

# Health Policy 201 – the uninsured

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# How many?

- 320,000 to 380,000 uninsured residents in CT (2010 Census)
- One in eight state residents
- Includes 44,000 children
- Not changed significantly from last year
  - But that was up 43,000 from 2008 to 2009
- Employer sponsored coverage steady

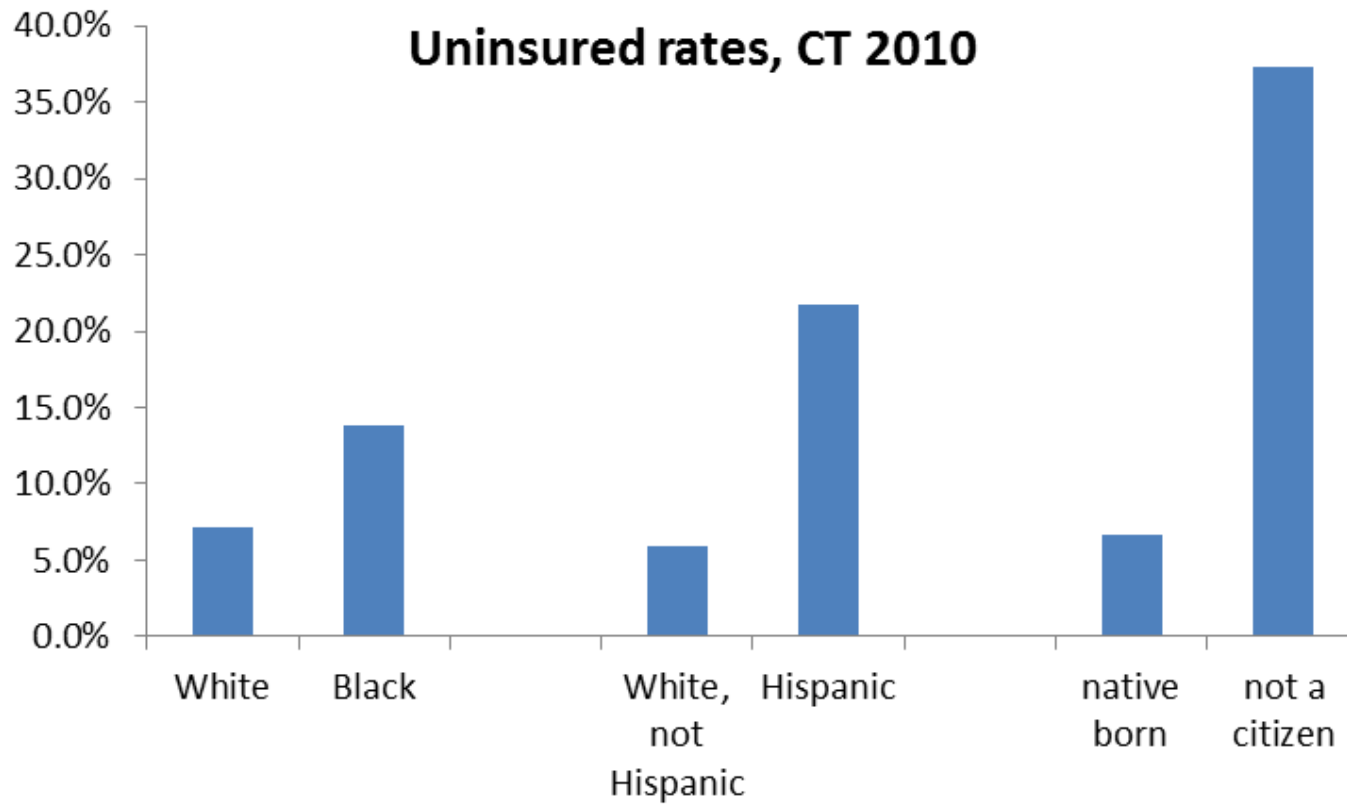
# How many uninsured in CT?

More than the number of CT accountants, auditors, computer programmers, architects, economists, chief executives, social workers, clergy, lawyers, judges, librarians, writers and authors, photographers, dentists, doctors, pharmacists, registered nurses, veterinarians, dental hygienists, fire fighters, security guards, crossing guards, chefs and cooks, waiters and waitresses, dishwashers, janitors, tree trimmers and pruners, hairdressers, child care workers, insurance sales agents, travel agents, file clerks, mail carriers, electricians, painters, bakers, butchers, machinists, tool and die makers, commercial pilots, air traffic controllers, bus drivers, parking lot and service station attendants, fitness trainers, health educators, actors, dancers, funeral directors, budget and financial analysts, loan officers, chemists, historians, reporters, **PLUS** legislators

# How many uninsured in CT?

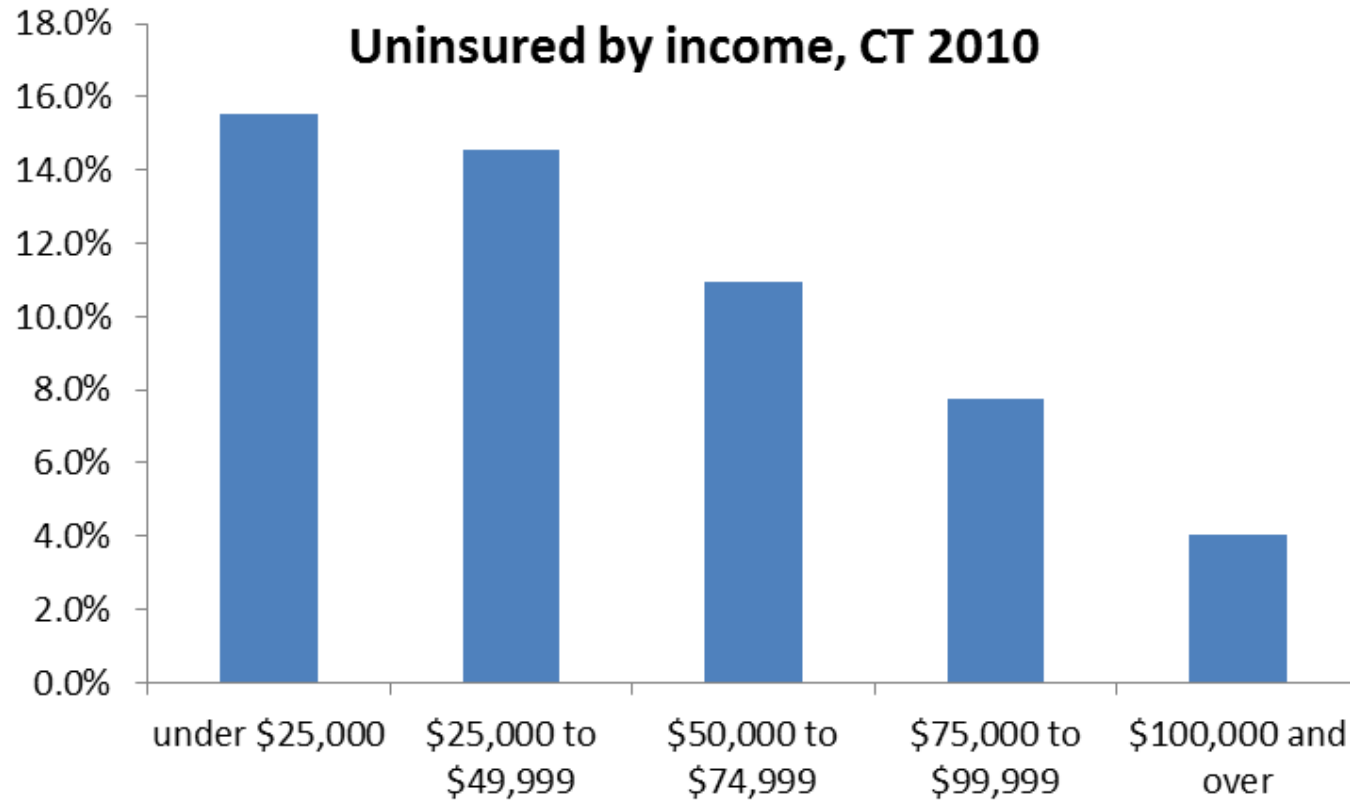
- The number of uninsured in Connecticut is larger than the combined populations of New Britain **plus** Hartford **plus** Stamford
- Just the increase in uninsured last year was larger than the populations of 157 Connecticut municipalities
- The number of uninsured in Connecticut is larger than five counties

# Who is uninsured in CT?



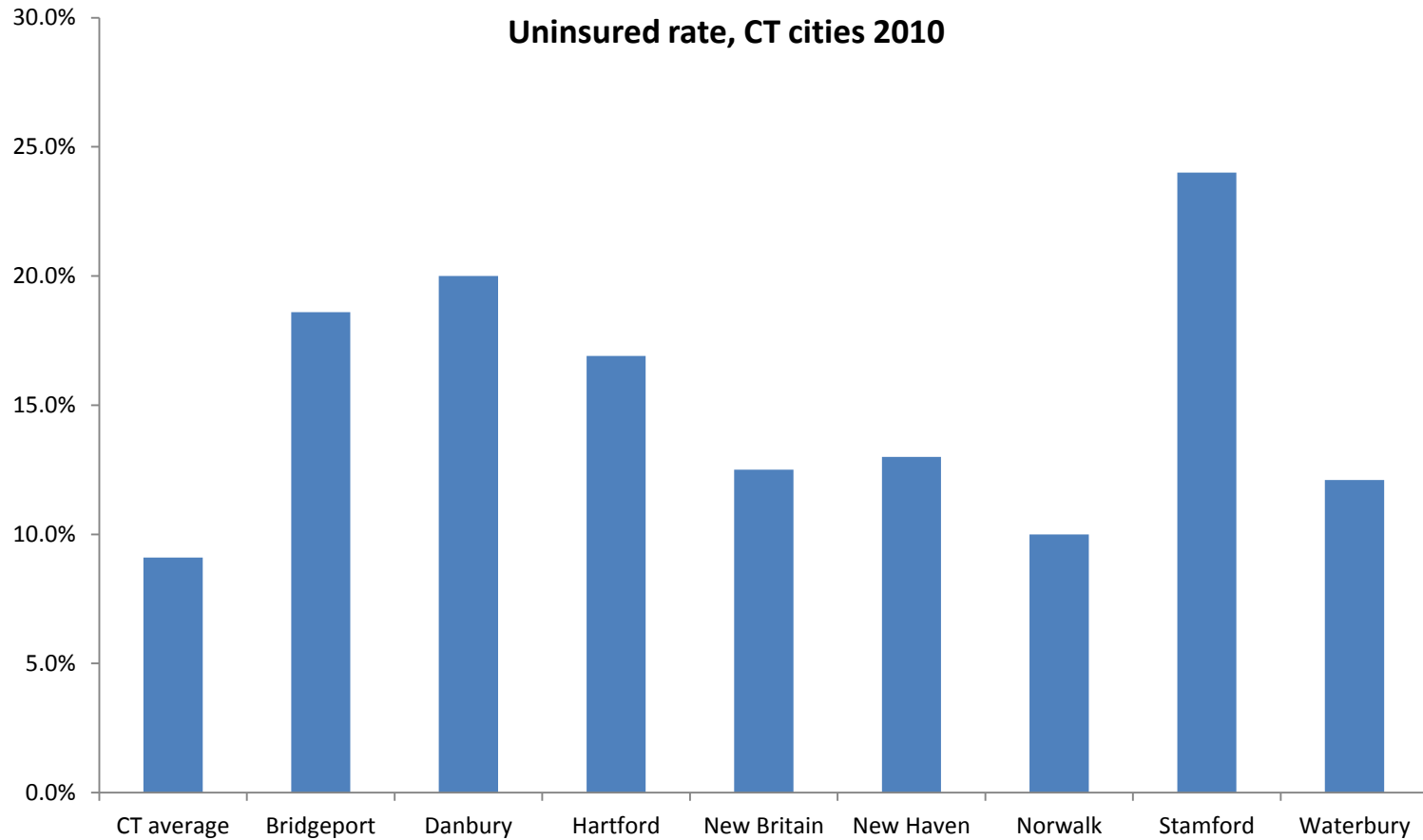
Source: 2010 ACS, US Census

# Who is uninsured?



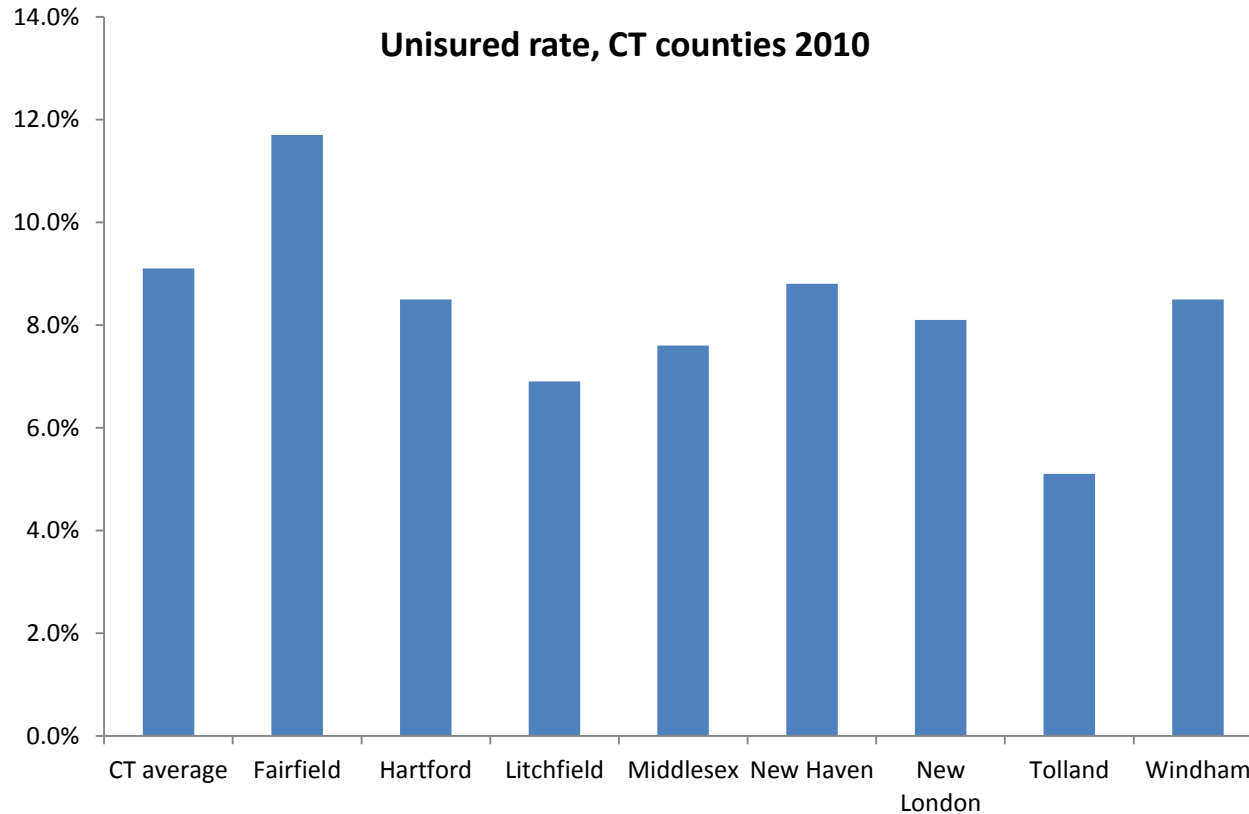
Source: 2010 ACS, US Census

# Where do they live?



Source: 2010 ACS, US Census

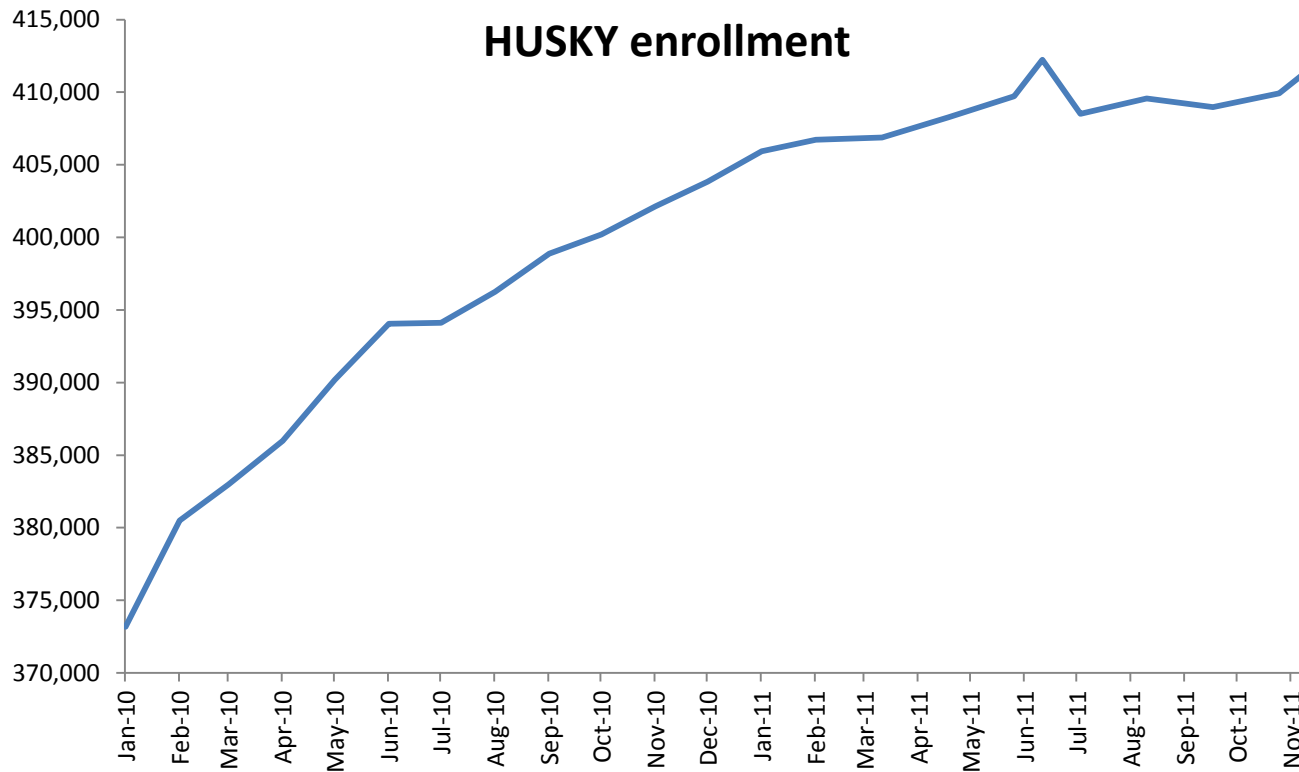
# Where do they live?



Source: 2010 ACS, US Census



# Would be worse without public coverage

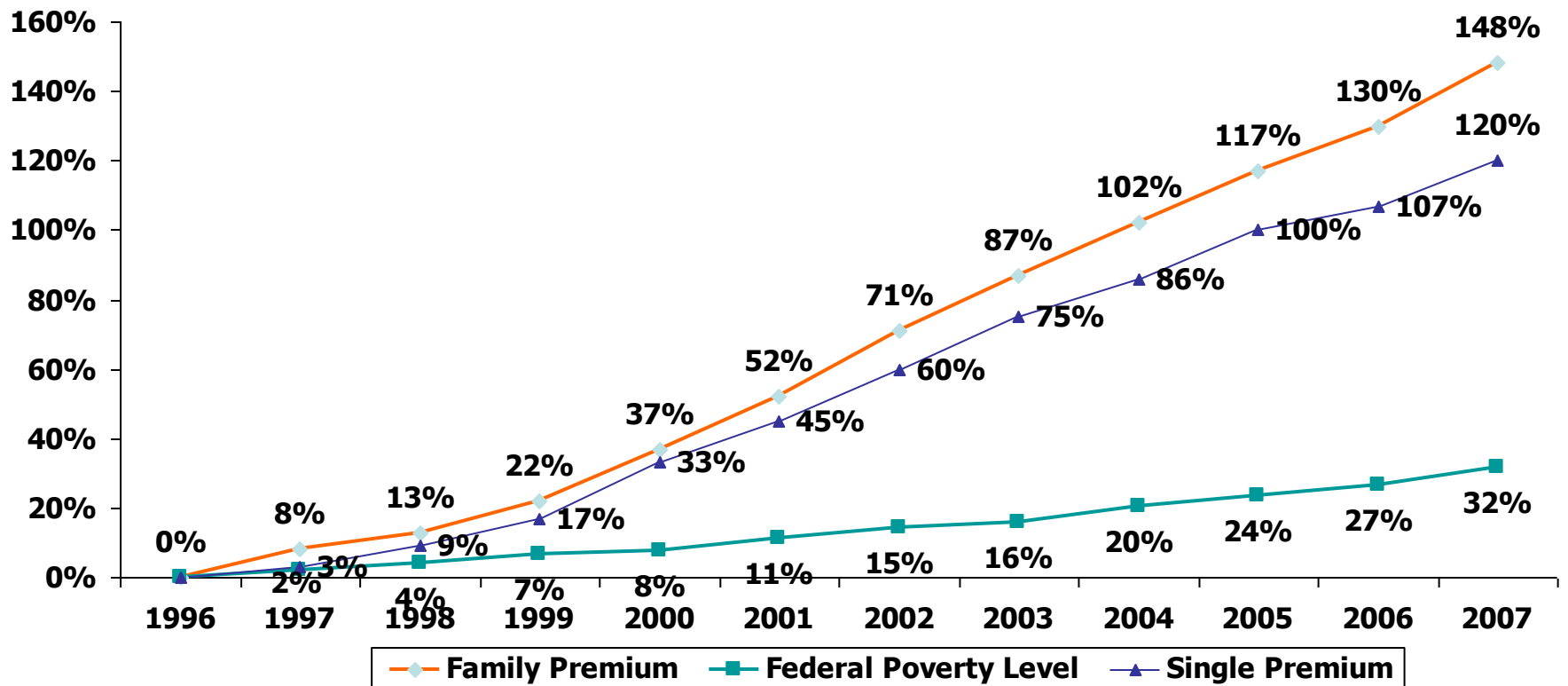


Source: EDS HUSKY enrollment reports

# Why are people uninsured?

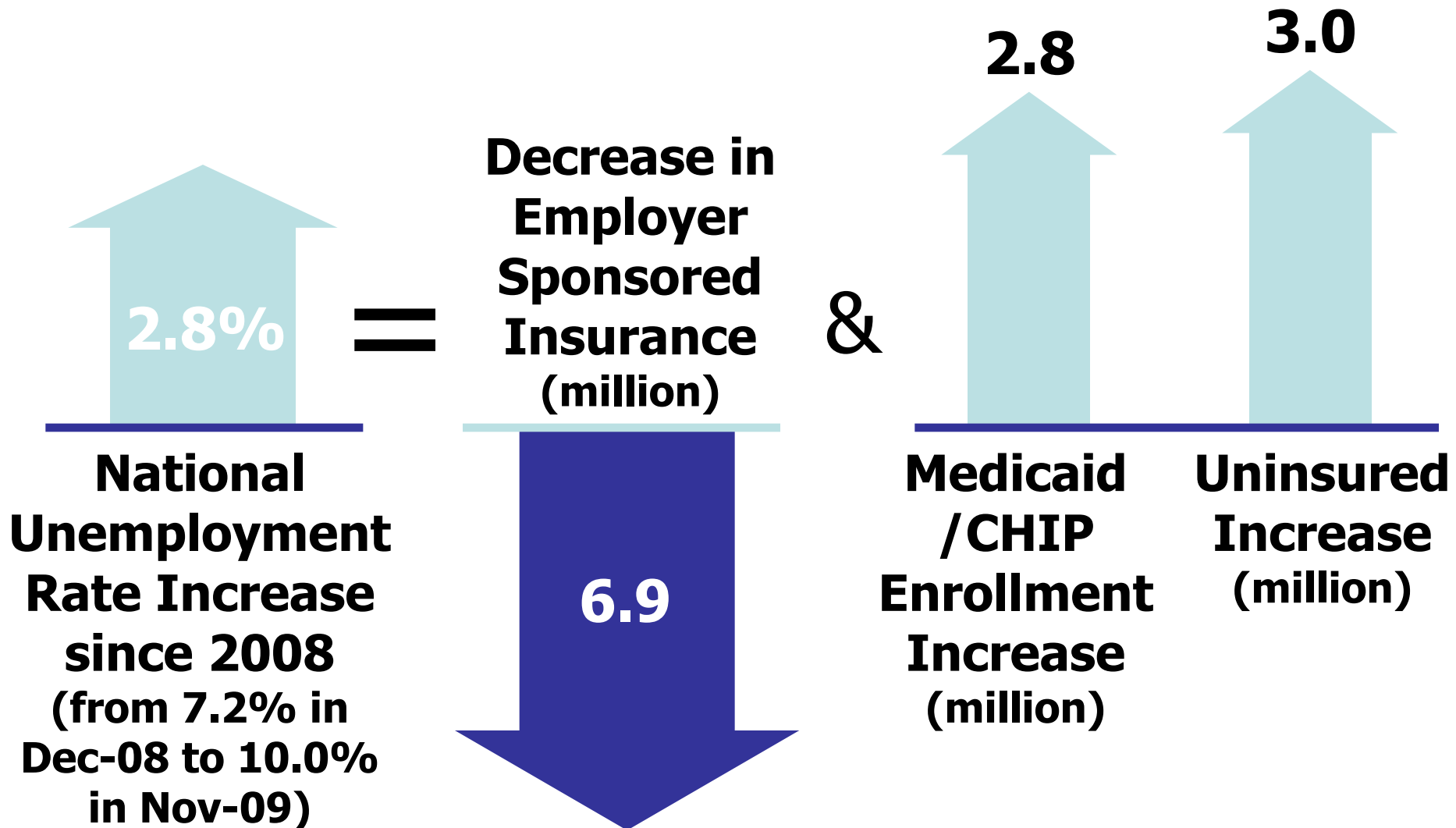
- Myth: Uninsured people don't buy insurance because they believe they don't need it.
- Truth: Most are uninsured because they can't afford it or they are not eligible for coverage at work. Only 7% of the uninsured report that the main reason they are uninsured is because they don't think they need it.

# Cumulative Change in Single and Family Health Insurance Premiums and Federal Poverty Level, 1996-2007



Source: Premium data from Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey, 1996-2007, at <http://www.meps.ahrq.gov/mepsweb/>. Federal Poverty Level based on HHS Federal Poverty Guidelines (1996 through 2007) at <http://aspe.hhs.gov/poverty/figures-fed-reg.shtml>; rate of growth based on change for one person (change for a four-person family is roughly .5% higher).

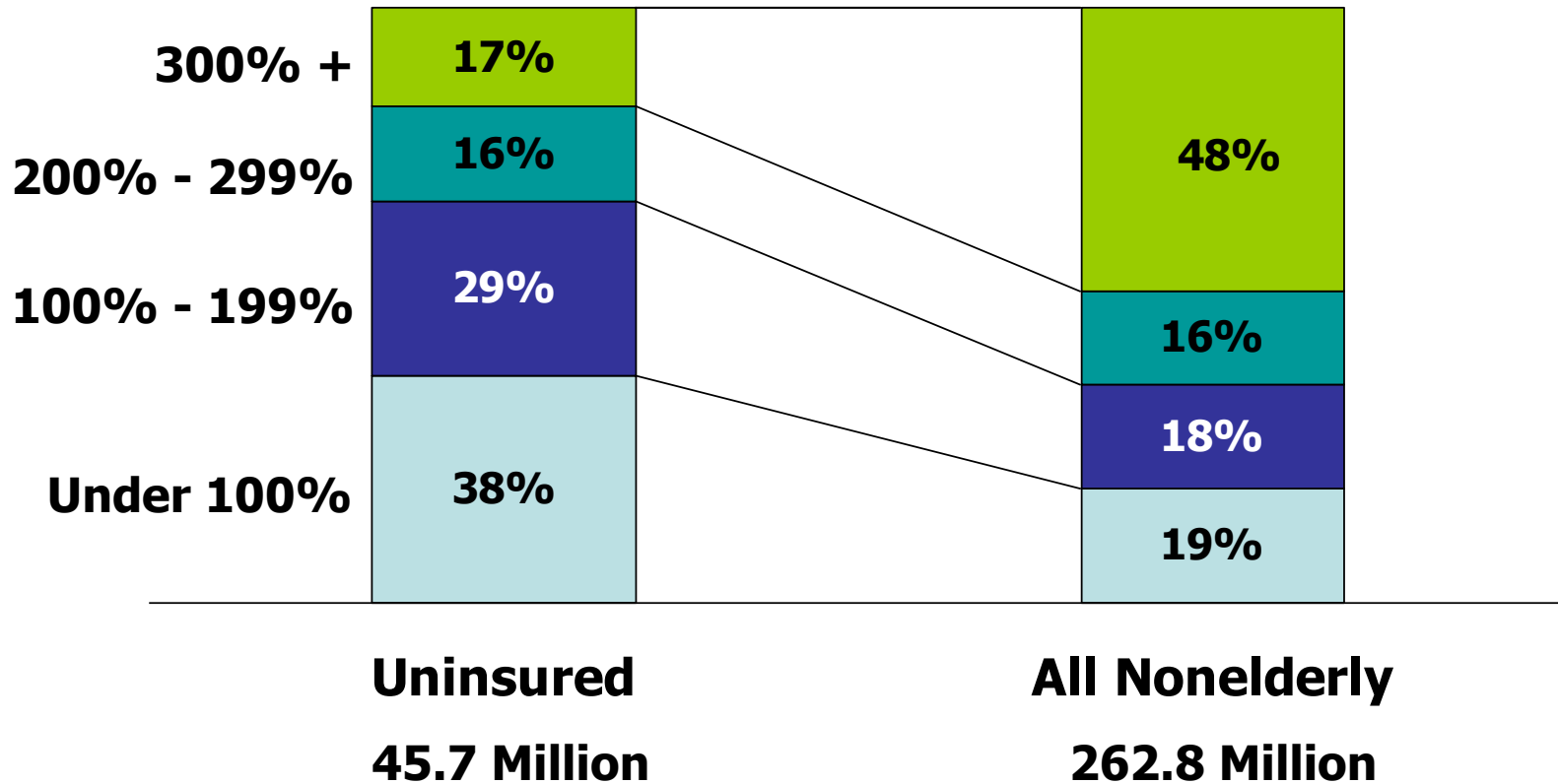
# Impact of the Rise in Unemployment on Health Coverage, 2008 to 2009



Note: Totals may not sum due to rounding and other coverage.

Source: Based on John Holahan and Bowen Garrett, [Rising Unemployment, Medicaid, and the Uninsured](#), prepared for the Kaiser Commission on Medicaid and the Uninsured, January 2009.

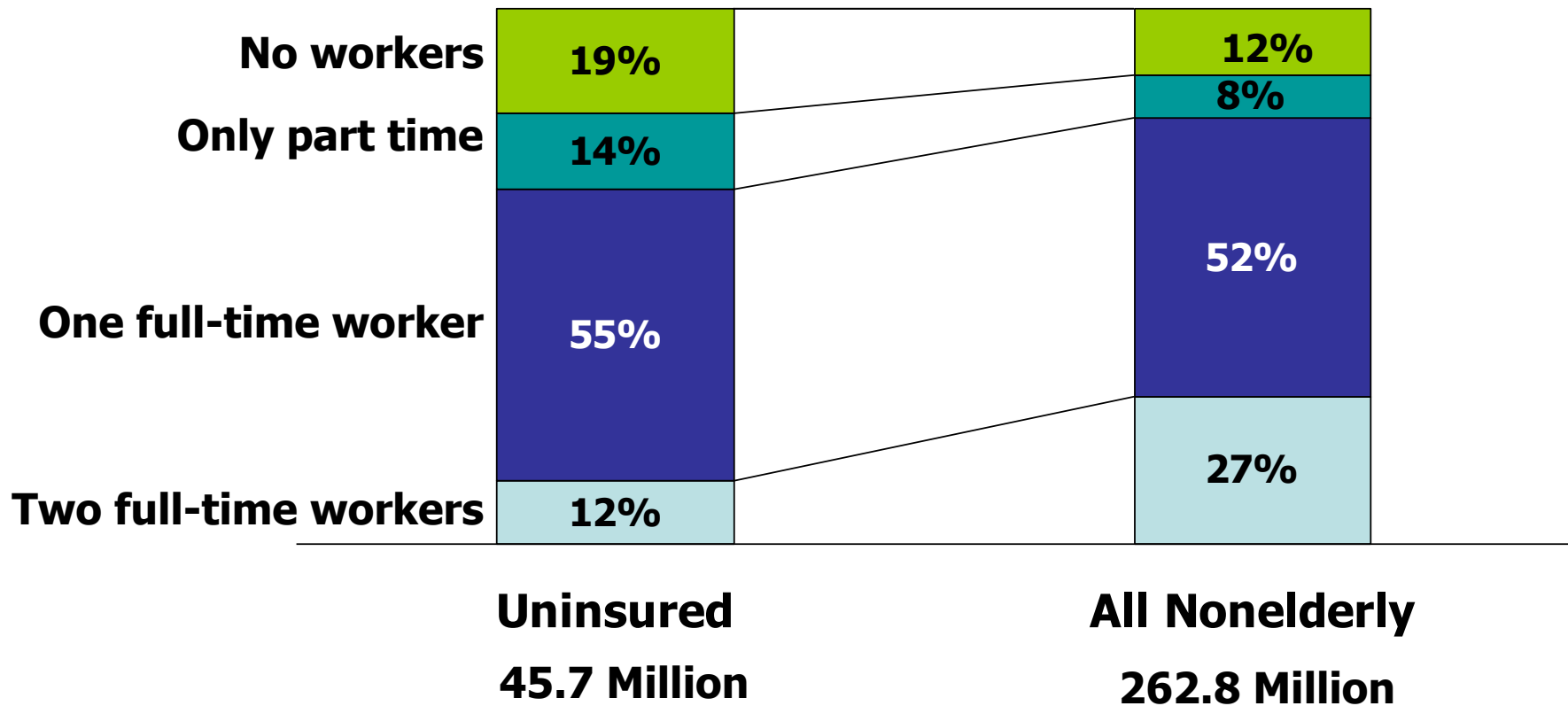
# Uninsured Nonelderly vs. All Nonelderly, by Family Poverty Level, 2008



NOTES: Data may not total 100% due to rounding. The Federal Poverty Level for a family of four in 2008 was \$22,025 (according to the U.S. Census Bureau's poverty threshold). Family size and total family income are grouped by insurance eligibility.

SOURCE: Kaiser Commission on Medicaid and the Uninsured/Urban Institute analysis of 2009 ASEC Supplement to the CPS.

# Uninsured Nonelderly vs. All Nonelderly, by Family Work Status, 2008



NOTES: Data may not total 100% due to rounding.

SOURCE: Kaiser Commission on Medicaid and the Uninsured/Urban Institute analysis of 2009 ASEC

Supplement to the CPS.

# The average uninsured CT resident

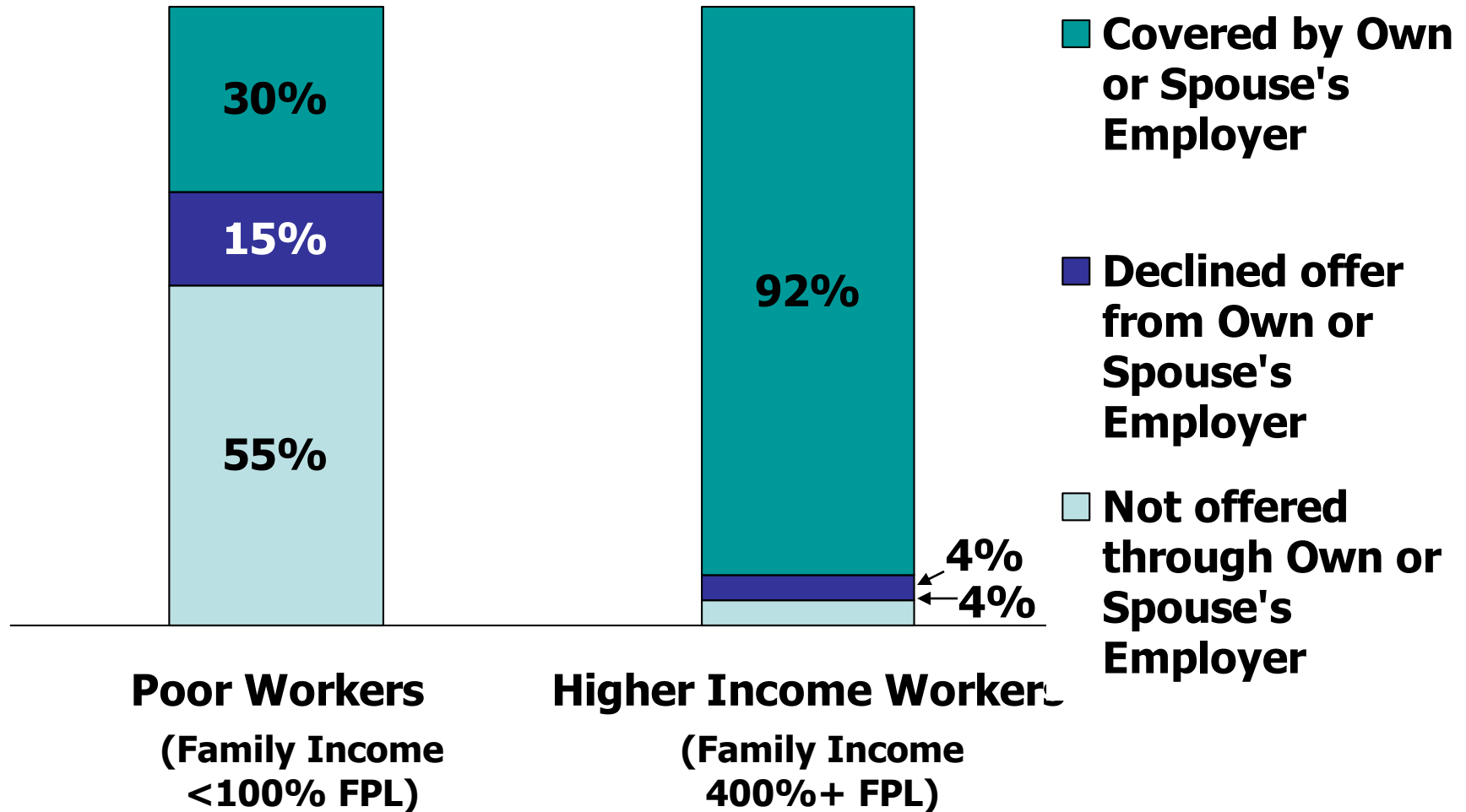
- Age 19 to 24
- Employed
- Family income \$12,000 to \$45,000
- Tend to be young adults
- Has been uninsured over a year
- Nine in ten do not have a college degree
- 4 times more likely to be in poor health

# The average uninsured CT resident

- Most employed at small firms, – 95% of CT firms have <50 employees
- most likely service sector – the 10 industries expected to generate the most jobs by 2014 are in the service sector
- For 6 in 10 – employer doesn't offer benefits
- Another 14% are not eligible – not there long enough, part time, and/or temporary worker
- 62% of all bankruptcies are due to high medical bills and that proportion is rising



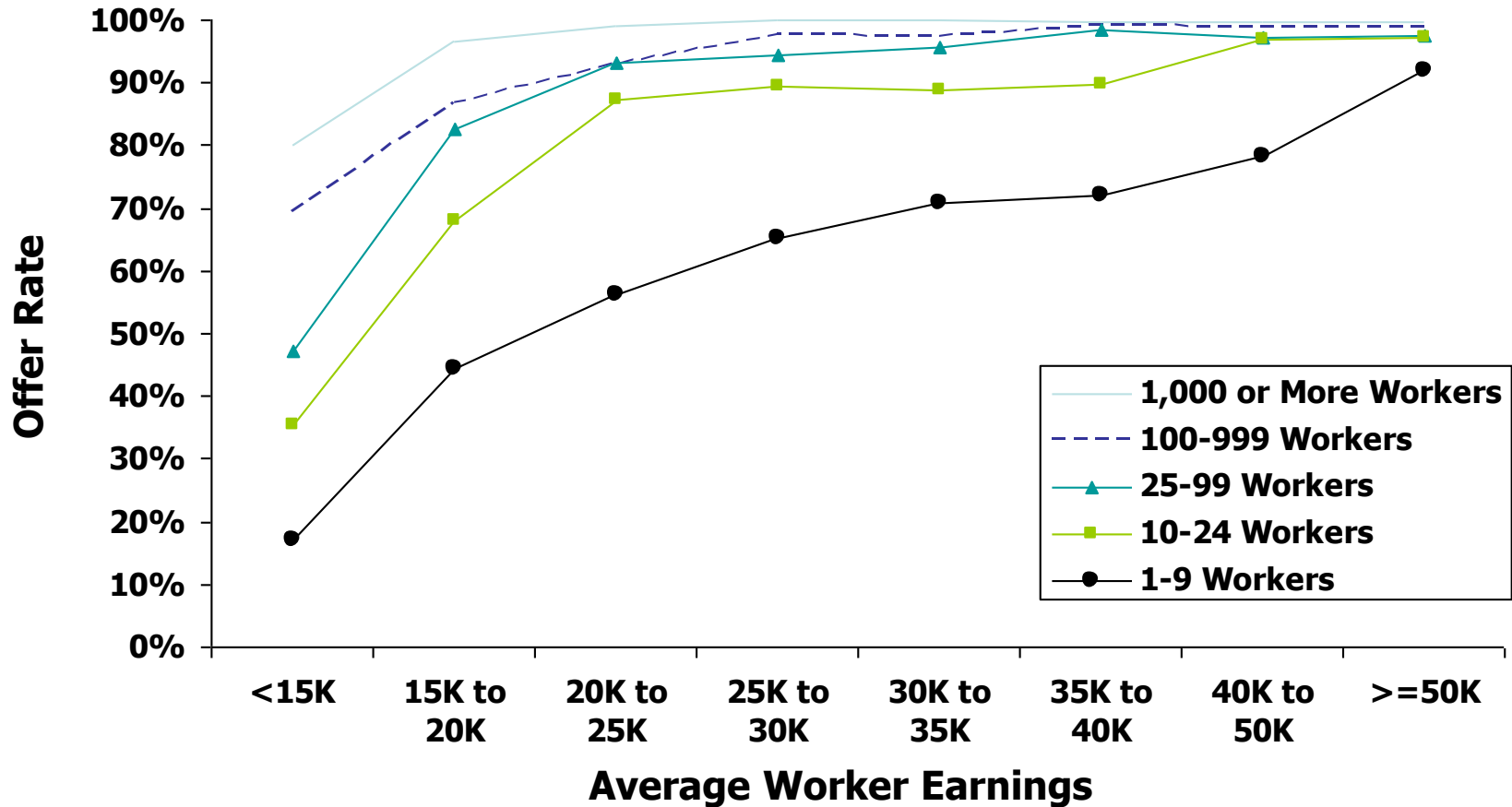
# Access to Employer-Based Coverage by Family Income, 2005



NOTE: The Federal Poverty Level (FPL) was \$16,090 for a family of three in 2005.

SOURCE: Garrett B. and L. Clemens-Cope. *Changes in Employer-Sponsored Health Insurance Coverage: 2001-2005*. Kaiser Commission on Medicaid and the Uninsured report #7599, Dec. 2006

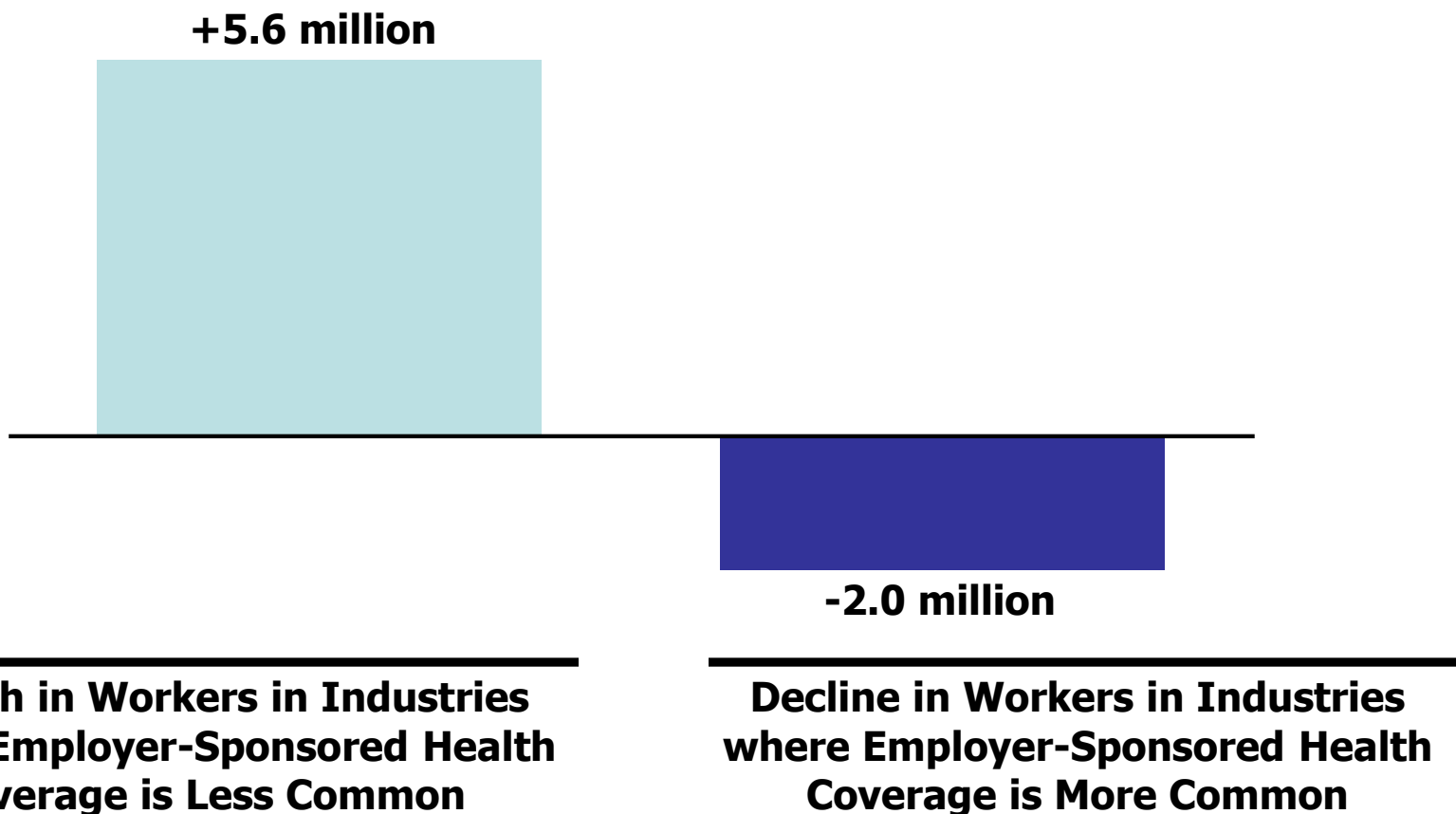
# Establishment Offer Rates by Size and Average Worker Earnings, 2000-2005



Notes: Wages cutoffs are adjusted for inflation to 2005 dollars.

Source: Kaiser Family Foundation calculations based on data from the National Compensation Survey, 2000-2005, conducted by the Bureau of Labor Statistics.

# Growth in Workers by Type of Industry, 2000 to 2005



Notes: Excludes those aged 65+. Uninsured rates are 23% in industries where coverage is less common, such as construction and agriculture; 10% where coverage is more common, such as education and manufacturing.

Source: Urban Institute analysis of the 2001 and 2006 March CPS for KCMU, 2006.

# Why does it matter?

- Myth: Uninsured people can get free health care.
- Truth: The uninsured often pay the highest prices for their care. They pay the full retail price, not the 40 to 50% discounts available to HMOs and government payers.

# It's not healthy to be uninsured

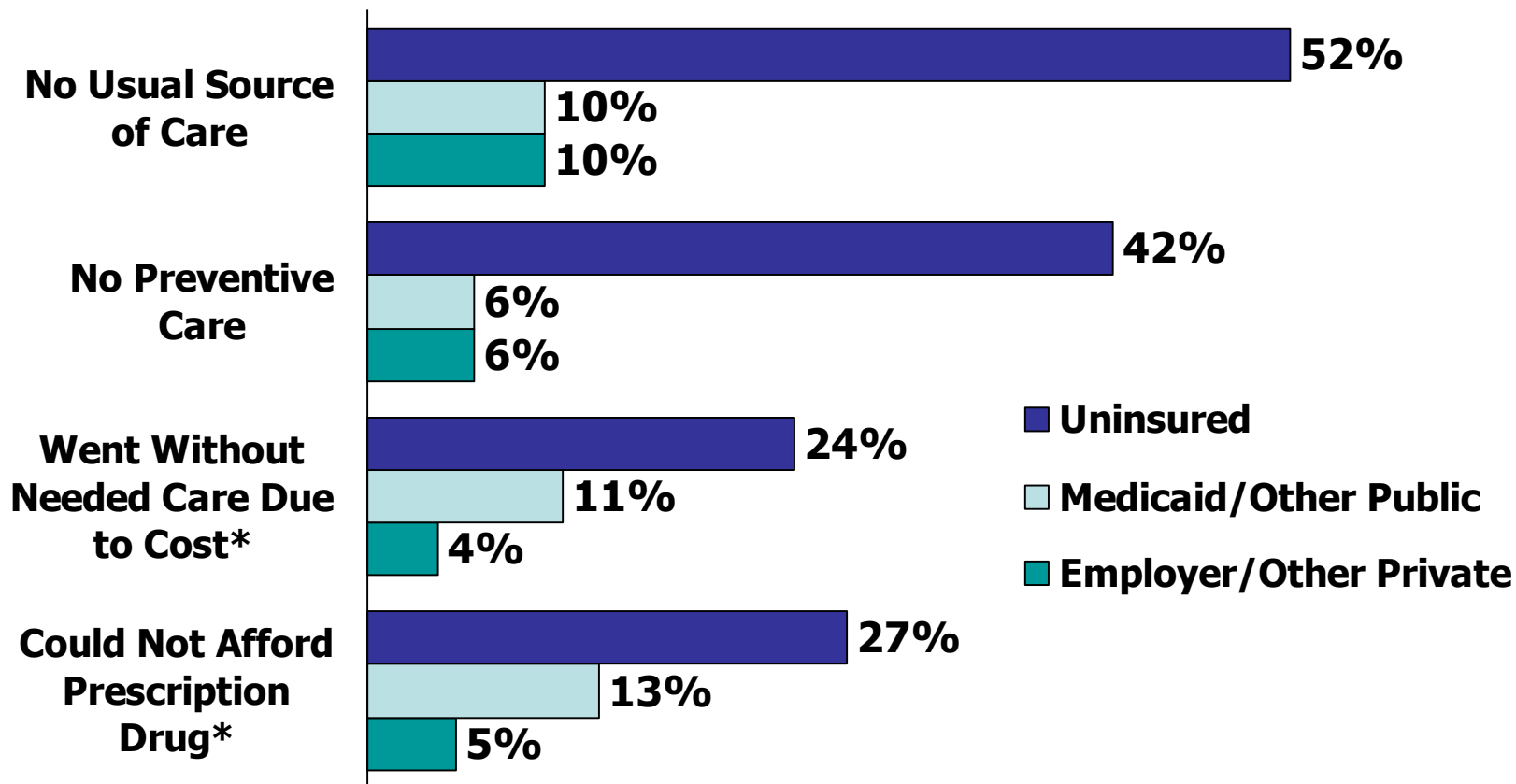
- CT's uninsured are 10 times less likely to get care for an injury and 7 times less likely to get care for a medical emergency
- The uninsured go without important screenings and preventive care
  - 12% of hospital stays for the uninsured could have been avoided with early treatment
- The uninsured are less likely to access on-going care to manage chronic disease
- The uninsured receive fewer medical services and are 25% more likely to die prematurely.

# It's not healthy to be uninsured

- 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
- In 2008, there were 12,134 hospitalizations of uninsured patients in Connecticut. Charges for those hospitalizations were over \$239 million
- Between 2006 and 2008, the number of emergency room visits for uninsured patients in Connecticut rose by 3,939
- Every week 3 people in CT die because they lack health insurance

# Barriers to Health Care Among Nonelderly Adults, by Insurance Status, 2008

Percent of adults (age 18 – 64) reporting:

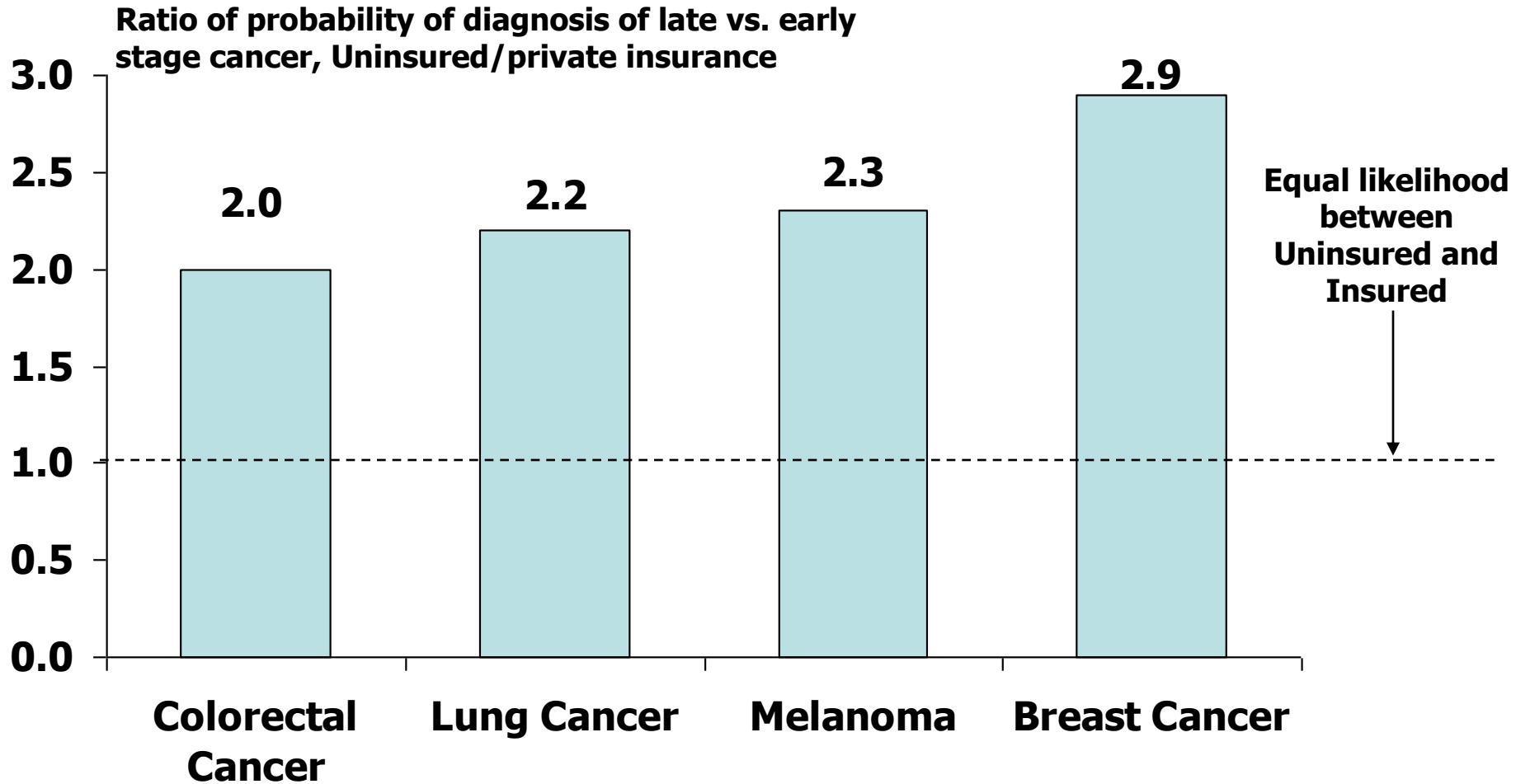


\* In past 12 months.

Respondents who said usual source of care was the emergency room were included among those not having a usual source of care.

SOURCE: KCMU analysis of 2008 NHIS data.

# Diagnosis of Late-Stage Cancer Uninsured vs. Privately Insured



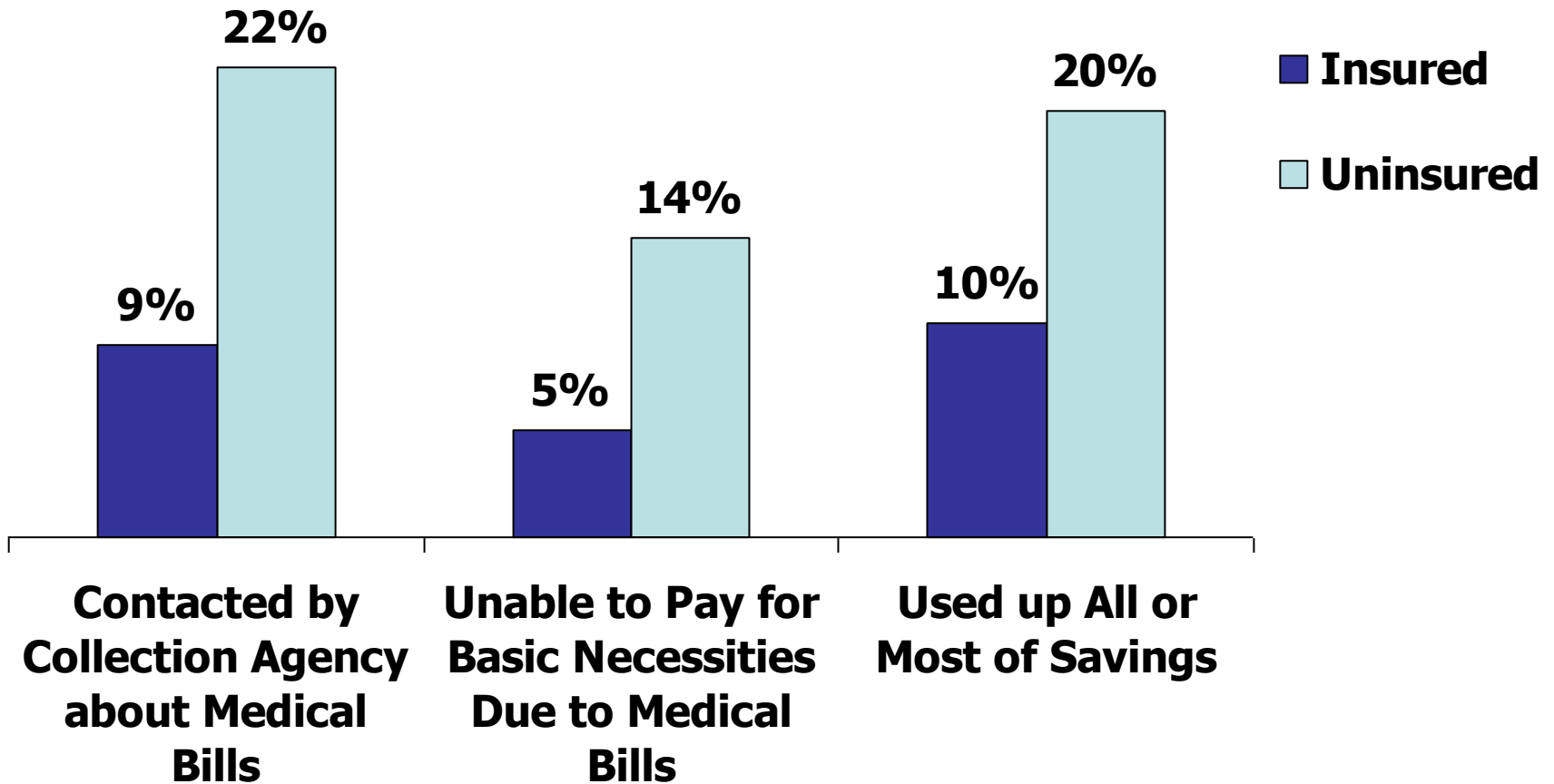
NOTE: Odds ratios were adjusted for age, sex, race/ethnicity, facility type, region, and income and education on basis of postal code. They represent the odds of being diagnosed with stage III or state IV cancer vs. stage I cancer. Analysis based on cases occurring between 1998-2004.

SOURCE: Kaiser Family Foundation, based on Halpern MT et al, Association of insurance status and ethnicity with cancer stage at diagnosis for 12 cancer sites: a retrospective analysis." *The Lancet Oncology*. March 2008.



# Financial Consequences of Medical Bills by Insurance Status, 2009

Percent of adults (age 18-64) reporting in past 12 months:



NOTE: All differences between insured and uninsured are statistically significant ( $p < 0.05$ ).  
SOURCE: Kaiser Family Foundation Health Tracking Poll: August 2009.