Current Coverage

In 2013, an estimated 348,097 (12.3 percent) Kansans did not have health insurance coverage, which is not a significant change from 2012. The Kansas uninsurance rate continues to be significantly lower than the national rate of 14.5 percent. Among children in Kansas, 44,130 (6.1 percent) were uninsured in 2013, also lower than the national rate of 7.1 percent.

Sources of Coverage

Kansans obtain health insurance through private plans or publicly funded programs such as Medicare, Medicaid, the Children’s Health Insurance Program (CHIP) and the Veterans Administration (VA). Private coverage obtained through employers made up slightly more than half (50.8 percent) of all insurance coverage in 2013 (see Figure 1).

Since 2009, employment-based coverage in Kansas has declined from 59.6 percent to 56.7 percent in 2013. Over the same time period, public insurance coverage has increased from 24.8 percent to 27.7 percent (see Figure 2).

Most of the growth in publicly funded coverage comes from an increased number of children (age 0–17) enrolled in Medicaid or CHIP. The rate of children with coverage through these programs increased from 26.4 percent in 2009 to 31.9 percent in 2013.

Insurance Coverage Among Young Adults

Kansas had lower uninsured rates across all age groups compared to national rates in 2013 (see Figure 3, page 2). Historically, young adults in Kansas and the U.S. — those between the ages of 19 and 25 — are more likely to be uninsured than other age groups.
However, the percentage of young adults in Kansas without insurance coverage decreased significantly from 26.8 percent in 2009 to 21.4 percent in 2013. This change mirrors the national uninsured rate among young adults which decreased from 31.7 percent to 25.5 percent over the same period. This is at least partly due to the Affordable Care Act (ACA), which allows young adults up to age 26 to remain on their parents’ insurance policies.

**Coverage and Race/Ethnicity**

As in previous years, non-White Kansans (Hispanic/Latino, Black/African American and American Indian/Alaska Native) were more likely to be uninsured than White/non-Hispanics. As shown in Figure 4, 11.3 percent of White/non-Hispanic Kansans were uninsured in 2013, compared to higher rates of uninsured non-Whites — more than one in four Hispanic/Latinos (27.8 percent) and almost one in five Black/African Americans (18.0 percent). The uninsured rate for American Indian/Alaska Natives in Kansas was 19.4 percent, which was significantly lower than the national rate of 26.9 percent. American Indian/Alaska Natives and White/non-Hispanics are the only racial and ethnic groups to fare significantly better in Kansas than the U.S. as a whole. Kansans that selected “other race” are the most likely to be uninsured, but make up a smaller part of the overall population.

**ACA Impacts on Insurance Coverage in Kansas**

The 2013 American Community Survey collected information about insurance coverage before major parts of the ACA were implemented. Future survey data will be critical in comparing insurance coverage after certain provisions of the ACA have taken effect. Among the roughly 350,000 Kansans uninsured in 2013, 151,170 of them (43.9 percent) had incomes below 138 percent of the federal poverty level. These Kansans would be eligible for Medicaid if the program was expanded in Kansas.

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**About the Fact Sheet**

This publication is based on work done by Sheena L. Smith, M.P.P., and Cheng-Chung Huang, M.P.H. This document is available online at www.khi.org.

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**KANSAS HEALTH INSTITUTE**

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