

Ranks of U.S. uninsured fell by 18% during COVID pandemic

May 16 2023, by Cara Murez



Public health officials announced Tuesday that a lot fewer Americans

were without health insurance after the COVID-19 pandemic than before it.

The uninsured rate dropped 18% between 2019 and 2022, according to a new report from the U.S. Centers for Disease Control and Prevention. That meant 5.6 million more people were insured last year.

Why the big change? [Sara Collins](#), vice president for [health care coverage](#) and access at the nonprofit Commonwealth Fund, said "record" enrollment in Medicaid and Affordable Care Act (ACA) insurance plans during the pandemic period were due to a few key policy changes.

First, "the 2020 pandemic federal requirement that states keep Medicaid beneficiaries continuously enrolled through the end of the public [health](#) emergency, in exchange for enhanced federal matching funds for state Medicaid programs," Collins explained.

More funds from the [federal government](#) also encouraged ACA marketplace outreach and enrollment, she said, and "more generous marketplace premium subsidies were put in place in 2021 and extended through 2025 under the Inflation Reduction Act."

Finally, decisions by seven states—Idaho, Maine, Missouri, Nebraska, Oklahoma, Utah, and Virginia—to expand Medicaid coverage also gave millions of Americans much needed support.

"Despite experiencing the largest decrease in employer sponsored [health insurance](#) as our economy came to a grinding halt because of COVID, this new CDC report shows that the combination of Medicaid and the health insurance exchanges did their job and protected families' health and financial security," said [Frederick Isasi](#), executive director at the nonprofit Families U.S..

"In fact, [earlier research] shows the only states that saw a decrease in [health insurance coverage](#) are those that have refused to extend Medicaid to their most vulnerable," he said.

The new U.S. National Center for Health Statistics study was released May 16.

It found that, despite improvements, about 8.4% of Americans—27.6 million in all—still did not have health insurance in 2022. That was better than 2019, when 33.2 million Americans were uninsured.

Among working-age Americans (those between 18 and 64 years of age) just over 12% were uninsured last year compared to nearly 15% in 2019.

About 4% of children (or 3 million) did not have health insurance in 2022 compared with just over 5% (or 3.7 million) in 2019.

According to the report, two-thirds of people under age 65 had [private health insurance](#). Last year, about 28% of people in this age group had public health coverage.

Working-age adults who lived in states that had not expanded eligibility for Medicaid were twice as likely to be uninsured last year compared to those living in Medicaid expansion states.

About 4% of Americans under age 65 had private health coverage purchased on the health exchange marketplace in 2022, up 16% since 2019.

Despite improvements on health care coverage during the pandemic years, Collins believes that these gains may prove "ephemeral."

Medicaid's continuous coverage requirement ended in April, she noted,

"leaving states with the complex and difficult task of determining whether people enrolled are still eligible," she explained. That could mean that "an estimated 15 million people may lose Medicaid coverage over the next year, either from changes in eligibility or through administrative error, and an untold number of current enrollees will become uninsured," Collins said.

Not all races and ethnicities benefited equally over the pandemic period, the new CDC report found.

While uninsured numbers among [white people](#) dropped almost 30% between 2019 and 2022, more than one-quarter of Hispanic adults remained uninsured. The percentage of Hispanic adults without health insurance was higher than for Black adults, which was at just over 13%, compared to about 7% each for white adults and Asian adults.

More information: [Abstract/Full Text](#)

KFF, formerly the Kaiser Family Foundation, reported on [health insurance coverage](#) during the COVID-19 pandemic.

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