

ISSUE BRIEF



July 2013

The Impact of Current State Medicaid Expansion Decisions on Coverage by Race and Ethnicity

SUMMARY

One of the major vehicles in the Affordable Care Act (ACA) to increase health insurance coverage is an expansion of Medicaid to adults with incomes at or below 138% of the federal poverty level (FPL). While the expansion was intended to be implemented in all states, as a result of the Supreme Court decision on the ACA, it is now effectively a state choice. As of July 1, 2013, 24 states are moving forward with the expansion, 21 states are not planning to move forward, and there is ongoing debate in 6 states. Based on an analysis of 2011 American Community Survey data, this brief examines the implications of current state Medicaid expansion decisions on coverage by race and ethnicity. (See Appendix Tables 1-3 for 50-state information). In sum, the analysis finds:

- » **People of color will be disproportionately impacted by state decisions to expand Medicaid.** People of color make up the majority of uninsured individuals with incomes below the Medicaid expansion limit in both states moving forward and not moving forward with the expansion at this time.
- » **The impact of current state expansion decisions varies widely by race and ethnicity.** Among the examined racial/ethnic groups, Blacks are at highest risk of continuing to face coverage gaps, with nearly six in ten (59%) uninsured Blacks with incomes below the Medicaid expansion limit residing in states not moving forward with the expansion at this time.
- » **Decisions by a few key states have significant implications for coverage across races and ethnicities.** Among states moving forward with the Medicaid expansion, California, New York and Illinois have the largest shares of uninsured Whites and Blacks with incomes below the Medicaid expansion limit, although the distribution across these states varies by racial group. The distribution for Hispanics and Asians is slightly different, with the largest shares of uninsured Hispanics with incomes below the Medicaid expansion limit residing in California, New York, and Arizona, and the largest shares of uninsured Asians with incomes below the expansion limit residing in California, New York and New Jersey.
Among states not moving forward with the Medicaid expansion at this time, Texas, Florida, and Georgia have the largest shares of uninsured individuals with incomes below the Medicaid expansion limit across races and ethnicities. However, the distribution across these states varies by racial and ethnic group.

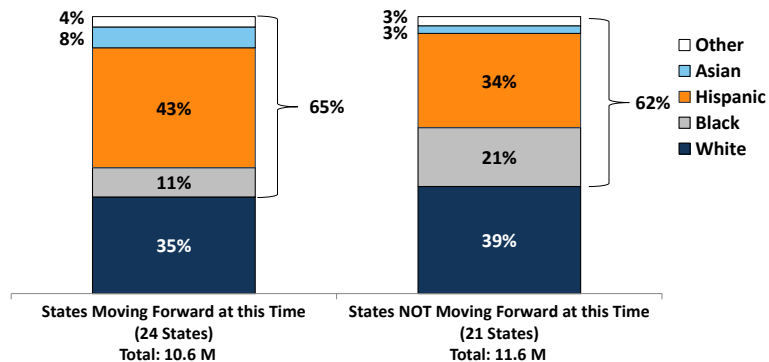
FINDINGS

People of color will be disproportionately impacted by state decisions to expand Medicaid. People of color make up the majority of uninsured individuals with incomes below the Medicaid expansion limit in both states moving forward and not moving forward with the Medicaid expansion at this time (Figure 1). This reflects that people of color are disproportionately likely to be low-income and uninsured.

Figure 1

People of color account for the majority of uninsured individuals $\leq 138\%$ FPL in both states moving forward and NOT moving forward with the Medicaid expansion at this time.

Distribution of uninsured $\leq 138\%$ FPL by race/ethnicity:



Note: Asians includes Asians and Pacific Islanders. Totals may not sum due to rounding
 SOURCE: Uninsured data based on KCMU analysis of 2011 American Community Survey. Status of Medicaid expansion decisions based on KCMU analysis of recent news reports as well as executive and legislative activity in states as of July 1, 2013.

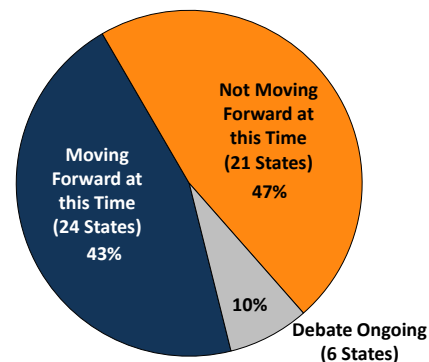


Nearly half (47%) of uninsured people of color with incomes below the Medicaid expansion limit reside in the 21 states not moving forward with the expansion at this time (Figure 2). Some 43% reside in the 24 states moving forward, and 10% are in the 6 states where there is ongoing debate over the Medicaid expansion.

Figure 2

Nearly half of uninsured people of color $\leq 138\%$ FPL reside in states not moving forward with the Medicaid expansion at this time.

Distribution of uninsured people of color $\leq 138\%$ FPL by status of state Medicaid expansion:



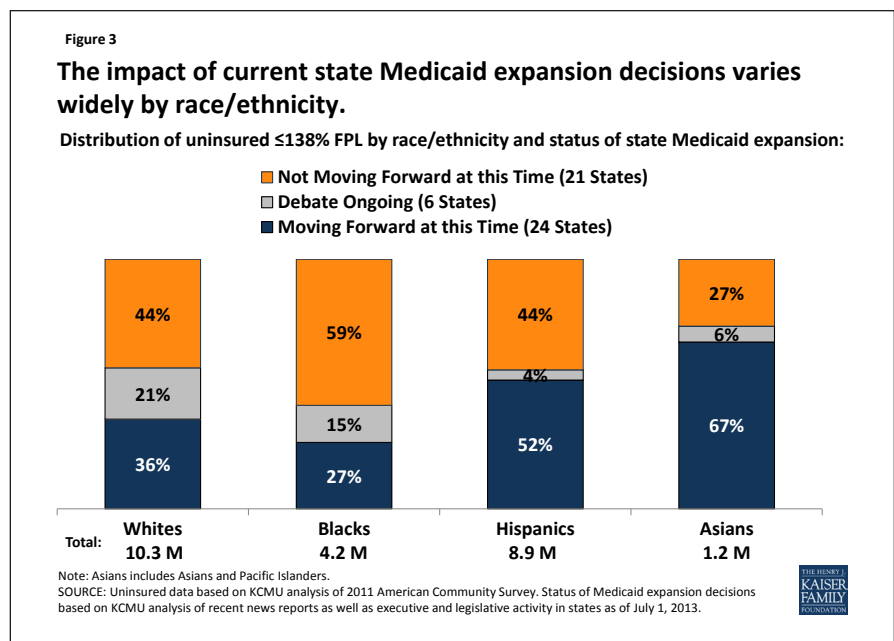
Total Uninsured People of Color $\leq 138\%$ FPL: 15.1 Million

SOURCE: Uninsured data based on KCMU analysis of 2011 American Community Survey. Status of Medicaid expansion decisions based on KCMU analysis of recent news reports as well as executive and legislative activity in states as of July 1, 2013.



The impact of state Medicaid expansion decisions varies widely by racial and ethnic group (Figure 3).

Among Blacks nearly six in ten (59%) uninsured individuals with incomes below the Medicaid expansion limit reside in states not moving forward with the Medicaid expansion at this time, the highest among racial and ethnic groups. In contrast, more than two-thirds (67%) of uninsured Asians with incomes below the Medicaid expansion limit reside in states moving forward with the expansion at this time.



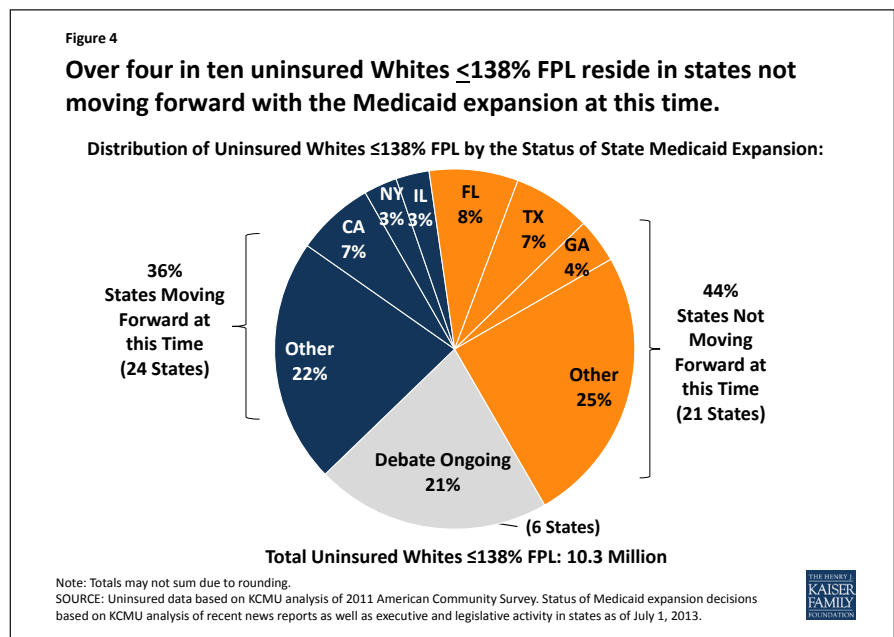
Decisions by a few key states have important implications for people of color.

Among states moving forward with the expansion, California, New York, and Illinois have the largest shares of uninsured Whites and Blacks with incomes below the Medicaid expansion limit. However, the distribution across these states varies by racial and ethnic group. The distribution of uninsured Hispanics and Asians below the Medicaid expansion limit is slightly different, with the largest shares of Hispanics residing in California, New York, and Illinois, and the largest shares of Asians and Pacific Islanders residing in California, New York, and New Jersey.

Among states not moving forward with the expansion at this time, Texas, Florida, and Georgia have the largest shares of uninsured individuals with incomes below the Medicaid expansion limit across races and ethnicities. However, the distribution across these states varies by race and ethnicity.

Distribution of uninsured Whites

<138% FPL. Over one-third of uninsured Whites with incomes below the Medicaid expansion limit reside in states moving forward with the expansion, with 13% residing in California (7%), New York (3%) and Illinois (3%). More than a fifth (21%) reside in states where debate is still ongoing—the highest rate among races/ethnicities. Over four in ten (44%) are in states not moving forward with the expansion at this time, with nearly one in five (19%) residing in Florida (8%), Texas (7%), and Georgia (4%) (Figure 4).



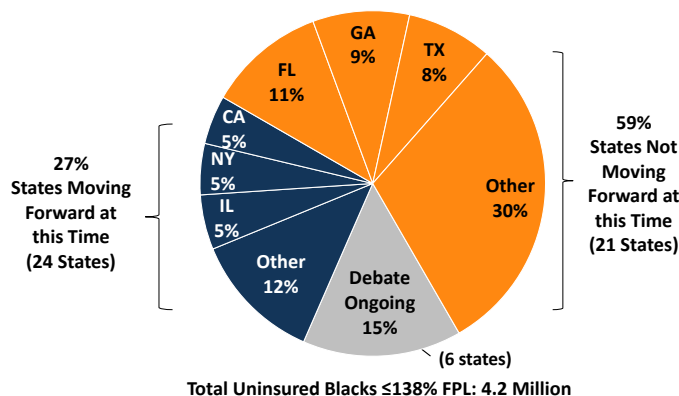
Distribution of uninsured Blacks

<138% FPL. Just over one quarter (27%) of uninsured Blacks with incomes below the Medicaid expansion limit resides in states moving forward with the Medicaid expansion, with 15% residing in California (5%), New York (5%), and Illinois (5%). Some 15% are in states where debate is still ongoing, and nearly six in ten (59%) reside in states not moving forward with the expansion at this time, with nearly three in ten (28%) in Florida (11%), Georgia (9%), and Texas (8%) (Figure 5).

Figure 5

Nearly six in ten uninsured Blacks $\leq 138\%$ FPL reside in states not moving forward with the Medicaid expansion at this time.

Distribution of Uninsured Blacks $\leq 138\%$ FPL by the Status of State Medicaid Expansion:



Note: Totals may not sum due to rounding.
SOURCE: Uninsured data based on KCMU analysis of 2011 American Community Survey. Status of Medicaid expansion decisions based on KCMU analysis of recent news reports as well as executive and legislative activity in states as of July 1, 2013.



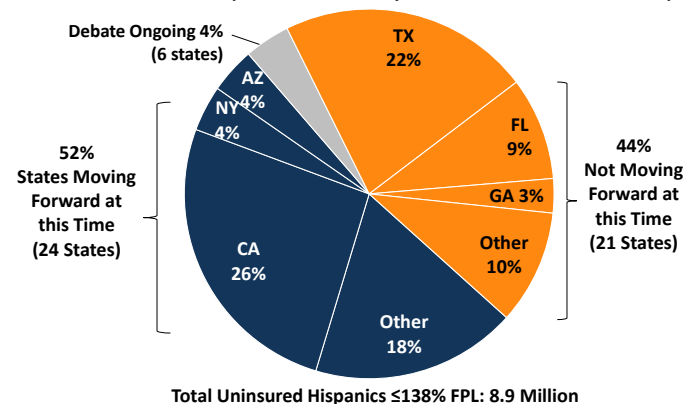
Distribution of uninsured

Hispanics $\leq 138\%$ FPL. More than half (52%) of uninsured Hispanics with incomes below the Medicaid expansion limit reside in states moving forward with the expansion, and they are heavily concentrated in California, where over a quarter (26%) resides, with an additional 4% in New York and 4% in Arizona. Just 4% are in a state where debate is still ongoing, and over four in ten (44%) are in states not moving forward with the expansion at this time, heavily concentrated in Texas, where over one in five (22%) reside, with an additional 9% in Florida and 3% in Georgia (Figure 6).

Figure 6

Over four in ten uninsured Hispanics $\leq 138\%$ FPL reside in states not moving forward with the Medicaid expansion at this time.

Distribution of Uninsured Hispanics $\leq 138\%$ FPL by the Status of State Medicaid Expansion:

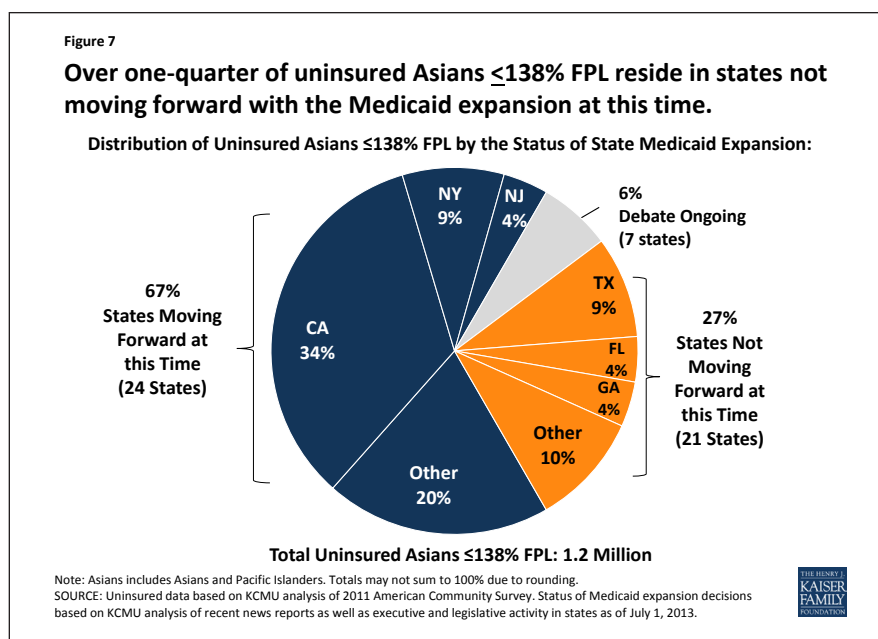


Note: Totals may not sum due to rounding.
SOURCE: Uninsured data based on KCMU analysis of 2011 American Community Survey. Status of Medicaid expansion decisions based on KCMU analysis of recent news reports as well as executive and legislative activity in states as of July 1, 2013.



Distribution of uninsured Asians and Pacific Islanders <138% FPL.

Over two-thirds (67%) of uninsured Asians and Pacific Islanders reside in states moving forward with the Medicaid expansion, the highest among racial and ethnic groups. This reflects their heavy concentration in California, where over a third reside (34%), with an additional 9% in New York and 4% in New Jersey. Some 6% are in a state where debate is still ongoing, and over one-quarter (27%) is in states not moving forward with the expansion at this time, with 17% residing in Texas (9%), Florida (4%), Georgia (4%) (Figure 7).



IMPLICATIONS

State decisions to expand Medicaid will have significant benefits for people of color. People of color make up the majority of uninsured individuals with incomes below the Medicaid expansion limit in states that are moving forward with the Medicaid expansion at this time. However, targeted, linguistically and culturally appropriate outreach and enrollment efforts will be key for successfully translating these expansions into increased coverage, particularly for many people of color. Increases in coverage among people of color in states moving forward with the expansion will contribute to increased equity in health coverage and care.

People of color are disproportionately likely to continue to face coverage gaps due to state decisions not to expand Medicaid. In states that do not expand Medicaid, poor, uninsured adults will not gain a new coverage option and likely remain uninsured. People of color make up the majority of uninsured individuals with incomes below the Medicaid expansion limit in states that are not moving forward with the expansion at this time. Moreover, nearly half of all uninsured people of color with incomes below the Medicaid expansion limit reside in states that are not currently moving forward with the expansion. Disparities in coverage and care are likely to persist in states that do not expand Medicaid due to continued coverage gaps.

The impact of current state decisions to expand Medicaid varies by widely race and ethnicity. Blacks are at the highest risk of facing continued coverage gaps, with nearly six in ten uninsured Blacks with incomes below the expansion limit residing in states not moving forward with the Medicaid expansion at this time.

Decisions by a few key states have significant implications for coverage across races and ethnicities.

Among states moving forward with the Medicaid expansion, California, New York and Illinois have the largest shares of uninsured Whites and Blacks with incomes below the Medicaid expansion limit, although the distribution across these states varies by racial and ethnic group. The distribution of uninsured Hispanics and Asians below the Medicaid expansion limit is slightly different, with the largest shares of Hispanics residing in California, New York and Arizona, and the largest shares of Asians in California, New York, and New Jersey.

Among states not moving forward with the Medicaid expansion at this time, Texas, Florida, and Georgia have the largest shares of uninsured individuals below the Medicaid expansion limit across races and ethnicities, although the distribution across these states varies by racial and ethnic group.

ADDITIONAL RESOURCES

- » Kaiser Commission on Medicaid and the Uninsured, Impact of the Medicaid Expansion for Low-Income Communities of Color Across States, April 16, 2013, available at <http://kff.org/medicaid/report/impact-of-the-medicaid-expansion-for-low-income-communities-of-color-across-states/>
- » Kaiser Commission on Medicaid and the Uninsured, Status of State Action on Medicaid Expansion Decision, as of July 1, 2013, available at <http://kff.org/medicaid/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>

Appendix Table 1
Distribution of Nonelderly Uninsured ≤138% FPL by Race/Ethnicity and State, 2011,
Grouped by Status of State Medicaid Expansion Decision as of June 20, 2013

	Nonelderly Uninsured ≤138% FPL by Race/Ethnicity						
	Total, All Races/ Ethnicities	Whites	Blacks	Hispanics	Asian/ Pacific Islanders	Other	All People of Color
UNITED STATES	25,388,898	10,266,477	4,194,734	8,870,614	1,191,177	865,896	15,122,421
MOVING FORWARD AT THIS TIME							
Arizona	592,906	175,284	25,129	322,845	13,543	56,105	417,622
Arkansas	288,127	176,269	54,825	41,280	--	6,490	111,858
California	3,750,129	767,802	191,026	2,296,737	403,176	91,388	2,982,327
Colorado	362,024	158,546	19,489	163,262	10,956	9,771	203,478
Connecticut	137,632	54,148	20,240	52,504	6,854	--	83,484
Delaware	35,228	13,547	9,705	10,654	--	--	21,681
District of Columbia	23,259	--	14,176	--	--	--	20,043
Hawaii	57,172	16,323	--	--	22,622	10,983	40,849
Illinois	918,077	343,601	214,054	306,712	40,038	13,672	574,476
Iowa	145,639	105,360	7,290	26,193	--	--	40,279
Kentucky	384,505	298,972	49,377	28,729	--	--	85,533
Maryland	292,021	89,963	101,795	73,100	19,119	8,044	202,058
Massachusetts	113,765	53,806	13,053	31,490	7,826	7,590	59,959
Minnesota	208,124	117,197	24,807	38,213	14,214	13,693	90,927
Nevada	327,917	104,165	26,129	163,404	21,867	12,352	223,752
New Jersey	545,016	159,620	92,523	234,481	46,974	11,418	385,396
New Mexico	235,326	43,536	--	143,329	--	45,370	191,790
New York	1,067,418	346,644	199,669	381,473	108,209	31,423	720,774
North Dakota	29,054	18,192	--	--	--	9,433	10,862
Oregon	323,327	200,400	--	82,699	16,343	17,052	122,927
Rhode Island	56,530	29,981	--	15,182	--	--	26,549
Vermont	14,417	13,070	--	--	--	--	--
Washington	494,260	248,475	26,068	149,083	41,628	29,006	245,785
West Virginia	166,696	148,719	10,827	--	--	--	17,977
Total	10,568,569	3,686,836	1,115,594	4,575,068	796,208	394,863	6,881,733
DEBATE ONGOING							
Indiana	513,334	347,321	71,047	75,407	6,797	12,762	166,013
Michigan	693,159	432,794	164,000	56,934	18,644	20,787	260,365
New Hampshire	54,890	46,475	--	--	--	--	8,415
Ohio	783,018	546,037	150,806	55,560	12,816	17,799	236,981
Pennsylvania	656,905	405,749	114,573	90,174	28,156	18,253	251,156
Tennessee	557,640	332,037	121,785	80,841	7,324	15,653	225,603
Total	3,258,946	2,110,413	623,247	362,587	75,691	87,008	1,148,533
NOT MOVING FORWARD AT THIS TIME							
Alabama	428,771	210,101	152,650	55,334	--	7,966	218,670
Alaska	58,360	21,419	--	--	--	27,194	36,941
Florida	2,150,076	793,710	447,102	818,878	49,942	40,444	1,356,366
Georgia	1,137,358	435,319	389,663	246,857	43,075	22,444	702,039
Idaho	124,214	80,742	--	34,987	--	6,985	43,472
Kansas	200,549	107,264	17,745	54,789	6,029	14,722	93,285
Louisiana	443,862	175,458	208,405	42,124	11,630	6,245	268,404
Maine	62,738	59,283	--	--	--	--	--
Mississippi	313,219	123,027	164,426	17,728	--	--	190,192
Missouri	459,648	307,353	83,955	45,374	7,272	15,694	152,295
Montana	85,341	60,409	--	--	--	20,207	24,932
Nebraska	115,708	68,053	9,606	27,954	--	6,676	47,655
North Carolina	887,675	381,663	229,460	228,939	17,021	30,592	506,012
Oklahoma	388,015	195,019	37,944	76,595	6,567	71,890	192,996
South Carolina	468,705	208,388	178,509	61,672	7,313	12,823	260,317
South Dakota	48,176	25,187	--	--	--	16,644	22,989
Texas	3,126,043	667,867	345,461	1,970,983	102,164	39,568	2,458,176
Utah	231,645	121,623	--	92,856	--	9,178	110,022
Virginia	525,449	232,562	147,092	98,191	32,514	15,090	292,887
Wisconsin	270,069	170,110	36,263	42,488	9,060	12,148	99,959
Wyoming	35,762	24,671	--	6,955	--	--	11,091
Total	11,561,383	4,469,228	2,455,893	3,932,959	319,278	384,025	7,092,155

-- = Sample size is not sufficient for a reliable estimate.

SOURCES: Kaiser Commission on Medicaid and the Uninsured, "Impact of the Medicaid Expansion for Low-Income Communities of Color Across States." April 2013 and "Status of State Action on the Medicaid Expansion Decision, as of June 20, 2013," available at www.kff.org. Uninsured data based on KCMU analysis of 2011 American Community Survey. Status of Medicaid expansion decisions based on KCMU analysis of recent news reports as well as executive and legislative activity in states.

Appendix Table 2
Uninsured Rates Among Nonelderly by Race/Ethnicity and State, 2011,
Grouped by Status of State Medicaid Expansion Decision as of June 20, 2013

	White	Black	Hispanic	Asian/ Pacific Islander	All People of Color	All Races/ Ethnicities
United States	13%	19%	31%	17%	24%	17%
MOVING FORWARD WITH MEDICAID EXPANSION AT THIS TIME						
Arizona	14%	19%	29%	17%	27%	23%
Arkansas	18%	19%	32%	32%	23%	23%
California	13%	16%	29%	16%	24%	22%
Colorado	13%	19%	28%	21%	25%	20%
Connecticut	7%	11%	22%	12%	16%	13%
Delaware	8%	9%	25%	--	13%	16%
District of Columbia	5%	9%	18%	--	10%	15%
Hawaii	11%	--	9%	7%	8%	14%
Illinois	10%	20%	26%	14%	22%	17%
Iowa	9%	16%	25%	11%	18%	14%
Kentucky	15%	22%	33%	--	22%	19%
Maryland	8%	12%	31%	13%	16%	14%
Massachusetts	4%	8%	10%	5%	8%	8%
Minnesota	8%	16%	28%	12%	18%	13%
Nevada	18%	23%	37%	22%	31%	29%
New Jersey	9%	16%	30%	14%	22%	17%
New Mexico	14%	--	26%	--	28%	27%
New York	9%	14%	23%	17%	18%	15%
North Dakota	9%	--	--	--	28%	17%
Oregon	16%	18%	30%	19%	25%	21%
Rhode Island	10%	17%	22%	--	19%	18%
Vermont	8%	--	--	--	--	14%
Washington	13%	19%	32%	16%	23%	18%
West Virginia	18%	29%	--	--	22%	22%
Total	11%	16%	28%	15%	22%	16%
DEBATE ONGOING						
Indiana	15%	21%	30%	16%	23%	19%
Michigan	12%	18%	21%	15%	18%	16%
New Hampshire	11%	--	22%	--	17%	15%
Ohio	13%	18%	25%	13%	18%	16%
Pennsylvania	10%	15%	21%	16%	17%	14%
Tennessee	15%	19%	43%	16%	23%	20%
Total	12%	18%	26%	15%	19%	14%
NOT MOVING FORWARD WITH MEDICAID EXPANSION AT THIS TIME						
Alabama	13%	18%	44%	14%	21%	19%
Alaska	16%	--	18%	29%	31%	29%
Florida	19%	26%	36%	24%	31%	27%
Georgia	17%	22%	45%	28%	27%	24%
Idaho	16%	--	32%	--	27%	22%
Kansas	11%	18%	30%	18%	24%	18%
Louisiana	16%	23%	42%	33%	25%	23%
Maine	13%	--	--	--	11%	18%
Mississippi	17%	23%	43%	--	24%	24%
Missouri	14%	20%	32%	16%	22%	18%
Montana	19%	--	--	--	40%	27%
Nebraska	11%	21%	30%	--	25%	18%
North Carolina	14%	20%	44%	19%	26%	21%
Oklahoma	17%	24%	37%	18%	29%	25%
South Carolina	16%	22%	42%	26%	25%	22%
South Dakota	10%	--	33%	--	29%	19%
Texas	16%	22%	37%	24%	32%	27%
Utah	12%	--	41%	15%	32%	20%
Virginia	10%	18%	33%	16%	21%	17%
Wisconsin	9%	16%	25%	15%	19%	13%
Wyoming	16%	--	27%	--	25%	23%
Total	15%	22%	37%	22%	28%	20%

"--" = Sample size is not sufficient for a reliable estimate.

SOURCES: Kaiser Commission on Medicaid and the Uninsured, "Impact of the Medicaid Expansion for Low-Income Communities of Color Across States." April 2013 and "Status of State Action on the Medicaid Expansion Decision, as of June 20, 2013," available at www.kff.org. Uninsured data based on KCMU analysis of 2011 American Community Survey. Status of Medicaid expansion decisions based on KCMU analysis of recent news reports as well as executive and legislative activity in states.

Appendix Table 3
Share of Total Nonelderly Uninsured Who Have Incomes \leq 138% FPL by Race/Ethnicity and State,
2011, Grouped by Status of State Medicaid Expansion Decision as of June 20, 2013

	Percent Uninsured \leq 138% FPL by Race/Ethnicity					
	White	Black	Hispanic	Asian/ Pacific Islander	All People of Color	All Races/ Ethnicities
United States	49%	64%	58%	51%	59%	56%
MOVING FORWARD WITH MEDICAID EXPANSION AT THIS TIME						
Arizona	42%	57%	60%	47%	60%	55%
Arkansas	53%	71%	69%	--	69%	59%
California	48%	62%	58%	55%	58%	57%
Colorado	39%	61%	58%	38%	56%	48%
Connecticut	37%	56%	50%	44%	51%	47%
Delaware	32%	62%	57%	--	57%	46%
District of Columbia	--	57%	--	--	55%	52%
Hawaii	59%	--	--	64%	61%	60%
Illinois	50%	66%	57%	51%	60%	57%
Iowa	50%	62%	68%	--	66%	55%
Kentucky	60%	70%	69%	--	68%	63%
Maryland	44%	55%	49%	48%	52%	51%
Massachusetts	34%	44%	52%	49%	50%	43%
Minnesota	39%	61%	54%	53%	56%	46%
Nevada	47%	61%	62%	51%	60%	57%
New Jersey	40%	58%	51%	47%	51%	49%
New Mexico	44%	--	60%	--	60%	59%
New York	42%	56%	50%	48%	51%	50%
North Dakota	38%	--	--	--	53%	44%
Oregon	49%	--	60%	58%	60%	55%
Rhode Island	42%	--	53%	--	58%	50%
Vermont	34%	--	--	--	--	33%
Washington	46%	65%	61%	52%	59%	53%
West Virginia	58%	81%	--	--	74%	60%
Total	48%	62%	59%	54%	58%	54%
DEBATE ONGOING						
Indiana	51%	63%	65%	45%	63%	56%
Michigan	55%	73%	63%	56%	68%	61%
New Hampshire	40%	--	--	--	50%	43%
Ohio	53%	69%	64%	57%	66%	58%
Pennsylvania	47%	64%	60%	54%	62%	53%
Tennessee	56%	67%	63%	55%	65%	61%
Total	53%	69%	64%	54%	66%	57%
NOT MOVING FORWARD WITH MEDICAID EXPANSION AT THIS TIME						
Alabama	58%	73%	70%	--	72%	65%
Alaska	33%	--	--	--	49%	42%
Florida	48%	64%	57%	50%	59%	56%
Georgia	56%	65%	63%	49%	63%	62%
Idaho	44%	--	64%	--	65%	51%
Kansas	49%	68%	62%	54%	64%	57%
Louisiana	48%	67%	55%	52%	63%	57%
Maine	41%	--	--	--	--	44%
Mississippi	51%	72%	57%	--	69%	61%
Missouri	53%	69%	68%	50%	66%	58%
Montana	43%	--	--	--	53%	47%
Nebraska	48%	64%	55%	--	59%	54%
North Carolina	50%	63%	64%	44%	62%	58%
Oklahoma	53%	65%	60%	63%	59%	57%
South Carolina	52%	72%	63%	48%	68%	61%
South Dakota	42%	--	--	--	68%	53%
Texas	43%	59%	58%	44%	57%	55%
Utah	50%	--	63%	--	62%	56%
Virginia	52%	61%	47%	48%	53%	54%
Wisconsin	48%	74%	51%	47%	58%	53%
Wyoming	36%	--	52%	--	59%	42%
Total	50%	66%	60%	49%	61%	57%

"--" = Sample size is not sufficient for a reliable estimate.

SOURCES: Kaiser Commission on Medicaid and the Uninsured, "Impact of the Medicaid Expansion for Low-Income Communities of Color Across States." April 2013 and "Status of State Action on the Medicaid Expansion Decision, as of June 20, 2013," available at www.kff.org. Uninsured data based on KCMU analysis of 2011 American Community Survey. Status of Medicaid expansion decisions based on KCMU analysis of recent news reports as well as executive and legislative activity in states.



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