Oregon’s health transformation efforts are focused on improving access to care, creating better health and lowering costs. Since 2013, before the Affordable Care Act (ACA) went into effect in 2014, the percentage of Oregonians who have health insurance coverage has grown about 10 percent. Today, about 3.9 million Oregonians, or 94 percent of people in the state, have insurance coverage. The Oregon Health Insurance Survey (OHIS) is an important source of information about health care coverage in the state. The survey provides detailed information about the impacts of health system reform efforts related to coverage, access to care and utilization. This fact sheet is first in a series exploring health insurance coverage using data from the 2019 survey and presents information about trends in health insurance coverage for Oregonians.

OREGON’S INSURANCE COVERAGE RATE

In 2019, 94% of Oregonians had health insurance coverage while 6% did not. This represents approximately 3.9 million people with health coverage and just over 248,000 without.

There was a 0.2 percentage point increase in the insurance rate between 2017 and 2019, which is not a statistically significant difference.
TYPES OF INSURANCE COVERAGE

After significant shifts in health insurance coverage from 2013 to 2015, coverage remained relatively steady from 2015 to 2019. In 2019, 49.3% of Oregonians have private group health insurance, 25.4% have Medicaid through the Oregon Health Plan (OHP), 15.2% have Medicare, 4.0% have individual private insurance, and 6.0% are uninsured.

Between 2017 and 2019, the percentage of Oregonians with group health insurance slightly increased and the percentage of people with OHP and the individual market slightly decreased.

INSURANCE COVERAGE BY AGE GROUP

Between 2017 and 2019, insurance coverage for adults ages 65 and older and for children and teens ages 18 and younger remained relatively stable. Older adults receive nearly universal health insurance coverage through Medicare. Most children and teens receive coverage through private insurance or are eligible for the Oregon Health Plan (OHP) or the Cover All Kids Program.

Adults ages 19 through 64 had lower insurance coverage rates than older Oregonians, children and teens. This difference is largely because many adults are not eligible for Medicare or Medicaid. Insurance coverage for 19 through 34-year-olds increased slightly from 88.3% in 2017 to 89% in 2019 (not statistically significant).
UPCOMING OHIS 2019 DATA

Additional data reports from the 2019 OHIS will be released in the coming months. Upcoming factsheets will include the following topics:

- Cost of health care
- Race and ethnicity disparities
- Dental coverage and access
- Access to health care
- Underinsurance
- Reasons for being uninsured
- County and region
- Prescription drug utilization and costs

REFERENCES

1 Population estimates based on weighted calculation using US Census Data.
2 The coverage types are defined as follows:

- **Individual coverage** is bought directly by the respondent or another person. It includes plans bought on the insurance exchange, through a broker, or directly from an insurance provider.

- **Group coverage** is obtained through someone’s work, union, association or trust; Cobra or state continuation; Veteran's Affairs, Military Health, TRICARE or CHAMPUS; or a student health insurance program.

- **Medicaid coverage** includes the Oregon Health Plan (OHP) and the Cover All Kids program through Coordinated Care Organizations (CCOs) or fee for service.

- **Medicare coverage** is for adults aged 65 years and older and for individuals with disabilities. This category is for Medicare medical programs only.

The survey does not differentiate between specific types of Medicaid or Medicare programs.

**NOTE:** Indian Health Services (IHS) is not considered as health insurance, however, there were only 19 individuals in the survey that had only IHS for health coverage. These 19 are counted as uninsured. People with IHS and another type of coverage are counted in the other type of coverage.
ABOUT THIS REPORT

The Oregon Health Insurance Survey (OHIS) collects information about health insurance coverage, access to care, and utilization in Oregon. The survey is fielded every two years, and data in this fact sheet is from all years of the survey. More than 8,000 Oregonian households completed the survey between February and August of 2019. The survey used landline and cell phone numbers in Oregon, and was distributed across the state by region, race and ethnicity, and age. For more information about OHIS methods and results, go to: http://www.oregon.gov/oha/HPA/ANALYTICS/Pages/Insurance-Data.aspx

This fact sheet was prepared by the Oregon Health Authority’s Office of Health Analytics. The Office of Health Analytics collects and analyzes data to inform policy, monitor progress toward transformation goals, and evaluate programs. The Office supports OHA efforts to further the triple aim goals of better health, better care, and lower costs.

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