

Health Insurance and West Virginia's Non-Elderly Adults

The *West Virginia Healthcare Survey, 2001* was the largest and most comprehensive survey of health insurance ever completed in this state. The survey was commissioned by the leadership of the state agencies that pay for, provide or regulate the healthcare delivery system. The survey was conducted in order to provide the first account of health insurance in West Virginia at the county level. The survey not only identified the uninsured, but also furnished information about the circumstances of their lives. It characterized coverage of the uninsured and profiled their employers. It examined how people used the healthcare system, and whether or not their access was impacted by their health insurance status. The survey was completed again in 2003, but on a much smaller scale. This fact sheet will provide information on some of the changes that occurred between 2001 and 2003.

■ On any given day in 2003, 238,212 adults ages 19-64 (21.9 percent) were uninsured. This is an 8.3 percent increase in two years.

■ The number of adults uninsured for some part of or all of the year increased 6.3 percent to 314,353 (approximately one out of every 3.5 adults).

■ There was a 26.8 percent decrease in the percent of uninsured adults that were somewhat or very confident that they could pay for their healthcare expenses.

■ The largest percentage of uninsured adults has shifted from the 19-25 year cohort to those between the ages of 26 and 34. In 2001, those between the ages of 19 and 25 made up 26.2 percent of uninsured adults. This dropped to 17.3 percent in 2003. In 2001, those ages 26 to 34 made up 23.1 percent of uninsured adults. This rose to 26.7 percent in 2003. It is also significant to note that the 45 to 64 year old group of uninsured adults has increased by 30.3 percent, or 17,954 people.

■ The single largest number of uninsured adults changed from males between the ages of 19 and 25 (14.0 percent of the uninsured, or 30,796 individuals) in 2001 to females between the ages of 26 and 34 (14.1 percent of the uninsured, or 33,588 individuals) in 2003.

■ The composite West Virginian at risk of being uninsured in 2003 was a white, married, female, high school graduate between the ages of 26 and 34 who was living in a household with an annual income of \$10,000-19,999.

■ There was a 19.5 percent decrease in the percent of uninsured adults that were employed by someone else or self-employed (from 61.1 percent in 2001 to 49.2 percent in 2003).