



Health Insurance Coverage in New Hampshire

Issue Brief 1999

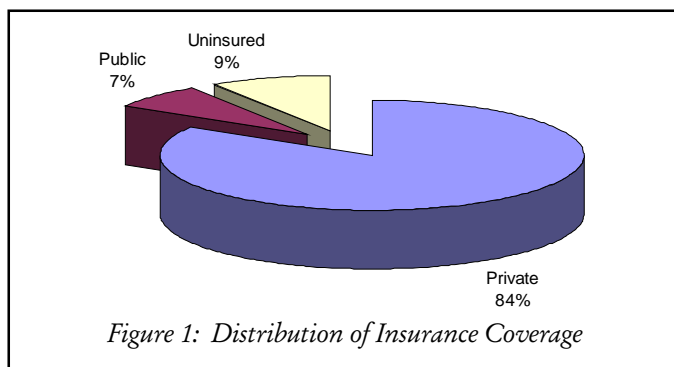
In 1999, the Department of Health and Human Services sponsored the New Hampshire Health Insurance Coverage and Access Survey, a telephone survey of New Hampshire residents under the age of 65 designed to understand health insurance coverage, access to health care, and general medical needs. This issue brief presents key initial findings.

❖ Almost 84 Percent of New Hampshire Residents are Covered Through the Private Sector.

Private insurance – including both employer-based and non-group privately purchased – covers almost 84 percent of all New Hampshire residents (Figure 1). This is significantly higher than the national average. An important question to be addressed is how the state of New Hampshire can build on this success, particularly in a period where trends suggest that employers are finding it more difficult to offer insurance.

❖ An Estimated 96,000 Residents are Uninsured.

Despite broad coverage through the private sector, approximately 9 percent of New Hampshire residents remain uninsured. With a non-elderly population of slightly more than 1 million individuals, approximately 96,000 New Hampshire residents under age 65 are estimated to be currently uninsured. Seven percent of New Hampshire residents are covered through public programs.

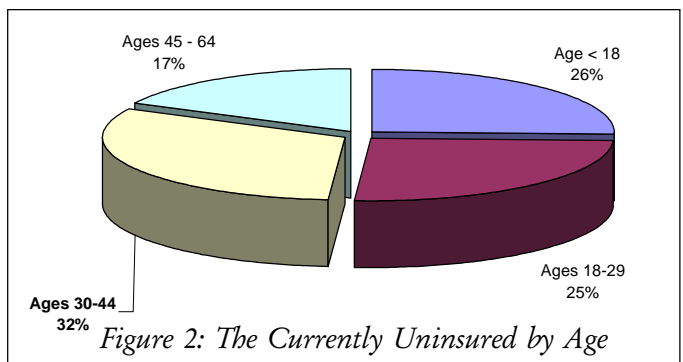


❖ Three Quarters of the Uninsured are Adults.

Approximately 74 percent of the uninsured are adults – an estimated 71,000 individuals. Those ages 30-44 account for the largest share of the uninsured (Figure 2). Adults ages 18-29 account for 25 percent of the uninsured individuals in the state.

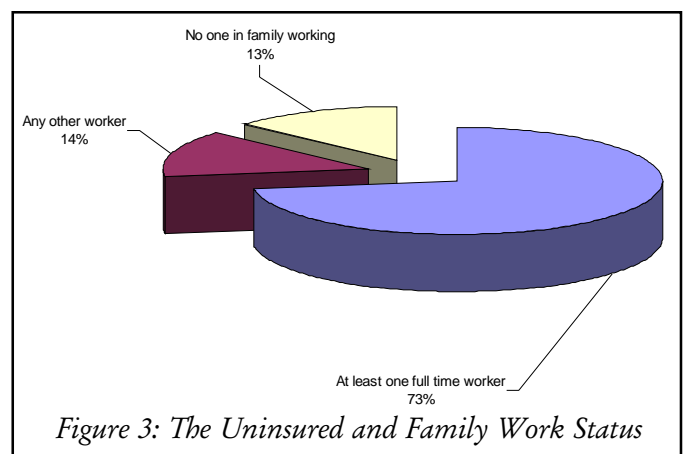
❖ An Estimated 25,000 Children are Uninsured.

Approximately 26 percent of the estimated 96,000 uninsured are children (Figure 2). Many of these 25,000 children may be eligible for existing public programs.



❖ The Uninsured are Working.

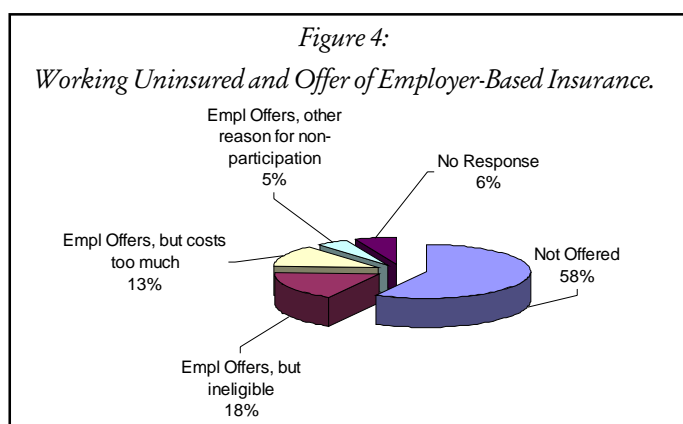
To a large extent the uninsured are working. Almost 73 percent of all uninsured individuals have at least one family member who is working full-time (Figure 3). In addition, approximately 12 percent of uninsured individuals live in families with at least one individual working part-time.



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❖ Working Uninsured Report Little Access to Employer-Sponsored Insurance.

Approximately 58 percent of working uninsured adults indicated that they were working in firms that did not offer insurance coverage (Figure 4). An additional 18 percent reported that their employer offered coverage but they were ineligible for that coverage as a result of the length of employment, the part-time nature of the work, or as a result of medical issues which restricted their access to employer-based insurance.

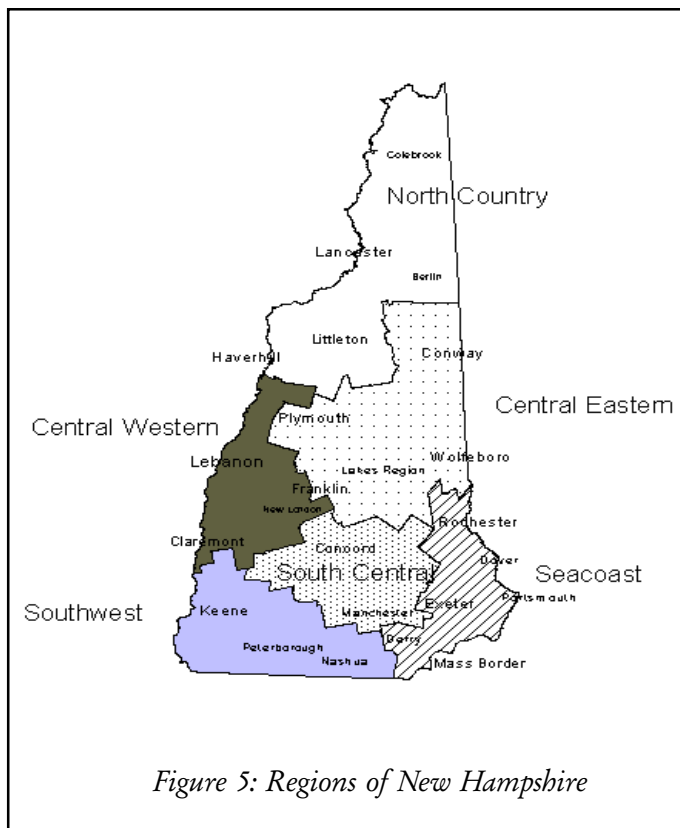


❖ Regional Variation in Uninsurance Exists

The Northern part of the State has significantly higher rates of uninsurance than the Southern regions. Approximately 14 percent of residents are uninsured in the North Country, the area north of 'The Notch.' Approximately 13 percent of residents are uninsured in Central Eastern New Hampshire, including the Mt.

Washington Valley and the Lakes Region.

While the uninsurance rate is higher in the North Country and Central Eastern New Hampshire, the more urban areas of New Hampshire – including those centered around Manchester, Nashua, Concord and Portsmouth – account for approximately 70 percent of the total number of currently uninsured individuals.



Future Challenges

In spite of general economic prosperity, an estimated 96,000 New Hampshire residents are uninsured. Given that most job growth is in the retail and service industries – those least likely to offer insurance coverage – the uninsured may increase. The number of uninsured will also increase in the event that there is a downturn in the economic and/or insurance cycles.

Two current initiatives could have a significant effect on the lives of uninsured New Hampshire residents. A portion of the uninsured are children potentially eligible for existing programs. These children will benefit from private and state outreach efforts currently underway. The greatest share of the uninsured – adults – will be the focus of a subcommittee involving a partnership between the Department of Health and Human Services, the Legislature, representatives of health care providers and businesses in New Hampshire and the Healthy Kids Corporation.

These two initiatives have the potential of significantly reducing the rate of uninsurance in New Hampshire.