

Nevada Rural and Frontier Health Data Book

Section Three: Health Insurance Coverage in Rural and Frontier Nevada

This section of the *Nevada Rural and Frontier Health Data Book* – Ninth Edition provides a wide range of current data on health insurance coverage by county and region in Nevada. For additional data on health insurance coverage and trends over time, please visit the *Nevada Instant Atlas* at www.med.unr.edu/atlas.

Highlights and key findings of this section include:

- In 2016, there were 323,527 uninsured Nevadans (10.9%), including 27,828 uninsured rural and frontier residents or 10.0% (Table 3.1).
- In 2016, 13.1% of Nevadans under the age of 65 were uninsured, including 11.1% rural and frontier residents (Table 3.2).
- Between 2008 and 2016, the number of uninsured Nevadans under the age of 65 decreased by 205,564 or 38.9% — the number of uninsured Nevadans decreased in all 17 counties (Table 3.3).
- Between 2008 and 2016, the number of uninsured Nevadans in rural and frontier counties decreased by 24,123 or 46.4% (Table 3.3).
- There were 50,133 uninsured Nevadans under the age of 19 (7.2%) in 2016, including 5,744 uninsured rural and frontier children (9.3%) (Table 3.4).
- In 2016, 120,032 uninsured Nevadans under the age of 65 were below 138% of the federal poverty level (FPL) — including 9,742 or 22.1% of uninsured rural and frontier residents under the age of 65 and below 138% FPL (Table 3.5).
- Currently, there are 656,744 Nevadans enrolled in Medicaid, including 50,996 rural and frontier residents (Table 3.6).
- Between 2013 and 2018, Nevada Medicaid enrollment has increased by 256,953 or 64.3%, including enrollment growth of 18,229 (55.6%) in rural and frontier counties (Table 3.6).
- Between 2013 and 2018, Nevada Check Up (Nevada’s Children’s Health Insurance Program) enrollment has increased by 5,884, as compared to rural and frontier counties where enrollment increased by 500 (Table 3.7).
- Currently, there are 507,774 Nevadans enrolled in Medicare, including 66,652 rural and frontier residents (Table 3.8).

- From 2013 to 2018, the number of Medicare enrollees in Nevada increased by 94,301 or 22.8% — in rural and frontier counties the number of Medicare enrollees increased by 10,478 or 18.7% (Table 3.8).
- From 2013 to 2018, the number of Medicare Advantage (Part C) enrollees in Nevada increased by 55,212 or 42.6% — in rural and frontier counties the number of Medicare Advantage enrollees increased by 4,365 or 43.7% (Table 3.9).
- From 2013 to 2018, the number of Medicare Prescription Drug Plan (Part D) enrollees in Nevada increased by 92,048 or 35.3% — in rural and frontier counties the number of Medicare Prescription Drug Plan enrollees increased by 10,163 or 31.5% (Table 3.10).
- In 2016, there were 109,438 Nevadans enrolled in the Veterans Health Administration — this figure represents 46.3% of all veterans in Nevada. In rural and frontier Nevada, there were 15,108 (27.8%) veterans enrolled in the Veterans Health Administration (Table 3.11).
- During 2016, 72,814 veterans in Nevada used health care services delivered by the Veterans Health Administration — this figure represents 30.8% of all veterans in Nevada. In rural and frontier Nevada, 10,494 (19.3%) veterans used the Veterans Health Administration (Table 3.11).
- Over the past decade, the number of Native Americans using tribal health services in Nevada grew from 17,634 in 2007 to 20,458 in 2017 — an increase of 2,824 or 16.0% (Table 3.12).

Table 3.1: Health Insurance Coverage in Nevada by County — 2016

Region/County	Estimated Population				
	Uninsured Population		Insured Population		Total
	Number	Percent	Number	Percent	
Rural and Frontier					
Churchill County	2,647	10.7	22,324	89.4	24,971
Douglas County	4,230	8.4	45,850	91.6	50,080
Elko County	5,953	11.3	46,671	88.7	52,624
Esmeralda County	96	16.8	474	83.2	570
Eureka County	114	5.8	1,835	94.2	1,949
Humboldt County	2,203	15.0	12,506	85.0	14,709
Lander County	639	11.1	5,108	88.9	5,747
Lincoln County	474	9.8	4,355	90.2	4,829
Lyon County	5,767	10.5	49,532	89.6	55,299
Mineral County	410	8.9	4,192	91.1	4,602
Nye County	3,716	8.2	41,617	91.8	45,333
Pershing County	565	11.5	4,365	88.5	4,930
Storey County	272	6.6	3,850	93.4	4,122
White Pine County	742	8.5	7,946	91.5	8,688
Region Subtotal	27,828	10.0	250,625	90.0	278,453
Urban					
Carson City	5,238	9.6	49,240	90.4	54,478
Clark County	246,022	11.3	1,923,049	88.7	2,169,071
Washoe County	44,439	9.6	419,433	90.4	463,872
Region Subtotal	295,699	11.0	2,391,722	89.0	2,687,421
Nevada — Total	323,527	10.9	2,642,347	89.1	2,965,874

Source: United States Census Bureau (2018i). Centers for Medicare and Medicaid Services (2018a).

Table 3.2: Health Insurance Coverage for Population Under the Age of 65 in Nevada by County — 2016

Region/County	Estimated Population Under the Age of 65				
	Uninsured Population		Insured Population		Total
	Number	Percent	Number	Percent	
Rural and Frontier					
Churchill County	2,647	13.6	16,791	86.4	19,438
Douglas County	4,230	12.0	30,956	88.0	35,186
Elko County	5,953	12.8	40,440	87.2	46,393
Esmeralda County	96	16.8	474	83.2	570
Eureka County	114	7.0	1,505	93.0	1,619
Humboldt County	2,203	15.0	12,506	85.0	14,709
Lander County	639	13.1	4,230	86.9	4,869
Lincoln County	474	12.8	3,242	87.2	3,716
Lyon County	5,767	13.9	35,797	86.1	41,564
Mineral County	410	12.4	2,892	87.6	3,302
Nye County	3,716	12.5	25,972	87.5	29,688
Pershing County	565	14.3	3,380	85.7	3,945
Storey County	272	9.6	2,554	90.4	2,826
White Pine County	742	10.8	6,127	89.2	6,869
Region Subtotal	27,828	11.1	186,866	87.0	214,694
Urban					
Carson City	5,238	12.7	35,889	87.3	41,127
Clark County	246,022	13.5	1,580,194	86.5	1,826,216
Washoe County	44,439	11.7	334,517	88.3	378,956
Region Subtotal	295,699	12.4	1,950,600	86.8	2,246,299
Nevada — Total	323,527	13.1	2,137,466	86.9	2,460,993

Source: United States Census Bureau (2018i).

Table 3.3: Uninsured Population Under the Age of 65 in Nevada by County — 2008 to 2016

Region/County	Uninsured Population		Change — 2008 to 2016	
	2008	2016	Number	Percent
Rural and Frontier				
Churchill County	5,203	2,647	-2,556	-49.1
Douglas County	6,748	4,230	-2,518	-37.3
Elko County	9,274	5,953	-3,771	-38.8
Esmeralda County	157	96	-61	-38.9
Eureka County	336	114	-222	-66.1
Humboldt County	3,853	2,203	-1,650	-42.8
Lander County	1,014	639	-375	-37.0
Lincoln County	969	474	-495	-51.1
Lyon County	10,841	5,767	-5,074	-46.8
Mineral County	902	410	-492	-54.5
Nye County	8,562	3,716	-4,846	-56.6
Pershing County	1,200	565	-635	-52.9
Storey County	852	272	-580	-68.1
White Pine County	1,590	742	-848	-53.3
Region Subtotal	51,951	27,828	-24,123	-46.4
Urban				
Carson City	10,797	5,238	-5,559	-51.5
Clark County	386,031	246,022	-140,009	-36.3
Washoe County	80,312	44,439	-35,873	-44.7
Region Subtotal	477,140	295,699	-181,441	-38.0
Nevada — Total	529,091	323,527	-205,564	-38.9

Source: United States Census Bureau (2018i).

Table 3.4: Health Insurance Coverage for Population Under the Age of 19 in Nevada by County — 2016

Region/County	Estimated Population Under the Age of 19				
	Uninsured Population		Insured Population		Total
	Number	Percent	Number	Percent	
Rural and Frontier					
Churchill County	552	9.5	5,270	90.5	5,822
Douglas County	944	10.8	7,823	89.2	8,767
Elko County	1,349	9.0	13,664	91.0	15,013
Esmeralda County	17	13.6	108	86.4	125
Eureka County	33	7.2	424	92.8	457
Humboldt County	534	11.0	4,323	89.0	4,857
Lander County	158	10.1	1,406	89.9	1,564
Lincoln County	135	11.6	1,029	88.4	1,164
Lyon County	1,026	8.7	10,776	91.3	11,802
Mineral County	73	8.6	778	91.4	851
Nye County	606	7.9	7,055	92.1	7,661
Pershing County	145	12.0	1,061	88.0	1,206
Storey County	41	7.8	487	92.2	528
White Pine County	161	7.8	1,910	92.2	2,071
Region Subtotal	5,774	9.3	56,114	90.7	61,888
Urban					
Carson City	987	8.6	10,540	91.4	11,527
Clark County	36,016	6.9	487,415	93.1	523,431
Washoe County	7,356	7.1	96,207	92.9	103,563
Region Subtotal	44,359	6.9	594,162	93.1	638,521
Nevada — Total	50,133	7.2	650,276	92.8	700,409

Source: United States Census Bureau (2018i).

Table 3.5: Health Insurance Coverage for Population Under the Age of 65 At or Below 138% Federal Poverty Level (FPL) in Nevada by County — 2016

Region/County	Estimated Population Under the Age of 65 at or Below 138% FPL				
	Uninsured Population		Insured Population		Total
	Number	Percent	Number	Percent	
Rural and Frontier					
Churchill County	996	21.0	3,749	79.0	4,745
Douglas County	1,454	25.6	4,236	74.4	5,690
Elko County	1,685	24.6	5,157	75.4	6,842
Esmeralda County	37	28.5	93	71.5	130
Eureka County	35	15.8	187	84.2	222
Humboldt County	694	27.9	1,794	72.1	2,488
Lander County	184	26.2	518	73.8	702
Lincoln County	172	23.0	576	77.0	748
Lyon County	2,306	21.3	8,506	78.7	10,812
Mineral County	162	17.4	768	82.6	930
Nye County	1,502	18.2	6,765	81.8	8,267
Pershing County	206	23.6	666	76.4	872
Storey County	74	21.0	279	79.0	353
White Pine County	235	17.7	1,090	82.3	1,325
Region Subtotal	9,742	22.1	34,384	77.9	44,126
Urban					
Carson City	1,905	19.1	8,056	80.9	9,961
Clark County	91,641	21.4	336,758	78.6	428,399
Washoe County	16,744	19.8	67,852	80.2	84,596
Region Subtotal	110,290	21.1	412,666	78.9	522,956
Nevada — Total	120,032	21.1	447,050	78.8	567,082

Source: United States Census Bureau (2018i).

Table 3.6: Medicaid Enrollment in Nevada by County — 2013 to 2018

Region/County	Medicaid Enrollment		Change — 2013 to 2018	
	2013	2018	Number	Percent
Rural and Frontier				
Churchill County	3,680	5,221	1,541	41.9
Douglas County	3,093	5,572	2,479	80.1
Elko County	4,871	7,785	2,914	59.8
Esmeralda County	99	127	28	28.3
Eureka County	85	215	130	152.9
Humboldt County	1,672	3,164	1,492	89.2
Lander County	588	952	364	61.9
Lincoln County	484	764	280	57.9
Lyon County	7,533	10,574	3,041	40.4
Mineral County	843	1,157	314	37.2
Nye County	7,917	12,782	4,865	61.5
Pershing County	628	965	337	53.7
Storey County	73	157	84	115.1
White Pine County	1,201	1,561	360	30.0
Region Subtotal	32,767	50,996	18,229	55.6
Urban				
Carson City	9,616	11,715	2,099	21.8
Clark County	300,734	516,895	216,161	71.9
Washoe County	56,674	77,138	20,464	36.1
Region Subtotal	367,024	605,748	238,724	65.0
Nevada — Total	399,791	656,744	256,953	64.3

Source: Unpublished data from Nevada Division of Health Care Financing and Policy (2018).

**Table 3.7: Nevada Check Up (Nevada’s Children’s Health Insurance Program)
Enrollment in Nevada by County — 2013 to 2018**

Region/County	Nevada Check Up Enrollment		Change — 2013 to 2018	
	2013	2018	Number	Percent
Rural and Frontier				
Churchill County	184	288	104	56.5
Douglas County	218	322	104	47.7
Elko County	270	339	69	25.6
Esmeralda County	11	7	-4	-36.4
Eureka County	8	4	-4	-50.0
Humboldt County	132	119	-13	-9.8
Lander County	19	32	13	68.4
Lincoln County	25	48	23	92.0
Lyon County	470	558	88	18.7
Mineral County	40	53	13	32.5
Nye County	240	291	51	21.3
Pershing County	29	38	9	31.0
Storey County	3	5	2	66.7
White Pine County	20	29	9	45.0
Region Subtotal	1,633	2,133	500	30.6
Urban				
Carson City	775	704	-71	-9.2
Clark County	15,327	19,930	4,603	30.0
Washoe County	3,540	4,392	852	24.1
Region Subtotal	19,642	25,026	5,384	27.4
Nevada — Total	21,275	27,159	5,884	27.7

Source: Unpublished data from Nevada Division of Health Care Financing and Policy (2018).

Table 3.8: Medicare Enrollment in Nevada by County — 2013 to 2018

Region/County	Medicare Enrollment		Change — 2013 to 2018	
	2013	2018	Number	Percent
Rural and Frontier				
Churchill County	4,791	5,533	742	15.5
Douglas County	12,021	14,894	2,873	23.9
Elko County	5,319	6,231	912	17.1
Esmeralda County	242	262	20	8.3
Eureka County	289	330	41	14.2
Humboldt County	2,205	2,631	426	19.3
Lander County	796	878	82	10.3
Lincoln County	987	1,113	126	12.8
Lyon County	11,507	13,735	2,228	19.4
Mineral County	1,248	1,300	52	4.2
Nye County	13,229	15,645	2,416	18.3
Pershing County	901	985	84	9.3
Storey County	951	1,296	345	36.3
White Pine County	1,688	1,819	131	7.8
Region Subtotal	56,174	66,652	10,478	18.7
Urban				
Carson City	11,557	13,351	1,794	15.5
Clark County	275,913	342,855	66,942	24.3
Washoe County	69,829	84,916	15,087	21.6
Region Subtotal	357,299	441,122	83,823	23.5
Nevada — Total	413,473	507,774	94,301	22.8

Source: Centers for Medicare and Medicaid Services (2018).

**Table 3.9: Medicare Advantage Enrollment in Nevada
by County — 2013 to 2018**

Region/County	Medicare Advantage Enrollment		Change — 2013 to 2018	
	2013	2018	Number	Percent
Rural and Frontier				
Churchill County	388	616	228	58.8
Douglas County	854	2,114	1,260	147.5
Elko County	113	144	31	27.4
Esmeralda County	27	11	-16	-59.3
Eureka County	N/A	N/A	N/A	N/A
Humboldt County	83	64	-19	-22.9
Lander County	22	N/A	N/A	N/A
Lincoln County	34	67	33	97.1
Lyon County	2,202	3,150	948	43.1
Mineral County	143	136	-7	-4.9
Nye County	5,928	7,710	1,782	30.1
Pershing County	27	22	-5	-18.5
Storey County	136	282	146	107.4
White Pine County	38	44	6	15.8
Region Subtotal	9,995	14,360	4,365	43.7
Urban				
Carson City	752	1,938	1,186	157.7
Clark County	98,763	142,201	43,438	44.0
Washoe County	19,952	26,175	6,223	31.2
Region Subtotal	119,467	170,314	50,847	42.6
Nevada — Total	129,462	184,674	55,212	42.6

Source: Centers for Medicare and Medicaid Services (2018).

Table 3.10: Medicare Prescription Drug Plan Enrollment in Nevada by County — 2013 to 2018

Region/County	Medicare Prescription Drug Plan Enrollment		Change — 2013 to 2018	
	2013	2018	Number	Percent
Rural and Frontier				
Churchill County	2,352	3,034	682	29.0
Douglas County	6,709	9,711	3,002	44.7
Elko County	2,760	3,581	821	29.7
Esmeralda County	128	137	9	7.0
Eureka County	137	168	31	22.6
Humboldt County	1,164	1,586	422	36.3
Lander County	396	497	101	25.5
Lincoln County	557	702	145	26.0
Lyon County	6,687	8,604	1,917	28.7
Mineral County	591	689	98	16.6
Nye County	8,796	11,231	2,435	27.7
Pershing County	512	598	86	16.8
Storey County	498	764	266	53.4
White Pine County	934	1,081	147	15.7
Region Subtotal	32,220	42,383	10,163	31.5
Urban				
Carson City	6,772	8,588	1,816	26.8
Clark County	178,604	244,091	65,487	36.7
Washoe County	42,929	57,511	14,582	34.0
Region Subtotal	228,305	310,190	81,885	35.9
Nevada — Total	260,525	352,573	92,048	35.3

Source: Centers for Medicare and Medicaid Services (2018).

Table 3.11: Enrollment and Users of the Veterans Health Administration (VHA) as a Percent of Veteran Population in Nevada by County — 2017

Region/County	Enrollees of VHA Services		Users of VHA Services		Veteran Population
	Number	Percent of Veteran Population	Number	Percent of Veteran Population	
Rural and Frontier					
Churchill County	1,914	56.3	1,300	38.2	3,399
Douglas County	2,380	50.8	1,697	36.2	4,684
Elko County	1,437	47.1	874	28.7	3,049
Esmeralda County	52	55.9	35	37.6	93
Eureka County	53	0.2	36	0.1	262
Humboldt County	531	45.3	369	31.5	1,173
Lander County	153	37.5	87	21.3	408
Lincoln County	172	42.4	121	29.8	406
Lyon County	3,576	57.3	2,627	42.1	6,237
Mineral County	304	53.1	192	33.6	572
Nye County	3,786	62.6	2,659	44.0	6,048
Pershing County	240	51.8	169	36.5	463
Storey County	80	17.8	57	12.7	450
White Pine County	430	57.5	271	36.2	748
Region Subtotal	15,108	27.8	10,494	19.3	27,992
Urban					
Carson City	2,808	56.9	1,934	39.2	4,931
Clark County	72,463	50.6	46,984	32.8	143,074
Washoe County	19,059	56.1	13,402	39.4	34,002
Region Subtotal	94,330	51.8	62,320	34.2	182,007
Nevada — Total	109,438	46.3	72,814	30.8	209,999

Source: Unpublished data from Veterans Health Administration (2018).

Table 3.12: Users of Tribal Health Services in Nevada by County — 2007 to 2017

Region/County	Users of Tribal Health Services		Change — 2007 to 2017	
	2007	2017	Number	Percent
Rural and Frontier				
Churchill County	1,408	1,401	-7	-0.5
Douglas County	802	2,277	1,475	183.9
Elko County	3,014	3,357	343	11.4
Esmeralda County	9	68	59	655.6
Eureka County	21	7	-14	-66.7
Humboldt County	646	165	-481	-74.5
Lander County	307	272	-35	-11.4
Lincoln County	4	3	-1	-25.0
Lyon County	1,055	1,166	111	10.5
Mineral County	849	755	-94	-11.1
Nye County	241	237	-4	-1.7
Pershing County	227	212	-15	-6.6
Storey County	6	5	-1	-16.7
White Pine County	310	372	62	20.0
Region Subtotal	8,899	10,297	1,398	15.7
Urban				
Carson City	1,069	1,174	105	9.8
Clark County	2,206	2,883	677	30.7
Washoe County	5,460	6,104	644	11.8
Region Subtotal	8,735	10,161	1,426	16.3
Nevada — Total	17,634	20,458	2,824	16.0

Source: Unpublished data from Phoenix Area Indian Health Service (2018).