

Data Brief: COVID-19 and the Changes to Oregon Residents’ Health Insurance Coverage January 2021

This brief summarizes the most recent data available about health insurance coverage in Oregon. For the purpose of this brief, health insurance includes group coverage, individually purchased coverage, Medicare, Medicaid, and Tricare and VA health care. Short-term and catastrophic coverage are not specifically included or excluded but are possible within the types of insurance coverage.

Key takeaways:

- 1) **Health insurance coverage in Oregon is approximately one percentage point lower than in 2019.**
- 2) **Some races and ethnicities such as Black, Asian, and Hispanic individuals experienced larger reductions of insurance coverage.**

Health Insurance Coverage in 2020

As depicted in Figure 1, health insurance coverage has fluctuated slightly throughout the public health emergency but has not plummeted at any point.

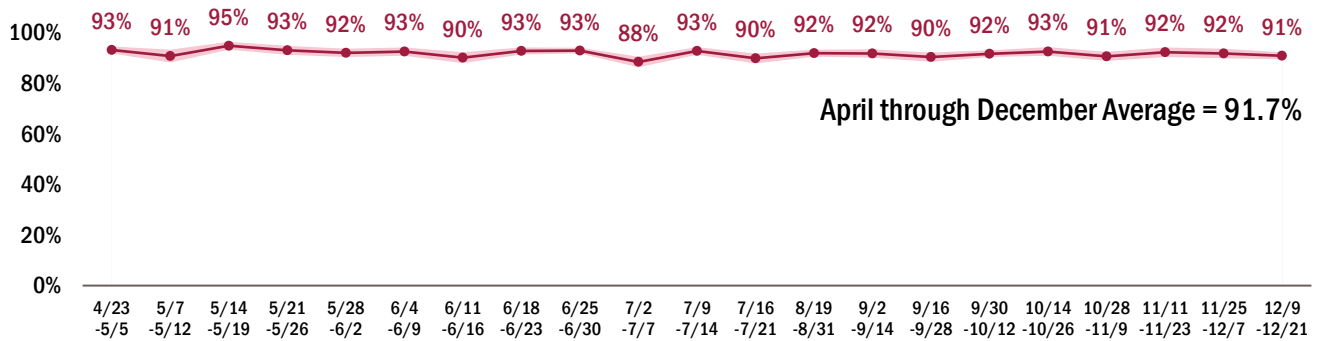
- According to the 2019 Oregon Health Insurance Survey (OHIS), **94%** of Oregon residents had health insurance coverage [data collected between February and August of 2019].
- In 2019 the U.S. Census – American Community Survey (ACS), shows **93%** of Oregon residents had health insurance coverage [data collected throughout all of 2019].
 - The ACS typically reflects a slightly lower insured rate as compared with OHIS due to methodological differences.¹
- According to the most up-to-date data available from the U.S. Census Bureau, approximately **92%**² of Oregon residents now have health insurance coverage.

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¹ For more information see <https://www.oregon.gov/oha/HPA/ANALYTICS/InsuranceData/2019-Comparison-Data-Sources-Providing-Health-Insurance-Rates.pdf>

² Census Household Pulse Survey, 2020. Oregon data.

Figure 1 - Percent of Oregon Residents with Health Insurance, 2020



Census Household Pulse Survey, 2020. Oregon, Weeks 1-21. Adults 18 and older. Shaded area shows standard errors.

Other Estimates of Health Insurance Coverage

The best source of health insurance coverage data is the Oregon Health Insurance Survey (OHIS) because it is specifically designed for Oregon's population and health insurance landscape. Unfortunately, the most recent OHIS data is from 2019 with new data coming in the fall of 2021. The 2021 OHIS will include data collected in 2021 but will also have a one-year look-back period that will include most of 2020. The 2019 OHIS shows that 94% of Oregon residents had health insurance.

The most current, accurate, and complete data combination for understanding changes in health insurance coverage in 2020 are the U.S. Census Bureau's 2019 ACS and 2020 Household Pulse Survey because both use the same questions and similar methodology. Data from the 2020 ACS will be available in the fall of 2021.

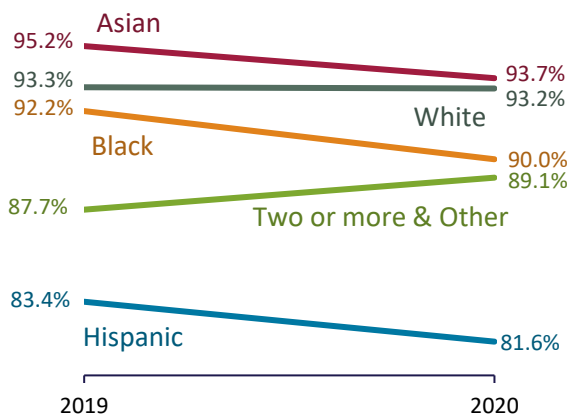
The NORC 2020 survey also provides a current 2020 Oregon insured rate of 93.5%, which is slightly higher than the Pulse Survey, but is close to the 2019 estimates from OHIS and ACS. The NORC survey has the smallest sample size and the shortest window for data collection.

None of the four surveys are available for both 2019 and 2020, but the 2019 ACS and 2020 Pulse are similar enough to show the trend of health insurance coverage in Oregon before and after the onset of the public health emergency.

2019	OHIS 2019 94.0%	ACS 2019 92.8%
	NORC 2020 93.5% (avg.)	PULSE 2020 91.7% (avg.)

Who is Less Likely to be Insured – Data by Race and Ethnicity

Figure 2 - Percent Insured Individuals by Race and Ethnicity



Approximately one percent fewer Oregon residents now have health insurance as compared with 2019. However, some races and ethnicities in Oregon are experiencing larger reductions in health insurance coverage. In 2020, insurance decreased for Hispanic, Black and Asian individuals.

Among Hispanic individuals in Oregon the insured rate has decreased by about two percentage points, from 83.4% to 81.6%.

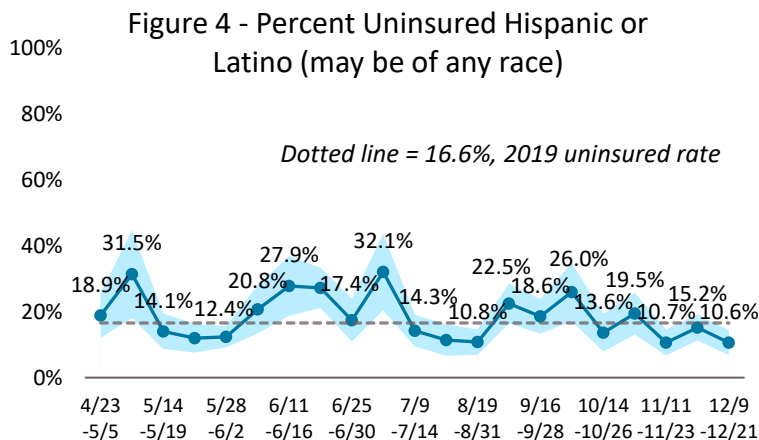
The insured rate for Asian individuals decreased 1.5 percentage points, from 95.2% to 93.7%, and the insured rate for Black individuals decreased more than two percentage points from 92.2% to 90.0%.

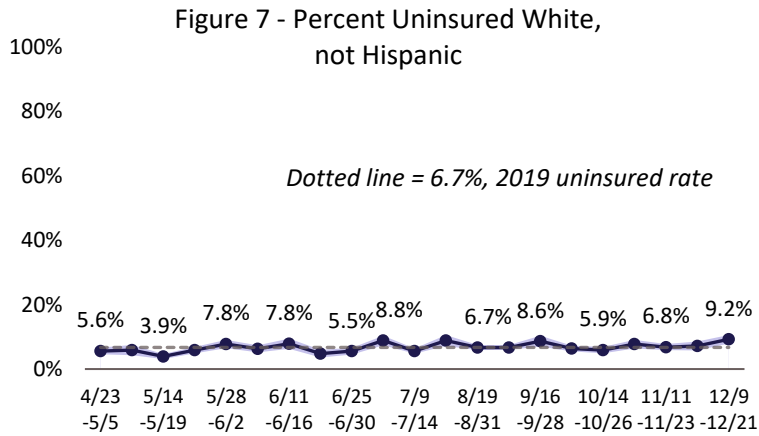
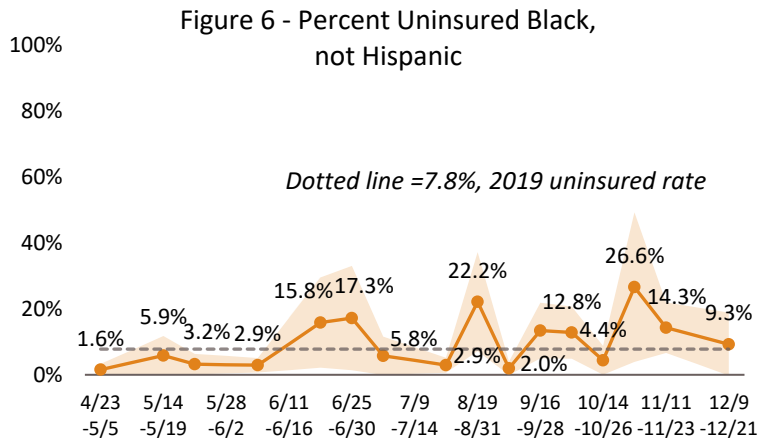
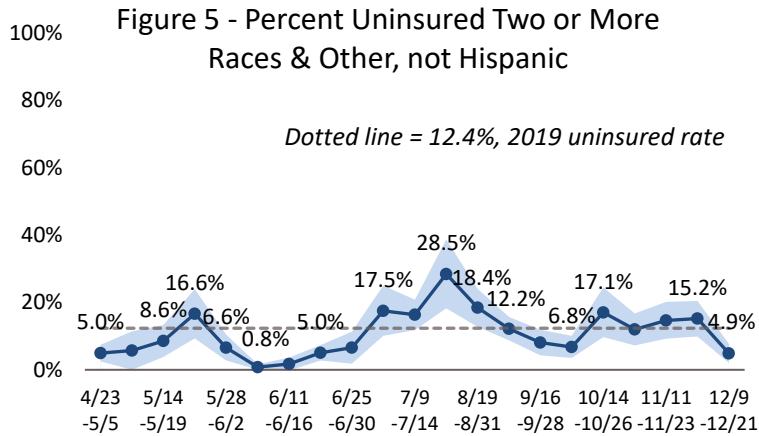
The insured rate for White individuals remained relatively flat from 2019 to 2020. See the Additional Analyses section for time trend data for each race and ethnicity.

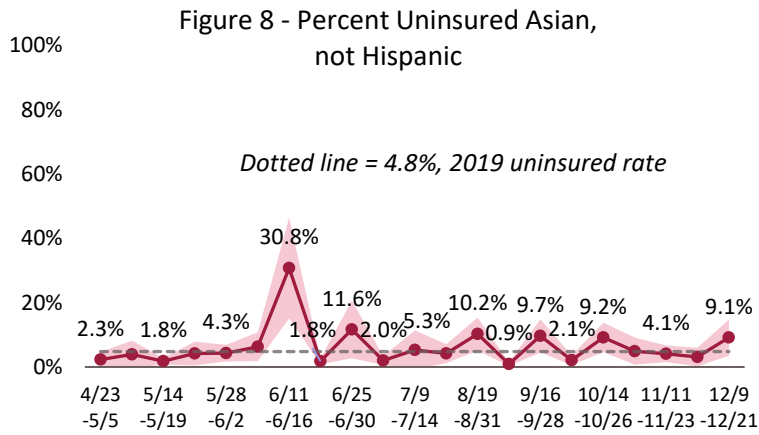
Uninsured Status Trends by Race and Ethnicity

The U.S. Census Bureau's Household Pulse Survey provides uninsured data stratified by race and ethnicity. Figures 4-8 depict time trends for all groups available in the data. Note that analyses for American Indian or Alaska Native (AIAN) alone individuals are not available in the Pulse datasets due to small sample sizes. People who identify as AIAN are included in the "Two or More Races & Other, not Hispanic" group. The shaded area around the trend line shows the standard errors, which reflect the relative uncertainty given the smaller sample sizes as compared with data points showing all Oregon residents.

Figures 4-8 – 2020 Uninsured rates by Race and Ethnicity

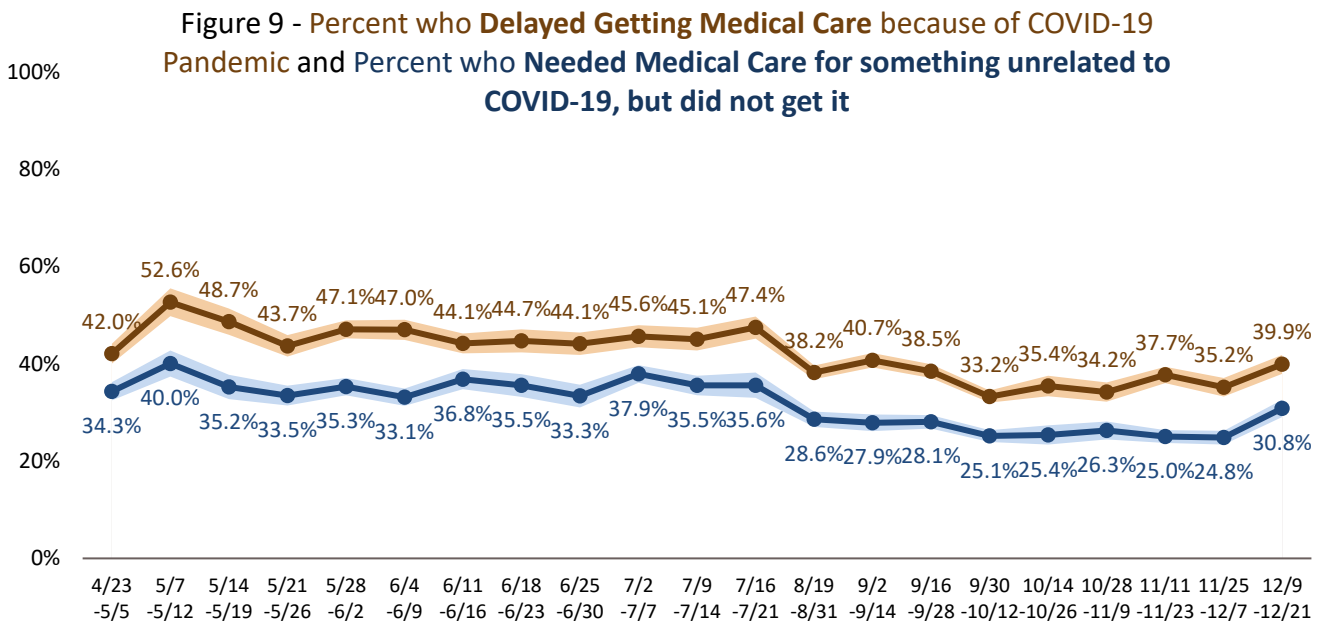






Trends in Delaying Health Care in 2020

The Pulse Survey also includes questions about people’s ability to access health care services. Figure 9 shows the percent of Oregon residents who delayed getting medical care because of the public health emergency as well as the percent who needed medical care for something unrelated to COVID-19 but did not get it. From April to July the trend lines are relatively flat but starting in August both lines decrease, meaning fewer people delayed getting needed care.



Census Household Pulse Survey, 2020. Oregon, Weeks 1-21. Adults 18 and older. Shaded areas show standard errors.

Appendix

Data Sources: The Oregon Health Insurance Survey (OHIS) is the official source of health insurance coverage data for Oregon. However, OHIS data is currently collected every other year in odd-numbered years and data reflecting coverage changes in 2020 will not be available until the fall of 2021. In March and April 2020, two new national surveys were created to measure health insurance coverage changes because of and during the COVID-19 pandemic. These surveys are especially useful in understanding the changing health insurance coverage situation because the survey is robust enough to provide state-level data specific to Oregon.

Household Pulse Survey, U.S. Census Bureau – The Household Pulse Survey was designed specifically to measure household experiences during the coronavirus pandemic. The Census Bureau is deploying this survey as part of its Experimental Data Series and the survey may not meet some of the statistical quality standards that the Bureau applies to other, more long-standing data.³

The Pulse Survey is a national survey that is produced weekly. The sample size in Oregon is approximately 16,800 per week. The sample size is smaller when analyzing by race and ethnicity, which is why the trend lines presented are more volatile and have wider standard errors (shown by the colorful shaded areas).

COVID Impact Survey, NORC – Unlike the Pulse Survey, which is administered by the federal government, the NORC COVID Impact Survey is a philanthropic endeavor. The data are less frequent than the Pulse Survey but provide for yet another data point for near-real-time understanding of how many Oregon residents have health insurance coverage.⁴

The NORC survey produced three monthly datapoints on health insurance coverage at the national level and for ten states, including Oregon. The sample size for Oregon is roughly 415 in each monthly data point.

³ <https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>

⁴ <https://www.norc.org/Research/Projects/Pages/covid-impact-survey.aspx>