Insurance Coverage among Women of Reproductive Age in New Jersey

The Affordable Care Act established several provisions aimed at reducing the uninsurance rate, and the number of uninsured women of reproductive age (15–44) in the United States fell from 12.7 million in 2013 to 7.5 million in 2017.

In New Jersey, which expanded Medicaid under the Affordable Care Act, the uninsurance rate fell from 19.1 percent in 2013 to 11.0 percent in 2017. Despite these gains, approximately 189,000 New Jersey women of reproductive age remained uninsured in 2017.
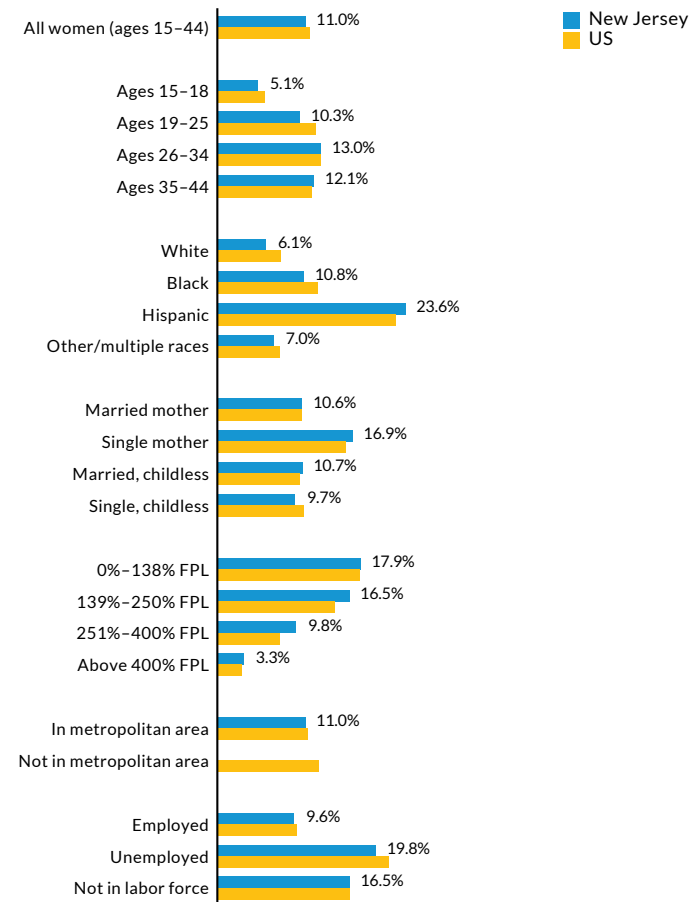
Uninsurance Rate among Subgroups of Women in New Jersey and the US, 2017

Uninsured women are vulnerable to well-documented access, affordability, and health problems associated with lacking insurance coverage, including potentially limited access to family planning and other reproductive health services.

- Women of reproductive age in New Jersey had a comparable uninsurance rate (11.0 percent) to similar women nationwide (11.7 percent) in 2017 (figure 1).

- Within New Jersey, women ages 26 to 34, women ages 35 to 44, Hispanic women, single mothers, women with incomes at or below 138 percent of the FPL, women with incomes between 139 and 250 percent of the FPL, unemployed women, and women not in the labor force had higher uninsurance rates than the state average for all women of reproductive age in 2017.

- Reducing the uninsurance rate among women of reproductive age in New Jersey may require further expanding access to Medicaid or other highly subsidized insurance, as well as targeted outreach and enrollment efforts to subgroups of already eligible women with the highest uninsurance rates.
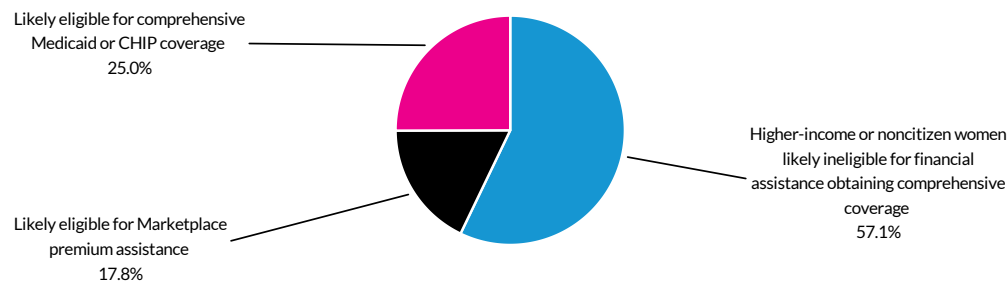
FIGURE 1

Uninsurance Rate among Subgroups of Women of Reproductive Age in New Jersey and the US, 2017

Legend: New Jersey, US

Subgroup	New Jersey
All women (ages 15–44)	11.0%
Ages 15–18	5.1%
Ages 19–25	10.3%
Ages 26–34	13.0%
Ages 35–44	12.1%
White	6.1%
Black	10.8%
Hispanic	23.6%
Other/multiple races	7.0%
Married mother	10.6%
Single mother	16.9%
Married, childless	10.7%
Single, childless	9.7%
0%–138% FPL	17.9%
139%–250% FPL	16.5%
251%–400% FPL	9.8%
Above 400% FPL	3.3%
In metropolitan area	11.0%
Not in metropolitan area	
Employed	9.6%
Unemployed	19.8%
Not in labor force	16.5%

Source: Urban Institute analysis of 2017 American Community Survey.
Notes: FPL is federal poverty level. White, black, and other/multiple race are non-Hispanic. Subgroups with no state estimate had a sample size smaller than 200. Differences reported in text are significant at p < 0.05.

Potential Eligibility for Financial Assistance Obtaining Coverage among Uninsured Women of Reproductive Age in New Jersey, 2017

Likely eligible for comprehensive Medicaid or CHIP coverage
25.0%

Higher-income or noncitizen women likely ineligible for financial assistance obtaining comprehensive coverage
57.1%

Likely eligible for Marketplace premium assistance
17.8%

Source: Urban Institute analysis of 2017 American Community Survey.
Note: CHIP is the Children's Health Insurance Program.

Some women may remain uninsured because they lack an affordable coverage option, but others may not enroll in an affordable Medicaid, Children's Health Insurance Program, or Marketplace plan because of a lack of awareness of their eligibility, administrative burdens, or concerns about enrolling in a public program.

Among approximately 189,000 uninsured women of reproductive age in New Jersey in 2017 (figure 2),

- about 25.0 percent were likely eligible for comprehensive Medicaid or Children's Health Insurance Program coverage based on their income;
- another 17.8 percent were likely eligible for assistance with premiums for Marketplace coverage based on their income; and
- about 57.1 percent were likely ineligible for assistance obtaining comprehensive health insurance, including noncitizens (49.8 percent), and women with incomes above 400 percent of the FPL (7.3 percent).

Looking Ahead

Following Medicaid expansion in New Jersey, the uninsurance rate fell from 19.1 percent in 2013 to 11.0 percent in 2017. Despite coverage gains, approximately 189,000 New Jersey women of reproductive age remained uninsured in 2017. Outreach and enrollment efforts targeted at subgroups of women with high uninsurance rates and those already eligible for assistance could help reduce the uninsurance rate in New Jersey, though higher subsidies may be required to help address affordability barriers. In addition to continuing to monitor the uninsurance rate, it will be critical to track women's ability to access the general and reproductive health services they need. This will include monitoring the availability and capacity of providers that disproportionately serve low-income and uninsured women, such as community health centers and Title X clinics.

This fact sheet was prepared by Stacey McMorrow, Emily M. Johnston, and Tyler W. Thomas, with R programming support from Leah Durbak and Michelle Menezes. For information on data and methods, along with national estimates of health insurance coverage among women of reproductive age in 2017, download the technical appendix at
https://www.urban.org/uninsurance-among-reproductive-age-women-2017.