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Rate of Missourians without health insurance remains at 9 percent, Census finds

By [SARAH FENTEM](/PEOPLE/SARAH-FENTEM) • 16 HOURS AGO

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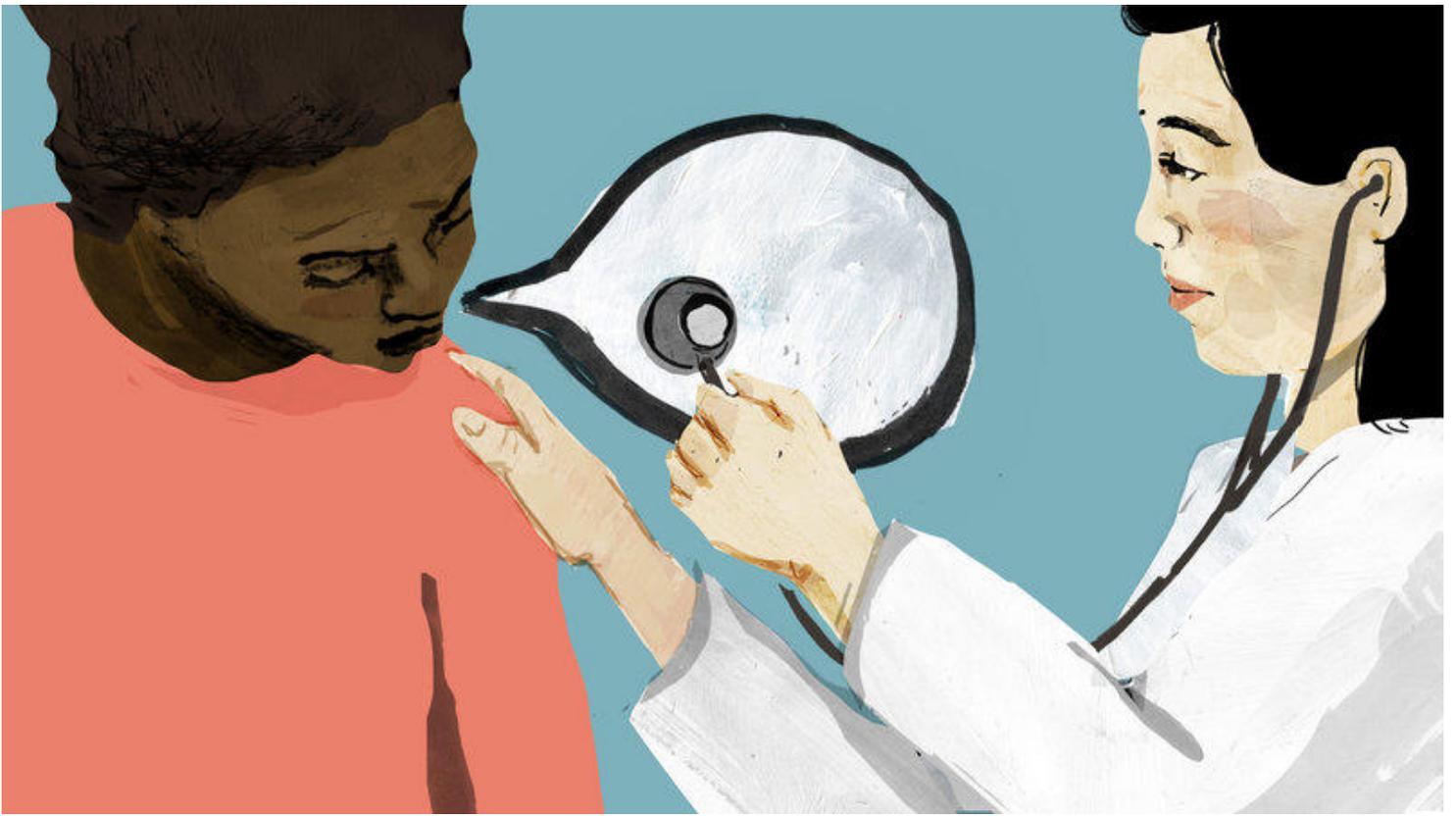
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A new survey

(<https://www.census.gov/content/dam/Census/library/publications/2018/den/264.pdf>) from the U.S. Census Bureau found the Missouri uninsured rate remained steady at 9.1 percent in 2017 despite several Congressional attempts to gut the Affordable Care Act and the repeal of the individual mandate, the requirement that all Americans have insurance.

Missouri's percentage of uninsured people is in line with the national rate of 9 percent. The number of uninsured people nationwide has been falling since 2013, when it was 13.4 percent.

States that expanded Medicaid had lower uninsured rates. In Illinois, 6.8 percent of people in Illinois lacked health insurance in 2017, according to the Census survey.

Experts predicted the lack of support for the Affordable Care Act in Washington would result in the uninsured rate going up. In 2017, that didn't happen. But there will likely be a greater change in the coming years, said Jen Bersdale, executive director of Missouri Health Care For All.

Even though Congress passed the law eliminating the penalty for not having insurance in late 2016, it won't go into effect until 2019.

"I'm not surprised we didn't see huge effects from those policies in 2017," Bersdale said. "I'll be curious and concerned to see what the 2018 numbers show."

The state can't make any definitive claims on why Missourians are uninsured, said Angela Nelson, director of the Missouri Department of Insurance's Division of Market Regulation. The department only tracks Missourians who buy individual or group-based plans, she said, and people with those plans only account for 20 percent of the state's population.

"One of the things that's missing when you look at some of those surveys at the federal level that give us information about our state is that we don't really get a sense of the motivations behind it," Nelson said.

But Nelson said mandated coverage is only one factor that compels people whether or not to buy a plan. For example, the state mandates automobile coverage, but 13 percent of drivers still are uninsured, she said.

"Even with compulsory coverage laws, those don't necessarily always guarantee you get a zero percent uninsured rate," she said.

Bersdale and Nelson said high premium prices are likely driving people out of the market. While many people receive income-based subsidies to offset the cost of buying insurance on the health insurance marketplace,

there are others who make too much money to qualify and bear the brunt of double-digit rate increases.

“These plans ... are getting more and more expensive with larger and larger out-of-pocket costs,” Bersdale said. “We’ve certainly heard people who say, ‘If it goes up another hundred bucks a month, I’m out, I just can’t do it anymore.’ We know people who have already had to make that call.”

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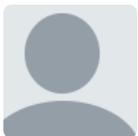
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