Health Reform at Work: Massachusetts Still National Leader in Health Insurance Coverage

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Having enacted comprehensive health reform a decade ago, Massachusetts leads the nation in providing health insurance coverage to its residents (see chart). Our health insurance coverage rate in 2015 was 97 percent, a statistically significant increase of about half a percentage point from 2014. The gap between Massachusetts’ “nearly-universal” health care coverage and fully “universal” health care coverage gets smaller every year.

In 2015 (the most recent year for which data are available), the U.S. Census Bureau estimates that only 2.8 percent—189,000 people—in Massachusetts did not have health insurance coverage. This rate has been falling over the past few years (see chart).
Health reform at the national level has had a significant impact on health insurance coverage rates for other states. In fact, more than 15 million fewer people nationally are now uninsured compared to 2013 when key provisions of national health reform started to take effect.

In particular, many other states that have taken advantage of the federal funding available to expand their Medicaid coverage have seen dramatic increases in health care coverage from 2013 to 2015—by more than 8 percentage points in some states (see chart).

Health reform has not only brought greater access to health care for thousands of people across the Commonwealth, it also has provided an important financial boost for the state. Thanks to national health reform, the federal government is now providing hundreds of millions in federal funding for health care costs previously paid for by the state.

**How the Census Bureau Measures Health Insurance**

The data above are from the American Community Survey. The Census Bureau releases two major surveys that measure health insurance coverage: the Current Population Survey (CPS) and the American Community Survey (ACS). These two surveys measure health insurance coverage in slightly different ways, and can have slightly different results.

The CPS has been measuring health insurance coverage since 1987, alongside employment statistics from the U.S. Bureau of Labor Statistics. This survey provides important information for historic
trends. However, the Census Bureau changed the health insurance questions in 2013, so information prior to that year should no longer be compared to information since then.

Since 2008, the Census Bureau included questions about health insurance in the ACS. The ACS uses a much larger sample size than the CPS, so health insurance statistics are available from the ACS for states, counties, and even smaller geographic regions.

The two surveys also measure health insurance coverage in slightly different ways. In the spring, the CPS asks respondents if they had health insurance at any time in the previous calendar year. Someone is “uninsured” in the CPS only if that person reports having no coverage under any type of health insurance during that time period. The ACS, on the other hand, is a survey conducted over the course of the year. The ACS asks respondents if they are covered by any of the types of listed health insurance (public, private, etc.) Someone is “uninsured” in the ACS if that person reports have no coverage at the time of the survey.