

# Health Insurance Enrollments In Louisiana Following Hurricane Katrina



Mikala Abdullah and Dr. Patricia Born



## Abstract

- Examines how health insurance enrollment and direct written premiums in Louisiana changed after Hurricane Katrina.
- Uses statewide data from 2001–2010 to analyze trends before and after the disaster.
- Compares three periods: pre-disaster (2001–2004), immediate aftermath (2005–2007), and recovery years (2008–2010).
- Finds a disruption in enrollment and premiums around 2005, indicating a short-term market shock.
- Trends gradually stabilized in later years, suggesting recovery rather than a permanent decline in coverage.
- Concludes that large disasters may temporarily disrupt insurance markets without causing long-term contraction.
- Suggests future research should use more detailed data, including differences between public and private insurance coverage.

## Background

Before Hurricane Katrina, health insurance coverage in the United States had already begun declining. This was largely due to reductions in employer-sponsored insurance, with public programs only partially offsetting these losses (Holahan & Cook, 2005). Louisiana entered the Hurricane with one of the highest uninsured rates in the nation, heavy reliance on Medicaid, and dependence on safety-net hospitals (Kaiser Family Foundation [KFF], 2005; Huelskoetter, 2015). The aftermath of Katrina destroyed health care infrastructure, displaced residents, and caused widespread job loss, which reduced private insurance coverage tied to employment. During this time, the federal emergency policies had temporarily expanded Medicaid eligibility, which may have increased short-term public enrollment. Despite documentation of these structural and policy impacts, there has been limited research quantifying how insurance enrollment changed or whether these effects persisted over time. This study examines how health insurance enrollment shifted in Louisiana following Hurricane Katrina, hypothesizing short-term declines in private coverage and temporary increases in public enrollment.

## Results

- Statewide data from 2001–2010 show changes in health insurance enrollment and premiums around 2005, when Hurricane Katrina occurred.
- Both measures experienced short-term disruption but stabilized in later years, suggesting market recovery.
- The findings indicate that disasters may temporarily disrupt insurance markets without causing lasting declines in coverage.
- A strength is the use of nearly a decade of statewide data, though limitations include no parish-level detail and no separation of public vs. private coverage.
- Future research should use more detailed data and formal statistical analysis.

## Methodology

- This study analyzes changes in health insurance enrollment in Louisiana using statewide data from 2001–2010.
- It examines total enrollment and direct written premiums to evaluate insurance market trends.
- The analysis compares the pre-Katrina period (2001–2004), the immediate aftermath (2005–2007), and the recovery period (2008–2010).
- It evaluates whether Hurricane Katrina caused temporary disruptions or long-term changes in Louisiana's health insurance market.

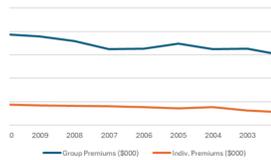
## Policy Implications

The findings suggest policymakers should strengthen disaster preparedness within health insurance systems to reduce coverage disruptions after major disasters. This research matters because understanding how insurance markets respond to disasters can help policymakers and insurers protect access to healthcare and improve system resilience during future crises.

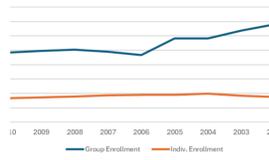
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Health Insurance Premiums in Louisiana, 2001-2010



Health Insurance Enrollment in Louisiana, 2001-2010



## References

