

# HEALTH MATTERS

Riverside University Health System — Public Health  
Epidemiology & Program Evaluation



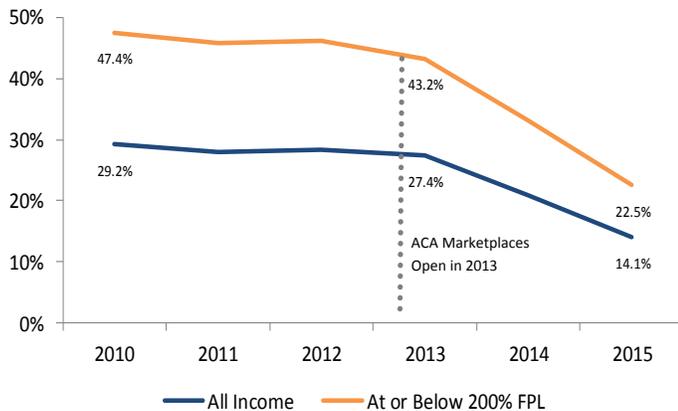
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## Health Insurance Coverage Among Adults

### INTRODUCTION

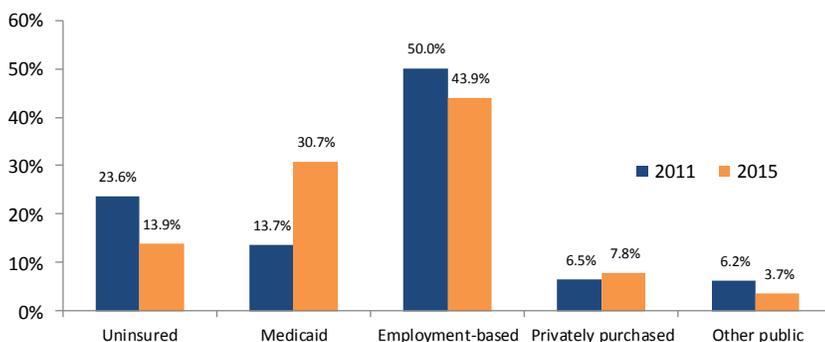
The number of Riverside County residents without health insurance has dropped dramatically over the past five years. Mirroring national trends, the percent of Riverside County residents who lack health insurance has been cut in half since the Affordable Care Act opened its online marketplaces and expanded Medi-Cal in 2013.

**Figure 1. Uninsured Adults (18-64 years) by Income**  
Riverside County, 2010 - 2015



Source: U.S. Census Bureau, Small Area Health Insurance Estimates, 2010-2015

**Figure 2. Type of Health Insurance Among Adults (18-64 years)**  
Riverside County, 2011 vs 2015



Source: California Health Interview Survey (CHIS) 2011-2015

### KEY FINDINGS

- ▶ The number of adults without health insurance was cut in half in five years.
- ▶ Residents with lower income are still nearly twice as likely to be uninsured as the population overall.
- ▶ The number of County residents covered by Medi-Cal rose an estimated 233,000 to roughly 408,000 adults between 2011 and 2015.

### HEALTH INSURANCE TRENDS

Nearly 1 in 3 Riverside County adults aged 18-64 years had no health insurance in 2010. As of 2015, an estimated 195,710 adults lacked health insurance (14.1%), meaning that within five years an additional 187,087 adults gained health insurance in Riverside County. The precipitous drop in the number of uninsured can be seen in the total population of adults as well as among those earning less than twice the Federal Poverty Level (FPL). Among those making less than 200 percent FPL, the number of uninsured dropped from 4 in 10 adults to 2 in 10 adults within three years. At its 2010 peak, nearly half of all lower income adults had no health insurance.

In addition to the drop in the number of uninsured, the way that Riverside County adults are receiving their health insurance

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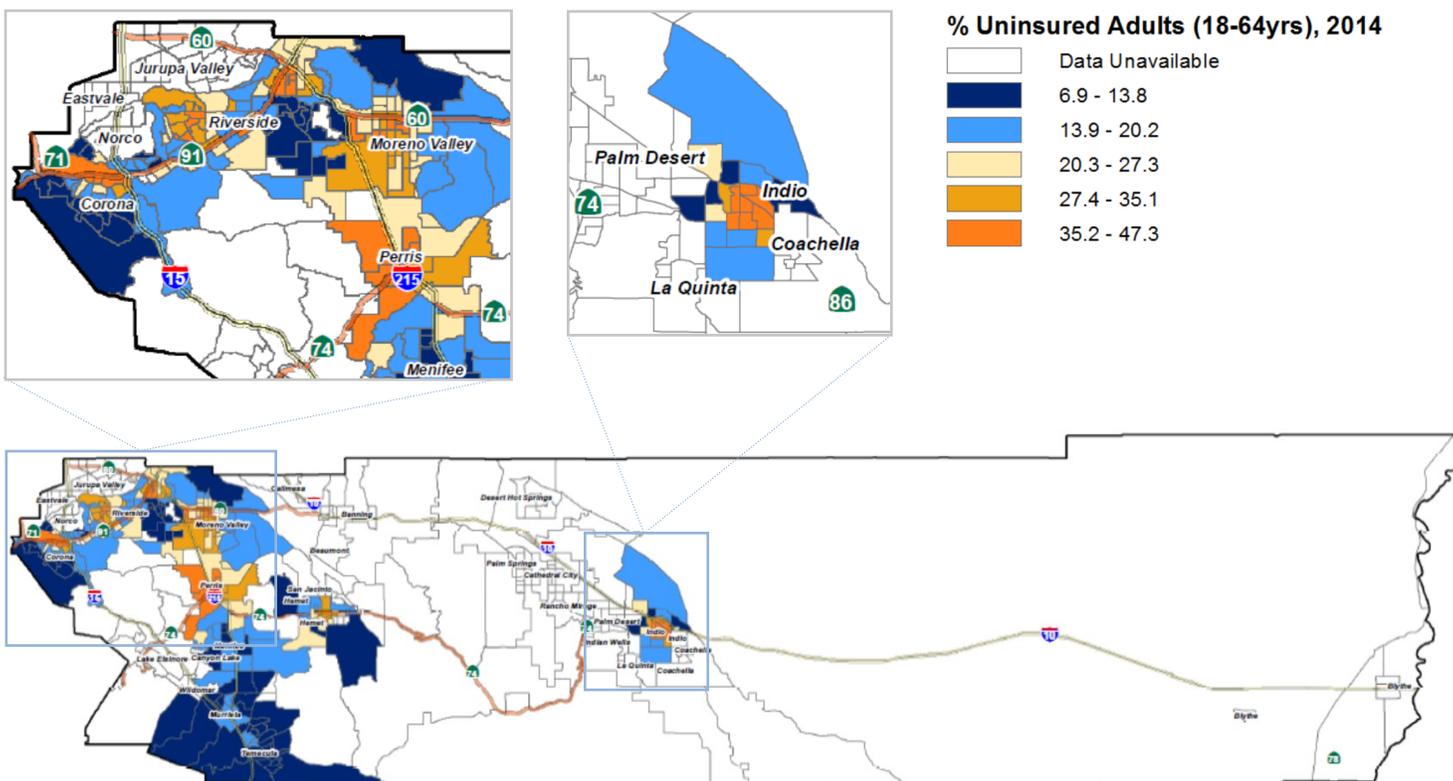
has changed substantially. The large increase in adults covered by Medicaid corresponds with a sizeable drop in adults covered by employment-based insurance plans (Figure 2). This suggests that the vast majority of adults who had no health insurance in 2011 became insured under the Medicaid expansion provided through the Affordable Care Act. The percent of adults with privately purchased health insurance rose slightly by about one percent over the five-year period.

census tracts have uninsured rates near 50 percent despite recent gains from health reform efforts. Areas of Indio, Riverside, Moreno Valley, and Perris are home to very high numbers of uninsured (Figure 4). According to available data from 2014, there are five census tracts with uninsured rates above 45% including neighborhoods in Indio, Moreno Valley (Edgemont & Sunnymead) and Riverside (Eastside & Arlanza). While these neighborhoods are extremely far from the Healthy People 2020 goal of 100% coverage, there are five census tracts with uninsured rates below 8 percent including several areas in the City of Riverside (Canyon Crest & Alessandro Heights), near the City of Murrieta and in Bermuda Dunes just North of Indio in the Coachella Valley.

### GEOGRAPHICAL VARIATIONS

Insurance coverage varies greatly from one neighborhood to the next countywide. While data from the CDC 500 Cities Project is not available for all census tracts in the County, a number of

**Figure 4. Percent of Uninsured Adults (18-64yrs) by Census Tract**  
Riverside County, 2014



Source: CDC 500 Cities Project, Behavioral Risk Factor Surveillance System (BRFSS) 2014. Accessed from [www.shaperivco.org](http://www.shaperivco.org) May 8, 2017.

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2. U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE), 2010-2015.
3. California Health Interview Survey (CHIS), 2011-2015. Accessed from [www.askchis.org](http://www.askchis.org) on May 15, 2017.
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