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

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# Abstract

This data brief examines the evidence of the impact of the Affordable Care Act on American Indians and Alaska Natives in Michigan to determine if the ACA resulted in expected enrollment gains in Health Insurance coverage and the related reduction in uninsured.

Michigan has one of the lowest levels of uninsured American Indians and Alaska Natives than any state with a significant American Indian and Alaska Native population with just 7% 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 number of American Indians and Alaska Natives with insurance increased by 8,000 since 2012 a 10% increase. The overall decline in uninsured was 38% for all American Indians and Alaska Natives. However, the decline for those American Indians and Alaska Natives with access to IHS-funded programs was 30% compared the 69% decline for those without access to IHS.

# 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 2016. The analysis is built on the comparison between the two years to the two variables of sex and access to IHS.

# Findings

### Summary Tables: Michigan

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| American Indian and Alaska Native Population 2012 and 2016 |
| 2012 | **2016** |
|  131,828  |  154,493  |

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| American Indian and Alaska Native Uninsured 2012 and 2016 |
| 2012 | **2016** |
|  22,477  |  10,964  |

|  |
| --- |
| Uninsured Rate 2012 and 2016 |
| 2012 | **2016** |
| 17% | 7% |

# Health Insurance Coverage

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

The table that follows depicts large health insurance enrollment increases in Michigan. The number of American Indians and Alaska Natives with health insurance rose from 82,300 in 2012 to 90,400 in 2016. The increase of 8,000 American Indians and Alaska Natives with insurance represents a 10% increase from 2012 to 2016. The number of insured males increased by 13%, less than females, who saw an 7% increase. Females continue to make up a larger share of the insured at 53% of the total insured.

In Michigan, the, ACS estimates that 16% of American Indians and Alaska Natives have access to IHS and 84% do not have access to IHS-funded health care services.

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| --- |
| 2012-2016 Health Coverage American Indians and Alaska Natives  |
|  | 2012 | 2016 | Increase 12-16 | % increase |
| Male |  37,488  |  42,362  |  4,874  | 13% |
| Female |  44,869  |  48,064  |  3,195  | 7% |
| Total |  82,357  |  90,426  |  8,069  | 10% |
|  % Male  | 46% | 47% | 60% |  |
|  % Female  | 54% | 53% | 40% |  |

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

The number of insured American Indians and Alaska Natives with access to IHS increased from 26,300 in 2012 to 29,400 in 2016. This represents a 12% increase in insured patients at IHS funded health programs. Male insurance coverage increased by 17% while females increased by 12%. In 2016, females make up 53% and males represent 47% of all insured. Males made up 65% of the 2012 to 2026 increase in insured American Indians and Alaska Natives at IHS-funded programs.

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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 |  11,862  |  13,891  |  2,029  | 17% |
| Female |  14,451  |  15,522  |  1,071  | 7% |
| Total |  26,313  |  29,413  |  3,100  | 12% |
|  % Male  | 45% | 47% | 65% |  |
|  % Female  | 55% | 53% | 35% |  |

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

The ACS estimates that there were 56,000 *insured* American Indians and Alaska Natives without access to IHS-funded health programs in 2012. By 2016 this increased to 61,000 an increase of 9%. The rate of increase was 11% for males and 7% females. In 2016, females make up 53% and males represent 47% of all insured---the same as those with access to IHS. Males made up 57% of the increase since 2012.

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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 |  25,626  |  28,471  |  2,845  | 11% |
| Female |  30,418  |  32,542  |  2,124  | 7% |
| Total |  56,044  |  61,013  |  4,969  | 9% |
|  % Male  | 46% | 47% | 57% |  |
|  % Female  | 54% | 53% | 43% |  |

# Uninsured American Indians and Alaska Natives

## Uninsured American Indians and Alaska Natives

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| --- | --- | --- | --- | --- |
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| 2012-2016 Uninsured American Indians and Alaska Natives |
|  | 2012 | 2016 | Decrease 12-16 | % increase |
| Male |  10,874  |  8,273  |  (2,601) | -24% |
| Female |  9,852  |  5,122  |  (4,730) | -48% |
| Total |  20,726  |  13,395  |  (7,331) | -35% |
|  % Male  | 52% | 62% | 35% |  |
|  % Female  | 48% | 38% | 65% |  |

20,700 American Indians and Alaska Natives were uninsured in 2012. By 2016 this number had dropped below 13,400 uninsured, a 35% decrease in the number uninsured. Female uninsured declined by 48% and males 24%. Males represented 62% of all uninsured American Indians and Alaska Natives in 2016. Females made up 65% of the decrease since 2012 and now make up only 38% of the uninsured down from 48% in 2012.

## Uninsured American Indians and Alaska Natives

## with Access to IHS

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| --- | --- | --- |
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| 2012-2016 Uninsured American Indians and Alaska Natives with Access to IHS |
|  | 2012 | 2016 | Decrease 12-16 | % Decrease |
| Male |  4,223  |  5,132  |  909  | 22% |
| Female |  5,400  |  4,387  |  (1,013) | -19% |
| Total |  9,623  |  9,519  |  (104) | -1% |
|  % Male  | 44% | 54% |  |  |
|  % Female  | 56% | 46% |  |  |

The number of uninsured patients with access to IHS-funded health programs was unchanged from 2012 to 2016, with about 9,500 total uninsured. However, in 2016, females saw a decrease of 19% uninsured while the number of uninsured males increased by 22%. Males now make up 54% of the uninsured.

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

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| 2012-2016 Uninsured American Indians and Alaska Natives With No Access to IHS |
|  | 2012 | 2016 | Decrease 12-16 | % decrease |
| Male |  6,651  |  3,141  |  (3,510) | -53% |
| Female |  4,452  |  735  |  (3,717) | -83% |
| Total |  11,103  |  3,876  |  (7,227) | -65% |
|  % Male  | 60% | 81% | 49% |  |
|  % Female  | 40% | 19% | 51% |  |

The number of uninsured patients without access to IHS-funded health programs declined by 7,200 or 65% from 2012 to 2016. This compares with no change 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 81% of the total number uninsured. Males, however, made up 49% of the total decline since 2012. The success of those without access to IHS-funded programs is unusually large and deserves closer review to determine the reasons for the impressive success and perhaps lessons on how to increase male coverage in the future.

# Conclusion

In Michigan, the ACA was very successful in increasing the enrollment of American Indian and Alaska Native with health insurance coverage. The number of American Indians and Alaska Natives with insurance increased by 10% and the number uninsured decreased by 35%. In a state with a large number of American Indians and Alaska Natives insured and a very low percentage uninsured in 2012, Michigan was able to build on that success and achieve further gains that resulted in one of the lowest uninsured rates for American Indians and Alaska Natives in the nation for any state with a large American Indian and Alaska Native population.

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

Years: 2012 and 2016. 2016 ACS Data Release of October 19, 2017.

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: Michigan

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