

## September 2022 Census Days – Healthcare Coverage

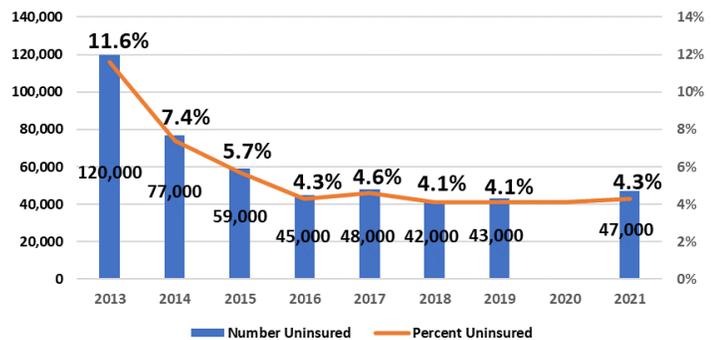
Rhode Island’s rate for residents without health insurance coverage remains low in 2021, placing the state among the best in New England and across the nation:

State	Percent Uninsured (2021)	Total Uninsured (2021)	U.S. Ranking Lowest Rate Uninsured (2021)
United States	8.6%	28,227,000	
Massachusetts	2.5%	173,000	1
Vermont	3.7%	23,000	3
<b>RHODE ISLAND</b>	<b>4.3%</b>	<b>47,000</b>	<b>5</b>
New Hampshire	5.1%	71,000	9
Connecticut	5.2%	184,000	10
Maine	5.7%	78,000	16

Source: US Census Bureau, American Community Survey, 1-Year Estimates, Table S2701.

Rhode Island’s uninsured rate stands at less than half the 2013 rate before the Affordable Care Act (ACA) went into effect. Under the ACA’s Medicaid expansion, Rhode Islanders with incomes just above the federal poverty level became eligible for coverage for the first time while those with higher incomes could purchase coverage through HealthSource RI, the state’s health insurance exchange. Nationally, 8.6% of Americans were uninsured in 2021, down from 14.5% in 2013, prior to enactment of the ACA.

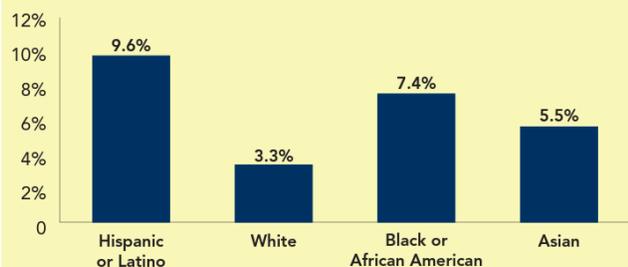
Rhode Island's Low Uninsured Rate Continued in 2021



Source: US Census Bureau, American Community Survey, 1-Year Estimates, Table S2701; 1-year estimates for 2020 were inadequate due to surveying difficulties during the pandemic.

The overall uninsurance rate does not capture the racial and ethnic disparities in lack of coverage. Black Rhode Islanders are more than twice as likely as White Rhode Islanders to be uninsured. And Latino Rhode Islanders are more than three times as likely as non-Latino White Rhode Islanders to be uninsured. While the uninsurance rate for White Rhode Islanders regardless of ethnicity is 3.3%, as the chart shows, when considering only non-Latino Whites, the uninsurance rate drops to 2.8%.

RHODE ISLANDERS WITHOUT HEALTH INSURANCE, BY RACE & ETHNICITY

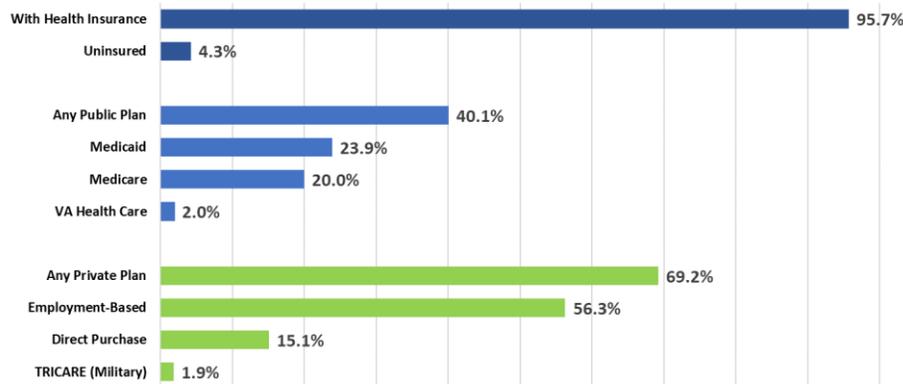


Note: Hispanic or Latino includes individuals from all race categories, and race categories include both Hispanic or Latino and Non-Hispanic/Non-Latino; Asian Americans are a diverse group, yet the available data rarely allow one to distinguish between, for example, residents of South Asian and East Asian descent.

Source: United States Census American Community Survey 5-Year Estimates 2016-2020, Table S2701.

The majority of Rhode Islanders continue to have coverage through their employer, or purchase coverage on their own, including people who buy through HealthSourceRI (HSRI).

**Percentage of Rhode Islanders by Type of Health Insurance Coverage, 2021**  
(at any time during year, so possible to be counted more than once)



Source: US Census Bureau, American Community Survey, 1-Year Estimates, Table HI-05. Health Insurance Coverage Status and Type of Coverage by State and Age for All Persons: 2021.

Beginning in 2020, to ensure that low-income individuals enrolled in Medicaid did not lose coverage during the Public Health Emergency, the federal government provided states with a 6.2 percentage point increase in their federal matching funds if the state agreed not to stop coverage for beneficiaries unless the person moved out of state, requested that their coverage stop, or died. Due to this protective measure, Medicaid enrollment numbers have increased.

Enhanced subsidies for Rhode Islanders buying health insurance through HSRI became available as part of the American Rescue Plan Act (ARPA) – and have been in effect for 2021 and 2022. The Inflation Reduction Act (IRA) extends the subsidies through 2025. These enhanced subsidies increase the financial help for people already eligible, reducing the amount of monthly premiums, and also lift the cap on eligibility for subsidies, allowing middle-income families to receive help paying for insurance.