



# Oregon Health Insurance Survey

## Trends in Health Coverage Fact Sheet

# 2015

Oregon’s health transformation efforts are focused on improving access to care, creating better health and lowering costs. Today, more than 3.7 million Oregonians, which accounts for 95 percent of 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 part of a series exploring health insurance coverage using data from the 2015 survey, and presents information about trends in health insurance coverage for Oregonians.

### OREGON’S INSURANCE COVERAGE RATE

Almost 95% of Oregonians we surveyed said they had health insurance coverage at the time of the survey. This represents approximately 3.64 million<sup>1</sup> people with coverage, a large increase from 2011 and 2013 estimates (85.4% and 85.5%, respectively). The uninsurance rate in 2015 was 5.3%.

The increase in insurance coverage is an expected outcome of the Affordable Care Act changes. In 2014, Oregon expanded eligibility for the Oregon Health Plan, the state's Medicaid program to provide coverage for low-income individuals and families. The insurance exchange was also implemented, increasing access to health care coverage for individuals without other sources of coverage.

Nearly 95% of Oregonians were insured in 2015.

*Point in time insurance rates*



### INSURANCE COVERAGE BY AGE GROUP

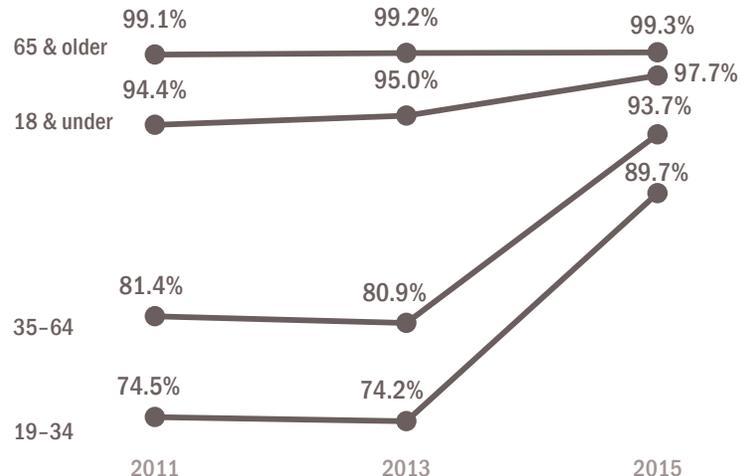
The overall insurance coverage increase in 2015 is driven by many more adults between ages 19 and 64 gaining health insurance coverage.

Rates of coverage for adults 65 and older remained flat, as Medicare provides nearly universal coverage for older adults.

Major expansions to Healthy Kids, Oregon’s Medicaid program for children, happened in 2009, so smaller gains were seen for Oregon teens and children in 2015.

Nearly 90% of young adults had insurance coverage in 2015.

*Point in time insurance rates*



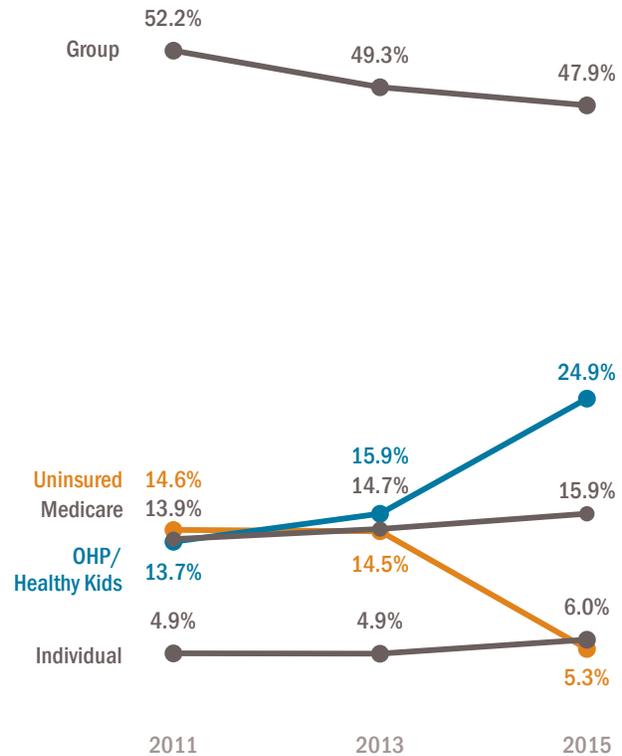
## TYPES OF INSURANCE COVERAGE

The rate of uninsured Oregonians fell in 2015 while OHP/Healthy Kids (Medicaid) insurance coverage sharply increased.<sup>2</sup> An uninsurance rate of 5.3% represents just over 203,000<sup>1</sup> Oregonians without insurance coverage.

Medicaid expansion was the key driver of changes to health insurance coverage in the state in 2015. Also, the health insurance exchange was implemented in 2014, which changed the way many Oregonians obtain health insurance and had added benefits of tax credits and subsidies, making coverage more affordable.

The rate of **uninsured** individuals fell in 2015 while the rate of individuals with OHP/Healthy Kids increased.

*Insurance coverage rates*



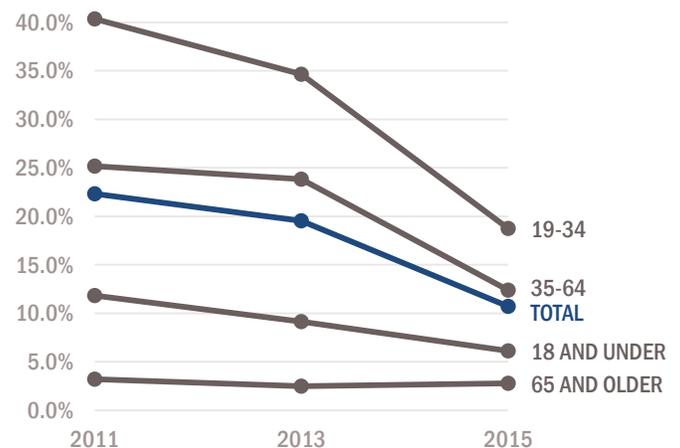
## INSURANCE STABILITY & GAPS IN COVERAGE

Gaps in insurance coverage can affect access and quality of care. We asked Oregonians if they had health insurance for all of the last 12 months. In 2015, 10.7% reported that they had not had coverage for all 12 months, compared with 19.5% in 2013 and 22.3% in 2011.

In 2011, gaps in coverage were especially common among adults ages 19-64. In 2015, fewer than a quarter of adults ages 19-34 had coverage gaps, compared with 40% in 2011.

From 2011 to 2015, adults ages 19-34 saw the greatest decrease in the rate of coverage gaps.

*Insurance coverage gaps in past 12 months*



## 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 the 2015 survey. More than 9,000 Oregonians completed the survey between April and September of 2015. The survey sample drew from a list of all residential addresses in Oregon, and respondents were given the opportunity to complete the survey via phone, online, or paper versions. For more information about OHIS methods and results, go to: <http://www.oregon.gov/oha/analytics/Pages/Insurance-Data.aspx>

This fact sheet was prepared by Rebekah Gould for 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.

## REFERENCES

<sup>1</sup> Population estimates based on weighted calculation using US Census Data.

<sup>2</sup> The coverage types are defined as follows: **Individual coverage** is bought directly by the respondent or another person. **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. **OHP/Healthy Kids coverage** is Medicaid coverage in Oregon and includes Medicaid CCO and FFS. **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** is not considered as health insurance, however, there were only eight individuals in the survey that had only HIS for health coverage. These eight are counted as uninsured. People with IHS and another type of coverage are counted in the other type of coverage.

For questions or comments about this fact sheet, please contact [ohis.admin@state.or.us](mailto:ohis.admin@state.or.us).

## DISCLOSURES

The 2015 OHIS was supported by Funding Opportunity Number CMS-1G1-12-001 from the U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services and the content provided is solely the responsibility of the authors and does not necessarily represent the official views of HHS or any of its agencies.

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