

## Insurance Coverage among Women of Reproductive Age in Maine

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 Maine, which expanded Medicaid under the Affordable Care Act after 2017, the uninsurance rate fell from 15.3 percent in 2013 to 11.3 percent in 2017. Despite these gains, approximately 26,000 Maine women of reproductive age remained uninsured in 2017.

### Uninsurance Rate among Subgroups of Women in Maine and the US, 2017

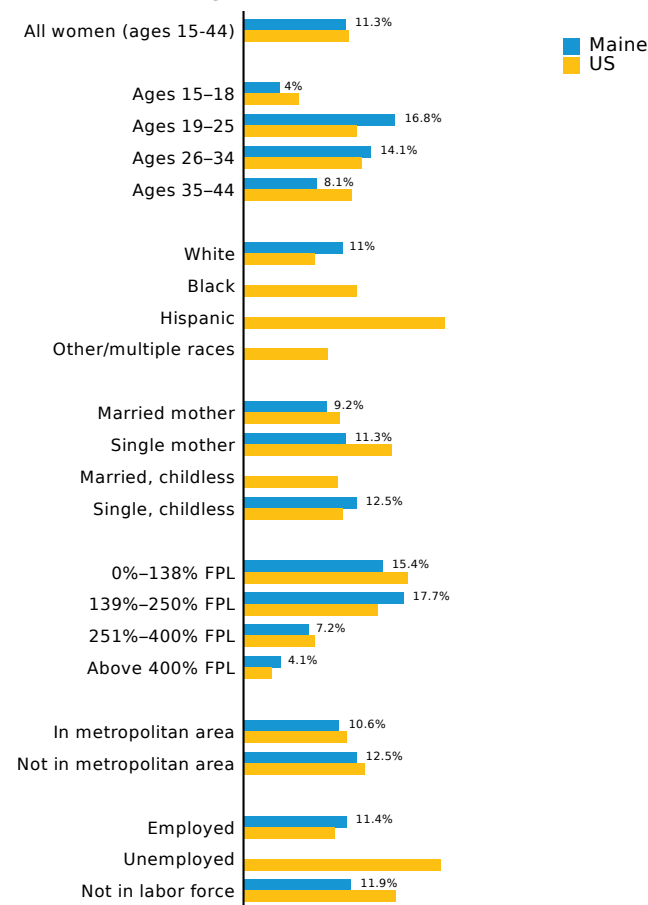
Uninsured women are vulnerable to well-documented access, affordability, and health problems associated with lacking insurance coverage, including potentially limited access to family planning and other reproductive health services.

- Women of reproductive age in Maine had a lower uninsurance rate (11.3 percent) than similar women nationwide (11.7 percent) in 2017 (figure 1).
- Within Maine, women ages 19 to 25, women with incomes at or below 138 percent of the FPL, and women with incomes between 139 and 250 percent of the FPL had higher uninsurance rates than the state average for all women of reproductive age in 2017.

### Looking ahead

Reducing the uninsurance rate among women of reproductive age in Maine may require 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.. It will also be critical to track women's ability to access the general and reproductive health services they need, including monitoring the availability and capacity of community health centers and Title X clinics.

**Figure 1. Uninsurance Rate among Subgroups of Women of Reproductive Age in Maine and the US, 2017**

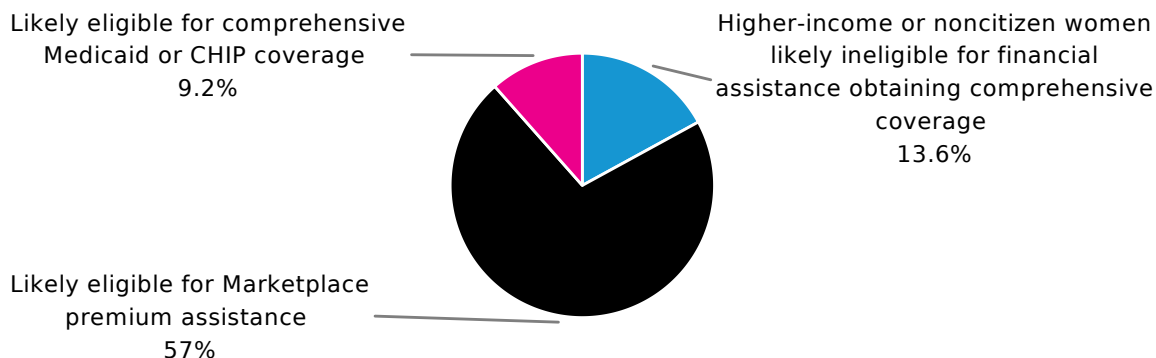


**Source:** Urban Institute analysis of 2017 American Community Survey.

**Note:** 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  $p < 0.05$ .

**FIGURE 2**

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



**Source:** Urban Institute analysis of 2017 American Community Survey.

**Note:** CHIP is the Children's Health Insurance Program. For detailed category definitions, see *Health Insurance Coverage for Women of Reproductive Age, 2017*. Some uninsured women in all categories may be eligible for or enrolled in a Medicaid plan that covers family planning services only. Some uninsured women in all categories may be eligible for or enrolled in a Medicaid plan that covers family planning services only. Some women likely eligible for Marketplace premium assistance may be eligible for more affordable coverage through a state-specific 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 26,000 uninsured women of reproductive age in Maine in 2017 (figure 2),

- about 9.2 percent were likely eligible for comprehensive Medicaid or Children's Health Insurance Program coverage based on their income;
- another 57 percent were likely eligible for assistance with premiums for Marketplace coverage based on their income, including 16.7 percent with incomes between 100 and 138 percent of the FPL;
- about 0 percent were women with incomes below the FPL who were likely ineligible for assistance obtaining comprehensive Medicaid, Children's Health Insurance Program, or Marketplace coverage; and
- about 13.6 percent were likely ineligible for assistance obtaining comprehensive health insurance, including noncitizens (4.2 percent) and women with incomes above 400 percent of the FPL (9.5 percent).

## Looking Ahead

Expanding Medicaid would likely benefit approximately 11.3 percent of uninsured Maine women of reproductive age, including currently ineligible citizens with incomes below the FPL (0 percent) and those with incomes between 100 and 138 percent of the FPL (16.7 percent) for whom Medicaid may be more affordable than Marketplace coverage. 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.