



## Focus on Facts

Maxine Goodman Levin College of Urban Affairs – Cleveland State University

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# Change in Persons with Health Insurance Before and After the Affordable Care Act: The Akron & Cleveland-Elyria MSAs

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- The Patient Protection and Affordable Care Act (also known as ACA and/or Obamacare) was designed to reduce the number of people who lack any form of health care insurance. This controversial law took effect in stages between 2010 and 2014. The U.S. House of Representatives recently passed a new law to abolish the ACA and substitute new rules for health insurance. The U.S. Senate is now considering its own version of the new law. Until then, the ACA is still in effect. This report focuses on the geographic changes in health insurance coverage in the combined Akron and Cleveland-Elyria MSAs, which include Cuyahoga County, and the City of Cleveland.<sup>1,2</sup>
- Since implementation of the ACA, an estimated 77,366 more persons in the two MSAs had coverage in 2015 than in 2013, reducing the number uncovered from 277,703 to 149,693. The percent without health care insurance dropped from 10.1 to 5.5 percent.
- Among adults under 65 years old (the age at which Medicare becomes available) the percentage without health insurance dropped from an estimated 14.5 to 8.2 percent. The 25-34 age cohort saw a drop from 18.7 to 11.1 percent. And the rate for children under age 18 fell from 4.6 to 3.9 percent.
- In Cuyahoga County, an estimated 49,480 more persons had health care insurance in 2015 than in 2013. About half (26,000) of the gain was among City of Cleveland residents. The other half was spread among all other municipalities. The estimated rate of all persons with no coverage dropped from 10.7 to 6.1 percent in the county, and 16.2 to 8.8 percent in Cleveland. Among only adults under 65 years old, the countywide percent with no insurance dropped from 15.6 in 2013 to 8.9 percent in 2015. Within Cleveland that rate fell from 23.1 percent to 12.6 percent.
- Map 1 shows the geographic pattern of percent of persons without coverage in the 2009-2013 period for census tracts. Map 1 uses the 2009-2013 regional estimated average of 10.14 percent as the breakpoint, with blue shades indicating below average uninsured rates and red shades indicating above average uninsured rates. Generally corresponding to higher income areas, suburban communities of the region (with blue shading) generally had lower rates of uninsured before the ACA, while inner city neighborhoods had higher rates of uninsured.
- Map 2 shows the percent change in the population with health insurance coverage from the 2009-2013 period to the 2011-2015 period. Map 2 shows that the ACA significantly improved the geographic distribution of health insurance coverage in nearly all parts of the region.

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<sup>1</sup> Data are from the American Community Survey (ACS). The ACS, though enacted in 2010 was implemented in stages over time. We take the lead of the Census Bureau's report that used 2013 and 2015 for its analysis of changes resulting from the ACA. See Health Insurance Coverage in the United States: 2015, Current Population Reports, P60-257(RV), by Jessica C. Barnett and Marina S. Vornovitsky, September 2016. Since one-year ACS estimates are not available for mapping at the census tract level this analysis uses the five-year estimates for 2009-2013 and 2011-2015.

<sup>2</sup> These MSAs include Cuyahoga, Geauga, Lake, Lorain, Medina, Portage and Summit counties.

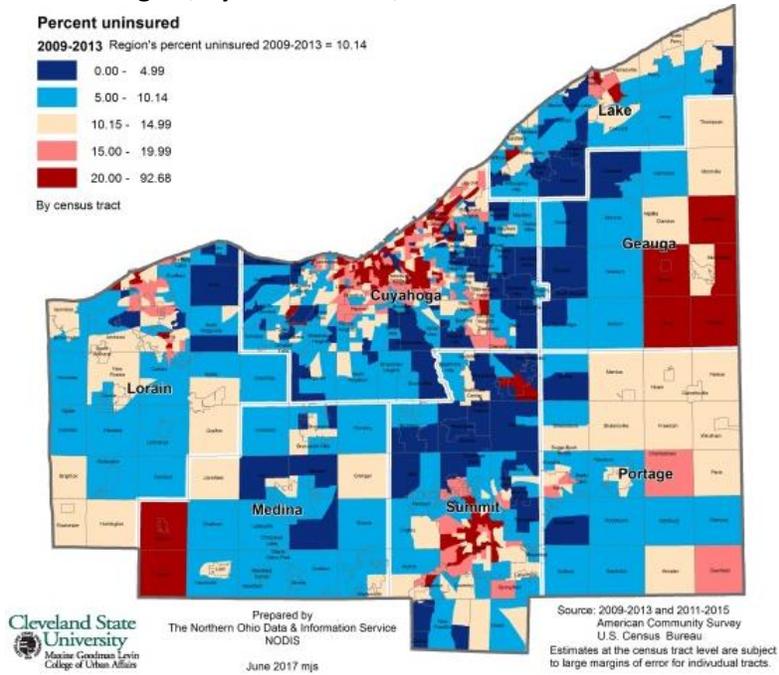


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### Map 1: Percent of Civilian Noninstitutionalized Persons with No Health Care Insurance in the Akron and Cleveland-Elyria MSAs Region, by Census Tract, 2009-2013



### Map 2: Percent Change in Civilian Noninstitutionalized Persons with Health Care Insurance in the Akron and Cleveland-Elyria MSAs Region, by Census Tract, 2009-2013 to 2011-2015

