

The Impact of Medicaid Expansion on Those Lacking Housing Basics, 2010-19

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RESEARCH OBJECTIVE

- Virtually no study exists that discusses the relationship between **housing quality**, as measured by having certain **basic necessities**, and the **likelihood of having health insurance coverage**.
- Individuals with housing issues are typically identified as having more healthcare needs such as infectious diseases.
- The purpose of this study is to **investigate disparities in health insurance coverage among individuals with various levels of housing quality**, excluding those who are experiencing homeless.

POPULATION STUDIED

- By using available data from the American Community Survey, 2010-2019, we expose **how those individuals lacking housing basics gained health insurance coverage after the ACA was implemented**.
- Basic necessities are defined as access to the following:
 - bathtub or shower
 - heating
 - sink with a faucet
 - stove or range
 - telephone service
 - refrigerator
- Individuals whose homes **lack at least one of the aforementioned are considered as missing at least one basic necessity**.
- The focus is on individuals 0-64 years of age earning 400% or less of the FPL.

PRINCIPAL FINDINGS

- Adjusted **uninsured rates decreased 5.19 percentage points** more in Medicaid expansion states than in non-expansion states among those lacking at least one basic necessity among individuals with income up to 400% of FPL.
- Adjusted **Medicaid coverage increased 9.94 percentage points** more in expansion states than in non-expansion states among those lacking at least one basic necessity.
- There is a **1.90 percentage point greater adjusted increase in employer sponsored private coverage** in non-expansion states than expansion states.
- We also find that insurance coverage rates increased for both groups after the ACA implementation in both expansion and non-expansion states.

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STUDY DESIGN

- Comparisons in **health insurance coverage rates** are conducted before (2010-2013) with after (2015-2019) between individuals living in states that participated in the **ACA Medicaid expansions** and those living in non-participating states.
- We use a **difference-in-differences** approach to estimate pre-post ACA insurance coverage between Medicaid expansion and non-expansion states, and estimate if such discrepancies vary across the following, according to if individuals live in homes that contain all basic necessities and those lacking at least one.

Table 2

Table 2: Difference-in-differences estimated of coverage changes from 2010-13 to 2015-19 based on housing index, by insurance type and whether or not their state expanded eligibility for Medicaid among individuals with income up to 138% of FPL.

	Expansion states		Non-Expansion states		Difference-in-differences	
	Pre-ACA 2010-2013	Post-ACA 2015-2019	Pre-ACA 2010-2013	Post-ACA 2015-2019	Unadjusted	Adjusted
Uninsured						
With all basic necessities	25.75%	12.21%	33.63%	24.90%	4.63****	6.68****
Missing at least one	40.20	18.51	40.40	31.23	4.89**	7.04****
Medicaid						
With all basic necessities	50.06	63.04	42.10	46.09	8.51****	12.52****
Missing at least one	48.49	60.97	41.71	44.21	9.69****	12.49****
Direct purchased						
With all basic necessities	7.02	8.06	5.82	9.08	-3.33****	-4.57****
Missing at least one	5.76	7.64	5.08	9.02	-3.61***	-4.90****
Employer sponsored						
With all basic necessities	18.80	18.97	18.02	20.01	-1.91****	-2.51****
Missing at least one	14.36	14.54	12.29	15.62	-3.48****	-2.69****

Notes: Model adjusted for household income, age, sex, education, race, employment status, citizenship, race, marital status, state-fixed effects, and year-fixed effects. *p < 0.1, **p < 0.05, ***p < 0.01, ****p < 0.001

Table 1

Table 1: Difference-in-differences estimated of coverage changes from 2010-13 to 2015-19 based on housing index, by insurance type and whether or not their state expanded eligibility for Medicaid among individuals with income up to 400% of FPL.

	Expansion states		Non-Expansion states		Difference-in-differences	
	Pre-ACA 2010-2013	Post-ACA 2015-2019	Pre-ACA 2010-2013	Post-ACA 2015-2019	Unadjusted	Adjusted
Uninsured						
With all basic necessities	20.70%	10.74%	26.09%	19.23%	3.49***	4.71****
Missing at least one	35.39	17.59	35.17	25.54	3.71	5.19**
Medicaid						
With all basic necessities	27.88	37.25	23.57	25.83	6.89****	9.54****
Missing at least one	33.17	42.41	28.06	29.56	8.09****	9.94****
Direct purchased						
With all basic necessities	8.25	9.67	7.68	10.75	-2.45****	-3.36****
Missing at least one	6.69	8.46	6.58	11.05	-4.28****	-4.92****
Employer sponsored						
With all basic necessities	44.95	44.67	42.35	44.23	-2.19****	-2.10****
Missing at least one	31.45	33.28	29.70	34.35	-3.31***	-1.90***

Notes: Model adjusted for household income, age, sex, education, race, employment status, citizenship, race, marital status, state-fixed effects, and year-fixed effects. *p < 0.1, **p < 0.05, ***p < 0.01, ****p < 0.001

Table 3

Table 3: Difference-in-differences estimated of coverage changes from 2010-13 to 2015-19 based on housing index, by insurance type and whether or not their state expanded eligibility for Medicaid among individuals with income up between 100% and 399% FPL.

	Expansion states		Non-Expansion states		Difference-in-differences	
	Pre-ACA 2010-2013	Post-ACA 2015-2019	Pre-ACA 2010-2013	Post-ACA 2015-2019	Unadjusted	Adjusted
Uninsured						
With all basic necessities	17.89%	10.00%	21.56%	16.31%	3.33***	4.05****
Missing at least one	31.08	16.84	29.41	20.50	3.90	4.73**
Medicaid						
With all basic necessities	15.54	24.38	12.44	15.39	5.41****	7.41****
Missing at least one	17.77	27.27	13.02	16.61	4.84****	6.46****
Direct purchased						
With all basic necessities	8.93	10.48	8.80	11.61	-1.91****	-2.93****
Missing at least one	7.63	9.27	8.23	12.83	-4.31****	-4.98****
Employer sponsored						
With all basic necessities	59.52	57.50	56.96	56.72	-1.68****	-1.78***
Missing at least one	48.63	48.55	48.86	50.91	-1.58	-1.45*

Notes: Model adjusted for household income, age, sex, education, race, employment status, citizenship, race, marital status, state-fixed effects, and year-fixed effects. *p < 0.1, **p < 0.05, ***p < 0.01, ****p < 0.001

- The **adjusted model** includes age, sex, race, income, employment status, marital status, education and citizenship.
- **Insurance coverage rates** increased for those **with and without basic housing necessities** after the ACA implementation in both expansion and non-expansion states.
- **Adjusted difference in coverage is largest for those with income below 100% of FPL** among all income levels.
- For those whose income is up to 100% of FPL:
 - Adjusted **uninsured rates decreased 5.93 percentage points more in Medicaid expansion states** than in non-expansion states among those lacking at least one basic necessity.
 - Adjusted **Medicaid coverage increased 11.7 percentage points more in expansion states** than in non-expansion states among those lacking at least one basic necessity.
 - Those whose income is up to 100% of FPL have the highest uninsured rate before and after the ACA implementation.
- For those whose income is between 100 and 399% of FPL: **The uninsured rate decreases less for those whose income is between 100 and 399% of FPL.**
- When an individual's income is over 400% of FPL, both unadjusted and adjusted differences in the uninsured rate and the percent of employer sponsored private insurance coverage become insignificant among those lacking at least one basic necessity.

IMPLICATIONS FOR POLICY AND PRACTICE

The basis for these dissimilarities may include barriers related to income, educational level as well as other factors. Policies that would affect health insurance coverage in the future should consider the effect on a higher budgetary priority on housing.

CONCLUSION

- Those **living in homes lacking at least one basic necessity displayed the highest improvements in insurance coverage**.
- However, disparities in coverage continue to persist between individuals whose housing lacks at least one basic necessity and those with complete housing.

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