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While North Dakota has the “highest” rate of private health insurance coverage, data in ACS indicates the state is among the “lowest” in percentage of public health insurance coverage at 25 percent of the household civilian, noninstitutionalized population, second only to Utah at 21 percent. This compares to the national rate of 34 percent. North Dakota is followed by Wyoming and Virginia at 27 percent in the low percentage ranking.

Nationally, 38 percent of children in this category are covered by insurance, compared to 21 percent in North Dakota. North Dakota is ranked second to Utah in the lowest percentage in this category as well. North Dakota’s rate of coverage appears to be particularly low for Medicaid/means-tested public coverage. In the state, 11 percent of individuals receive this coverage compared to nearly 20 percent nationwide. North Dakota is tied with Utah for the lowest percent of individuals receiving healthcare coverage in this way.

Source: Census Bureau American Community Survey 2017 5-Year Table S2704

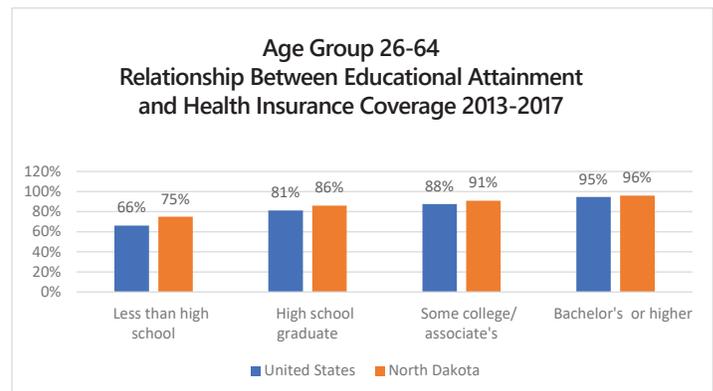
# Health Insurance Coverage Rate Continues Growing in North Dakota

Data from the American Community Survey (ACS) points to continued increase in Health Insurance Coverage in North Dakota. While the civilian, non-institutionalized population of the state grew from an estimated 630,000 in 2009 to 738,000 in 2017, (a growth of 17 percent), the estimated number of individuals without health insurance declined 9 percent from 60,800 to 55,600.

Statistics of healthcare may get a bit messy in North Dakota, especially when individuals obtain their healthcare through Indian Health Services as American Indians are the state’s largest minority. Technically, this program is not an insurance, though some respondents likely identify it as such.

Individuals over age 65 are the most likely to have health care insurance at 99 percent, presumably mostly from Medicare coverage, while individuals in the age range of 26 to 34 are the least at 87 percent. Ninety-two percent of individuals under age 19 report being covered. Females also are more likely to report being covered than males. In North Dakota, the overall difference is 93 percent for females compared to 91 percent for males.

Race appears to make a difference, as 94 percent of individuals identified as White are covered. American Indian coverage is estimated at 72



Both nationally and in North Dakota, the higher one’s educational attainment the more likely they are to have health insurance coverage. Similar finding can be found when looking at private health insurance. While an estimated fifty percent of all individuals in this age range in North Dakota had private health insurance, the rate goes up to ninety four percent for individuals with a bachelor’s degree or higher. Conversely, the percentage of public coverage declines at higher educational achievement levels both nationally and in North Dakota.

percent. Eighty-two percent of Blacks in the state are estimated to be covered, slightly below the national average. This difference is most likely a result of age as the median age of Blacks in the state is quite young (23) compared to over 30 nationally. Only a handful of states have a median age for Blacks lower than North Dakota, most with similar healthcare insurance coverage rates. For the five-year timeframe ending in 2017, North Dakota, at 92 percent insured, ranked 19th of the 50 states in terms of percentage of the household population with health insurance coverage. However, a closer look at the type of coverage

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## Similar Findings From Alternate Data Source

A similar data source, the Small Area Health Insurance Estimate (SAHIE), uses ACS and administrative records to estimate coverage at the county and state level for individuals under age 65. This shows a result similar to other studies. In 2007, this source estimated the percentage of this age group at just over 75 percent of individuals covered, compared to 84 percent on 2017.

SAHIE was created because it allowed for an annual estimate event in low-population areas. What the data in this program shows for North Dakota is that even in areas of lower-percentage coverage, the rate continues to grow.

In comparing the annual estimate from 2007 to that of 2017, six counties saw a decrease in percentage of coverage, one was unchanged. The remaining 46 saw an increase in percentage of the population covered. Counties with the highest percentage coverage for individuals under age 65 in 2017 were Benson at 87 percent and Barnes, Ramsey and Grand Forks at 86 percent. Logan County in south central North Dakota had the lowest percentage of coverage of any county in the state in 2017 at 70 percent. Lower percentages of coverage tend to be more common in more rural counties of the state.

*Source: Census Bureau SAHIE tables 2007 through 2017*

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indicates some substantial differences between North Dakota and the nation as a whole.

*Source: Census Bureau American Community Survey 2017 5-Year and 1-Year Tables S2701*

## Private vs. Public Health Insurance Coverage

Starting with the release of data on health insurance coverage for 2014, the Census Bureau updated the health insurance tables so that much more detail is available. For example, prior to 2014 one could tell the percentage of individuals with health insurance, but there was no way to tell what percentage of the public was covered by private or public insurance or covered by a combination of both.

This new data reveals that just more than 80 percent of North Dakotans have private healthcare coverage. That's the highest percentage of all 50 states. North Dakota is followed in this ranking by Utah, New Hampshire and Minnesota, a somewhat distant 77 percent. Private health insurance may be employer-based or direct purchased. Not surprisingly, the largest source is employer-based with 61 percent of North Dakotans receiving their healthcare insurance as part of their employment. The data shows that in North Dakota, 46 percent of individuals below 138 percent of poverty are covered by private healthcare insurance, the highest of any state and substantially higher than the national rate for this cohort of 28 percent.

North Dakotans are also estimated to have the highest percentage of individuals who "direct-purchase" healthcare insurance, estimated at 20 percent of the household population, compared to 13 percent nationally. This type of coverage seems to be more prevalent in the Upper Midwest.

### Characteristics of Those Without Health Insurance

With updated tables in recent years, the Census Bureau began reporting more details on the cohort without health insurance coverage. While an estimated 93 percent of individuals in the state do have healthcare coverage, a small percentage do

not. Due to North Dakota's smaller size of this cohort, data is only reported in five-year ranges with data collected in 2013-2017 the most recent.

One striking implication of the data is that many young adults do not get health insurance right away and may delay until a point later in life when they feel they need it. The median age likely gives more insight. In North Dakota, the median age is 29.3 years of age compared to 38 nationally. North Dakota has the youngest median age for individuals without health insurance and is the only state with a median age of less than 30 years of age. In addition to younger individuals being over-represented in this cohort, males in the state are as well at 56 percent to 44 percent for females.

The largest percentage of the individuals that make up the cohort without healthcare insurance are in the workforce age 19-64 years, composing 75 percent of all individuals without coverage. Starting at age 26, the age when individuals can no longer be covered under their parents' health insurance policy, the percentage of those without coverage raises significantly, then decreases as we move to older age groups. Individuals in the age range of 26 to 34 years of age constitute more than one in five of all individuals in the state without coverage.

Twenty-nine percent of individuals without insurance live at or above 300 percent of poverty in the state, a higher percentage than is found nationally at 24 percent. Another measure is the bracket of household income. An estimated 17 percent of the cohort without health insurance coverage reside in households with incomes in excess of \$100,000.

*Source: Census Bureau American Community Survey 2017 5-Year Tables S2702*