

The background of the cover features a large, detailed feather in shades of brown and tan on the left side. A dark red horizontal bar is positioned across the top left, containing the text 'NATIONAL INDIAN HEALTH BOARD'. The right side of the cover is white with a large, bold, teal-colored title. Below the title, another dark red horizontal bar contains the date 'AUGUST 2024'. The authors' names and titles are listed in teal text below the date bar. At the bottom right, the National Indian Health Board logo is displayed, consisting of the text 'National Indian Health Board' and a small red feather icon.

**NATIONAL INDIAN HEALTH BOARD**

# **Annual Report: Summary of State Health Insurance Status Reports**

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by

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# Introduction

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## DESCRIPTION OF THE REPORT

This report provides an executive summary and highlights from the National Indian Health Board (NIHB) State Health Insurance Status Report (SHISR) for 2022.<sup>1</sup> The SHISR provides an analysis of American Indian/Alaska Native (AI/AN) enrollment in Medicare and Medicaid as well as data for Uninsured from the American Community Survey (ACS). The SHISR uses five-year rolling averages for the United States and all 50 states including DC. While the focus of the SHISR is from 2012 to 2022, this annual enrollment report will provide highlights and differences among states for 2022 data only. Specific concerns over data sampling errors, the Medicaid undercount in ACS data, and adjusting the results for age differences between the AI/AN and Overall population are addressed in the Introduction section of the SHISR.

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## DATA DESCRIPTION AND SAMPLE: AMERICAN COMMUNITY SURVEY DATA

This report utilizes the ACS 5-year estimates for 2022.<sup>2</sup> The 5-year estimates represent data collected over a period of the preceding five years. These estimates have increased statistical reliability for small population subgroups compared to the one-year data.<sup>3</sup> The AI/AN population is reported as the people who are American Indian or Alaska Native alone or in combination with one or more races. Foreign born are included in the AI/AN population estimates within this report. While the SHISR provides analysis of all 50 states and DC, this report will concentrate on the 37 states that have State Plan Amendments for State Tribal Relations on Health Care.<sup>4</sup> These 37 states in this report will be referred to SPA states to distinguish from the states discussed in the SHISR. The Appendix provides a list of the 37 SPA states used for analysis in this report.

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1 <https://www.nihb.org/resources/NIHB-State-Health-Insurance-Status-Report-2024.pdf>.

2 United States Census Bureau. (2024) ACS 5-Year Estimates Public Use Microdata Sample, Vintage 2012- 2022. <https://data.census.gov/mdat/#/>.

3 United States Census Bureau. (December 7, 2023) American Community Survey 5-Year Data (2009-2022). <https://www.census.gov/data/developers/data-sets/acs-5year.html>.

4 See <https://www.cms.gov/outreach-and-education/american-indian-alaska-native/aian/state-tribal-relations-on-health-care> for the list and the State Plan Amendments (SPA).

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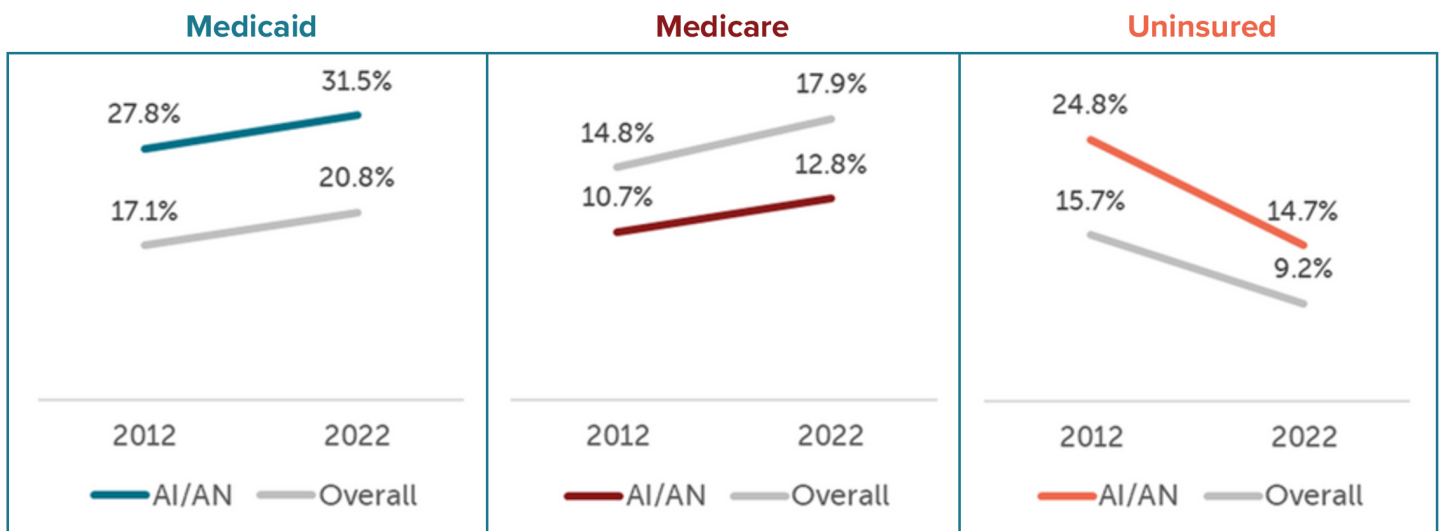
## FUNDING FOR THE REPORT

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# AI/AN Enrollment Rates for 37 SPA States

The chart below shows AI/AN **Medicaid**, **Medicare**, and **Uninsured** rates in 2012 and 2022 for the 37 SPA states.<sup>5</sup> The trend from 2012 to 2022 for AI/ANs in SPA states is like the trend for all 50 states and DC: the AI/AN Medicaid enrollment rate and AI/AN Medicare enrollment rate increased, and the AI/AN Uninsured rate fell from 2012 to 2022. Note that for the SPA states, the AI/AN Medicaid enrollment rate increased by 3.7 percentage points, the AI/AN Medicare enrollment rate increased by 2.1 percentage points, and the AI/AN Uninsured rate decreased by 10.1 percentage points from 2012 to 2022. When comparing the AI/AN enrollment rates to the Overall population rates, the trends also follow the SHISR. For all 50 states and DC, the AI/AN Medicaid enrollment rate is higher than the Overall population Medicaid enrollment rate for 2012 and 2022. For all SPA states, the Medicare enrollment rate in the Overall population is higher than the AI/AN Medicare enrollment rate in 2012 and 2022. Finally, for all SPA states, the AI/AN Uninsured rate is higher than the Overall population Uninsured rate for 2012 and 2022.



<sup>5</sup> The AI/AN enrollment rate in a particular insurance type is defined as the number of AI/ANs enrolled in the insurance type divided by the total AI/AN population.

## MEDICAID ENROLLMENT RATE

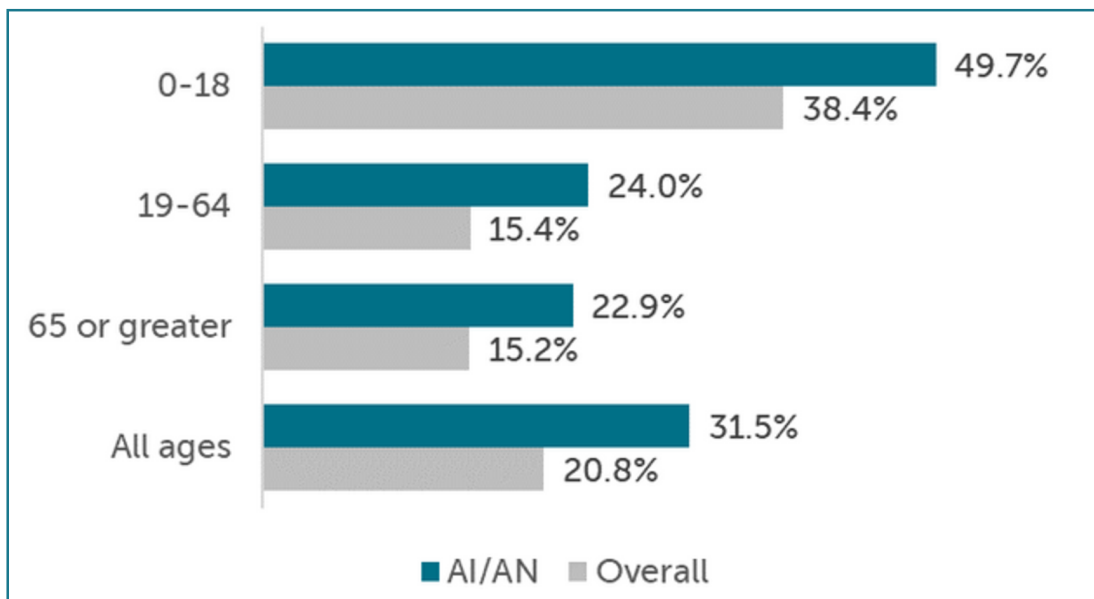
Change in a state's AI/AN Medicaid enrollment rate is likely to be influenced by whether that state adopted and implemented Medicaid expansion. A list of SPA states and their Medicaid expansion dates can be found in the Appendix.<sup>6</sup> Out of all 37 SPA states, 24 percent (9) saw a decrease of one percent or more in AI/AN Medicaid enrollment rates from 2012 to 2022 (see the second table in the Appendix for changes in SPA states' AI/AN Medicaid enrollment rates from 2012 to 2022). Of those 9, all of them either implemented Medicaid expansion later (2018-2022) or had not adopted or implemented Medicaid expansion by 2022. The table below shows the average percentage point change in AI/AN Medicaid enrollment rates from 2012 to 2022 across SPA states, categorized by date of Medicaid expansion. Note that the earliest date of Medicaid expansion implementation was January 1, 2014 (16 SPA states). Since the 2022 ACS 5-year data includes data from 2018-2022, states that implemented Medicaid expansion prior to 2022 are categorized in either 2014-2017 or 2018-2022 to avoid overlap in years within the data. The average percentage point change in AI/AN Medicaid enrollment rates for SPA states who had not passed or implemented Medicaid expansion by 2022 (10) was -0.6 percent. The average percentage point change in AI/AN Medicaid enrollment rates from 2012 to 2022 for the 20 states with Medicaid expansion prior to 2018 is 7.2 percent.

DATE MEDICAID EXPANSION IMPLEMENTED	NUMBER OF STATES	AVERAGE CHANGE IN AI/AN MEDICAID ENROLLMENT RATE FROM 2012 TO 2022
2014 - 2017	20	7.2%
2018 - 2022	7	-1.8%
No Medicaid Expansion by 2022	10	-0.6%
Total	37	

<sup>6</sup> See <https://www.kff.org/medicaid/issue-brief/status-of-state-medicaid-expansion-decisions-interactive-map/> for the latest on Medicaid expansion status for each state.

## AI/AN MEDICAID ENROLLMENT RATES BY AGE

The chart below shows the AI/AN and Overall population Medicaid enrollment rates for 2022 for all SPA states by age group.



The results show that across all age groups and for all SPA states, the AI/AN Medicaid enrollment rate is higher than the Overall Medicaid enrollment rate, with the largest difference being within the 0-18 age group (11.3 percentage points). In that age group, nearly one in two American Indian/Alaska Natives are enrolled in Medicaid. The AI/AN Medicaid enrollment rate for the 0-18 age group is higher than the Overall Medicaid enrollment rate across 34 SPA states, with one state (Texas) demonstrating a higher enrollment rate for the Overall population, and two states (Alabama and Florida) with equal enrollment rates.<sup>7</sup> The difference between the AI/AN and Overall Medicaid enrollment rate for the 0-18 age group ranged from -1.6 percentage points (where the Overall rate was higher in Texas) to 40.0 percentage points in South Dakota.

<sup>7</sup> Differences of less than one percentage point between the two groups are categorized as the same for the purposes of this report.

For the 19–64 age group, the difference between the AI/AN and Overall Medicaid enrollment rates for all SPA states was 8.6 percentage points. Nearly one in four American Indian/Alaska Natives ages 19-64 in SPA states were enrolled in Medicaid in 2022. The AI/AN Medicaid enrollment rate for the 19-64 age group is higher than the Overall Medicaid enrollment rate in every SPA state (37). The difference is as high as 18.9 percentage points in Montana and as low as 1.7 percentage points in Mississippi.

For those 65 or greater, the difference between the AI/AN and Overall Medicaid enrollment rates for all SPA states was 7.7 percentage points. The AI/AN Medicaid enrollment rate for those ages 65 or greater is higher than the Overall Medicaid enrollment rate in every SPA state. The difference is as high as 24.8 percentage points in Rhode Island and as low as 1.5 percentage points in Texas.

For every age group and for each SPA state, an overwhelming majority of Medicaid enrollment rates are higher for AI/ANs than the Overall population. The table below shows the few exceptions to this trend.

NUMBER OF STATES - 2022 AI/AN MEDICAID ENROLLMENT			
	AI/AN Enrollment Rate Higher	Overall Enrollment Rate Higher	AI/AN and Overall Enrollment Rates Equal*
0-18	34	1	2
19-64	37	0	0
65 and up	37	0	0
All Ages	37	0	0

\*: defined as less than 1 percent difference



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## AI/AN MEDICARE ENROLLMENT AND DIFFERENCES IN AGE DISTRIBUTION

The AI/AN Medicare enrollment rate increased for SPA states collectively from 2012 to 2022 by 2.1 percentage points. Only two of the 37 SPA states (Illinois and Rhode Island) saw a decrease in Medicare enrollment rates, while the Medicare enrollment rate for one state (Nebraska) stayed the same. Although both the AI/AN and Overall Medicare enrollment rates increased from 2012 to 2022 for SPA states, the Overall population Medicare enrollment rate for 2022 was higher than the AI/AN Medicare enrollment rate by 5.1 percentage points.

There are several possible explanations as to why the AI/AN Medicare enrollment rate is lower than the Overall population for an overwhelming majority of states.<sup>8</sup> One explanation stems from the fact that the life expectancy for AI/ANs is the lowest of all racial and ethnic categories. The 2022 life expectancy for an AI/AN person born in 2022 is 67.9, almost 10 years lower than for the Overall US population.<sup>9</sup> The AI/AN life expectancy is lower than every other racial and ethnic group, ranging from 4.9 to 16.6 years lower. Because of this drastic inequity in life expectancy, the AI/AN population skews younger in age distribution than the Overall population. This in turn likely explains the differences between the Medicare enrollment rates for the Overall population and AI/ANs. In 2022, the life expectancy of the average AI/AN male was 64.6 years, indicating that the average AI/AN male would not live long enough to become eligible for Medicare. Age-adjusting these rates would obscure the underlying inequity in life expectancy. NIHB intentionally does not age-adjust in this report to highlight these urgent inequities that must be addressed.<sup>10</sup>

The chart on the next page shows the impact of the lower AI/AN life expectancy. In 2022, 10.3 percent of the AI/AN population in SPA states were ages 65 and up, while more than 16 percent of the Overall population in SPA states fell into this age group.<sup>11</sup>

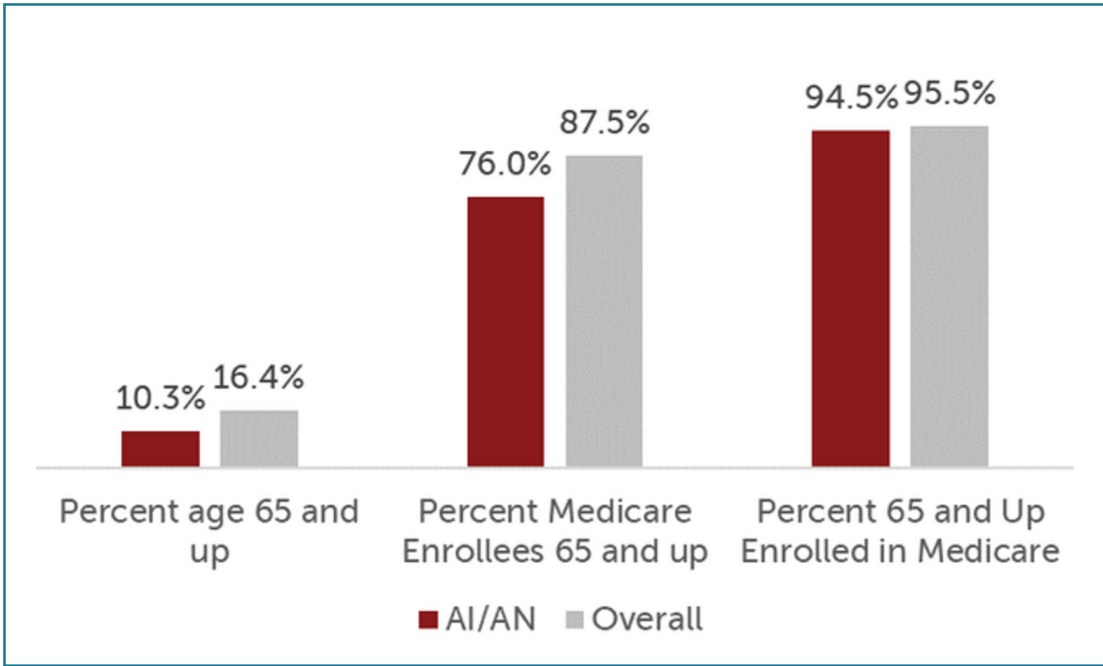
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8 The only exceptions to this trend are DC, Kentucky, and New Hampshire (all non-SPA states).

9 Arias, E, Kochanek, K, Xu, J, and Tejada-Vera, B. (November 2023). Provisional Life Expectancy Estimates for 2022. NVSS: Vital Statistics Rapid Release, Report No. 31. <https://www.cdc.gov/nchs/data/vsrr/vsrr031.pdf>.

10 See <https://public.tableau.com/app/profile/nihb/viz/NIHBPopulationPyramidDashboard2024/Dashboard1> for a visual of the differences in the age distribution in the ACS 2022 data between the AI/AN and Overall population.

11 The results were very similar for all 50 states and DC.

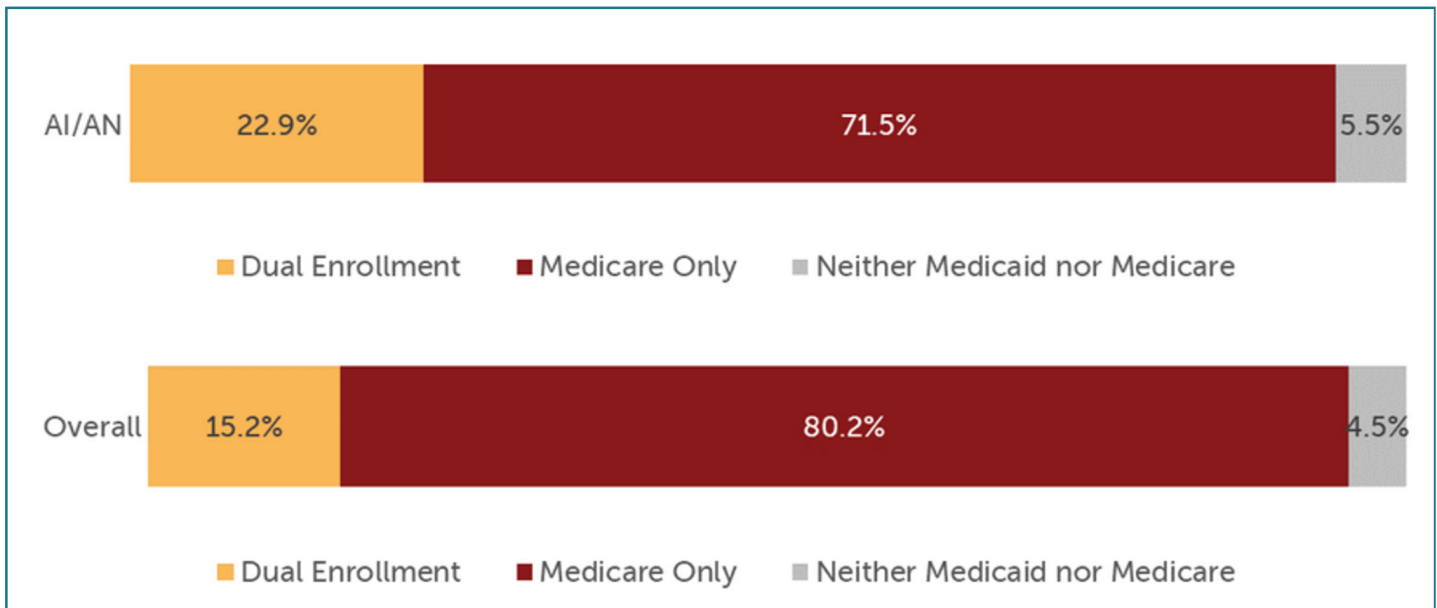


While the majority of those enrolled in Medicare are ages 65 and older, there are other ways to qualify for Medicare such as if one is qualified because of a disability or has been diagnosed with End-Stage Renal Disease.<sup>12</sup> The middle bars in the above figure show the proportion of 2022 Medicare enrollment that comes from those ages 65 and up for SPA states. In the case of the Overall population, 87.5 percent of those enrolled in Medicare in 2022 are 65 and up. For AI/ANs, 76.0 percent of those enrolled in Medicare in 2022 are ages 65 and higher. However, in the last bars, we can see that roughly 95 percent of the AI/AN and Overall population 65 and older are enrolled in Medicare. Given the similar rates of enrollment in Medicare for AI/ANs and the Overall population ages 65 and up, there is a possibility that a larger proportion of the AI/AN population qualifies for Medicare in other ways than age. However, testing that hypothesis is beyond the scope of this report.

<sup>12</sup> See <https://www.hhs.gov/answers/medicare-and-medicaid/who-is-eligible-for-medicare/index.html>.

## AI/AN DUAL ENROLLMENT RATES, FOR THOSE AGES 65 AND UP

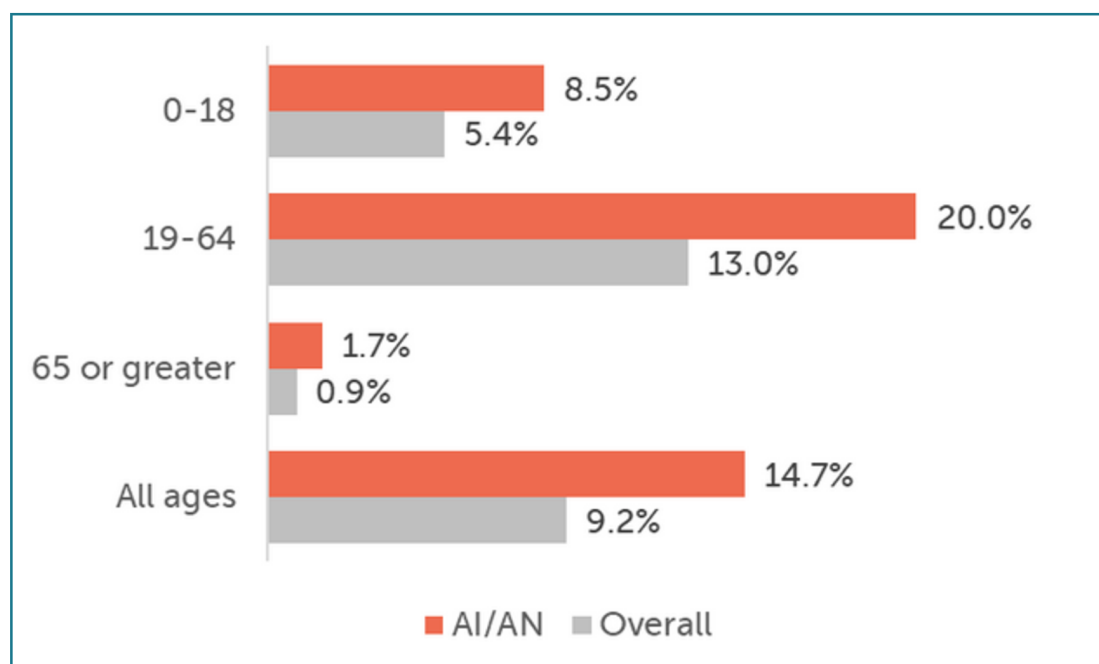
The graphs below show the percentage of people 65 and older who are dually enrolled in Medicare and Medicaid. The top bar shows that across SPA states, almost 23 percent of AI/ANs who are ages 65 and over are dually enrolled in Medicare and Medicaid. The bottom bar shows that for the Overall population in SPA states, 15.2 percent of those ages 65 and older are dually enrolled in Medicare and Medicaid. For the US and all states, the percentage of those ages 65 and greater who are dually enrolled in both Medicare and Medicaid is higher for AI/ANs than for the Overall population. In addition, the proportion of those ages 65 and greater who are enrolled in neither Medicare nor Medicaid is higher for AI/ANs than the Overall population for the US and 30 SPA states.<sup>13</sup>



<sup>13</sup> There are six SPA states where the percentage of those ages 65 and greater who are enrolled in neither Medicare nor Medicaid is higher for the Overall population than AI/ANs (Connecticut, Massachusetts, Michigan, Oregon, Rhode Island, and Texas). The rates are the same for South Carolina.

## AI/AN UNINSURED RATES BY AGE

The chart below shows the AI/AN and Overall Uninsured rates for 2022 for all SPA states by age group.



The results show that across all age groups for all SPA states, the AI/AN Uninsured rate is higher than the Overall Uninsured rate, with the largest difference being within the 19-64 age group (7.0 percentage points). In that age group, one in five American Indian/Alaska Natives are Uninsured and lack any form of health insurance.

For the 0-18 age group, the difference between the AI/AN and Overall Uninsured rates for all SPA states was 3.1 percentage points. In this age group, the AI/AN Uninsured rate is higher than the Overall Uninsured rate across 23 SPA states, with three states demonstrating a higher Uninsured rate for the Overall population, and 11 states with equal Uninsured rates. The difference between the AI/AN and Overall Uninsured rate for the 0-18 age group ranged from -1.8 percentage points in Rhode Island to 10.6 percentage points in Wyoming. One reason for the lower Uninsured rates in the 0-18 age group compared to the 19-64 age group may be due to state programs which provide Medicaid coverage for children.

The AI/AN and Overall Uninsured rates for the 19-64 age group in SPA states are higher than the rates of every other age group. In this age group, the AI/AN Uninsured rate for the 19-64 age group is higher than the Overall Uninsured rate in almost every SPA state (36), with one exception where the rates are equal. The difference is as high as 30.7 percentage points in South Dakota and as low as 0.6 percentage points in Connecticut.

The Uninsured rates among those ages 65 or greater for both AI/ANs and the Overall population were lower than the rates shown in all other age groups. For those 65 or greater, the difference between the AI/AN and Overall Uninsured rates for all SPA states was 0.8 percentage points. The AI/AN Uninsured rate for those ages 65 or greater is higher than the Overall Uninsured rate in 14 SPA states, with 23 states where the rates are equal. The difference is as high as 5.5 percentage points in North Dakota and as low as -0.8 percentage points in Connecticut. Lower Uninsured rates in the 65 or greater age group compared to other age groups is likely due to enrollment in Medicare, which most become eligible for once they reach 65 years of age.

For many SPA states, the AI/AN Uninsured rate is higher than the Overall Uninsured rate. This trend is especially true for the 0-18 and 19-64 age groups, while for the 65 or greater age group, most SPA states (23) demonstrate equal Uninsured rates for AI/ANs and the Overall population. However, across all SPA states and all age groups, only three states show higher Uninsured rates for the Overall population than AI/ANs. The table on the next page shows a summary of these trends.

NUMBER OF STATES - 2022 AI/AN UNINSURED RATE			
	AI/AN Uninsured Rate Higher	Overall Uninsured Rate Higher	AI/AN and Overall Uninsured Rates Equal*
0-18	23	3	11
19-64	36	0	1
65 and up	14	0	23
All Ages	37	0	0

\*: defined as less than 1 percent difference

# Conclusion

This annual report provides highlights from NIHB's SHISR for 2022. While the SHISR provides analysis of all 50 states and DC, this report focuses on the 37 states that have a SPA. Thus, the statistics for the "US" are different in this annual report than in the SHISR. For state specific results, see the companion SHISR.



# Appendix: SPA States

## STATES WITH STATE TRIBAL RELATIONS ON HEALTH CARE/STATE PLAN AMENDMENTS (SPA)

SPA STATE	MEDICAID EXPANSION IMPLEMENTATION DATE
Alabama	
Alaska	9/1/2015
Arizona	1/1/2014
California	1/1/2014
Colorado	1/1/2014
Connecticut	1/1/2014
Florida	
Idaho	11/1/2019
Illinois	1/1/2014
Iowa	1/1/2014
Kansas	
Louisiana	7/1/2016
Maine	7/2/2018
Maryland	1/1/2014
Massachusetts	1/1/2014
Michigan	4/1/2014
Minnesota	1/1/2014
Mississippi	
Missouri	7/1/2021

SPA STATE	MEDICAID EXPANSION IMPLEMENTATION DATE
Montana	1/1/2016
Nebraska	10/1/2020
Nevada	1/1/2014
New Mexico	1/1/2014
New York	1/1/2014
North Carolina	12/1/2023
North Dakota	1/1/2014
Oklahoma	7/1/2021
Oregon	1/1/2014
Rhode Island	1/1/2014
South Carolina	
South Dakota	7/1/2023
Texas	
Utah	1/1/2020
Virginia	11/1/2018
Washington	1/1/2014
Wisconsin	
Wyoming	

## CHANGE IN AI/AN MEDICAID ENROLLMENT RATES FROM 2012 TO 2022

SPA STATE	CHANGE IN AI/AN MEDICAID ENROLLMENT RATE
Alabama	0.0%
Alaska	11.6%
Arizona	0.8%
California	6.8%
Colorado	6.8%
Connecticut	9.7%
Florida	-1.2%
Idaho	4.1%
Illinois	2.2%
Iowa	3.6%
Kansas	-0.5%
Louisiana	11.1%
Maine	-7.5%
Maryland	6.5%
Massachusetts	1.1%
Michigan	3.0%
Minnesota	3.2%
Mississippi	3.2%
Missouri	-3.6%

SPA STATE	CHANGE IN AI/AN MEDICAID ENROLLMENT RATE
Montana	14.9%
Nebraska	-3.8%
Nevada	7.7%
New Mexico	20.0%
New York	8.0%
North Carolina	2.0%
North Dakota	8.0%
Oklahoma	0.8%
Oregon	9.3%
Rhode Island	3.3%
South Carolina	1.2%
South Dakota	-1.6%
Texas	-1.7%
Utah	-7.9%
Virginia	5.2%
Washington	5.9%
Wisconsin	-1.4%
Wyoming	-5.9%





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