

# Senate Ways and Means

February 9, 2005 Work Session

(Revised February 23, 2005)

## **Health Insurance Coverage in Washington**

*Washington State Planning Grant*

*on Access to Health Insurance*

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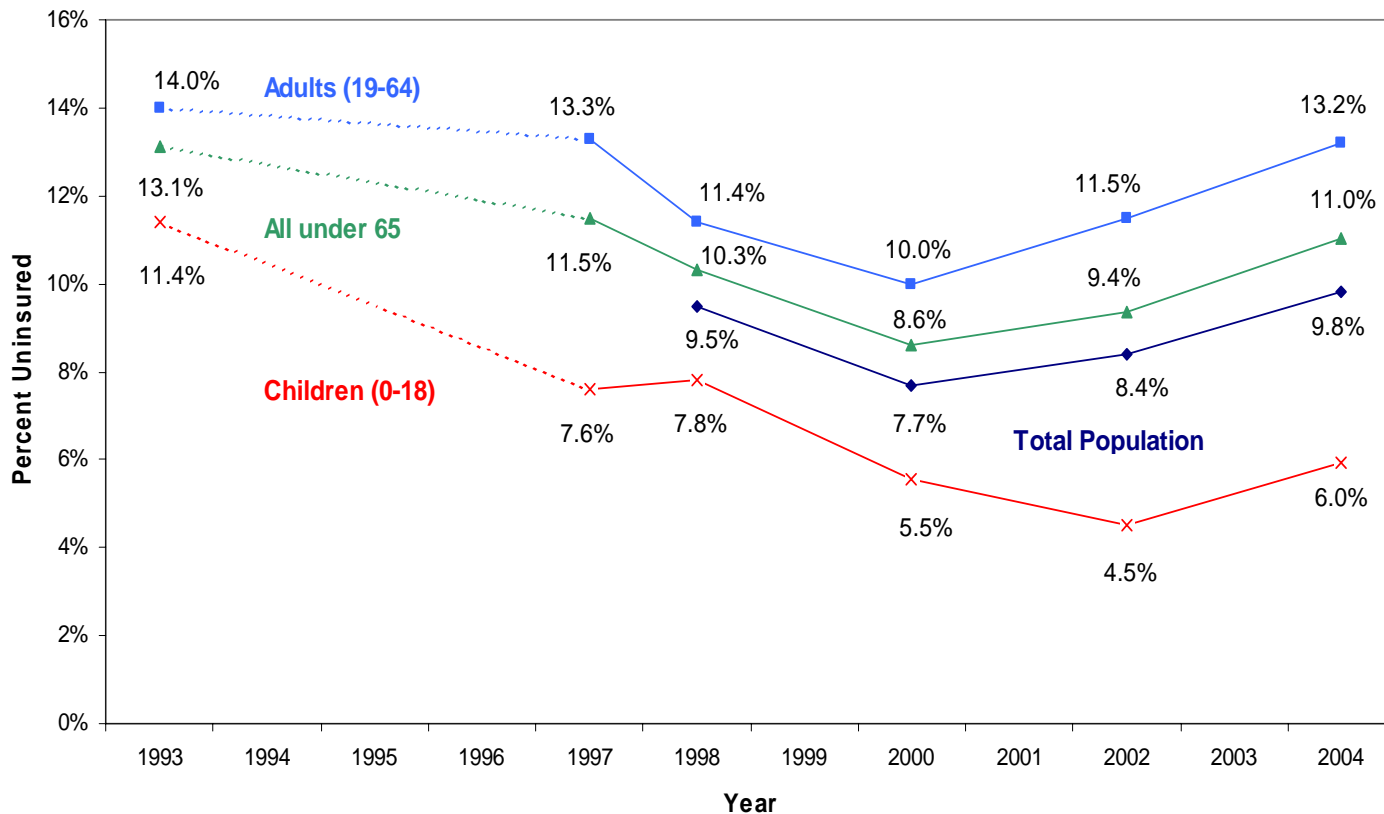
*Office of Financial Management*

# Two Points

Preliminary data indicate

- Rate of uninsurance in Washington is increasing
- Steady decline in employer-based coverage and steady increase in public program coverage are occurring

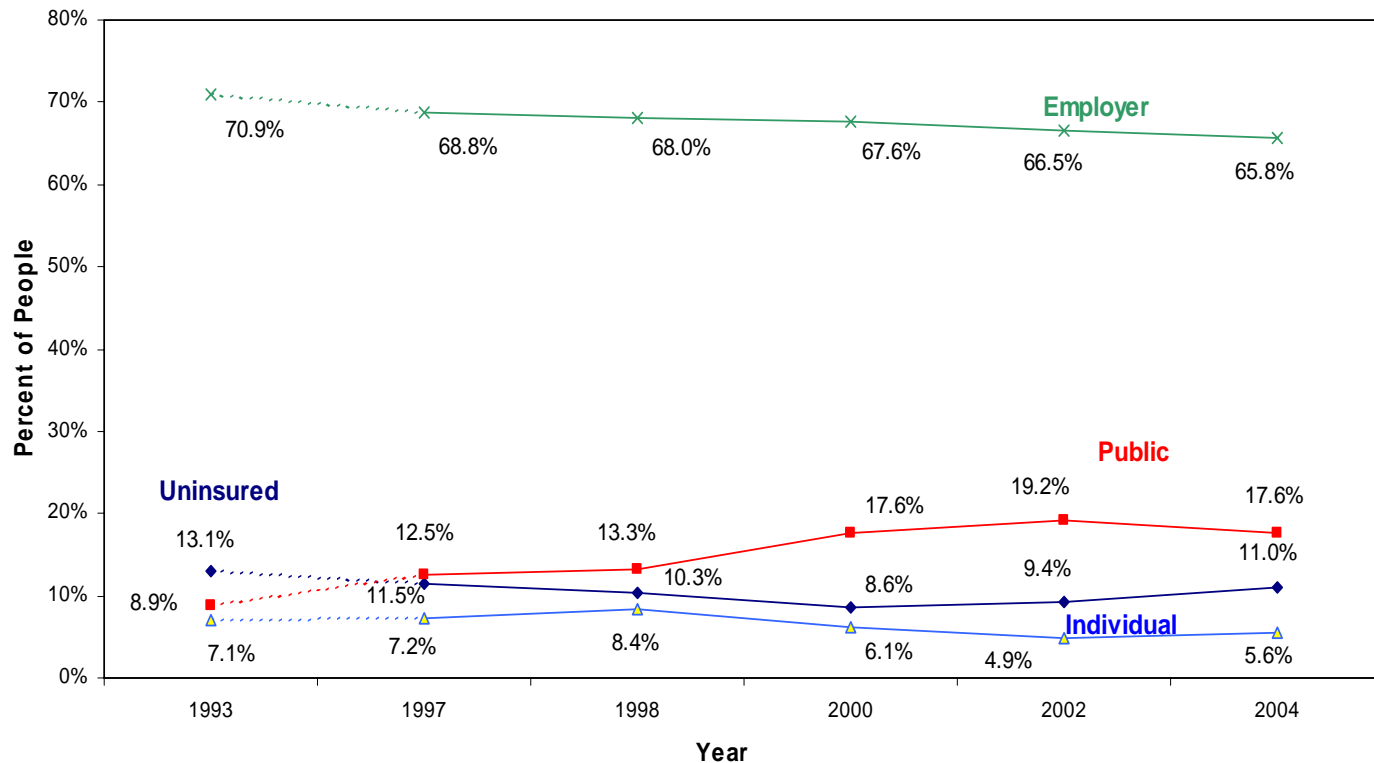
# Overview of Washington's Uninsured 1993-2004



Source: 1993, 1997, RWJF Washington Family Health Insurance Survey;  
 1998, 2000v5M, 2002v4M, 2004v3M Washington State Population Survey  
 (Adjustments made to account for Medicaid underreporting are described in <http://www.of.m.wa.gov/sps/index.htm>)

# Changes in Source of Coverage

Primary Source of Insurance for those Under Age 65, 1993-2004



Source: 1993, 1997, RWJF Washington Family Health Insurance Survey;  
 1998, 2000v5M, 2002v4M, 2004v3M Washington State Population Survey  
 (Adjustments made to account for Medicaid underreporting are described in <http://www.ofm.wa.gov/sps/index.htm>)

# “Source of Coverage” Numbers for 2002 & 2004

	<u>2002</u>		<u>2004</u>		<u>2002 - 2004</u> <u>Difference</u>
<b>Employment-based</b>	3,573,776	66.5%	3,593,624	65.8%	19,848
<b>Public</b>	1,031,024	19.2%	963,854	17.6%	(67,170)
<b>Uninsured</b>	502,690	9.4%	602,729	11.0%	100,039
<b>Individual</b>	262,678	4.9%	303,782	5.6%	41,104
<b>TOTAL</b>	5,370,168		5,463,989		93,821

Source: Washington State Planning Grant analysis of 2002v4M, 2004v3M Washington State Population Surveys

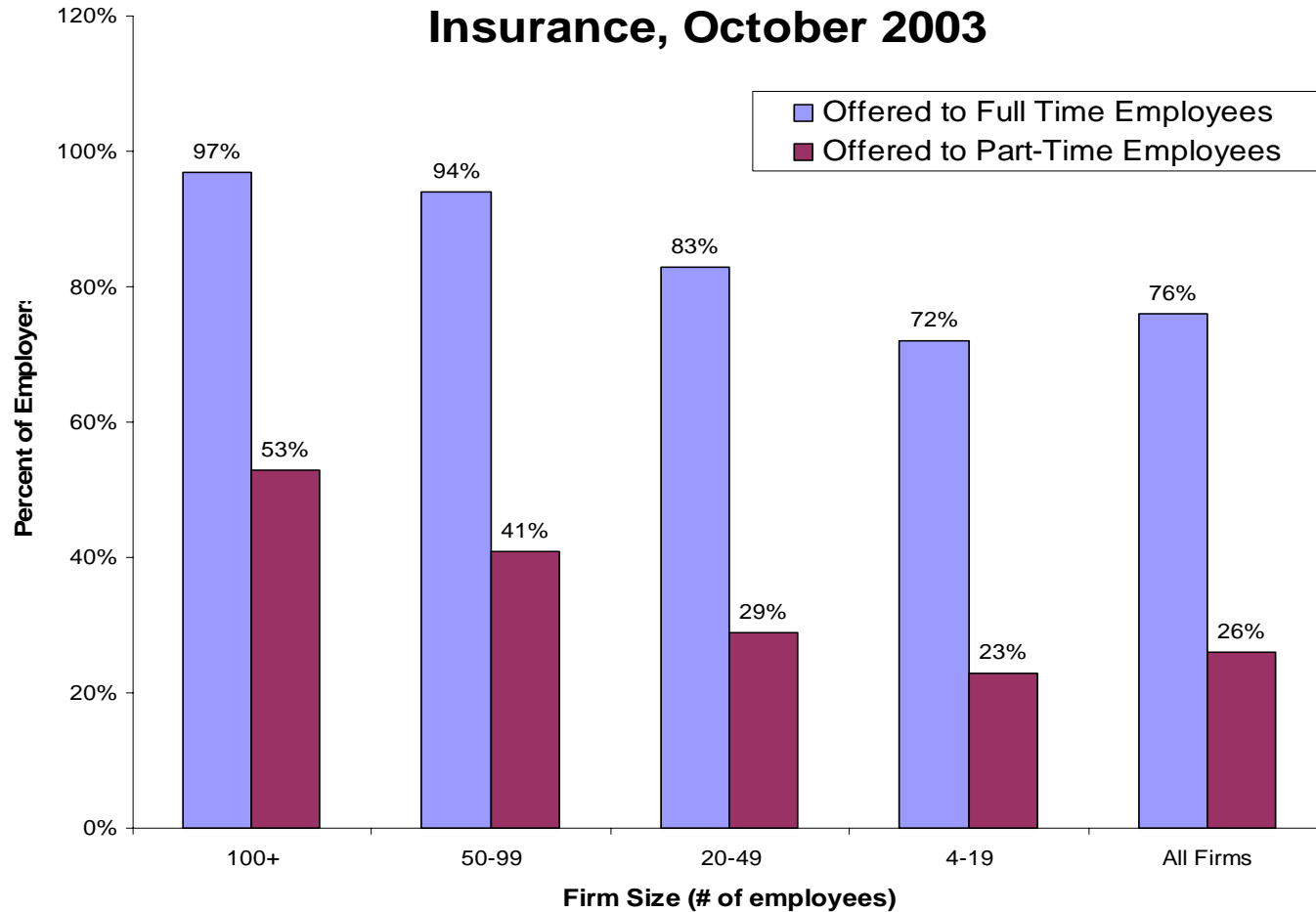
# Summary Message

- Increases in public program and individual coverage offset but do not make-up for the decline in employer-based coverage.
- Thus, the rising rate of uninsurance

# Some Context

- Employer offer rates (not to be confused with take-up rates)
- Getting to know “the uninsured”

## Percent of Washington Employers Offering Health Insurance, October 2003



Source: Washington State Planning Grant analysis of October 2003 Washington Employee Benefits Survey, available at [www.workforceexplorer.com](http://www.workforceexplorer.com) (Firms under size 4, and employee dependents not included)



# Who Are the Uninsured?

Consistent profile but not a static population:

- Lower income
- Part of working families
- Often in service, agricultural, retail, and construction fields