



Chartbook Section 2: Trends and Variation in Health Insurance Coverage

Section 2: Trends and Variation in Health Insurance Coverage

- Distribution of Minnesota population by primary source of health insurance coverage¹
- Private health insurance trends

This slide deck is part Minnesota's Health Care Markets Chartbook, an annual review of key metrics in health care access, coverage, market competition and health care costs ([MN Statutes, Section 144.70](#))

Based on methods used, distributions for public and private payers may be different than those documented in the Minnesota Health Access Survey.

A summary of the charts and graphs contained within is provided at [Chartbook Summaries - Section 2](#). Direct links are listed on each page. Please contact the Health Economics Program at health.hep@state.mn.us if additional assistance is needed for accessing this information.

¹Primary source of insurance coverage is defined as the payer who is the main source of paying medical and pharmacy claims. For example, for individuals who have access to both Medicaid and Medicare coverage, Medicare coverage is the primary payer of coverage. This version of Chartbook 2 was edited to account for public program enrollees who may have Medicaid equivalent coverage through private insurance.

Key Terms

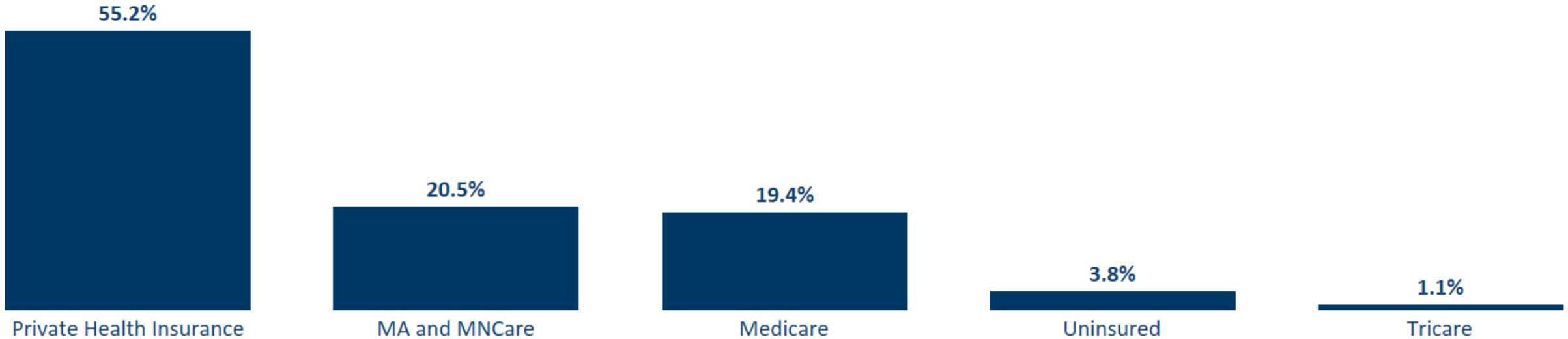
Listed in the order they are used

- **Primary source of insurance coverage** – The payer who is the main source of paying medical and pharmacy claims. For example, for individuals who have access to both Medicaid and Medicare coverage, Medicare coverage is the primary payer of coverage. Enrollment estimates account for public program enrollees who may have Medicaid equivalent coverage through private insurance.
- **Private Health Insurance** – Health insurance offered by employers or purchased by individuals.
- **Employer Coverage** – Employers that offer health insurance either self-insure or fully insure their employee health programs. Under both types of employer plans, there is cost-sharing and premiums paid for by their employees.
- **Self-insured plan** – Employer health insurance coverage where the employer takes on the risk of medical bills for employees and their dependents.
- **Fully-insured plan** – Employer health insurance coverage where the health insurance company takes on the risk of medical bills for employees and their dependents (employer purchases plan from insurance company).
- **Large group plan** – Private health insurance plans that are purchased by employers with more than 50 employees.
- **Small group plan** – Private health insurance plans that are purchased by employers with 2 to 50 employees.
- **Individual market coverage** – Private health insurance that is purchased directly to cover one person and/or their dependents (through MNsure, a broker, or directly from an insurer).

Distribution of Minnesota Population by Primary Source of Health Insurance Coverage

Distribution of Minnesota Population by Primary Source of Insurance Coverage, 2023

Total Population 5.7 Million



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Resident Population for Counties in Minnesota. MA and MNCare includes Medical Assistance (MA) and MinnesotaCare (MNCare). 2023 data is preliminary, with the exception of the uninsured rate.

[Summary of graph](#)

Distribution of Minnesota Population by Primary Source of Insurance Coverage

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Public:	33.2%	35.1%	35.5%	35.8%	36.2%	35.7%	36.4%	38.8%	40.1%	41.0%
Medicare	16.3%	16.7%	17.0%	17.4%	17.8%	18.1%	18.3%	18.7%	19.1%	19.4%
Medical Assistance	14.4%	15.5%	15.6%	15.9%	15.9%	15.2%	15.6%	17.3%	18.3%	18.9%
MinnesotaCare	1.3%	1.9%	1.7%	1.5%	1.4%	1.3%	1.3%	1.6%	1.6%	1.6%
TRICARE	1.1%	1.0%	1.0%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
High-Risk Pool	0.2%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Private:	61.4%	60.6%	59.3%	57.9%	58.3%	59.6%	59.3%	57.2%	55.9%	55.2%
Fully-Insured*	22.3%	21.2%	20.8%	19.3%	18.7%	19.0%	18.3%	17.7%	18.2%	18.0%
Self-Insured*	39.2%	39.5%	38.5%	38.6%	39.7%	40.6%	41.0%	39.6%	37.7%	37.2%
Uninsured	5.4%	4.3%	5.3%	6.3%	5.5%	4.7%	4.3%	4.0%	4.0%	3.8%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Resident Population for Counties in Minnesota. MA and MNCare includes Medical Assistance (MA) and MinnesotaCare (MNCare). High-Risk Pool included the Minnesota Comprehensive Health Association plan that ended in 2014. 2023 data is preliminary, with the exception of the uninsured rate.

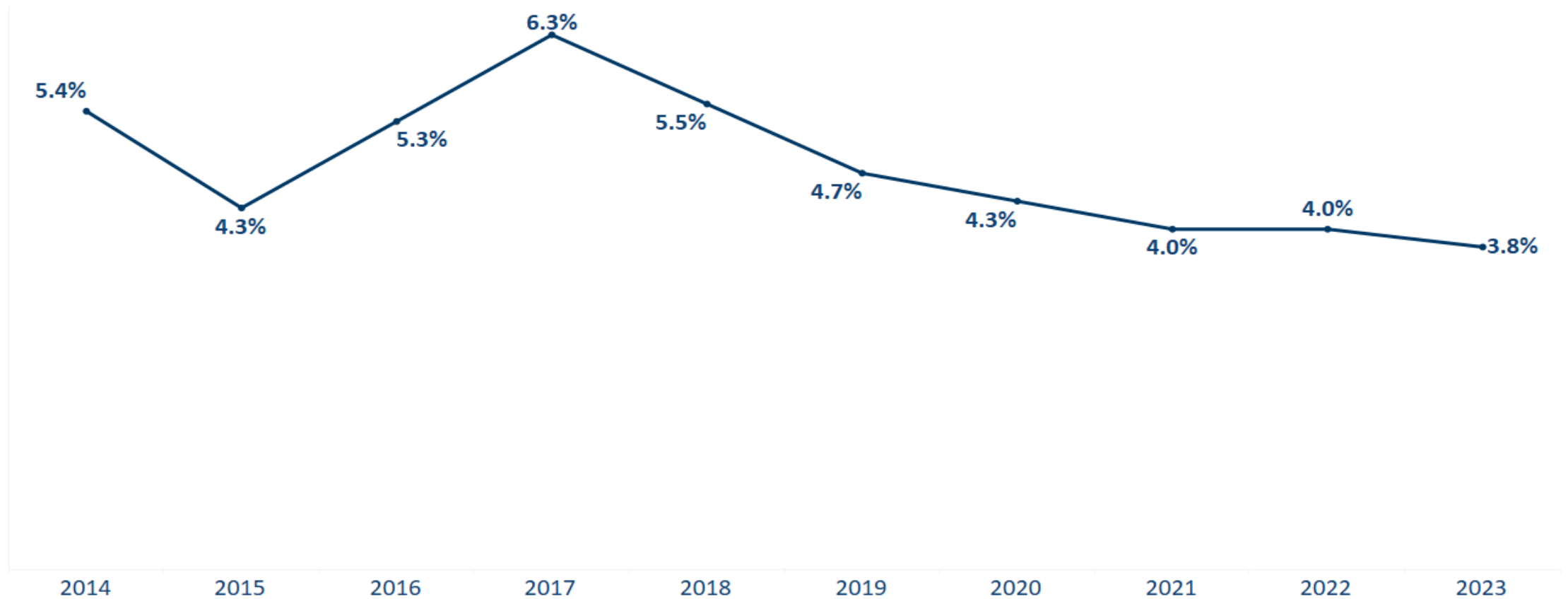
*Fully-insured and self-insured 2023 distributions are based on the fully-insured and self-insured private ratios applied from 2022.

Minnesota Primary Source of Insurance Coverage Year-Over-Year Changes

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Public:	11.6%	7.1%	1.7%	1.7%	1.8%	-0.7%	3.3%	6.5%	3.6%	2.7%
Medicare	2.9%	2.8%	3.0%	2.8%	3.0%	2.6%	2.4%	2.1%	2.3%	2.1%
Medical Assistance	38.8%	8.8%	1.3%	2.4%	0.7%	-3.8%	4.0%	11.0%	5.6%	3.7%
MinnesotaCare	-45.4%	47.9%	-6.5%	-15.6%	-1.8%	-9.7%	6.5%	18.9%	0.2%	1.7%
TRICARE	0.1%	-0.8%	1.8%	2.7%	2.7%	2.4%	3.0%	0.6%	-1.7%	-1.4%
High-Risk Pool	-66.5%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Private:	0.1%	-1.0%	-1.5%	-1.5%	1.5%	2.8%	0.6%	-3.4%	-2.3%	-0.9%
Uninsured	-34.0%	-20.7%	24.9%	20.3%	-12.3%	-14.4%	-5.9%	-7.6%	0.1%	-4.9%
Total	0.7%	0.6%	0.7%	0.8%	0.7%	0.6%	1.2%	0.0%	0.1%	0.4%

Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Resident Population for Counties in Minnesota. MA and MNCare includes Medical Assistance (MA) and MinnesotaCare (MNCare). High-Risk Pool included the Minnesota Comprehensive Health Association plan that ended in 2014. Percentages are based on primary insurance coverage and may differ slightly from other sources, depending on how dual-coverage enrollment is determined. Detail may not sum to total due to rounding. 2023 data is preliminary, with the exception of the uninsured rate.

Uninsurance Rates in Minnesota

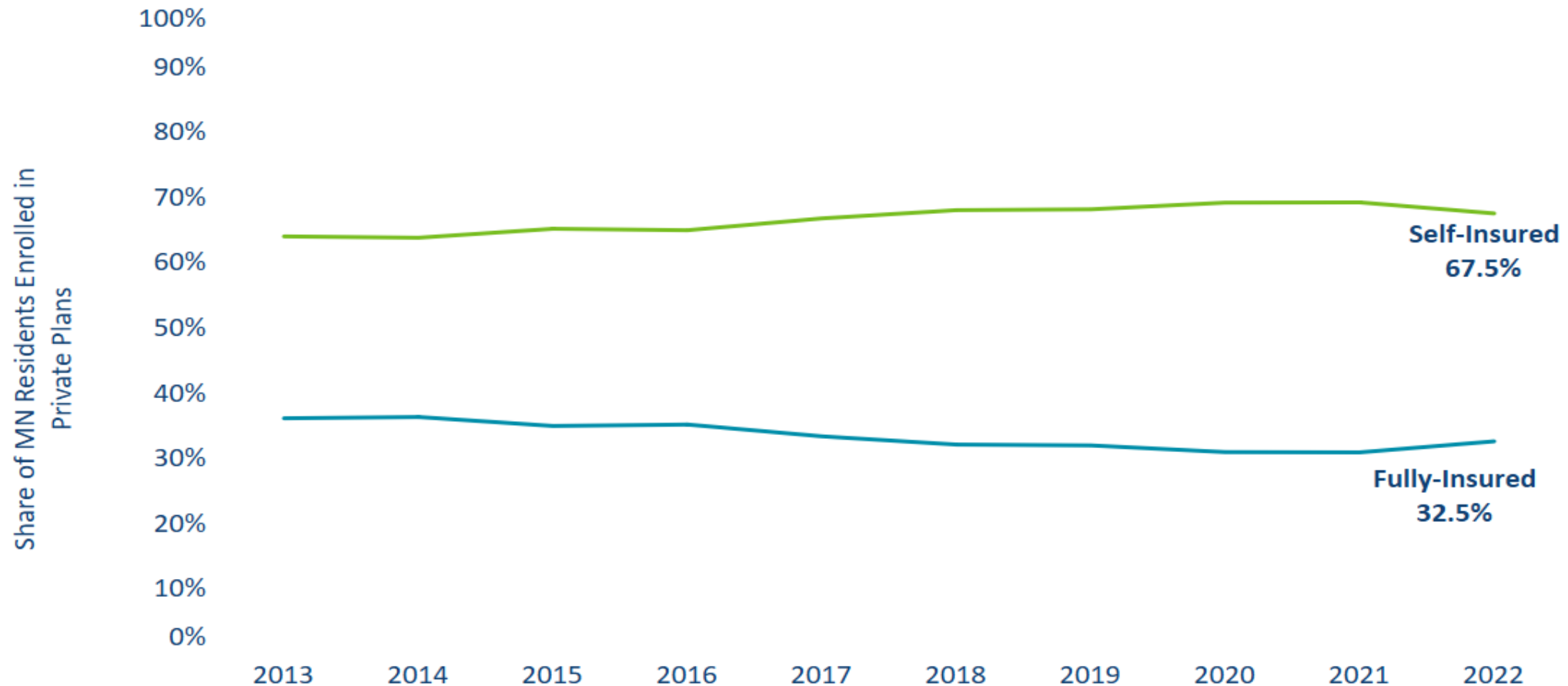


Sources: MDH Health Economics Program. Uninsurance rate estimates based on the 2011, 2013, 2015, 2017, 2019, and 2021 Minnesota Health Access (MNHA) Surveys. For years in which MNHA surveys are not available, MDH typically estimates the uninsurance rate based on between-survey average; the exception is the 2014 uninsurance rate, which is based on Minnesota estimates from national surveys due to major policy changes.

[Summary of graph](#)

Private Health Insurance Trends

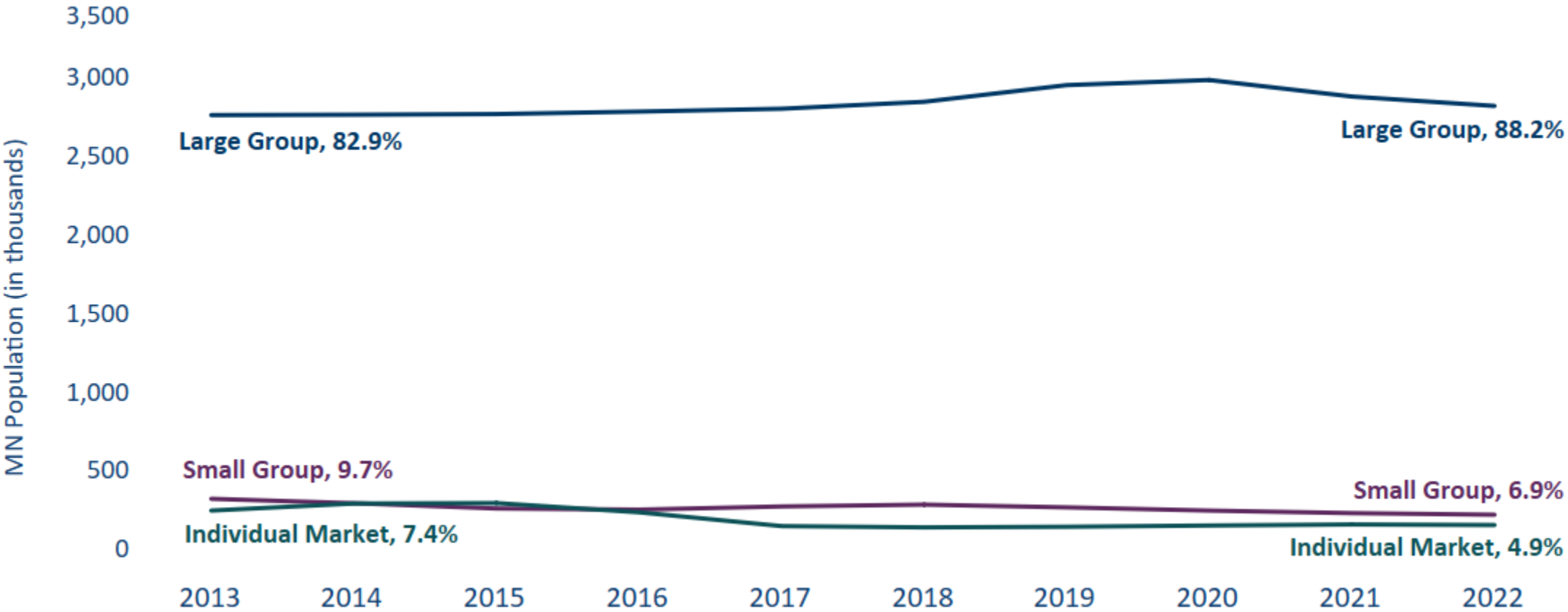
Private Health Insurance: Enrollment in Fully-Insured and Self-Insured Plans



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Resident Population for Counties in Minnesota. Private health insurance excludes the High-Risk Pool (otherwise known as the Minnesota Comprehensive Health Association plan) that ended in 2014. Data is not currently available to create preliminary estimates and will be updated summer 2024.

[Summary of graph](#)

Distribution of Minnesota's Private Health Insurance by Market Space



Sources: MDH Health Economics Program; U.S. Census Bureau, Annual Estimates of the Resident Population for Counties in Minnesota. Private health insurance excludes the High-Risk Pool (otherwise known as the Minnesota Comprehensive Health Association plan) that ended in 2014. Detail may not sum to total due to rounding. Data is not currently available to create preliminary estimates and will be updated summer 2024.

[Summary of graph](#)

Additional Information from the Health Economics Program Available Online

- Health Economics Program Home Page (<https://www.health.state.mn.us/healthconomics>)
- Publications (<https://heppublications.web.health.state.mn.us/>)
- Health Care Market Statistics (Chartbook Updates)
(<https://www.health.state.mn.us/data/economics/chartbook/index.html>)
 - Section 3: Employment-Based Health Insurance
(<https://www.health.state.mn.us/data/economics/chartbook/docs/section3.pdf>)
 - Section 4: Individual and Small Group Health Insurance Markets
(<https://www.health.state.mn.us/data/economics/chartbook/docs/section4.pdf>)
 - Section 5: Public Health Insurance Programs
(<https://www.health.state.mn.us/data/economics/chartbook/docs/section5.pdf>)
 - Section 6: Uninsurance, Forgone Care, and the Safety Net
(<https://www.health.state.mn.us/data/economics/chartbook/docs/section6.pdf>)

A summary of the charts and graphs contained within is provided at [Chartbook Summaries - Section 2](#). Direct links are listed on each page. Fully-insured includes MCHA (high-risk pool). Please contact the Health Economics Program at health.hep@state.mn.us if additional assistance is needed for accessing this information.