

Chartbook Section 2

Trends and Variation in Health Insurance Coverage

Section 2: Trends and Variation in Health Insurance Coverage

- Distribution of Minnesota population by primary source of health insurance coverage¹
- Private health insurance trends

This slide deck is part Minnesota's Health Care Markets Chartbook, an annual review of key metrics in health care access, coverage, market competition and health care costs ([MN Statutes, Section 144.70](#))

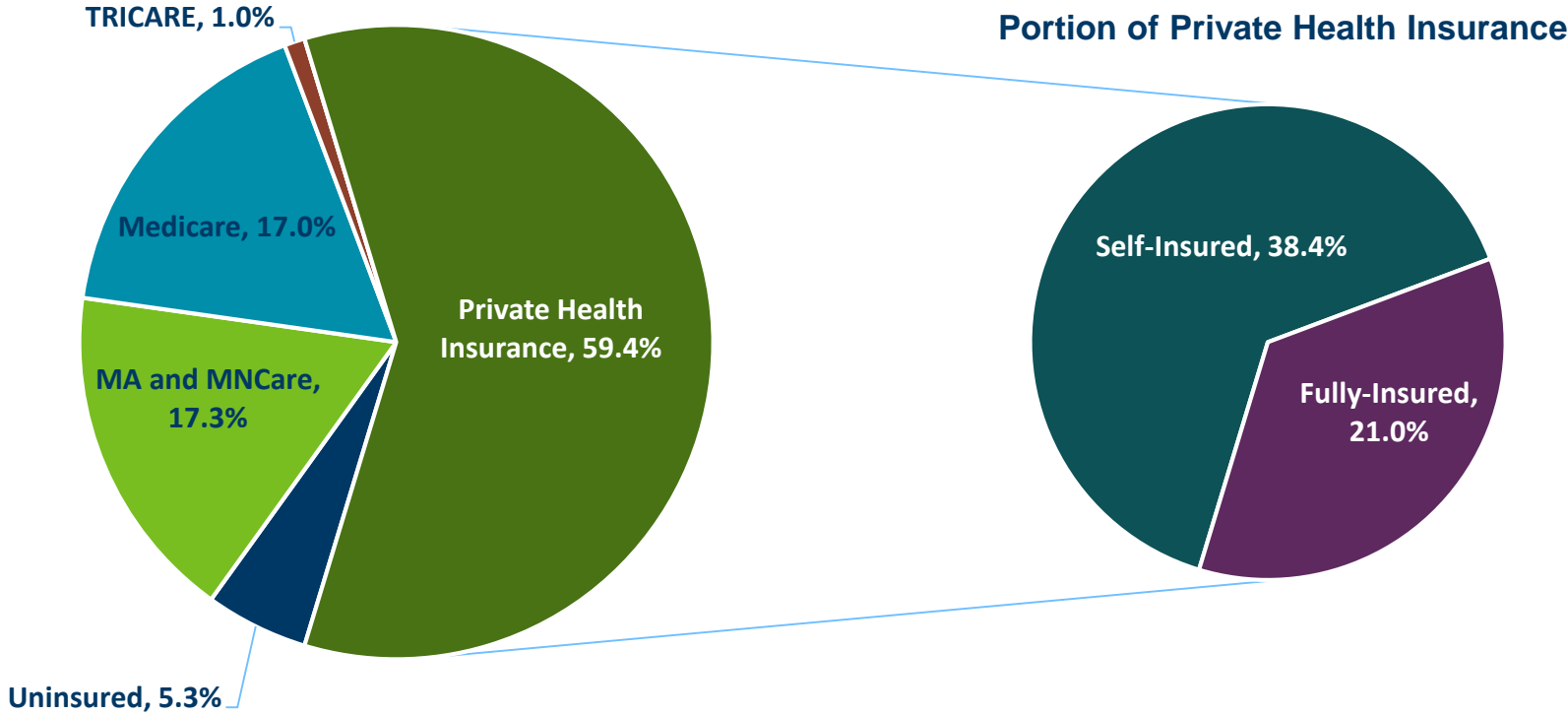
A summary of the charts and graphs contained within is provided at [Chartbook Summaries - Section 2](#). Direct links are listed on each page. Please contact the Health Economics Program at 651-201-3550 or health.hep@state.mn.us if additional assistance is needed for accessing this information.

¹Primary source of insurance coverage is defined as the payer who is the main source of paying medical and pharmacy claims. For example, for individuals who have access to both Medicaid and Medicare coverage, Medicare coverage is the primary payer of coverage. This version of Chartbook 2 was edited to account for public program enrollees who may have Medicaid equivalent coverage through private insurance.

Distribution of Minnesota population by primary source of health insurance coverage

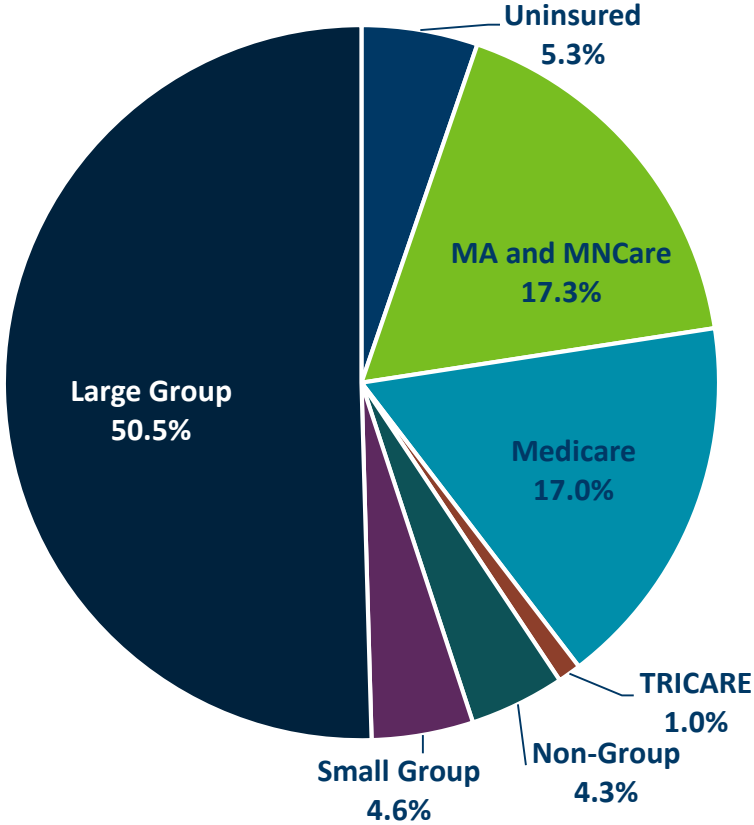
Distribution of Minnesota Population by Primary Source of Insurance Coverage, 2016

Total Population 5.5 Million



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2017.
MA and MNCare includes Medical Assistance (MA) and MinnesotaCare (MNCare).
[Summary of graph](#)

Distribution of Minnesota Population by Primary Source of Insurance Coverage, 2016



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2017. MA and MNCare includes Medical Assistance (MA) and MinnesotaCare (MNCare). High Risk Pool ended in 2014. Non-Group may also be referred to as individual market. Detail may not sum to total due to rounding.

[Summary of graph](#)

Distribution of Minnesota Population by Primary Source of Insurance Coverage, 2007 to 2016

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Public:	25.8%	26.4%	27.5%	28.1%	29.2%	29.3%	29.7%	33.0%	35.1%	35.4%
Medicare	14.0%	14.3%	14.6%	14.8%	15.1%	15.5%	15.9%	16.3%	16.7%	17.0%
Medical Assistance	8.0%	8.4%	9.1%	9.1%	10.3%	10.3%	10.4%	14.3%	15.5%	15.6%
MinnesotaCare	2.2%	2.2%	2.3%	2.6%	2.7%	2.3%	2.4%	1.3%	1.9%	1.7%
GAMC	0.4%	0.4%	0.5%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TRICARE	1.1%	1.0%	1.1%	1.1%	1.2%	1.1%	1.1%	1.1%	1.0%	1.0%
Private:	67.0%	66.3%	63.5%	62.9%	61.8%	62.0%	62.0%	61.6%	60.7%	59.4%
Fully-Insured	27.2%	27.1%	25.5%	23.8%	23.0%	22.9%	22.6%	22.4%	21.4%	21.0%
Self-Insured	39.8%	39.3%	38.0%	39.1%	38.8%	39.1%	39.4%	39.2%	39.3%	38.4%
Uninsured	7.2%	7.3%	9.0%	9.0%	9.0%	8.6%	8.2%	5.4%	4.3%	5.3%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2017.

GAMC not represented after 2010 due to program ending in 2011.

Detail may not sum to total due to rounding.

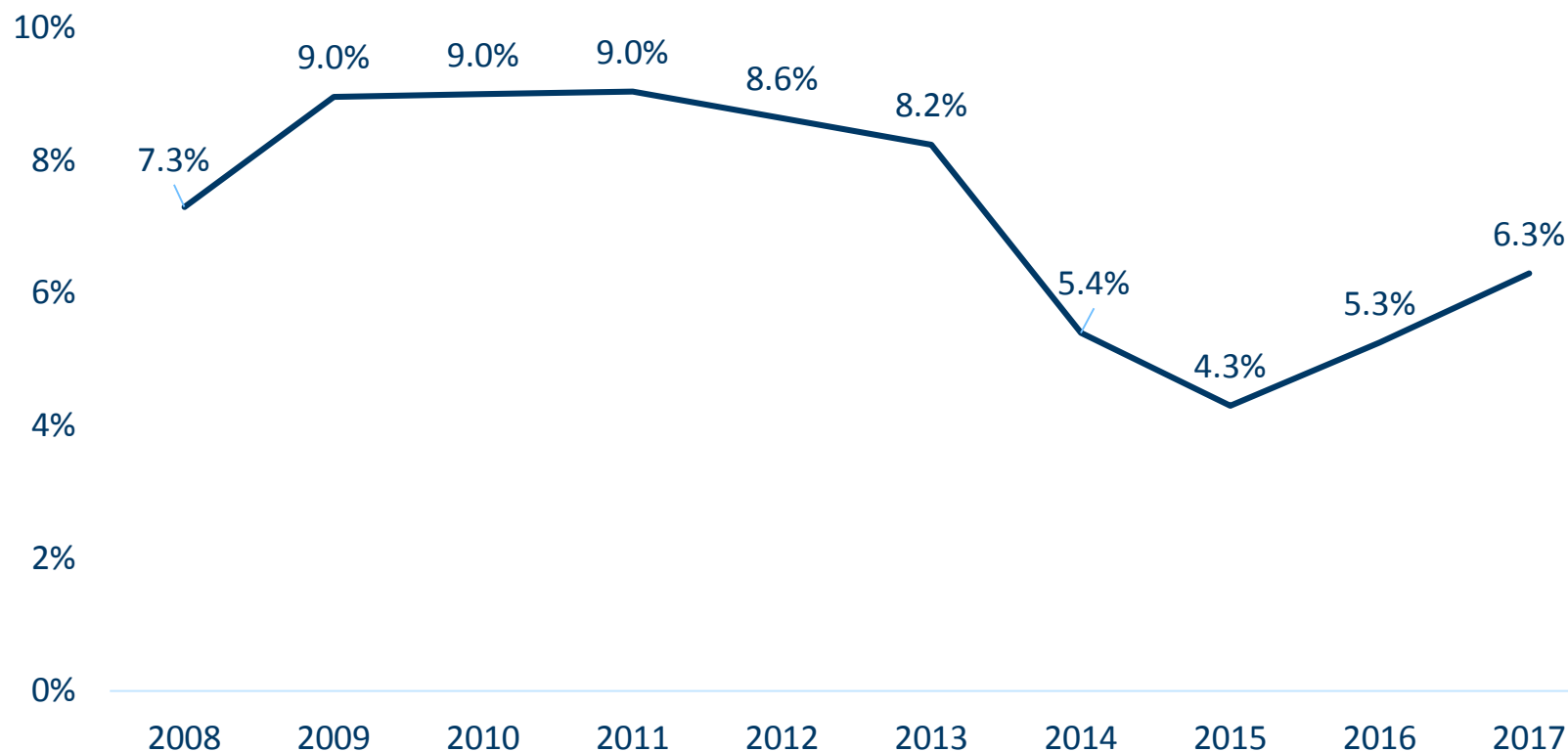
Minnesota Primary Source of Insurance Coverage Year-Over-Year Changes, 2007 to 2016

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Public:	0.4%	2.9%	5.2%	3.0%	4.4%	1.2%	2.1%	11.6%	7.1%	1.6%
Medicare	2.2%	2.7%	2.4%	2.5%	2.5%	3.8%	3.3%	2.9%	2.8%	3.1%
Medical Assistance	2.8%	5.1%	9.2%	0.9%	14.1%	1.2%	1.1%	38.9%	8.9%	1.2%
MinnesotaCare	-5.8%	-0.1%	5.8%	11.7%	3.5%	-13.0%	3.5%	-45.4%	47.9%	-7.7%
GAMC	-42.7%	3.7%	16.4%	13.6%						
TRICARE	2.1%	-4.8%	5.4%	3.0%	4.9%	-1.0%	-6.8%	0.1%	-0.8%	1.8%
Private	1.3%	-0.3%	-3.7%	0.0%	-1.1%	1.0%	0.7%	0.1%	-1.1%	-1.4%
Uninsured	-1.5%	2.4%	23.5%	1.4%	1.1%	-3.9%	-3.9%	-34.0%	-20.7%	24.3%
Total	0.8%	0.8%	0.6%	0.9%	0.7%	0.6%	0.7%	0.7%	0.6%	0.8%

Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2017.

Percentages are based on primary insurance coverage and may differ slightly from other sources, depending on how dual-coverage enrollment is determined. GAMC not represented after 2010 due to program ending in 2011. Detail may not sum to total due to rounding.

Uninsurance Rate Trends in Minnesota, 2008 to 2017

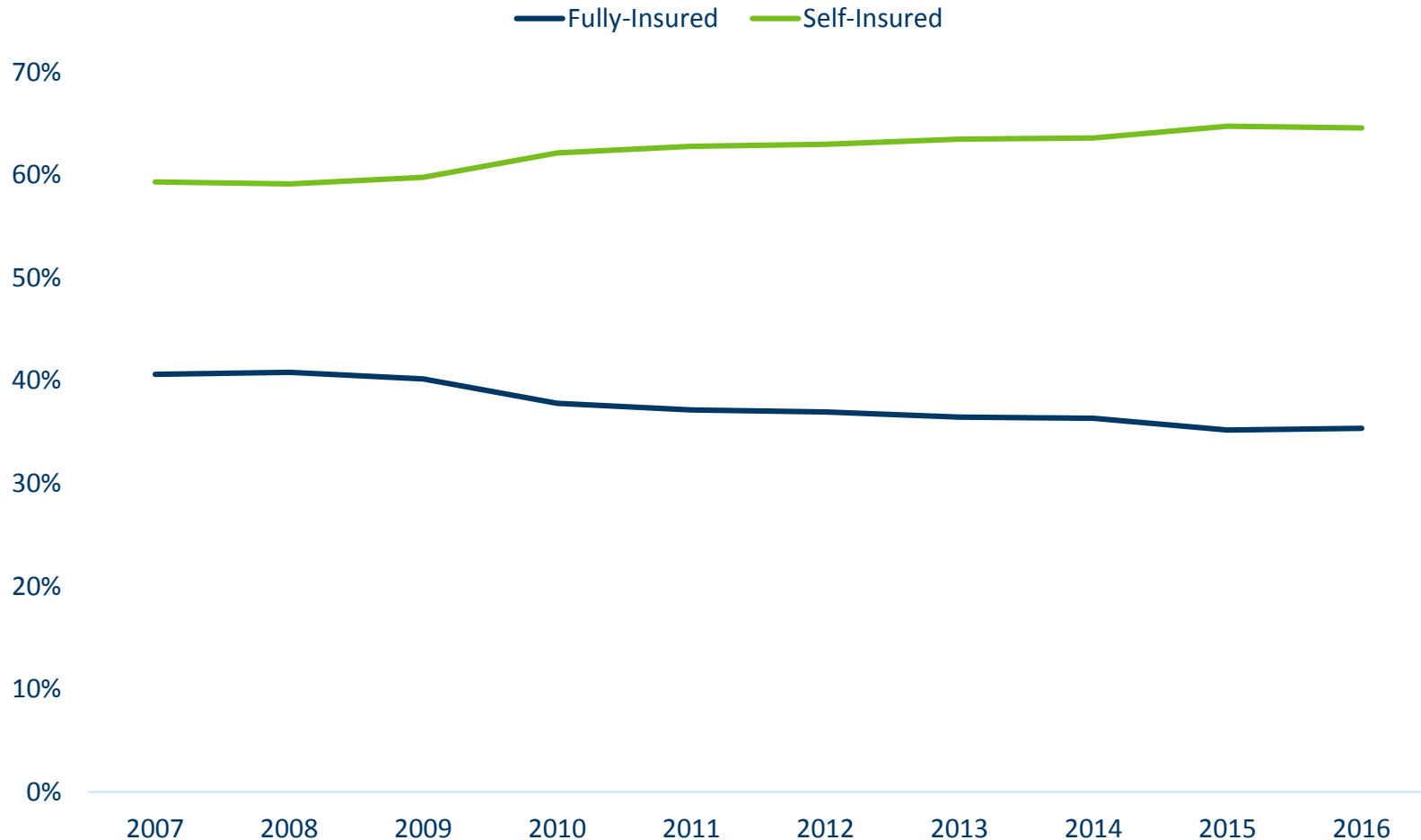


Sources: MDH Health Economics Program. Uninsurance rate estimates based on the 2009, 2011, 2013, 2015, and 2017 Minnesota Health Access (MNHA) Surveys. For years in which MNHA surveys are not available, MDH estimates the uninsurance rate based on between-survey average; the exception is the 2014 uninsurance rate, which is based on Minnesota estimates from national surveys due to major policy changes.

[Summary of graph](#)

Private health insurance trends

Private Health Insurance: Enrollment in Fully-Insured and Self-Insured Plans, 2007 to 2016



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2017.

[Summary of graph](#)

Distribution of Minnesota's Private Health Insurance by Market Space, select years



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2017. Excludes High Risk Pool population. Detail may not sum to total due to rounding.

[Summary of graph](#)

Additional Information from the Health Economics Program Available Online

- Health Economics Program Home Page
(www.health.state.mn.us/healtheconomics)
- Publications
(www.health.state.mn.us/divs/hpsc/hep/publications/index.html)
- Health Care Market Statistics (Chartbook Updates)
(www.health.state.mn.us/divs/hpsc/hep/chartbook/index.html)

A summary of the charts and graphs contained within is provided at [Chartbook Summaries - Section 2](#). Direct links are listed on each page. Fully-insured includes MCHA (high-risk pool). Please contact the Health Economics Program at 651-201-3550 or health.hep@state.mn.us if additional assistance is needed for accessing this information.