

Hibbs Newsletter

Hibbs Institute for Business & Economic Research

November 2019



In this issue of the Hibbs Newsletter, we discuss the health insurance coverage in the U.S. with a focus on East Texas.

Health insurance is a means for financing a person's health care expenses. While the majority of people have private health insurance, primarily through an employer, many others obtain coverage through programs offered by the government. Nevertheless, other individuals do not have health insurance coverage at all.

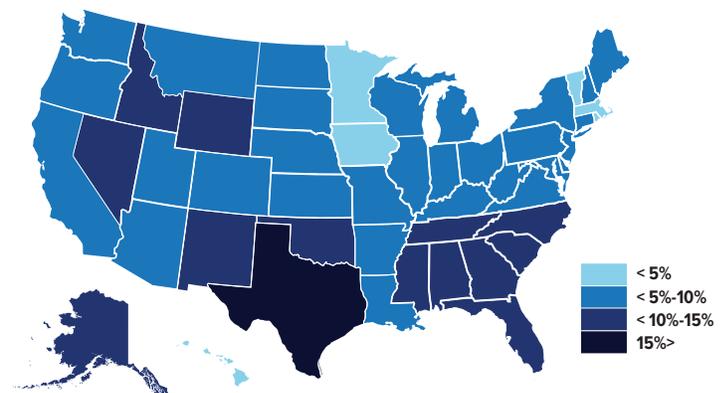
More than 5 million people in Texas do not have health insurance coverage. In fact, Texas has the highest rate of uninsured people of the entire nation with 17.7%. **Figure 1** depicts the health insurance coverage rates for all states in the U.S. (the darker, the higher the rate). While six states and the District of Columbia have a rate below 5% (with Massachusetts having the lowest of all with 2.8%), thirty states have a rate between 5% and 10%; and thirteen states have rates between 10% and 15%.¹

After the economic recession of 2008-2009 the number of uninsured people rose considerably. By 2010, 15.5% of Americans (more than 47 million) lacked of access to health insurance through public or private means. See **Figure 2**. With the implementation of the Affordable Care Act (ACA), Medicaid coverage was extended to people unable to afford private health coverage. The number of uninsured people was successfully reduced reaching historical lows by 2016 (8.6% or 27.3 million). However, the number of uninsured people increased by nearly 700,000 people in 2017 (8.7% of population), the first increase since implementation of the ACA. In 2018, the number increased again by more than half a million people, reaching 28.5 million, or 8.9%.²

As of 2019, Medicaid has been fully expanded into 33 states and the District of Columbia. Medicaid official data department estimates the newly eligible enrollment at about 10 million people. On the other hand, states who decided not to expand are experiencing a considerable coverage gap that leaves about 2.5 million people ineligible for any kind of affordable coverage. This coverage gap is mainly located in Texas and other four states (Florida, Georgia, North Carolina, and Tennessee).³

People who do not qualify for Medicaid and are not subjects to receive marketplace savings obtain medical care at a nearby community health center. Millions of Americans receive primary care from these centers every year and the service cost is typically scaled based on their income.⁴

Figure 1. Uninsured Rates by State (Civilian noninstitutionalized population)



Source: U.S. Census Bureau.

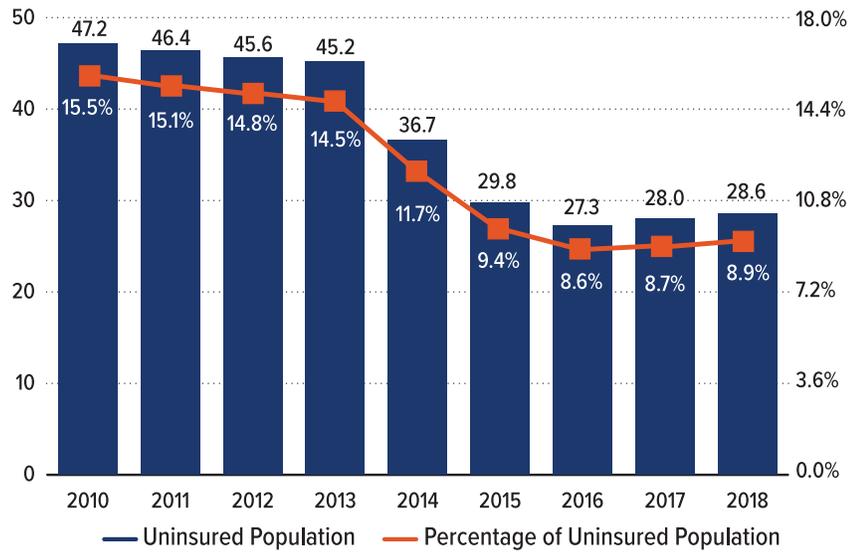
¹ "Health Insurance Coverage in the United States: 2018", Current Population Report; U.S. Census Bureau.

² "Key Facts about the Uninsured Population"; Kaiser Foundation Family.

³ "Medicaid expansion"; HealthInsurance.com

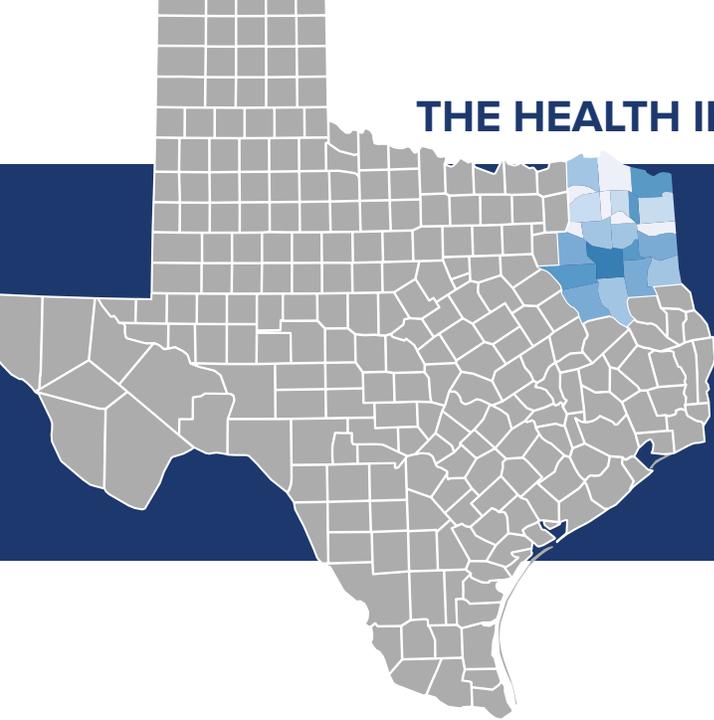
⁴ "Medicaid expansion and what it means for you"; HealthCare.gov

**Figure 2. Number of Uninsured and Uninsured Rate, 2010–2018
(Civilian noninstitutionalized population)**



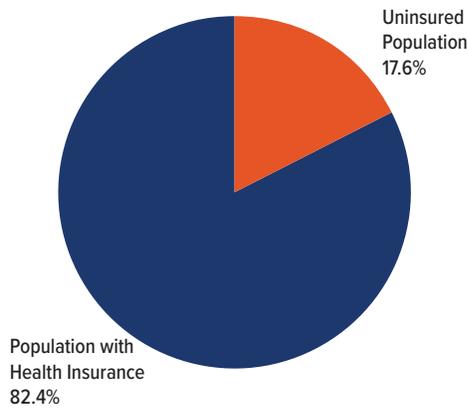
Source: U.S. Census Bureau, 2010–2018 1-Year American Community Survey

THE HEALTH INSURANCE COVERAGE IN EAST TEXAS



In 2017, the rate of uninsured population in the 23 counties of East Texas (combined) was relatively high, of 17.6% (Figure 3). This rate was similar to the corresponding overall state number of 17.7% (mentioned earlier). The county with the lowest rate was Anderson with 13.7%, while the county with the highest rate was Rains with 21.5% (Table 1). Noticeably, several counties showed uninsured population rates above 20% in addition to Rains: Hopkins (20.0%), Franklin (20.4%), Rusk (20.4%) and Titus (20.8%).

Figure 3. Percentage Insured/Uninsured Population in East Texas, 2017



Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

Table 1. Health Insurance Coverage in East Texas, 2017 (Uninsured Population, Health Insurance by Type)

County	Population	Uninsured Population	With Health Insurance	With Private Plan	With Public Plan	Combination of Plans
Anderson	44,367	13.7%	86.3%	48.9%	21.5%	15.9%
Bowie	88,253	14.9%	85.1%	47.3%	20.6%	17.3%
Camp	12,606	16.2%	83.8%	47.0%	20.9%	15.9%
Cass	29,687	15.6%	84.4%	44.1%	22.5%	17.8%
Cherokee	49,083	19.7%	80.3%	39.9%	21.4%	19.0%
Delta	5,099	15.4%	84.6%	43.6%	23.2%	17.8%
Franklin	10,535	20.4%	79.6%	42.5%	18.5%	18.6%
Gregg	121,202	19.4%	80.6%	46.5%	20.0%	14.1%
Harrison	65,852	16.0%	84.0%	50.5%	18.9%	14.6%
Henderson	78,709	19.2%	80.8%	39.4%	20.7%	20.7%
Hopkins	35,468	20.0%	80.0%	43.3%	20.9%	15.8%
Lamar	48,753	18.1%	81.9%	41.6%	22.8%	17.5%
Marion	9,997	16.2%	83.8%	36.9%	26.8%	20.1%
Morris	12,381	15.1%	84.9%	44.5%	19.2%	21.2%
Panola	23,336	16.7%	83.3%	47.8%	18.8%	16.7%
Rains	11,180	21.5%	78.5%	33.4%	22.4%	22.7%
Red River	12,139	16.3%	83.7%	41.9%	20.6%	21.1%
Rusk	48,169	20.4%	79.6%	46.2%	19.1%	14.3%
Smith	219,907	17.6%	82.4%	48.2%	18.2%	16.1%
Titus	32,409	20.8%	79.2%	44.0%	22.4%	12.8%
Upshur	39,952	15.9%	84.1%	48.1%	18.1%	18.0%
Van Zandt	52,941	17.9%	82.1%	44.9%	18.4%	18.8%
Wood	42,388	15.4%	84.6%	41.5%	19.0%	24.2%
Overall East Texas	1,094,413	17.6%	82.4%	45.4%	19.9%	17.0%

Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

THE HEALTH INSURANCE COVERAGE IN TYLER AREA

In 2017, the rate of uninsured population in the Tyler Area was relatively high, of 18.0% (Figure 4). From the Tyler Area population who have health insurance coverage (82.0%), 45.6% have private insurance plans, 19.4% have public insurance plans, and 17.1% have more than one coverage. Broken by age cohort, 16.7% of the population without any kind of health insurance coverage are under 19 years old, 35.8% between 19 and 34, 46.8% between 35 and 64, and only 0.7% are above 65 (Figure 5). Regarding race and ethnic origin, 52.3% of the population without any kind of health insurance coverage are White not Hispanic, 13.3% are Black, 6.7% of other race (or more than two, and 31.4% are Hispanic (of any race). See Figure 6.

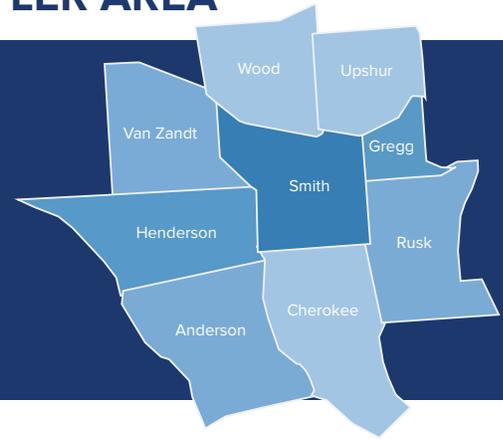
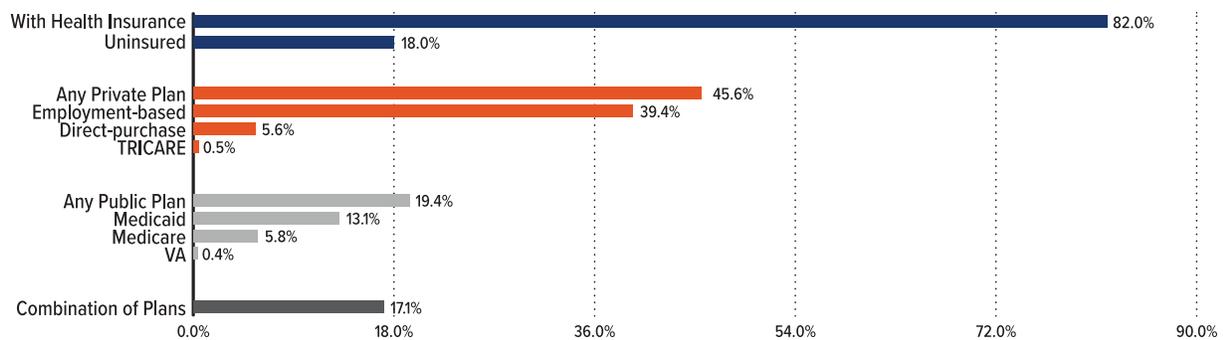
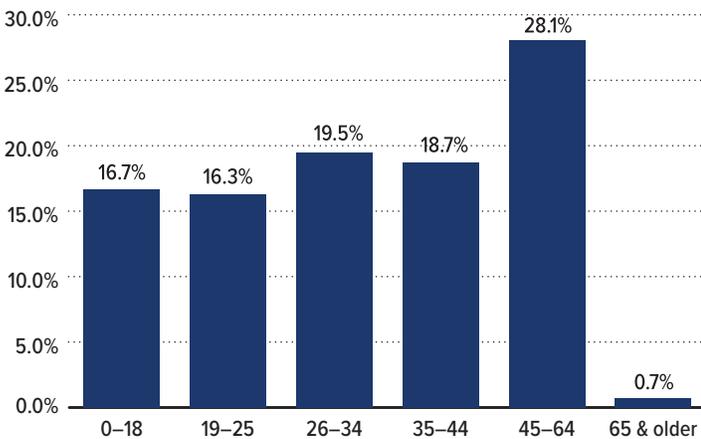


Figure 4. Percentage of People by Type of Health Insurance Coverage in the Tyler Area, 2017



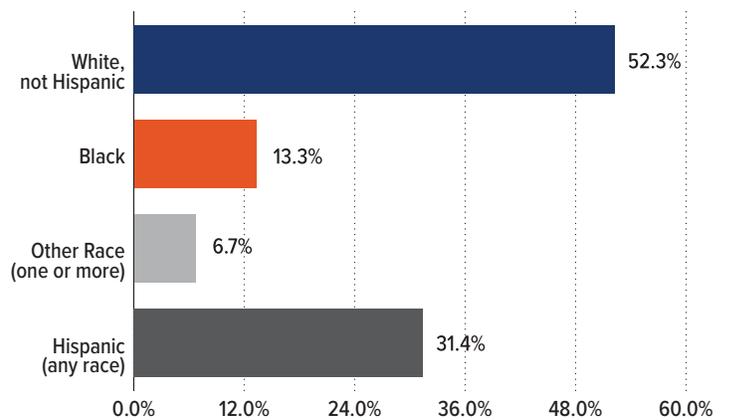
Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

Figure 5. Percentage of People Uninsured by Age in the Tyler Area, 2017



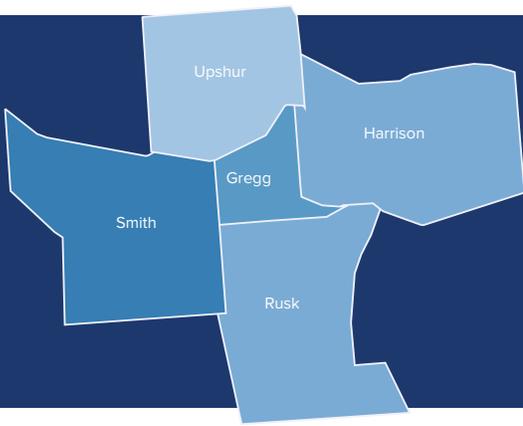
Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

Figure 6. Percentage of People Uninsured by Race and Hispanic Origin in the Tyler Area, 2017



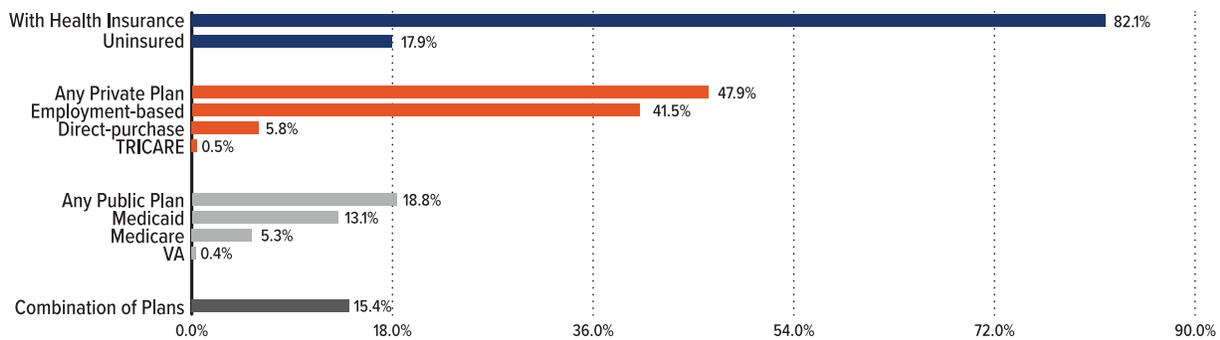
Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

THE HEALTH INSURANCE COVERAGE IN LONGVIEW AREA



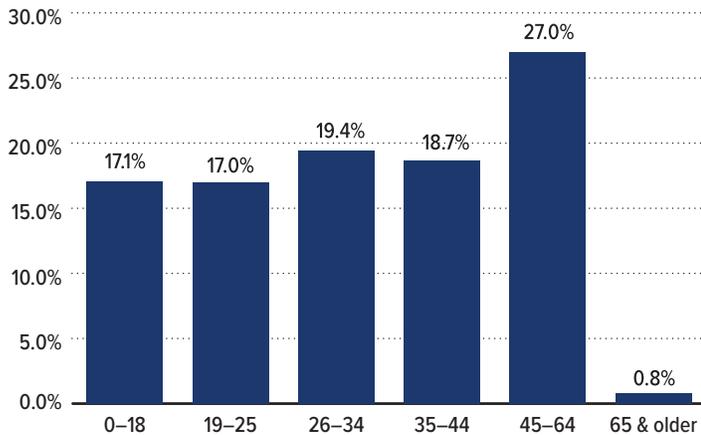
In 2017, the rate of uninsured population in the Longview Area was relatively high, 17.9% (Figure 7). From the Longview Area population who have health insurance coverage (82.1%), 47.9% have private insurance plans, 18.8% have public insurance plans, and 15.4% have more than one coverage. Broken by age cohort, 17.1% of the population without any kind of health insurance coverage are under 19 years old, 36.4% between 19 and 34, 45.7% between 35 and 64, and only 0.8% are above 65 (Figure 8). Regarding race and ethnic origin, 46.5% of the population without any kind of health insurance coverage are White not Hispanic, 16.6% are Black, 6.9% of other race (or more than two) and 34.2% are Hispanic (of any race). See Figure 9.

Figure 7. Percentage of People by Type of Health Insurance Coverage in the Longview Area, 2017



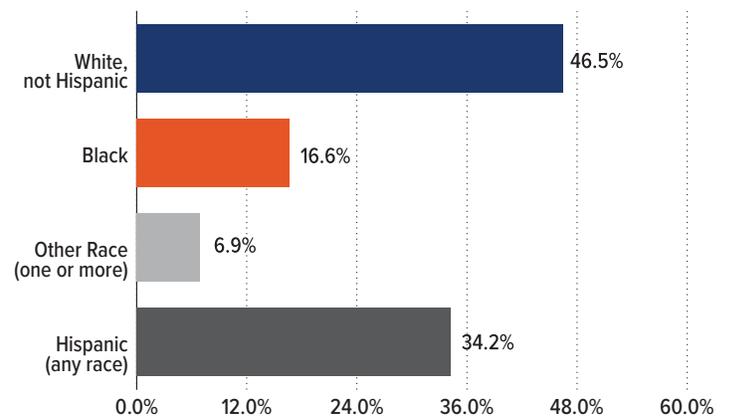
Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

Figure 8. Percentage of People Uninsured by Age in the Longview Area, 2017



Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

Figure 9. Percentage of People Uninsured by Race and Hispanic Origin in the Longview Area, 2017



Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

THE HEALTH INSURANCE COVERAGE IN TEXARKANA AREA

In 2017, the rate of uninsured population in the Texarkana Area was lesser than other areas examined in this newsletter, 15.2% (Figure 10). From the Texarkana Area population who have health insurance coverage (84.8%), 45.9% have private insurance plans, 20.9% have public insurance plans, and 18.0% have more than one coverage. Broken by age cohort, 15.0% of the population without any kind of health insurance coverage are under 19 years old, 34.2% between 19 and 34, 50.3% between 35 and 64, and only 0.5% are above 65 (Figure 11). Regarding race and ethnic origin, 59.1% of the population without any kind of health insurance coverage are White not Hispanic, 23.6% are Black, 9.1% of other race (or more than two) and 13.5% are Hispanic (of any race). See Figure 12.

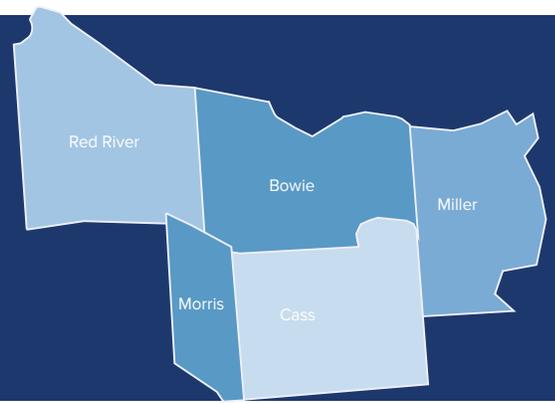
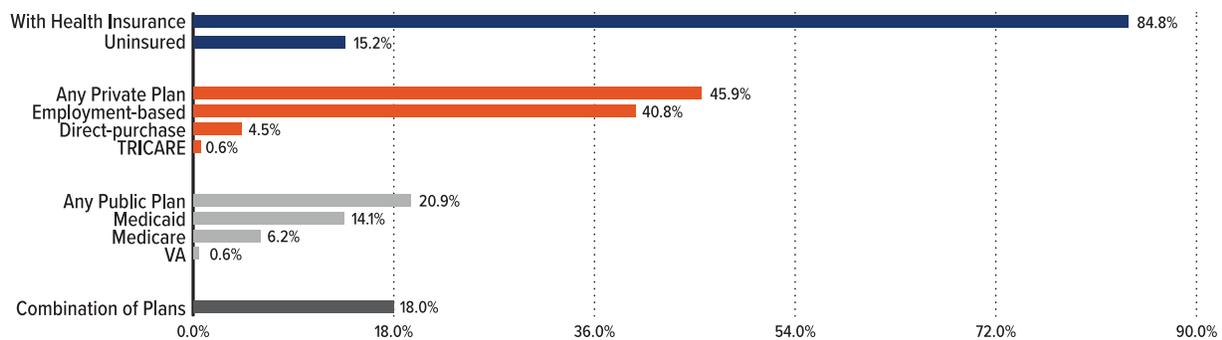
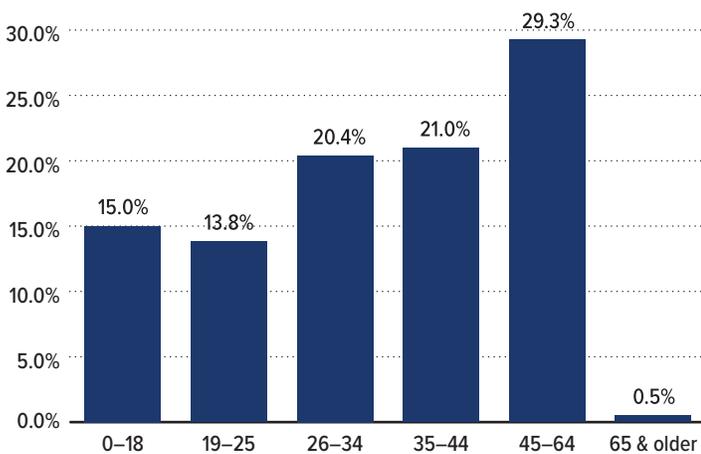


Figure 10. Percentage of People by Type of Health Insurance Coverage in the Texarkana Area, 2017



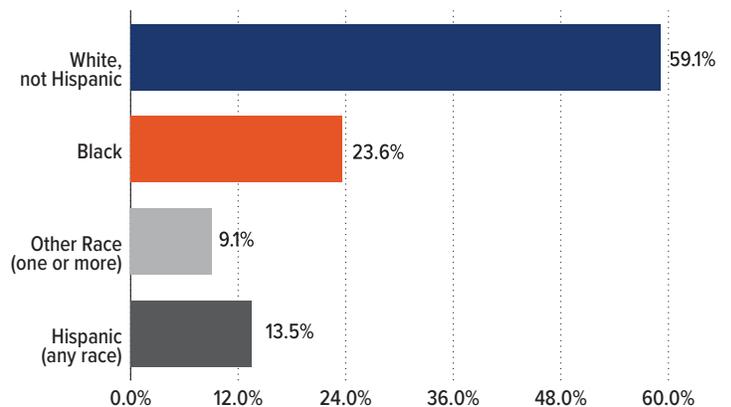
Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

Figure 11. Percentage of People Uninsured by Age in the Texarkana Area, 2017



Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

Figure 12. Percentage of People Uninsured by Race and Hispanic Origin in the Texarkana Area, 2017



Note: Figures may not add-up due to rounding.
Source: U.S. Census Bureau, 2013–2017 American Community Survey 5-Year Estimates.

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The Hibbs Institute for Business and Economic Research is a unit of The University of Texas at Tyler's Soules College of Business. The mission of the Hibbs Institute is to provide expert research and analysis for businesses, local government and economic development councils with the common goal of increasing economic activity and personal income in East Texas.

Services provided: economic impact analysis; industry/firm economic contribution studies; policy analysis; strategic planning; project analysis; and business and economic forecasting.

Associated with several leading universities, the Hibbs team includes professors of economics, finance, management, marketing and accounting. The group includes two former university presidents and leaders of CPA and other firms.

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