NEVADA’S UNINSURED POPULATION

Presentation to the Patient Protection Commission

Monday, November 9, 2020 | 9:00 AM
NEVADA’S UNINSURED POPULATION: INTRO AND OVERVIEW

I. Why profile the uninsured population in NV? Tailored interventions/legislation

II. Consequences of Uninsurance
   • Individuals: limits health care access → adverse health outcomes, inability to work, medical debt
   • Employers: absenteeism → labor productivity, business profitability, economic growth
   • Governments: uncompensated care → opportunity cost through diversion of funding

III. Discussion Outline
   A. Historical patterns of uninsurance in Nevada
   B. Nevada in comparative (national) context
   C. Geographical distribution of uninsurance in Nevada
   D. Characteristics of Nevada’s uninsured population
   E. Eligible/non-eligible uninsured in Nevada
NUMBER AND PERCENT OF UNINSURED PEOPLE IN NEVADA

Sources: American Community Survey; Nevada Economic Forum; Nevada DHHS; Economic Policy Institute
PERCENT UNINSURED (ALL AGES), BY STATE, 2019

Sources: American Community Survey
PERCENT UNINSURED IN NEVADA (ALL AGES), BY COUNTY, 2018

Source: American Community Survey
THE UNINSURED POPULATION IN NEVADA, BY AGE COHORT, 2019

Source: American Community Survey
THE UNINSURED POPULATION IN NEVADA, BY SEX, 2019

Source: American Community Survey
THE UNINSURED POPULATION IN NEVADA, BY RACE, 2019

Source: American Community Survey
THE UNINSURED POPULATION IN NEVADA, BY ETHNICITY, 2019

Source: American Community Survey
THE UNINSURED POPULATION IN NEVADA, BY HH INCOME, 2019

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Percent of Uninsured Population</th>
<th>Percent of Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $25,000</td>
<td>16.5%</td>
<td>12.2%</td>
</tr>
<tr>
<td>$25,000 to $49,999</td>
<td>24.5%</td>
<td>18.4%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>23.2%</td>
<td>18.8%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>14.1%</td>
<td>15.7%</td>
</tr>
<tr>
<td>$100,000 and Over</td>
<td>21.7%</td>
<td>34.8%</td>
</tr>
</tbody>
</table>

Source: American Community Survey
THE UNINSURED POPULATION IN NEVADA, BY POVERTY LEVEL, 2019

- Below 138 Percent of the Poverty Threshold: 30.0%
- 138 to 399 Percent of the Poverty Threshold: 53.1%
- At or Above 400 Percent of the Poverty Threshold: 36.2%

Source: American Community Survey
## UNINSURED NONELDERTLY PEOPLE IN NEVADA, BY ELIGIBILITY TYPE, 2019

<table>
<thead>
<tr>
<th>Eligibility Type</th>
<th>Number of Uninsured People</th>
<th>Percent of Total Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>403,000</td>
<td>100%</td>
</tr>
<tr>
<td><strong>PROGRAM ELIGIBILITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicaid/CHIP-Eligible</td>
<td>148,000</td>
<td>37%</td>
</tr>
<tr>
<td>Marketplace Tax Credit-Eligible</td>
<td>77,000</td>
<td>19%</td>
</tr>
<tr>
<td>Family Income at or Below 200% of FPL</td>
<td>26,000</td>
<td>6%</td>
</tr>
<tr>
<td>Family Income Above 200% of FPL</td>
<td>51,000</td>
<td>13%</td>
</tr>
<tr>
<td>Ineligible for Tax Credit Because of Affordable ESI Offer</td>
<td>49,000</td>
<td>12%</td>
</tr>
<tr>
<td>Ineligible Because of Immigration Status</td>
<td>109,000</td>
<td>27%</td>
</tr>
<tr>
<td>Ineligible Because of Higher Income</td>
<td>20,000</td>
<td>5%</td>
</tr>
</tbody>
</table>

*Source: The Urban Institute’s Health Insurance Policy Simulation Model (HIPSM), 2019*
About the Kenny C. Guinn Center for Policy Priorities
The Kenny C. Guinn Center for Policy Priorities is a 501(c)(3) nonprofit, nonpartisan, independent research center focused on providing fact-based, relevant, and well-reasoned analysis of critical policy issues facing Nevada and the Intermountain West. The Guinn Center engages policymakers, experts, and the public with innovative, data-driven research and analysis to advance policy solutions, inform the public debate, and expand public engagement.

© 2020 Kenny C. Guinn Center for Policy Priorities. All rights reserved.

Contact Information
Kenny Guinn Center for Policy Priorities
P.O. Box 750117
Las Vegas, Nevada 89136
Email: info@guinncenter.org