

Washington State Planning Grant on Access to Health Insurance

Fast Facts: Who Are Our Uninsured?

September 2002

HOW MANY ARE UNINSURED?

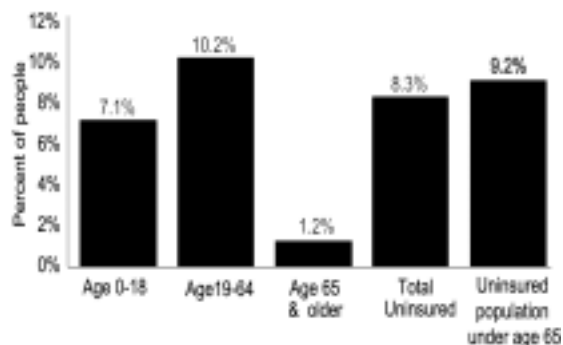
In 2000, of a total population approaching 6 million, 8.3 percent of Washingtonians were uninsured. Most individuals over age 65 are covered by Medicare and some receive additional coverage through employer or public programs. Given almost universal coverage for this group, their major issues revolve around scope of benefits (and more recently, access to providers) rather than the presence or absence of health insurance. Consequently, unless otherwise noted, the following analyses of Washington's uninsured population focus on the under-age 65 population, where risk of being uninsured is greatest. In 2000, approximately **484,000 people under age 65 were uninsured, or 9.2% of the population.**ⁱ

WHO ARE THE UNINSURED?

- 64% are low-income (below 200% federal poverty level)
- 75% are employed or living in households with a worker
- 53% are adults without dependent children
- 43% are between the ages of 19 and 34
- 75% have been uninsured for at least a year
- Although 67% are white, minority or ethnic groups are more likely to be uninsured (e.g., 28% of Native Americans; 23% of Hispanics...)

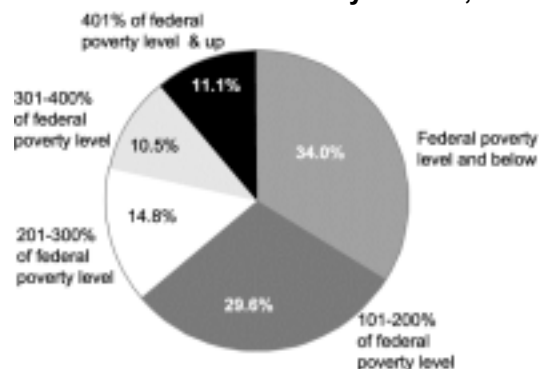
Understanding the underlying causes of uninsurance, i.e., the systemic barriers to coverage, is key to getting the potential coverage strategies correctly linked with the uninsured populations for whom they can be most efficient and effective. Our analysis looked beneath the demographic picture and begins to identify these underlying factors.

Percent Uninsured by Age, 2000



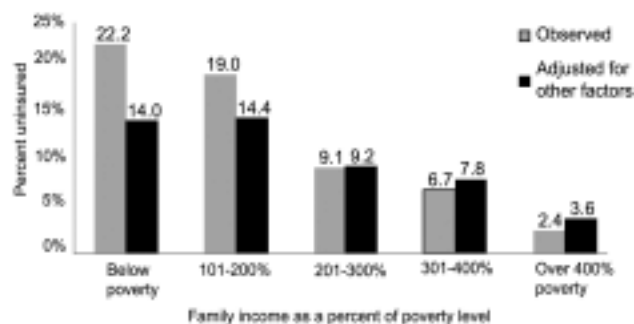
Family income is a persistent underlying factor in the uninsurance rate. In 2000, almost two-thirds of the uninsured under the age of 65 were in families with income levels below 200 percent of the federal poverty level (\$34,100 for a family of four in 2000.)

Distribution of the Uninsured by Income, 2000



The rate of uninsurance in families with incomes up to 200 percent of FPL is more than twice as high as other income groups, although this discrepancy decreases after controlling for other characteristics that impact the likelihood of being uninsured. However, while the likelihood of being uninsured declines substantially with income, close to 22 percent of the uninsured still have incomes that exceed 300 percent of the FPL.

Percent Uninsured by Family Income, 2000ⁱⁱ



MYTH: The uninsured should just get a job.

REALITY: More than 75 percent (365,000 individuals) of the uninsured are found in families or households with at least one worker.

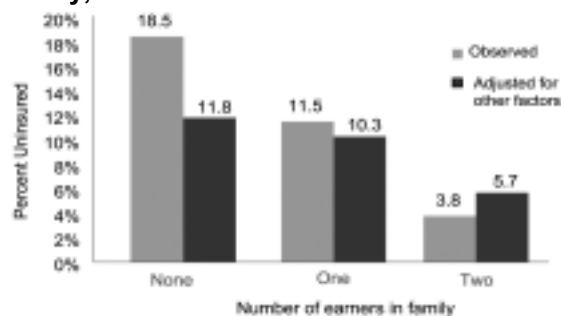
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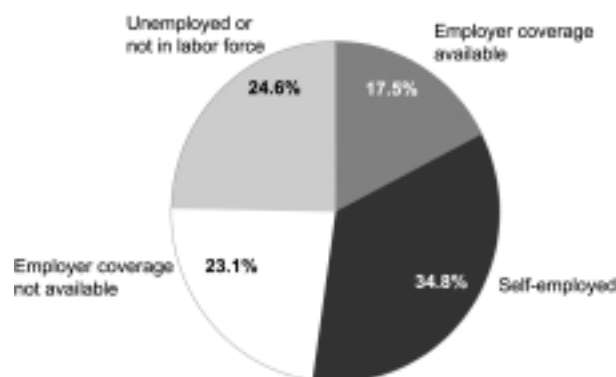
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Percent Uninsured by Number of Workers in the Family, 2000



Although employment remains the cornerstone of insurance in Washington, being employed does not result in insurance coverage for all working Washingtonians (and their dependents). Almost 20 percent of the uninsured have employer-sponsored coverage available and **over 34 percent of the uninsured are in families in which the workers are self-employed.**

Distribution of the Uninsured by Employment Status and Availability of Employer Coverage, 2000



WHY DOES HEALTH INSURANCE MATTER?

Access to a safety net of community clinics, public hospitals and charitable physicians does not substitute for health insurance. The uninsured delay or defer treatment, which can lead to more serious illness and avoidable health problems.

- ❑ Both uninsured adults and children are less likely to receive preventive care or receive treatment for common conditions like ear infections or injuries.
- ❑ The uninsured are more likely to require emergency hospital care and have avoidable hospitalizations, e.g., diabetes, hypertension, pneumonia, bleeding ulcers, asthma....
- ❑ The uninsured have higher mortality in general and higher in-hospital mortality, and are three-times more likely to die in-hospital.
- ❑ The uninsured are more likely to experience adverse health outcomes – and are more likely to be diagnosed with cancer at a later stage with a lower survival rates: e.g., uninsured women with breast cancer have 49% higher adjusted risk of death.ⁱⁱⁱ

WHAT MIGHT THE FUTURE HOLD?

A national and state recession continues to impact the overall economy, and Washington continues to have one of the highest unemployment rates in the nation. High unemployment and an increase of employers dropping insurance coverage have already resulted in increases in the numbers of uninsured. **Preliminary analysis of the 2002 Washington State Population Survey indicates the number of uninsured is 10.6% for the total population and 11.4% among the under 65 population.**^{iv}

A dampened economy is likely to erode insurance coverage further. Publicly sponsored insurance programs like Medicaid and Basic Health face significant budgetary pressures and may see Legislative cuts that increase the numbers of people without access to health insurance and health care.

ⁱ Data are from the 2000 Washington State Population Survey and extensive analysis conducted by the State Planning Grant on Access to Health Insurance. Detailed analysis is available in the *Profiles of the Insured, Uninsured and Insurance Affordability in Washington, 2002*, available at the project web site: <http://www.ofm.wa.gov/accesshealth/products.htm>

ⁱⁱ Statistical adjustments are for health status, region, number of workers in a family, race/ethnicity, age, education and citizenship

ⁱⁱⁱ For more information on the uninsured, see the Institute of Medicine discussion of *Care Without Coverage: Too Little, Too Late*. Health Insurance is a Family Matter. May 2002. <http://www.iom.edu/iom/iomhome.nsf/Pages/Recently+Released+Reports>

^{iv} The 2002 Washington State Population Survey was recently conducted by the Office of Financial Management and the Gilmore Research Group. Updated analyses will be available this winter. Additional information can be found at <http://www.ofm.wa.gov/sps/index.htm>