



Health Insurance Coverage in Missouri, 2008-23: Impact of Medicaid Expansion, Economic and Policy Changes

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In 2023, 92.5 percent of people in Missouri were covered by health insurance and 7.5 percent were uninsured, according to recent data released by the U.S. Census Bureau. This is a significant drop from the uninsured rate of 10 percent in 2019, before the Medicaid expansion ballot initiative passed, and 13 percent in 2013 when the Affordable Care Act (ACA) passed.

These changes likely reflect major changes over the last 15 years to the health policy landscape and the economy, as well as the recent pandemic. Major policy changes have led to important changes in health insurance coverage, including passage of the (ACA) in 2014, leading some states to pass Medicaid expansion Voters in Missouri passed a ballot initiative to expand Medicaid in 2020, implemented in 2021. More recently, federal law has required states to remove Medicaid recipients no longer eligible for Medicaid coverage, a process called “unwinding”. Other changes in the economy and insurance markets have had profound effects on insurance coverage, including recent recessions, expansions, and the pandemic.

These brief reviews these changes in insurance coverage in Missouri over the period 2008 to 2023.

KEY FINDINGS

- In 2023, 7.5% were uninsured, according to recent data released by the U.S. Census Bureau.
- The uninsured rate in Missouri has dropped significantly: from 13% in 2013 and 10% in 2019 to 7.5% in 2023.
- These changes in insurance coverage reflect major changes over the last 15 years to the health policy landscape and the economy, as well as the recent pandemic.
- Major policy changes include implementation of the Medicaid expansion in 2021 and implementation of the Affordable Care Act (ACA) in 2014
- Those without health insurance dropped by 146,000 during the 2019-23 period. Those covered by Medicaid increased 203,000 during the same period, reflecting both the impact of the Medicaid expansion as well as increase due to Public Health Emergency.
- The results also reflect changes in the economy and insurance markets have had profound effects on insurance coverage, including recent recessions, expansions, and the pandemic.

DATA AND METHODS

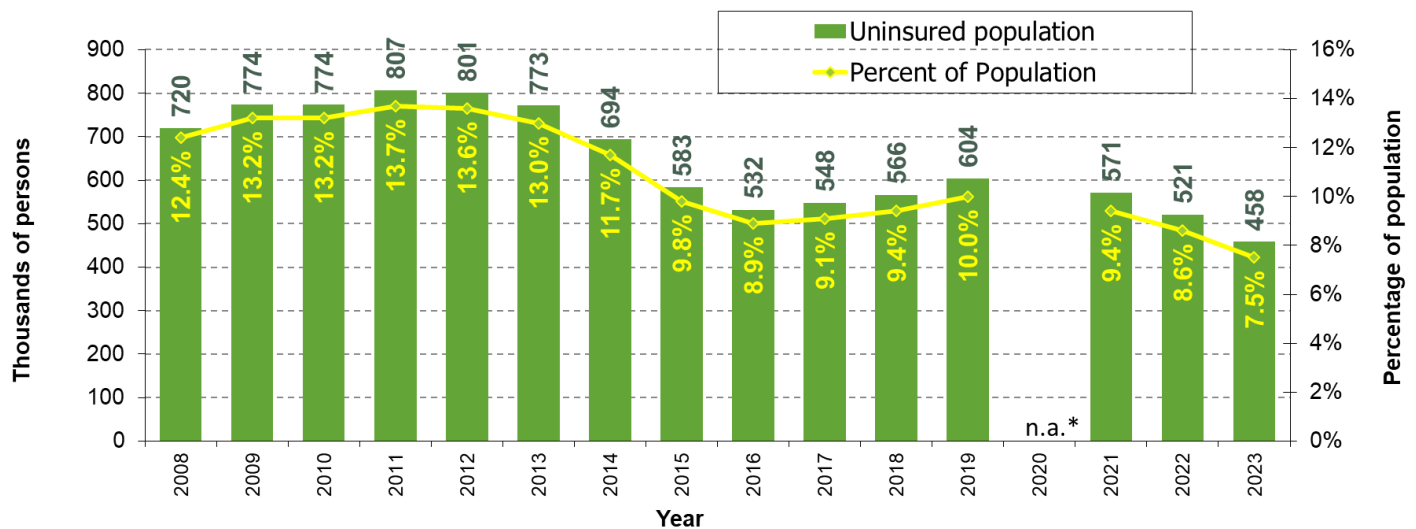
The U.S. Census Bureau released data on September 12, 2024, which gives the first impression of overall health insurance coverage in the United States and Missouri for the years through 2023.¹ The survey allows for the first time to have a comprehensive look at the health insurance coverage of all Missourians, since the survey includes those not on government programs, as well as those on government programs such as Medicaid. Thus, the survey shows how Missourian’s coverage has changed overall, including private, employer, Medicare and other coverage. Also, since the survey was taken after 2023, it incorporates the full effect of over two years of the Medicaid expansion, as well as a few months of the unwinding period (though preliminary). The Medicaid expansion began in July 2021, but implementation was delayed due to litigation; thus the full effects of the expansion were minimal in 2021. Enrollment in the adult expansion group did not grow significantly until after May 2022, when significant numbers of those who were eligible for the AEG were moved into the AEG by the state. According to the state’s administration data, enrollment in the AEG did not reach the state’s projections until the last quarter of 2022. The “unwinding” in Missouri began in June 2023 and continued for 12 months. Over those 12 months, over 300,000 Medicaid recipients lost coverage, but only about half of the unwinding is perhaps reflected in the 2023 Census numbers.²

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RESULTS

The percentage of people in Missouri without health insurance was 7.5 percent, according to recent data released by the U.S. Census Bureau. This is a significant drop in the uninsured rate, compared to previous years. In 2019, before the Medicaid expansion ballot initiative passed, 10 percent of people were uninsured in Missouri. Also, the data show the number of persons without health insurance dropped from 604,000 in 2019 to 458,000 in 2023, a drop of -146,000. It is also notable that the percent of persons without health insurance has dropped significantly since implementation of the ACA. In 2013, 13 percent were uninsured in Missouri and the uninsured rate in 7.5 percent in 2023.

Figure 1. Uninsured persons in Missouri, and as a percentage of the population, 2008-2023



Source: U.S. Bureau of the Census, based on Current Population Survey and American Community Survey (ACS)

NOTE: *The Census Bureau did not release ACS estimates in 2020 due to concerns about the sample.

Since 2020, the change in Missourians without health insurance has largely been driven by changes in Medicaid coverage, because of the expansion of Medicaid which began in July 2021. Also, with the onset of the COVID-19 pandemic and the declaring of a public health emergency (PHE), annual reverifications of Medicaid enrollment were paused by the federal government³, which meant that those enrolled in Medicaid during that period were not disenrolled. Nationwide Medicaid enrollment rose to a record high during the pandemic.⁴

As noted, the number with insurance coverage in Missouri increased by 219,000 from 2019 to 2023 and those without health insurance dropped by -146,000 during the same period, according to the Census data (Figure 2). Those covered by Medicaid increased 203,000 from 874,000 to 1.08 million from 2019 to 2023, likely reflecting both the impact of the Medicaid expansion as well as increase due to PHE.⁵ It is notable that the administrative data from the State of Missouri show that the average number of people enrolled in Medicaid rose from 867,500 in 2019 to 1.48 million in 2023.⁶ Other insurance coverage changed: private coverage dropped by -30,000, led by a drop in employer coverage, while Medicare coverage increased by 46,000.

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Over a long period, from 2013 to 2023 – tracking the implementation of the ACA/Obamacare -- the number with insurance coverage in Missouri increased by 478,000 from 2013 to 2023 and those without health insurance dropped by -315,000 during the same period, according to the Census data. Those covered by Medicaid increased 190,000 from 879,000 to 1.08 million from 2019 to 2023, closely matching the drop in the uninsured. It is notable that the administrative data from the State of Missouri show that the average number of people enrolled in Medicaid rose from 867,200 in 2013 to 1.48 million in 2023. Other insurance coverage changed: Medicare coverage increased by 190,000, while private coverage increased by 110,000, led by an increase in employer coverage.

Figure 2. Health Insurance Coverage Status and Type of Coverage, Missouri, 2013-2023

	2023		2019		2013	
	Persons*	Percent of persons	Persons (thousands)	Percent of persons	Persons	Percent of persons
Total population	6,095	100.0%	6,021	100.0%	5,931	100.0%
With any coverage	5,636	92.5%	5,417	90.0%	5,158	87.0%
Private coverage	4,166	68.4%	4,196	69.7%	4,056	68.4%
Employer-based	3,445	56.5%	3,438	57.1%	3,327	56.1%
Direct purchase	802	13.2%	803	13.3%	789	13.3%
Public coverage	2,195	36.0%	1,941	32.2%	1,813	30.6%
Medicaid	1,077	17.7%	874	14.5%	879	14.6%
Medicare	1,222	20.1%	1,176	19.5%	1,032	17.4%
VA Care	169	2.8%	163	2.7%	167	2.8%
Uninsured	458	7.5%	604	10.0%	773	13.0%

SOURCE: U.S. Bureau of the Census, American Community Survey, <https://www.census.gov/data/tables/time-series/demo/health-insurance/acs-hi.html>

NOTES: *Some persons may have multiple forms of health insurance, so the sum of the categories may exceed the total.

REFERENCES

- ¹ U.S. Bureau of the Census, 2023 American Community Survey, <https://www.census.gov/newsroom/press-kits/2024/acs-1-year-estimates.html>
- ² Timothy McBride, Center for Advancing Health Services, Policy & Economics Research, Institute for Public Health, “Final, Preliminary Unwinding Data for Missouri Medicaid: almost 356,000 lose coverage,” June 12, 2024, <https://timothymcbride.substack.com/p/final-preliminary-unwinding-data>
- ³ State of Missouri, Department of Social Services, Renewing Your MOHealthNET coverage, <https://mydss.mo.gov/renew>
- ⁴ Center for Medicare and Medicaid Services, May 2024 Medicaid & CHIP Enrollment Data Highlights, <https://www.medicare.gov/medicaid/program-information/medicaid-and-chip-enrollment-data/report-highlights/index.html>
- ⁵ The Medicaid expansion began in July 2021, but implementation was delayed due to litigation. Thus, the full effects of the expansion were minimal in 2021, and enrollment in the adult expansion group did not grow significantly until after May 2022, when significant numbers of those who were eligible for the AEG were moved into the AEG by the state. According to the state’s administration data, enrollment in the AEG did not reach its projections until the last quarter of 2022. Enrollment in the AEG was above 300,000 for most of 2023. The “unwinding” in Missouri began in June 2023 and continued for 12 months. Over those 12 months, over 300,000 Medicaid recipients lost coverage, but only about half of the unwinding likely is perhaps reflected in the 2023 Census numbers.
- ⁶ State of Missouri, DSS Caseload Counter, <https://dss.mo.gov/mis/clcounter/history.html>. Research over the years has shown differences between administrative data counts and those reported by individuals in surveys.