

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 651-201-4520 or health.hep@state.mn.us if additional assistance is needed for accessing this information.

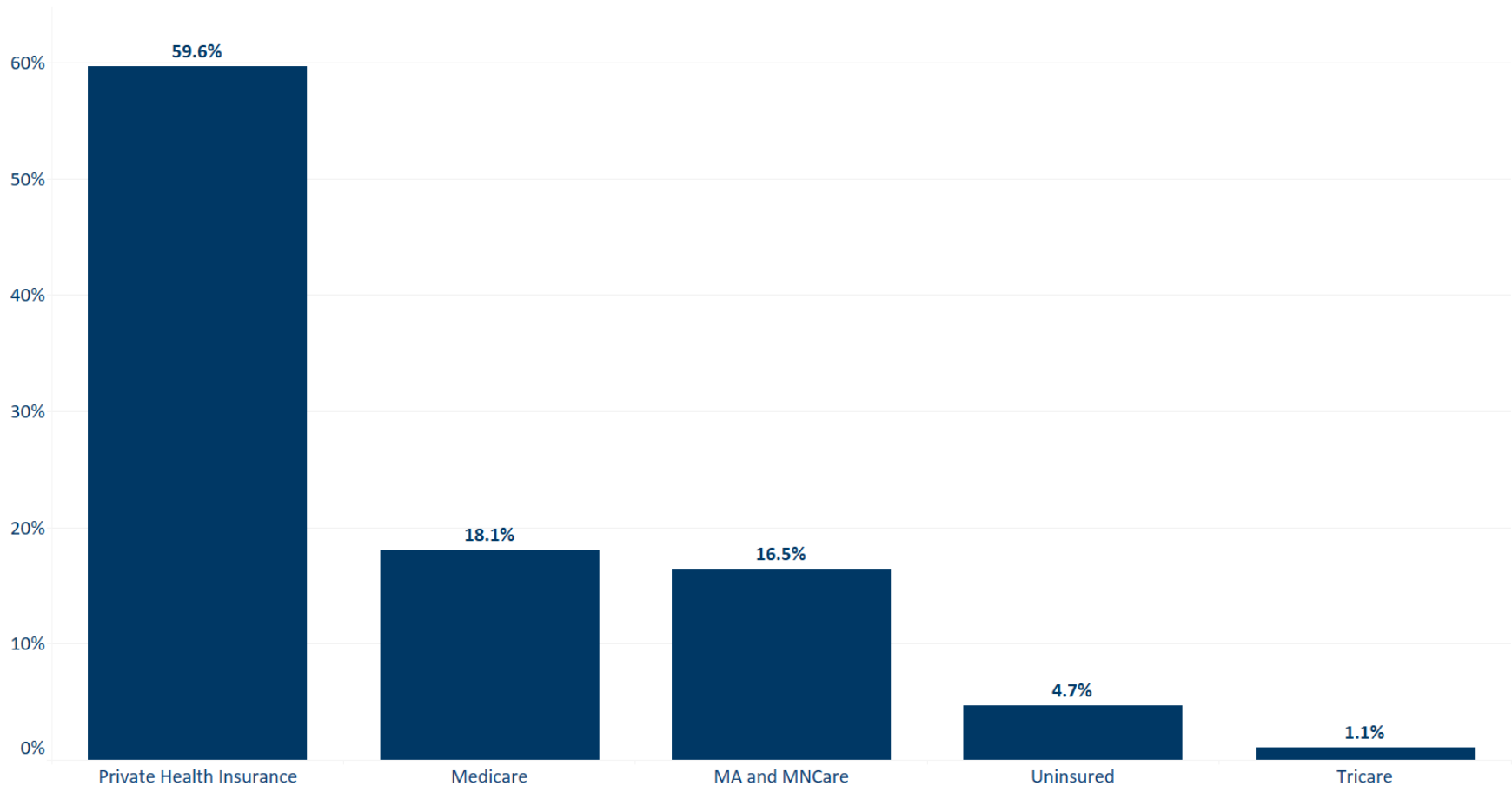
¹Primary source of insurance coverage is defined as the payer who is the main source of paying medical and pharmacy claims. For example, for individuals who have access to both Medicaid and Medicare coverage, Medicare coverage is the primary payer of coverage. This version of Chartbook 2 was edited to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

Primary 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. Enrollment estimates account for public program enrollees who may have Medicaid equivalent coverage through private insurance.

Distribution of Minnesota Population by Primary Source of Insurance Coverage, 2019

Total Population 5.6 Million



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2019.

MA and MNCare includes Medical Assistance (MA) and MinnesotaCare (MNCare).

[Summary of graph](#)

Distribution of Minnesota Population by Primary Source of Insurance Coverage, 2010 to 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Public:	28.4%	29.2%	29.4%	29.8%	33.0%	35.1%	35.5%	35.8%	36.2%	35.7%
Medicare	14.8%	15.1%	15.5%	15.9%	16.3%	16.7%	17.0%	17.4%	17.8%	18.1%
Medical Assistance	9.1%	10.3%	10.4%	10.4%	14.4%	15.5%	15.6%	15.9%	15.9%	15.2%
MinnesotaCare	2.8%	2.6%	2.3%	2.4%	1.3%	1.9%	1.7%	1.5%	1.4%	1.3%
GAMC	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TRICARE	1.1%	1.2%	1.1%	1.1%	1.1%	1.0%	1.0%	1.1%	1.1%	1.1%
Private:	62.6%	61.7%	62.0%	62.0%	61.6%	60.6%	59.3%	57.9%	58.3%	59.6%
Fully-Insured	23.8%	22.9%	22.7%	22.6%	22.4%	21.2%	20.8%	19.4%	18.8%	18.9%
Self-Insured	38.8%	38.8%	39.3%	39.4%	39.2%	39.5%	38.5%	38.6%	39.6%	40.7%
Uninsured	9.0%	9.0%	8.6%	8.2%	5.4%	4.3%	5.3%	6.3%	5.5%	4.7%
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, 2019.

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

Detail may not sum to total due to rounding.

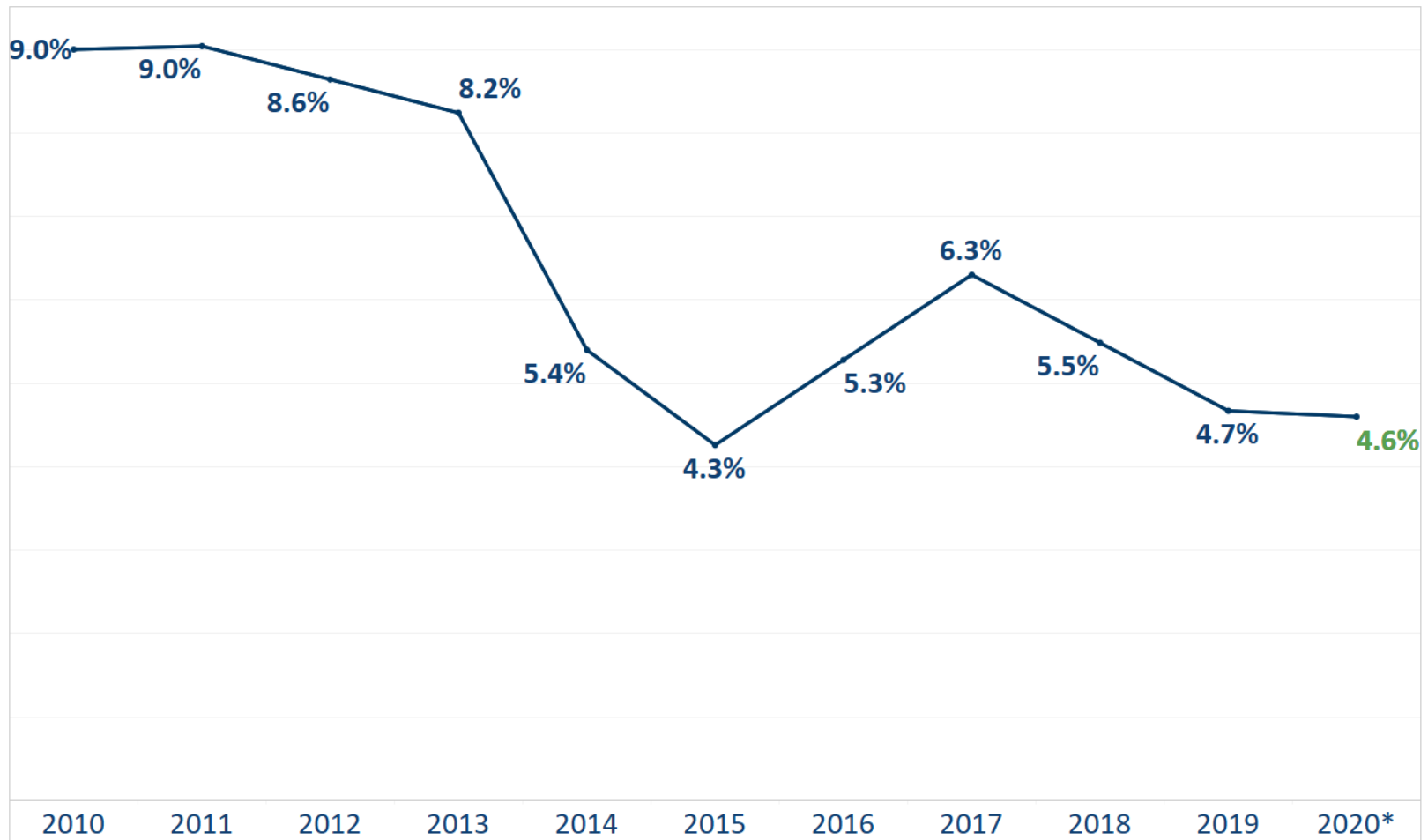
Minnesota Primary Source of Insurance Coverage Year-Over-Year Changes, 2010 to 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Public:	3.1%	3.5%	1.1%	2.1%	11.6%	7.1%	1.7%	1.7%	1.8%	-0.7%
Medicare	2.5%	2.4%	3.8%	3.3%	2.9%	2.8%	3.0%	2.8%	3.0%	2.6%
Medical Assistance	0.6%	13.9%	0.9%	1.1%	38.8%	8.8%	1.3%	2.4%	0.7%	-3.8%
MinnesotaCare	14.1%	-5.0%	-13.0%	3.5%	-45.4%	47.9%	-6.5%	-15.6%	-1.8%	-9.7%
GAMC	13.6%									
TRICARE	3.0%	4.9%	-1.0%	-6.8%	0.1%	-0.8%	1.8%	2.7%	2.7%	2.4%
Private	-0.6%	-0.7%	1.0%	0.6%	0.1%	-1.0%	-1.5%	-1.5%	1.5%	2.8%
Uninsured	1.0%	1.1%	-3.9%	-4.0%	-34.0%	-20.7%	24.9%	20.3%	-12.3%	-14.4%
Total	0.6%	0.7%	0.6%	0.7%	0.7%	0.6%	0.7%	0.8%	0.7%	0.6%

Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2019.

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, 2010 to 2019



Sources: MDH Health Economics Program. Uninsurance rate estimates based on the 2011, 2013, 2015, 2017, and 2019 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.

*2020 is based on administrative data from the Minnesota Department of Health 2020 Coverage Survey.

[Summary of graph](#)

Private health insurance trends

Private Health Insurance is insurance offered by employers or purchased by individuals.

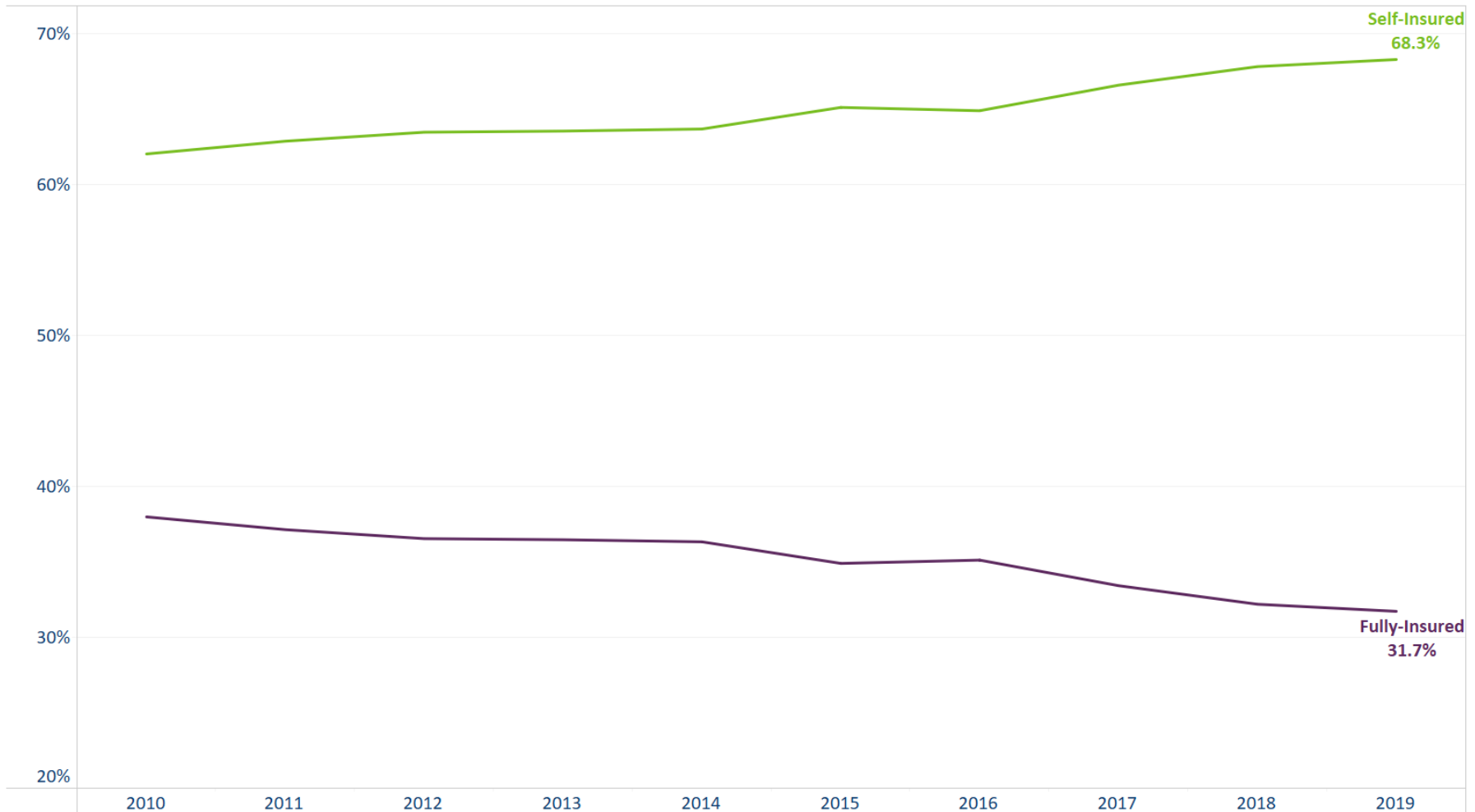
Employer Coverage: Employers that offer health insurance either self-insure or fully insure their employee health programs. Under both types of employer plans, there is cost-sharing and premiums paid for by their employees.

- A self-insured plan is when an employer takes on the risk of medical bills for employees and their dependents;
- A fully-insured plan is when the health insurance company takes on the risk of medical bills for employees and their dependents.

Private health insurance plans are also defined by how big the purchasing group is (large group, small group, individual).

- Large group are plans purchased by employers with more than 50 employees;
- Small group are plans purchased by employers with 2 to 50 employees; and
- Individual market coverage is purchased directly to cover one person and/or their dependents (though MNsure, a broker, or directly from an insurer).

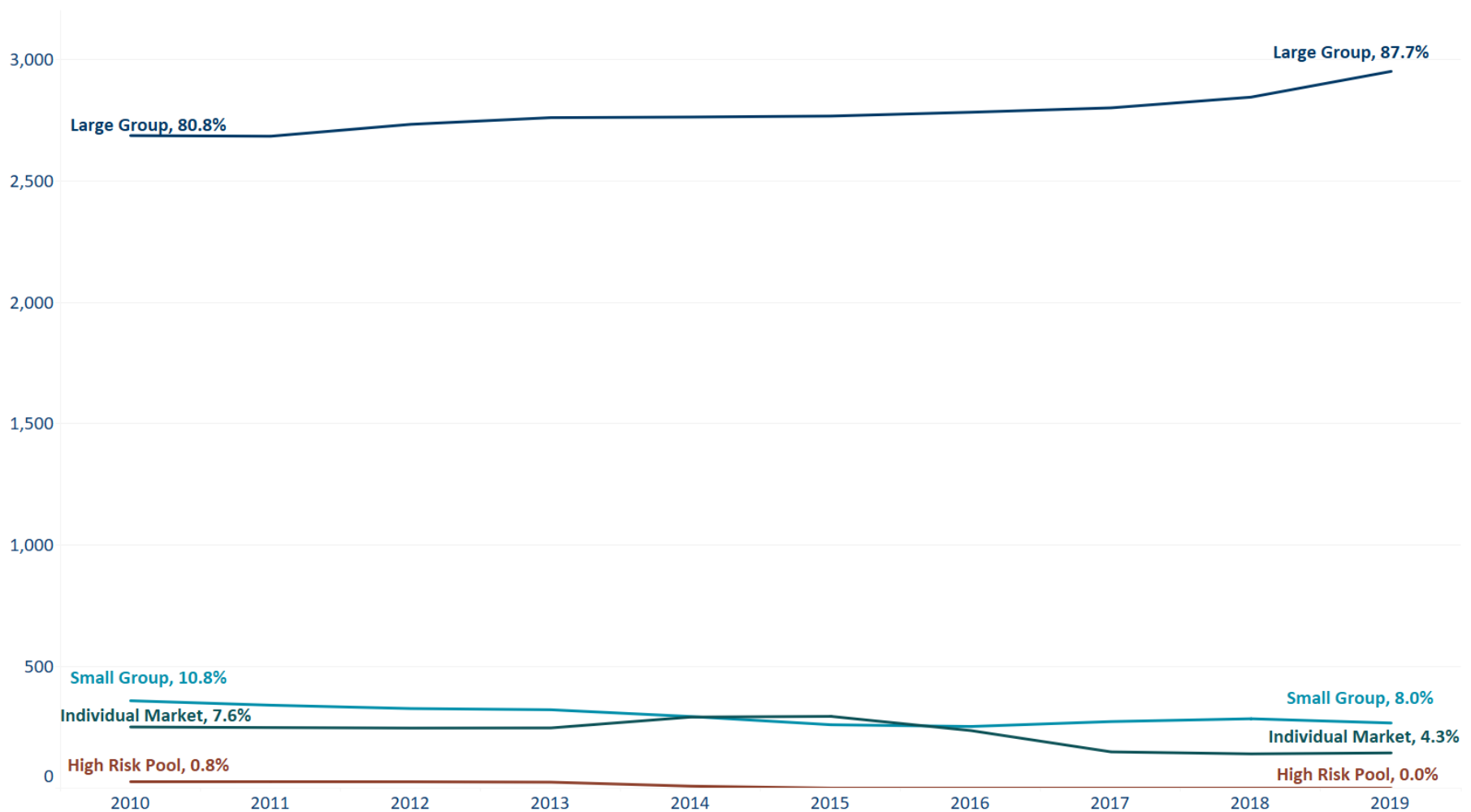
Private Health Insurance: Enrollment in Fully-Insured and Self-Insured Plans, 2010 to 2019



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2019.

[Summary of graph](#)

Distribution of Minnesota's Private Health Insurance by Market Space, 2010 to 2019



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Population for July 1, 2019. 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
(<https://www.health.state.mn.us/healthconomics>)
- Publications (<https://heppublications.web.health.state.mn.us/>)
- Health Care Market Statistics (Chartbook Updates)
(<https://www.health.state.mn.us/data/economics/chartbook/index.html>)

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