national level of analysis. This analysis provides cross tabulations by sex and by access to IHS-funded health programs for the years 2012 and 2015. The analysis is built on the comparison between the two years to the two variables of sex and access to IHS.

# Findings

### Summary Tables: California

|  |
| --- |
| American Indian and Alaska Native Population 2012 and 2016 |
| 2012 | **2016** |
|  654,333  |  652,010  |

|  |
| --- |
| American Indian and Alaska Native Uninsured 2012 and 2016 |
| 2012 | **2016** |
|  121,617  |  46,326  |

|  |
| --- |
| Uninsured Rate 2012 and 2016 |
| 2012 | **2016** |
| 19% | 7% |

# Health Insurance Coverage

## Health Insurance Coverage of all American Indians and Alaska Natives

The table that follows depicts health insurance enrollment increases in California. The number of American Indians and Alaska Natives with health insurance rose from 532,716 in 2012 to 605,000 in 2016. This nearly 73,000 increase from 2012 to 2016 of insured American Indians and Alaska Natives represents a 14% increase in the number insured. The number of insured males increased 15% and females saw an 13% increase. 52% of the total increase was male and females made up 48% of the increase 2012-2015. Females continue to make us a slight majority (52%) of all insured American Indians and Alaska Natives in California.

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| --- |
| 2012-2016 Health Coverage American Indians and Alaska Natives  |
|  | 2012 | 2016 | Increase 12-16 | % increase |
| Male |  255,462  |  293,309  |  37,847  | 15% |
| Female |  277,254  |  312,375  |  35,121  | 13% |
| Total |  532,716  |  605,684  |  72,968  | 14% |
|  % Male  | 48% | 48% | 52% |  |
|  % Female  | 52% | 52% | 48% |  |

## Health Insurance Coverage for American Indians and Alaska Natives with Access to IHS

The number of insured American Indians and Alaska Natives in California with access to IHS increased from 47,348 in 2012 to 61,900 in 2016. This represents an 31% increase in insured patients at IHS-funded health programs. Male insurance coverage increased by 44% while females increased by 31%. Males accounted for 62% of the 2012 to 2015 increase of 14,500 newly insured. Males in 2016 make up 48% of the insured and female enrollment is 52% of the total number insured.

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| --- | --- | --- | --- | --- |
|  |  |  |  |  |
| 2012-2016 Health Coverage for American Indians and Alaska Natives with Access to IHS |
|  | 2012 | 2016 | Increase 12-16 | % increase |
| Male |  20,855  |  29,934  |  9,079  | 44% |
| Female |  26,493  |  32,008  |  5,515  | 21% |
| Total |  47,348  |  61,942  |  14,594  | 31% |
|  % Male  | 44% | 48% | 62% |  |
|  % Female  | 56% | 52% | 38% |  |

## Health Insurance Coverage for American Indians and Alaska Natives Without Access to IHS

The ACS estimates that there were 485,000 *insured* American Indians and Alaska Natives without access to IHS-funded health programs in 2012. By 2015 this increased to 543,000 an increase of 12%. This is a smaller increase than for those American Indians and Alaska Natives *with* access to IHS. Males increased by 28,700 or 12% and they represent 49% of the total increase, compared to an increase of 29,600 for females---51% of the increase from 2012 to 2015. Females now represent 52% of all insured for those without access to IHS.

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| --- | --- | --- | --- | --- |
|  |  |  |  |  |
| 2012-2016 Health Coverage American Indians and Alaska Natives with No Access to IHS |
|  | 2012 | 2016 | Increase 12-16 | % increase |
| Male |  234,607  |  263,375  |  28,768  | 12% |
| Female |  250,761  |  280,367  |  29,606  | 12% |
| Total |  485,368  |  543,742  |  58,374  | 12% |
|  % Male  | 48% | 48% | 49% |  |
|  % Female  | 52% | 52% | 51% |  |

# Uninsured American Indians and Alaska Natives

## Uninsured American Indians and Alaska Natives: Total Population

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
| 2012-2016 Uninsured American Indians and Alaska Natives |
|  | 2012 | 2016 | Decrease 12-16 | % decrease |
| Male |  69,565  |  27,846  |  (41,719) | -60% |
| Female |  52,052  |  18,480  |  (33,572) | -64% |
| Total |  121,617  |  46,326  |  (75,291) | -62% |
|  % Male  | 57% | 60% | 55% |  |
|  % Female  | 43% | 40% | 45% |  |

In California 121,617 American Indians and Alaska Natives were uninsured in 2012. By 2015 this number had dropped to 46,300 uninsured, a 62% decrease. Uninsured females dropped by a similar 64% and males 60%. Males represented 55% of the decrease in uninsured since 2012. Males made up 60% of the uninsured in 2016 compared to 57% in 2012.

## Uninsured American Indians and Alaska Natives with Access to IHS

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| --- | --- | --- |
|  |  |  |
| 2012-2016 Uninsured American Indians and Alaska Natives with Access to IHS |
|  | 2012 | 2016 | Decrease 12-16 | % Decrease |
| Male |  11,021  |  7,221  |  (3,800) | -34% |
| Female |  13,519  |  6,425  |  (7,094) | -52% |
| Total |  24,540  |  13,646  |  (10,894) | -44% |
|  % Male  | 45% | 53% | 35% |  |
|  % Female  | 55% | 47% | 65% |  |

The number of uninsured patients with access to IHS-funded health programs declined by 10,900 or 44% from 2012 to 2016. The total number uninsured was 24,500 in 2012 and declined to 13,600 in 2016. Females made up 65% of the total decline as the number of females uninsured dropped by 6,400 from 13,500 in 2012 to 6,400 in 2016 a reduction of 52%. In 2015, males made up 53% of all uninsured at IHS-funded programs, up since 2012 when 45% of the uninsured were male.

## Uninsured American Indians and Alaska Natives without Access to IHS

|  |  |  |
| --- | --- | --- |
|  |  |  |
| 2012-2016 Uninsured American Indians and Alaska Natives With No Access to IHS |
|  | 2012 | 2016 | Decrease 12-16 | % decrease |
| Male |  58,544  |  20,625  |  (37,919) | -65% |
| Female |  38,533  |  12,055  |  (26,478) | -69% |
| Total |  97,077  |  32,680  |  (64,397) | -66% |
|  % Male  | 60% | 63% | 59% |  |
|  % Female  | 40% | 37% | 41% |  |

The number of uninsured patients without access to IHS-funded health programs declined by 64,000 or 66% from 2012 to 2016. This compares with the smaller decrease of 44% for those American Indians and Alaska Natives with access to IHS-funded health programs. Males, without access to IHS, are more likely to be uninsured than females and they make up 63% of the total number uninsured. Males, however, made up 59% of the total decline since 2012 as the number of males uninsured dropped by 37,900 from 58,500 in 2012 to just 20,600 in 2016, a reduction of 65%. Female uninsured also declined, by 26,400, representing a 69% decline since 2012. These are the largest reductions in uninsured in the nation.

# Conclusion

In California, the ACA was successful in increasing the enrollment of American Indian and Alaska Native in health insurance coverage. It’s 7% uninsured rate for American Indians and Alaska Natives is one of the best in the nation. One important finding of this analysis is that those American Indians and Alaska Natives with access to IHS-funded health programs saw larger increases in health insurance coverage (31%) than those without access to IHS (12% increase). The decline in uninsured was reversed with those without access to IHS declined by 66% compared to 44% for those with access to IHS. The decline in the number of uninsured and increase in the number of insured had positive revenue implications for California’s Indian health programs. Since the majority (87%) of the state’s Native population is without access to Indian Health Care Programs their benefit was their increased access to health care services that comes with insurance coverage. For those with access to IHS, their health programs now have more resources to support those programs.

Source of Data: 1-year American Community Survey, US Census

Years: 2012 and 2015

No Foreign Born, that is, nativity is the United States.

American Indian and Alaska Natives Alone and In-combination with other races.

### Change in Access to IHS from 2012 to 2016: California

### Change in the Uninsured Rate for American Indians and Alaska Natives 2012 to 2016 in 20 States