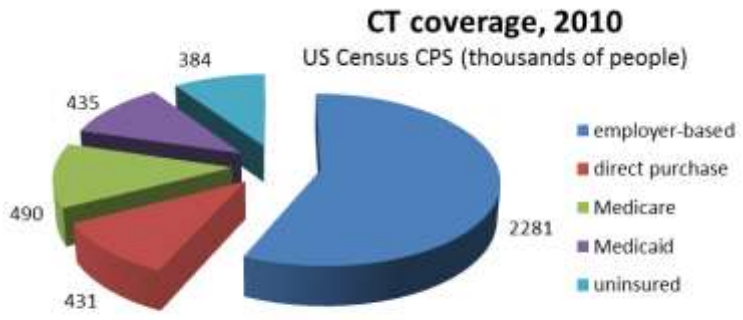
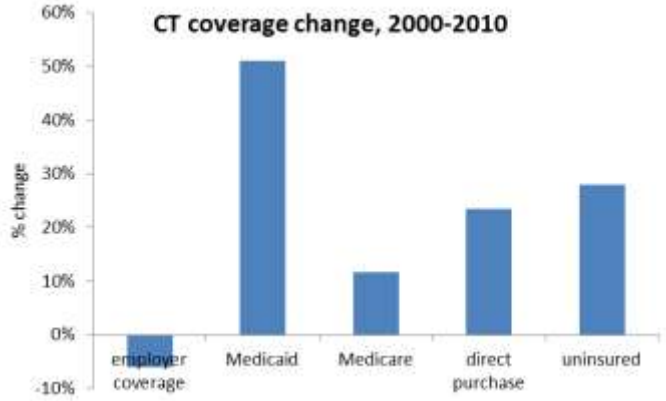
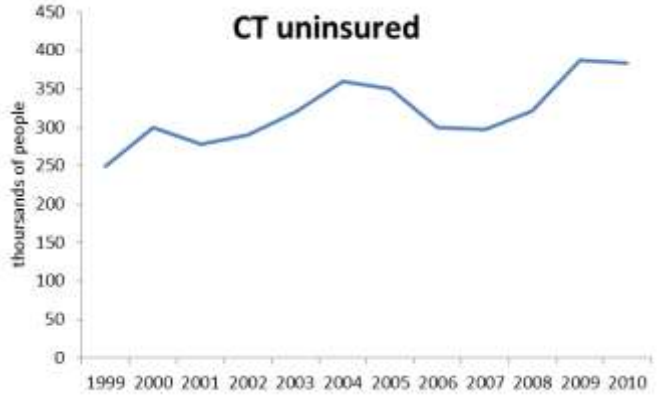
Health Care Coverage and the Uninsured

Most CT residents get their coverage from an employer, but that number is eroding.



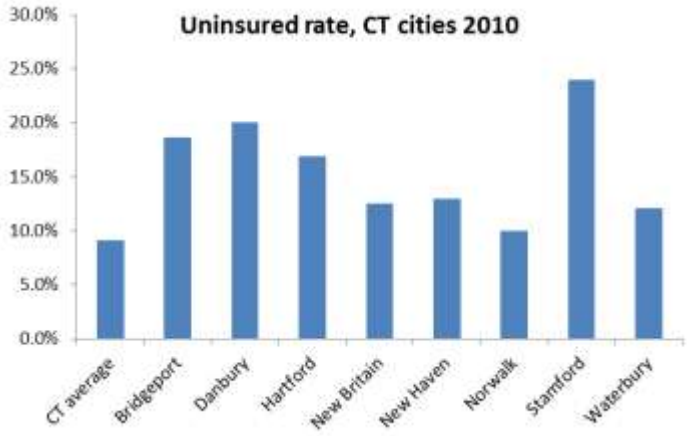


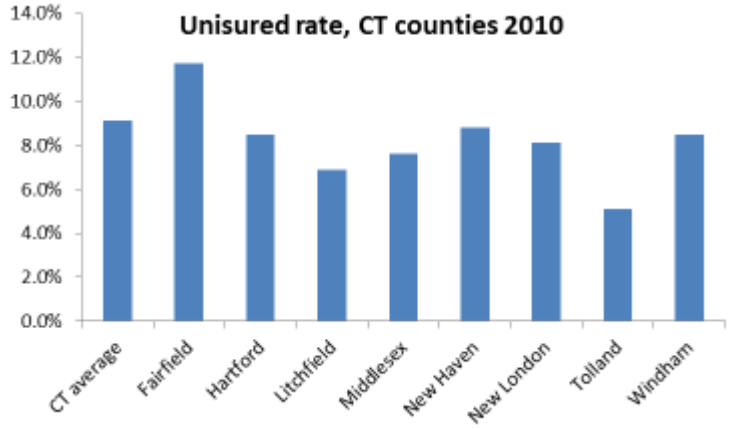
Source: CPS, US Census



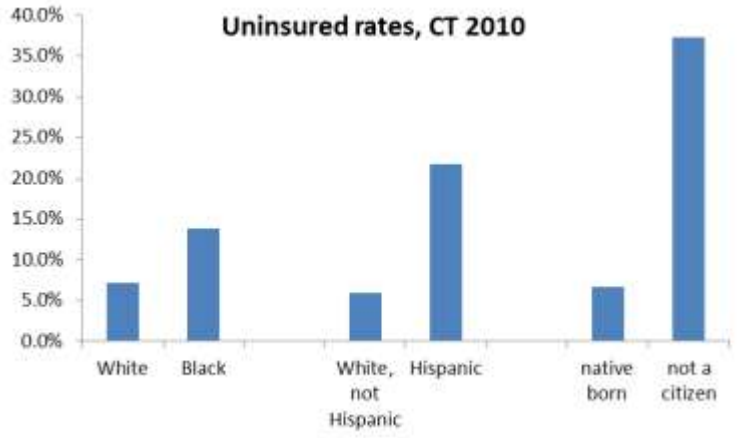
Source: CPS, 2009 US Census, Sept. 2011

One in nine Connecticut residents lives without health coverage. Bridgeport and Fairfield County lead the state in uninsured rates.[i]

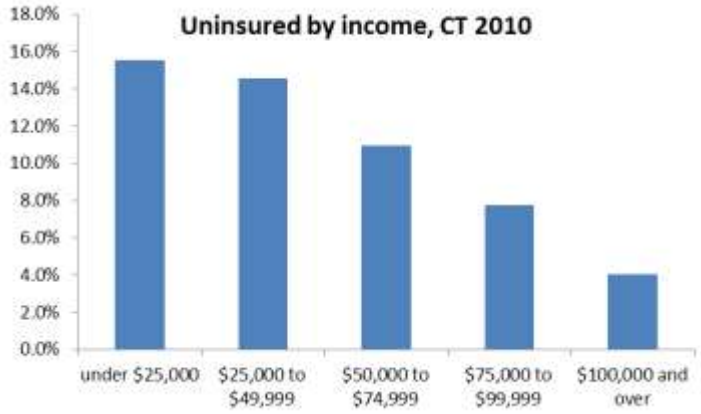




There are wide racial and ethnic disparities in Connecticut's uninsured rates. Black state residents are 48% more likely than whites to be uninsured; the rate among Hispanics is 268% higher than non-Hispanic whites. But the largest disparity is among non-citizens who are 4.5 times more likely to be without coverage than native born state residents.



Income is closely linked to insurance status. Connecticut residents with household incomes between $25,000 and $50,000 were over 2.8 times more likely to be uninsured than wealthier state residents with incomes over $100,000.



Source: 2010 American Community Survey, US Census, September 2011

146,000 state residents lost private employer coverage between 2000 and 2010, continuing a trend of shifting coverage from employers to government over the last ten years.

The number of uninsured in Connecticut is larger than the combined populations of Hartford plus New Britain plus Stamford.[ii]

Most of CT's uninsured live in working families. Most of CT's uninsured are between ages 19 and 39.[iii]

Lower income residents are far more likely to be uninsured. Family members in CT living below the poverty level are 12 times more likely to be uninsured than members of families at three times the poverty level.[iv] Premiums for family coverage in CT rose 7.4 times faster than median family earnings from 2000 to 2009.[v] 62% of US bankruptcies are due to medical bills.[vi]

Being uninsured is not good for your health. CT's uninsured are ten times less likely to get care for an injury or illness and seven times less likely to get care for a medical emergency than residents with insurance.[vii] Uninsured car accident victims are 37% more likely to die of their injuries than victims with insurance, receiving 20% less care including fewer X-rays, drugs, and shorter hospital stays.[viii]

It is estimated that three working-age CT residents die each week due to lack of health insurance.[ix]

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[i] One in ten CT residents still uninsured last year, CTHPP Policymaker Issue Brief, September 2011
[ii] One in ten CT residents still uninsured last year, CTHPP Policymaker Issue Brief, September 2011.
[iii] Health Insurance Coverage in CT, Office of Health Care Access, January 2007.
[iv] Ibid.
[v] Costly Coverage: Premiums Outpace Paychecks in Connecticut, Families USA, August 2009.
[vi] D. Himmelstein, et. al., Medical Bankruptcy in the United States, 2007: Results of a National Study, American Journal of Medicine, August 2009.
[vii] A Continuing Look at the Uninsured, CT Office of Health Care Access, October 2002.
[viii] Care Without Coverage, Institute of Medicine, 2002.
[ix] Dying for Coverage, Families USA, June 2012.