

## Nebraska Health Insurance Facts

1. In 2002, Nebraska ranked **49th** in the percent of private sector\* establishments that offer health insurance to employees.  
Nebraska = 43.6%  
U.S. = 57.2%  
Range: 42.4% (SD) - 89.6% (HI)
2. In 2002, Nebraska ranked **47th** in the percent of private sector establishments with fewer than 50 employees that offer health insurance to employees.  
Nebraska = 32.1%  
U.S. = 44.5%  
Range: 29.4% (AR) - 86.1% (HI)
3. In 2002, Nebraska ranked **39th** in the percent of private sector establishments with 50 employees or more that offer health insurance to employees.  
Nebraska = 94.7%  
U.S. = 96.5%  
Range: 86.5% (NM) - 99.6% (AL)

\* "Private sector establishments" do not include government employers and self-employed persons.

4. In 2002, Nebraska ranked **4th** in the percent of employee contribution to employment-based insurance - single coverage.  
Nebraska = 21.1%  
U.S. = 17.7%  
Range: 9.3% (WA) - 22.6% (GA)
5. In 2002, Nebraska ranked **14th** in the percent of employee contribution to employment-based insurance - family coverage.  
Nebraska = 26.2%  
U.S. = 23.5%  
Range: 16.1% (MI) - 31.6% (VA)

*Source: State Health Facts: Kaiser Family Foundation  
Agency for Healthcare Research and Quality, Center for Cost and Financing Studies.  
2002 Medical Expenditure Panel Survey - Insurance Component (July 2004)*

6. Sixty-three percent (63%) of the uninsured in Nebraska live in households where the head of the household is employed.
7. Nearly four out of five uninsured Nebraskans reside in households with incomes at or below 100% of Federal Poverty Level (FPL).
8. Among the uninsured in Nebraska, 21% are under 19, 34% are aged 19 to 34, and 40% are aged 35 to 64.
9. Twenty-nine percent (29%) of uninsured Nebraskans are unemployed.  
Half (49.5%) of uninsured Nebraskans are employed.  
Fourteen percent (14%) of uninsured Nebraskans are self-employed.  
About 8% of uninsured Nebraskans are unpaid workers, full-time students, etc.

10. Of employed Nebraskans offered coverage by their employer, 20% are not enrolled in their employer's insurance.
11. Reasons uninsured Nebraskans aged 18 to 64 were not enrolled in employer-sponsored health insurance:
  - 27.0% - Too expensive
  - 25.1% - Not eligible
  - 21.7% - Length of Employment
  - 13.9% - Not enough work hours
  - 12.3% - Other
12. Sixty-five percent (65%) of the uninsured state that cost is the reason they do not purchase private insurance.
13. Half (50%) of the uninsured rely on public clinics (e.g., local health departments, Federally Qualified Health Centers) as the source of their care, compared to 23% of the insured.
14. One fourth (24.7%) of persons in households with incomes below 100% of the FPL were uninsured, compared to 21.4% (101-200% FPL), 7.3% (201-300% FPL), and 3.7% (>300% FPL)
15. Young adults are more likely to be uninsured than any other age group:
  - Under age 19 - 6.7% are uninsured
  - Aged 19 to 34 - 16.0% are uninsured
  - Aged 35-54 - 9.1% are uninsured
  - Aged 55-64 - 7.9% are uninsured
16. Ninety-eight percent (98%) of businesses with 50 or more employees offer health insurance. That proportion drops as the number of employees goes down:
  - 20-49 employees - 88% offer health insurance
  - 10-19 employees - 80% offer health insurance
  - 4-9 employees - 65% offer health insurance
  - 1-3 employees - 49% offer health insurance
17. Percent of uninsured Nebraskans under age 65 by race/ethnicity:
  - 9.1% - White
  - 6.5% - Black
  - 26.9% - Hispanic
18. About 14% of uninsured Nebraskans, compared to 3% of insured Nebraskans, reported not getting needed medical care in the past 12 months.
19. About 27% of uninsured Nebraskans under age 65 do not have a regular source of medical care, compared to 6% of insured Nebraskans.
20. Almost 43% of uninsured Nebraskans under age 65 did not visit a doctor in the past 12 months, compared to 14% of insured Nebraskans.
21. Reasons the uninsured do not purchase private insurance coverage:
  - 65.4% - Too expensive
  - 11.4% - Not eligible
  - 5.7% - Don't need/want

*Source: Nebraska Center for Rural Health Research, University of Nebraska Medical Center, Department of Preventive & Societal Medicine: "Health Insurance Coverage*

*in Nebraska: Results from the Nebraska State Planning Grant"; December 2004*  
("Uninsured", for the purposes of this study, included persons under age 65 who have no health insurance of any type - private insurance, Medicare, Medicaid, or military insurance.)

22. Only one-fourth (25.6%) of part-time workers in Nebraska are offered single-coverage health insurance. (The rate is the lowest for the western region of the state (17.6%).)
23. Of those full-time employees eligible for single-coverage health insurance, only 61.4% are enrolled. Less than half (47.2%) of part-time employees eligible for single-coverage health insurance are enrolled.
24. Most employers (70.4%) require a waiting period for health insurance for full-time employees; 87.4% of employers require a waiting period for health insurance for part-time employees.
25. Nearly 60% of businesses offer family coverage medical insurance for full-time workers. Only 40.4% of businesses with three or fewer employees offer family coverage.
26. Forty percent of businesses offer single-coverage dental insurance to full-time employees; 37.2% offer family dental coverage to full-time employees.
27. About one-fourth (24.9%) of businesses offer vision insurance to full-time employees.
28. About fifty-eight percent (57.9%) of full-time employees are offered a prescription drug plan.
29. Reasons businesses give for not offering health insurance to their employees:
  - 59.2% - Too expensive
  - 37.5% - Employees covered by other insurance
  - 20.9% - Large portion of workers are seasonal, part-time, or contracted
  - 16.0% - Employees cannot afford it
  - 14.4% - Cost of insurance benefits are too difficult to control
  - 12.4% - Higher wage or other benefits offered instead
  - 11.1% - Not the company's responsibility
  - 10.7% - Higher employee turnover
  - 9.3% - Too much paperwork
30. Of those businesses that do not offer insurance - what could lead to health insurance being offered:
  - 41.7% - Only if mandated by law
  - 21.2% - If pooling options to get group coverage with other employers were allowed
  - 19.5% - If the state-employee health plan were made available to private employers
  - 19.3% - If tax credits were offered
31. Of those businesses that do not offer insurance, 77.9% said it was unlikely they would offer insurance within the next two years; only 7.0% said it was very or somewhat likely they would offer insurance within the next two years.

*Source: Nebraska Department of Labor; Labor Market Information Center: "2004 Nebraska Employee Benefits Report", December 2004*