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

Table of Contents

[Abstract 3](#_Toc499972910)

[Methodology 3](#_Toc499972911)

[Findings 3](#_Toc499972912)

[Summary Tables: Montana 3](#_Toc499972913)

[Health Insurance Coverage 4](#_Toc499972914)

[Health Insurance Coverage of all American Indians and Alaska Natives 4](#_Toc499972915)

[Health Insurance Coverage for American Indians and Alaska Natives with Access to IHS 5](#_Toc499972916)

[Health Insurance Coverage for American Indians and Alaska Natives 6](#_Toc499972917)

[Without Access to IHS 6](#_Toc499972918)

[Uninsured American Indians and Alaska Natives 7](#_Toc499972919)

[Uninsured American Indians and Alaska Natives 7](#_Toc499972920)

[Uninsured American Indians and Alaska Natives with Access to IHS 8](#_Toc499972921)

[Uninsured American Indians and Alaska Natives without Access to IHS 9](#_Toc499972922)

[Conclusion 10](#_Toc499972923)

[Change in Access to IHS from 2012 to 2016: Montana 11](#_Toc499972924)

[Change in the Uninsured Rate for American Indians and Alaska Natives 2012 to 2016 in 20 States 12](#_Toc499972925)

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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 Montana 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 for all American Indians and Alaska Natives was from 36% in 2012 to 21% in 2016.

# 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: Montana

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| American Indian and Alaska Native Population 2012 and 2016 |
| 2012 | **2016** |
|  85,517  |  89,645  |

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| American Indian and Alaska Native Uninsured 2012 and 2016 |
| 2012 | **2016** |
|  31,019  |  18,908  |

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| --- |
| Uninsured Rate 2012 and 2016 |
| 2012 | **2016** |
| 36% | 21% |

# Health Insurance Coverage

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

The table that follows depicts large health insurance enrollment increases in Montana. The number of American Indians and Alaska Natives with health insurance rose from 54,500 in 2012 to 70,700 in 2016. The increase of 16,200 American Indians and Alaska Natives with insurance represents 30% increase from 2012 to 2016. The number of insured males increased by 51%, more than females, who saw an 14% increase. Females and males make up an equal 50% share of the total insured.

In Montana, the, ACS estimates that 54% of American Indians and Alaska Natives have access to IHS, ranking it as one of the highest percentages in the nation.

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| 2012-2016 Health Coverage American Indians and Alaska Natives  |
|  | 2012 | 2016 | Increase 12-16 | % increase |
| Male |  23,701  |  35,675  |  11,974  | 51% |
| Female |  30,797  |  35,062  |  4,265  | 14% |
| Total |  54,498  |  70,737  |  16,239  | 30% |
|  % Male  | 43% | 50% | 74% |  |
|  % Female  | 57% | 50% | 26% |  |

## 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 32,100 in 2012 to 38,900 in 2016. This represents a 20% increase in insured patients at IHS funded health programs. Male insurance coverage increased by 17% while females increased by 23%. In 2016, females make up 54% and males represent just 46% of all insured. Females made up 61% of the increase in insured American Indians and Alaska Natives at IHS-funded programs since 2012.

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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 |  15,249  |  17,805  |  2,556  | 17% |
| Female |  16,924  |  20,888  |  3,964  | 23% |
| Total |  32,173  |  38,693  |  6,520  | 20% |
|  % Male  | 47% | 46% | 39% |  |
|  % Female  | 53% | 54% | 61% |  |

## Health Insurance Coverage for American Indians and Alaska Natives

## Without Access to IHS

The ACS estimates that there were 22,300 insured American Indians and Alaska Natives without access to IHS-funded health programs in 2012. By 2016 this increased to 32,000 an increase of 44%. The rate of increase was 111% for males and just 2% for females. Males who do not have access to IHS-funded services now make up 56% of the total, up from just 38% in 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 |  8,452  |  17,870  |  9,418  | 111% |
| Female |  13,873  |  14,174  |  301  | 2% |
| Total |  22,325  |  32,044  |  9,719  | 44% |
|  % Male  | 38% | 56% | 97% |  |
|  % Female  | 62% | 44% | 3% |  |

# Uninsured American Indians and Alaska Natives

## Uninsured American Indians and Alaska Natives

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| 2012-2016 Uninsured American Indians and Alaska Natives |
|  | 2012 | 2016 | Decrease 12-16 | % increase |
| Male |  16,664  |  9,672  |  (6,992) | -42% |
| Female |  14,355  |  9,236  |  (5,119) | -36% |
| Total |  31,019  |  18,908  |  (12,111) | -39% |
|  % Male  | 54% | 51% | 58% |  |
|  % Female  | 46% | 49% | 42% |  |

31,000 American Indians and Alaska Natives were uninsured in 2012. By 2016 this number had dropped below 19,000 uninsured, a 39% decrease in the number uninsured. Males represented 58% of all uninsured American Indians and Alaska Natives compared to 42% for females. Male uninsured decreased by 42% and females by 36%, significant, positive change for the uninsured.

## 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 |  12,279  |  7,988  |  (4,291) | -35% |
| Female |  11,712  |  7,822  |  (3,890) | -33% |
| Total |  23,991  |  15,810  |  (8,181) | -34% |
|  % Male  | 51% | 51% | 52% |  |
|  % Female  | 49% | 49% | 48% |  |

The number of uninsured patients with access to IHS-funded health programs declined by nearly 8,000 or 34% from 2012 to 2016. In 2016, males made up 51% of all uninsured at IHS-funded programs, compared to 49% for females. The number of uninsured females declined by 33% compared to a decline of 35% for males. The parity between females and males is atypical as most states did not see equal gains for both as is the case in Montana.

## 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 |  4,385  |  1,684  |  (2,701) | -62% |
| Female |  2,643  |  1,414  |  (1,229) | -47% |
| Total |  7,028  |  3,098  |  (3,930) | -56% |
|  % Male  | 62% | 54% | 69% |  |
|  % Female  | 38% | 46% | 31% |  |

The number of uninsured patients without access to IHS-funded health programs declined by 3,000 or 56% from 2012 to 2015. This compares with the decrease of 34% 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 54% of the total number uninsured. Males, however, made up 69% of the total decline since 2012.

# Conclusion

In Montana, the ACA was 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 30% and the number uninsured decreased by 39%. The result for Indian health programs is increased viability thanks to increased revenues. The recent implementation of Medicaid expansion is the reason for this significant improvement in insurance coverage. The decline in the uninsured rate from 36% to 21% is the largest decline of any state with the promise of continued increases as the state fully implements Medicaid expansion.

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: Montana

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