

WHO ARE THE UNINSURED IN RHODE ISLAND?

Demographic Trends, Access to Care, and
Health Status for the Under 65 Population

PREPARED BY

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Section 1: Overview

Background

Recent Census Bureau data report a rise in the uninsured rate for the fourth year in a row.¹ In 2003, the uninsured rate was 15.6% for the U.S. In addition, the rate of coverage through employment-based health insurance has decreased, while the coverage through government health insurance programs has increased. Nationally, health insurance coverage for children remains better than for adults, with 11.4% without insurance.

The nationally-collected data for Rhode Island indicate that in the past few years, since the collection of the state data used in this report, the health insurance situation has worsened. **While health insurance coverage for Rhode Islanders remains higher than the national average, the Census Bureau reports the overall uninsured rate in Rhode Island was 10.2%, up from 7.7% in 2001, the time of the most recent RI Health Interview Survey, the data source for this report.² Likewise, the uninsured rate for children under 18 is reported to have increased from 4.5% to 5.2% between 2001 and 2003.³**

The data in this report are based on state-collected data, the Rhode Island Health Interview Survey, and they do not always correspond precisely with the data collected nationally. It is also important to note that the state data are from 2001, and the nationally-collected data suggest that the health insurance situation has worsened since then. **Thus, this report may represent a best-case-scenario discussion of the condition of the uninsured in Rhode Island.**

1. See <http://www.census.gov/hhes/www/hlthins.html>.

2. Rhode Island Department of Health, Health Interview Survey 2001.

3. See <http://www.census.gov/hhes/hlthins/historic/hihist4.html> and www.census.gov/hhes/hlthins/historic/hihist5.html.

Purpose of the Chartbook

This chartbook provides a portrait of Rhode Island's uninsured population, under age 65. Some charts show the trend in non-insurance since 1990 and provide the context for the charts that look at the data from 2001, the most recent data from the Rhode Island Health Interview Survey. The charts cover:

- characteristics of the under-age-65 population of uninsured,
- measures of access to care for the uninsured compared to the insured population,
- health status measures for the uninsured compared to the insured population, and
- information about three important population subgroups:
 - > children under age 18,
 - > women 15-44, and
 - > Hispanics.

This chartbook can be used by policymakers to look at trends in insurance coverage in Rhode Island between 1990 and 2001 and to compare the uninsured to the insured on many important measures. It can also be used to consider the insurance situation of three of the more vulnerable subpopulations.

Description of Data Source and Methods

The data in this report are from three years of the Rhode Island Health Interview Survey (RIHIS 1990, 1996, and 2001), sponsored by the Rhode Island Department of Health. The RIHIS is based on a representative sample of telephone households in Rhode Island. The sample excludes group-quarter households (such as dorms and military barracks and institutions containing nine or more persons) as well as households without telephones.¹

In 2001, there were 2600 households interviewed with a total of 6877 individuals. In 1996, there were 2580 households with a total of 6583 individuals. In 1990, there were 2588 households with a total of 6536 individuals. The analyses in this report are based on individuals (not households) and are limited to those under age 65, as shown in the table on the next page.

1. For detailed information about the survey design and data collection, please see the following technical documents:

Rhode Island Department of Health 2001 Interview Survey, Technical Documentation, Brian Robertson, Market Decisions, May 2002.

1996 Rhode Island Health Interview Survey Technical Description, David Kovenock and Christine Kreider, Northeast Research, Inc., July 1997.

1990 Rhode Island Health Interview Survey Technical Description, Office of Health Statistics, RI Department of Health, Providence, RI.

	RI HIS Cases < age 65	
	Unweighted	Weighted
2001	6,022	866,856
1996	5,865	NA (see below)
1990	5,718	NA (see below)

The data are weighted to compensate for different probabilities of selection at the sampling stage of the project (described in the HIS technical documents). I do not show the weighted population totals for 1996 and 1990 because the weights used in those years did not inflate up to population estimates; instead, in 1996 and 1990, the weights simply re-apportioned the sample size percentages based on the population. Unweighted sample sizes for each chart are provided in Appendix 1 of this report.

Technical Notes

The major limitation of the Rhode Island Health Interview Survey is that households without telephones are excluded, thus omitting some of the poorest households. As a result, it is expected that this report underestimates Medicaid participants and the uninsured.

This chartbook is based on the under-65 population in Rhode Island. The over-65 population reports extremely high insurance coverage (over 98% in 1990, 1996, and 2001) and, therefore, can skew comparisons of insured and uninsured.

All of the charts are based on weighted data, and rates are based on 50 or more unweighted cases.

Item missing data are excluded from all charts, except for income in 2001, when missing data were imputed.

Appendix 1 gives the unweighted cell sizes used in each chart (for all three years, as appropriate).

Appendix 2 explains the reliability of the data.

Findings

There are several key findings in this chartbook:

- **Trend data**: There is a common pattern in a number of the charts that shows a rise in non-insurance from 1990 to 1996, then a fall by 2001. **Groups that have high non-coverage include 18-34 year olds, Hispanics, non-marrieds, those lacking a high school diploma, those in or near poverty, the unemployed, those living in single-person households, and those living in core cities.**
- **Demographic characteristics**: The demographic characteristics of uninsured Rhode Islanders under age 65 are driven not only by the rate of non-insurance for the demographic group but also by that group's proportion in the population. **Thus, while whites and the employed have very high rates of insurance coverage, their high proportion in the population makes them high percentages of the uninsured.** The other important demographic characteristics of the uninsured are that they are majority male, not married, lacking higher education, and in households with more than one person.

- **Access to care measures:** Overall, these measures indicate that **the uninsured have less access to care than the insured**, with many more of the uninsured reporting no routine or other doctor visit in the past 12 months, no usual place they go when sick, missing medical or dental attention or a prescription drug due to cost, and being without dental insurance or a dental visit in the past year.
- **Health status measures:** Generally, this section indicates that while the uninsured, as a group, self-report lower health status than the insured, we don't find differences between the groups on specific diseases or conditions (asthma, arthritis, disability, depression, diabetes, obesity); however, we do see differences on two important lifestyle measures, with the uninsured reporting more smoking and less exercise.
- **Measures for uninsured children:** In general, the situation for uninsured children is similar to that for the under 65 population, particularly in comparisons of the insured and uninsured, with uninsured children reporting less access to care than insured children (less likely to have seen a doctor or had a routine visit in the past year, missed medical or prescription or dental needs due to cost, lack of dental insurance). However, the lack of access to care for uninsured children is much lower in magnitude than for uninsured adults.

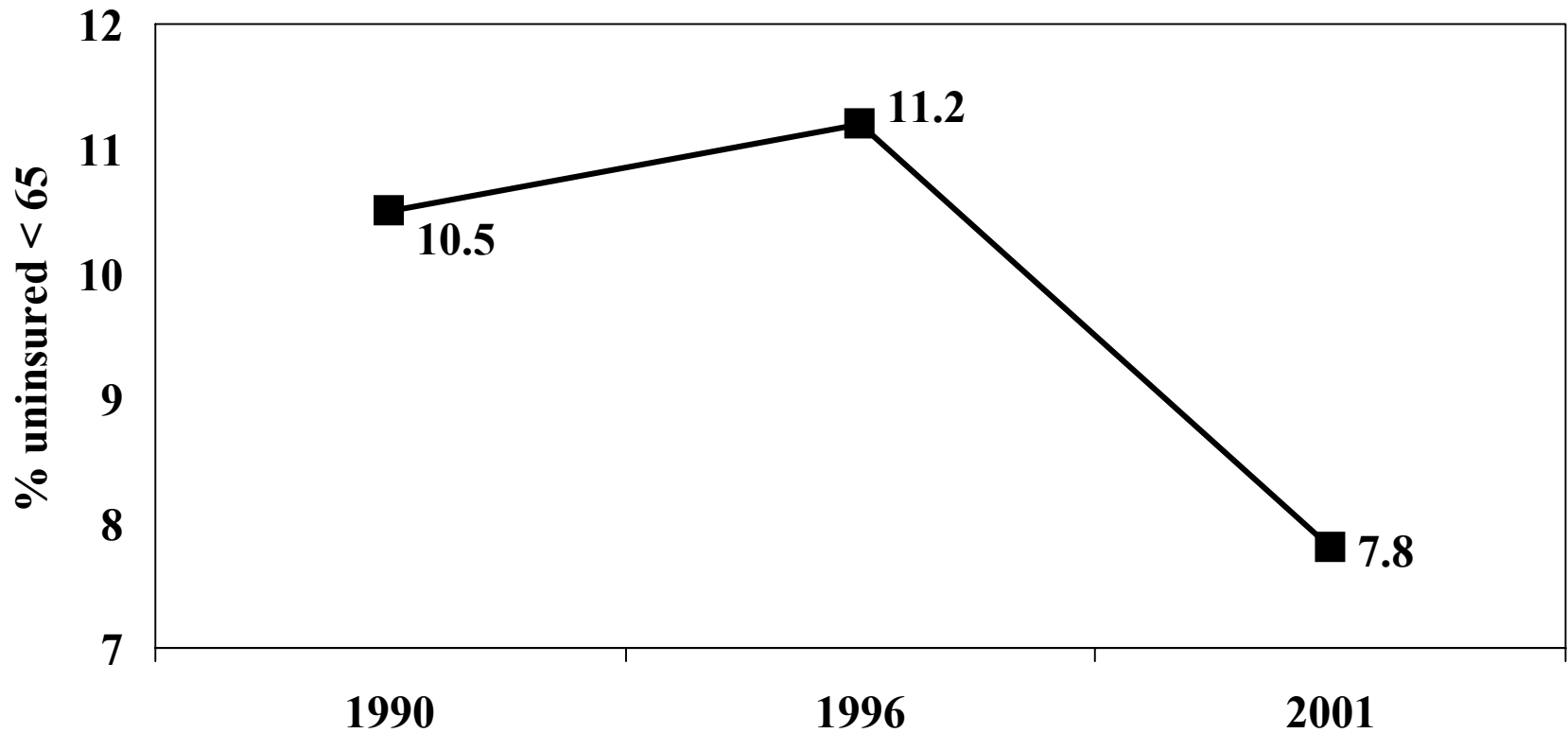
- **Measures for women age 15-44:** The situation for women age 15-44 looks approximately the same as for the under-65 population in general. Specifically, the insurance trend follows the pattern of a slight rise in non-coverage between 1990 and 1996, then a decline at 2001. Also, as with the population more generally, uninsured women of childbearing age report less access to care than the insured (less likely to have seen a doctor or had a routine visit in the past year, less likely to have a usual place they go when ill, missed medical or prescription or dental needs due to cost, lack of dental insurance, and less likely to have had a dental visit in the past year).
- **Measures for Hispanics:** Generally, it appears that the experience of the Hispanic subgroup is slightly different from other subgroups or the overall population, with Hispanics showing a reduction in non-coverage over time but with the percent uninsured remaining quite high even in 2001 and with non-coverage being more concentrated among the poor and near poor.

Section 2: Demographic Trends of Uninsured Rhode Islanders

This section of charts shows the trends in insurance coverage for 1990, 1996, and 2001, first overall and then by demographic characteristics.

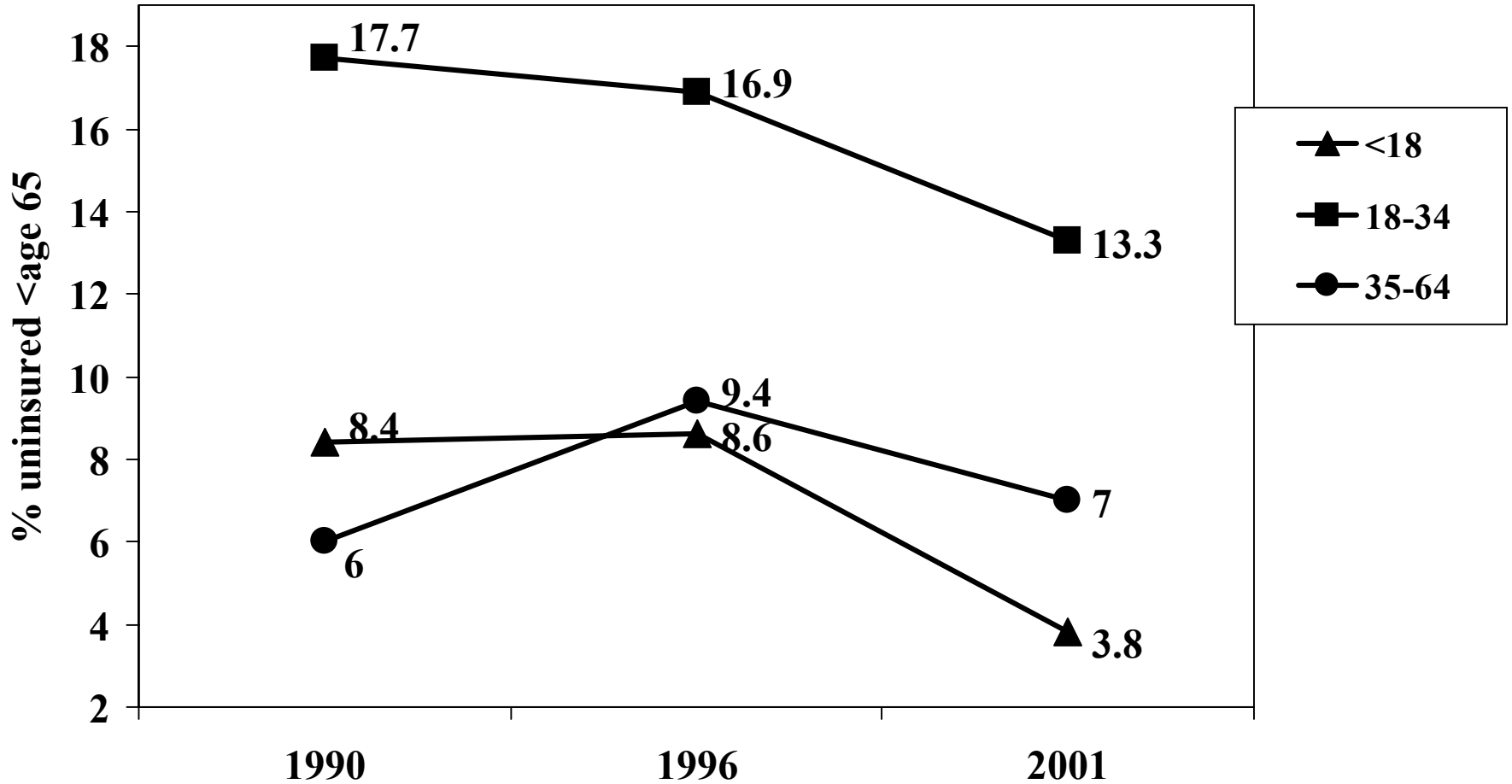
The overall trend shows that while 10.5% of Rhode Islanders under age 65 were without health insurance in 1990, and 11.2% were without health insurance in 1996, that number has fallen to 7.8% in 2001.

**2-1. Percent of Rhode Islanders (< 65)
uninsured in each year: *after a small jump
in 1996, the trend seems to decrease***



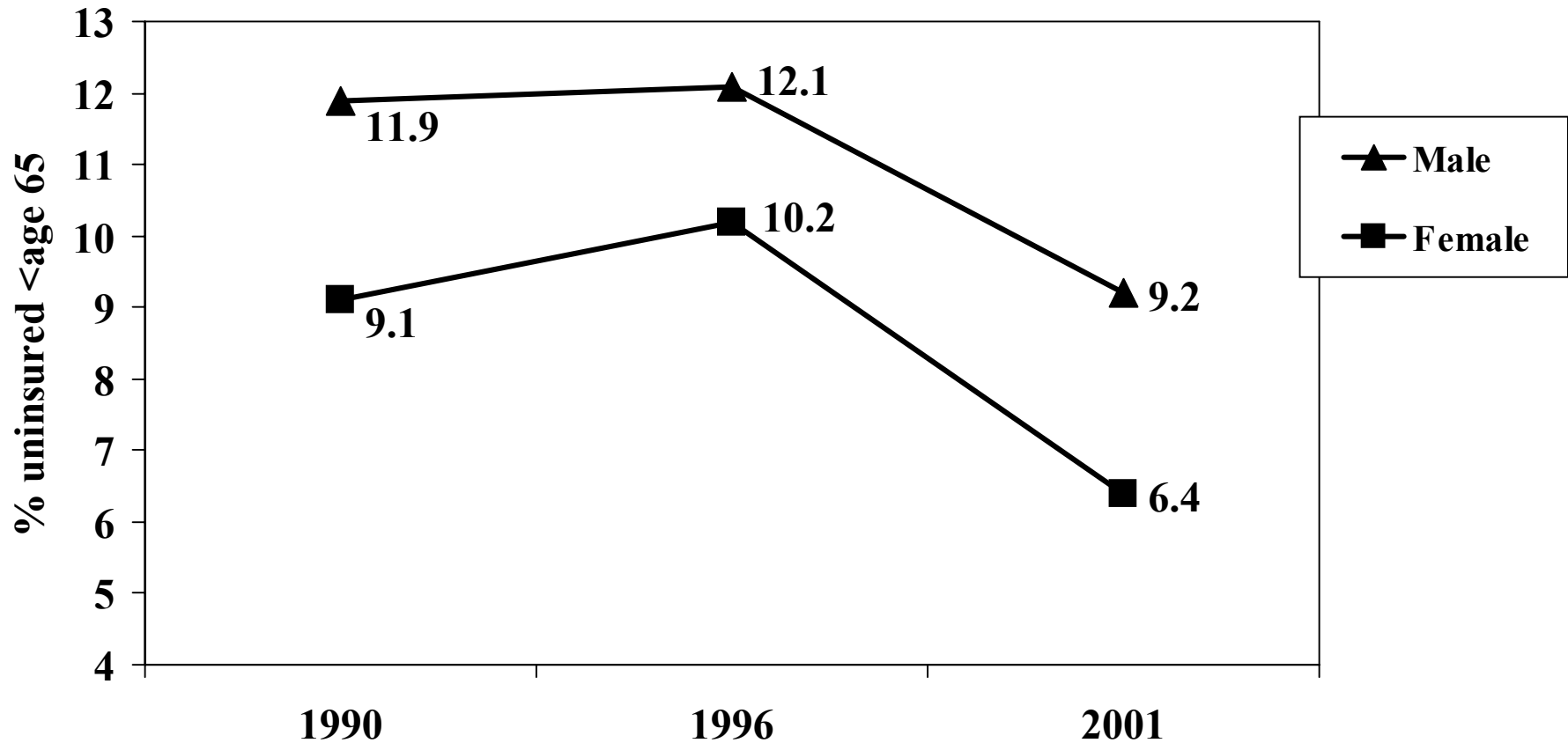
Rhode Islanders age 18-34 are most likely to be without health insurance, compared with children under age 18 and adults age 35-64. Their lack of insurance has dropped in 2001 to about 13%, but it's still the highest of the three age groups, and by quite a bit. The children's group in 2001 had the best coverage, with only about 4% without insurance.

2-2. Uninsured Rhode Islanders (< 65) by Age: *non-coverage was and remains highest for 18-34 year olds*



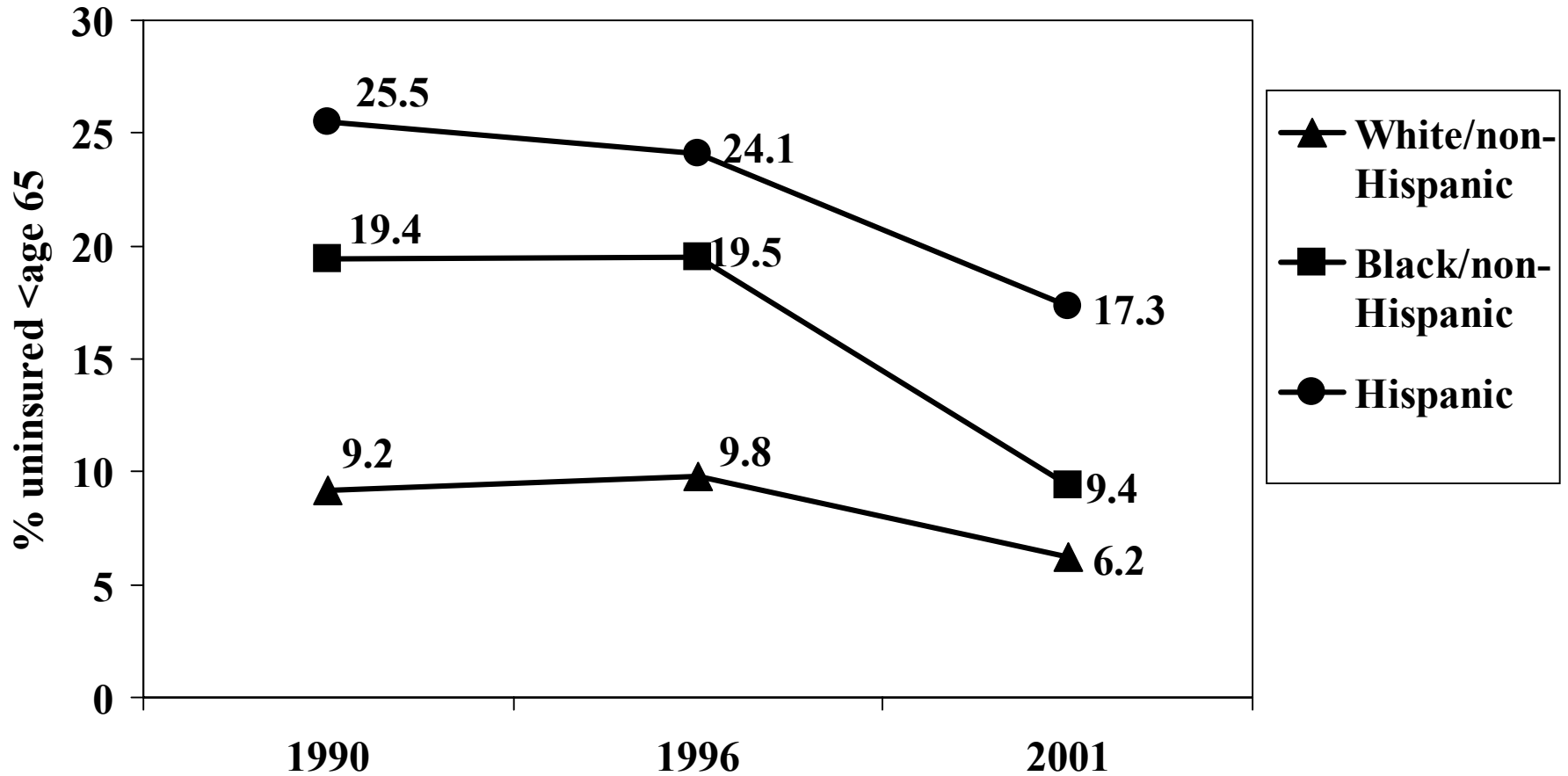
Males have been and still are more likely to be without health insurance than females.

2-3. Uninsured Rhode Islanders (< 65) by Gender: *males have higher non-coverage than females but both have improved*



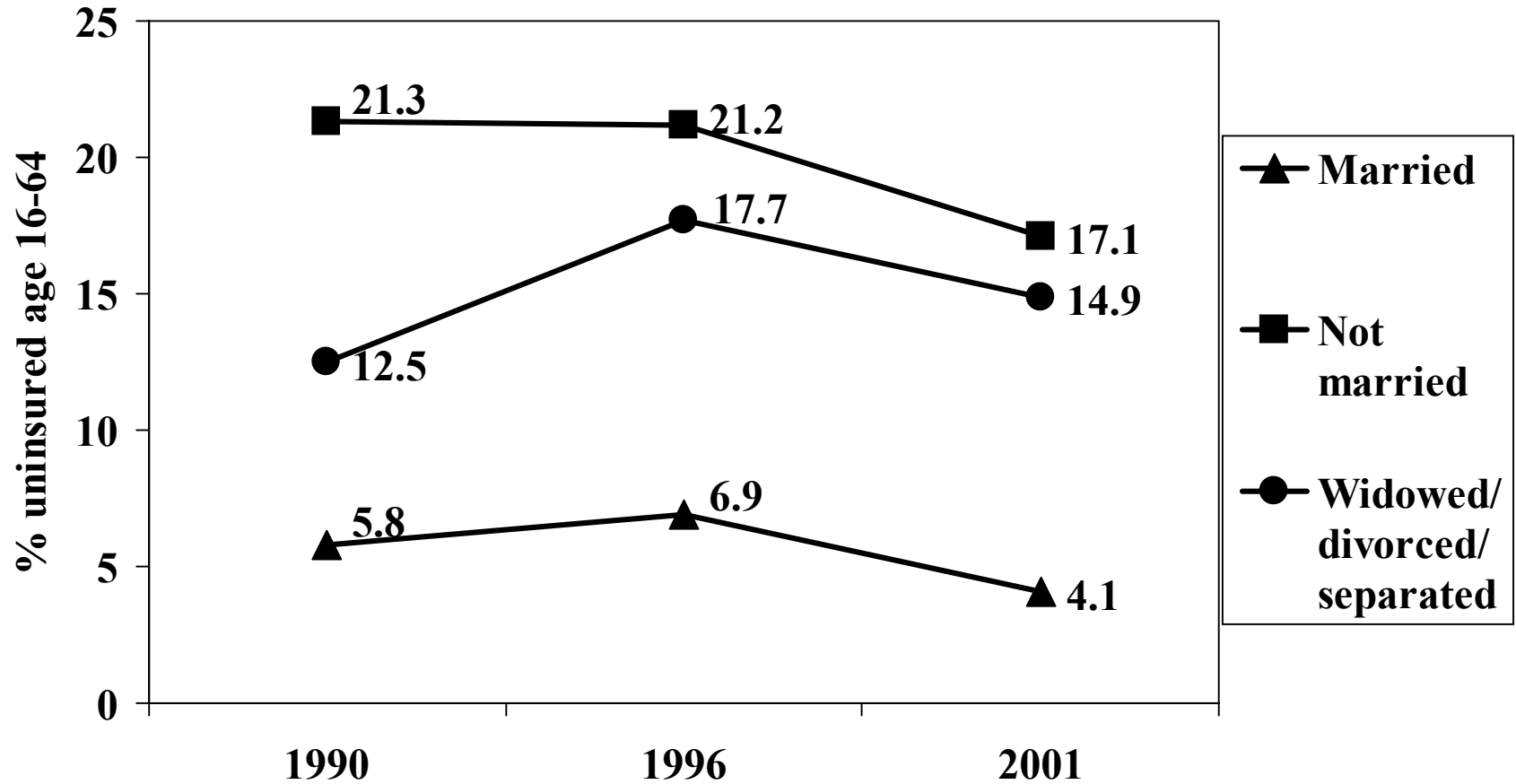
At all three time points, Hispanics had the lowest coverage, and though the gap among the three race/ethnic groups has decreased over the years (from over 16 percentage points), there is still an 11 percentage-point difference between Hispanics (about 17%) and whites (about 6%), with Blacks falling in the middle (about 9%).

2-4. Uninsured Rhode Islanders (< 65) by Race/Ethnicity: *Hispanics had and have the highest non-coverage, though the gap was reduced from 16 percentage points to 11*



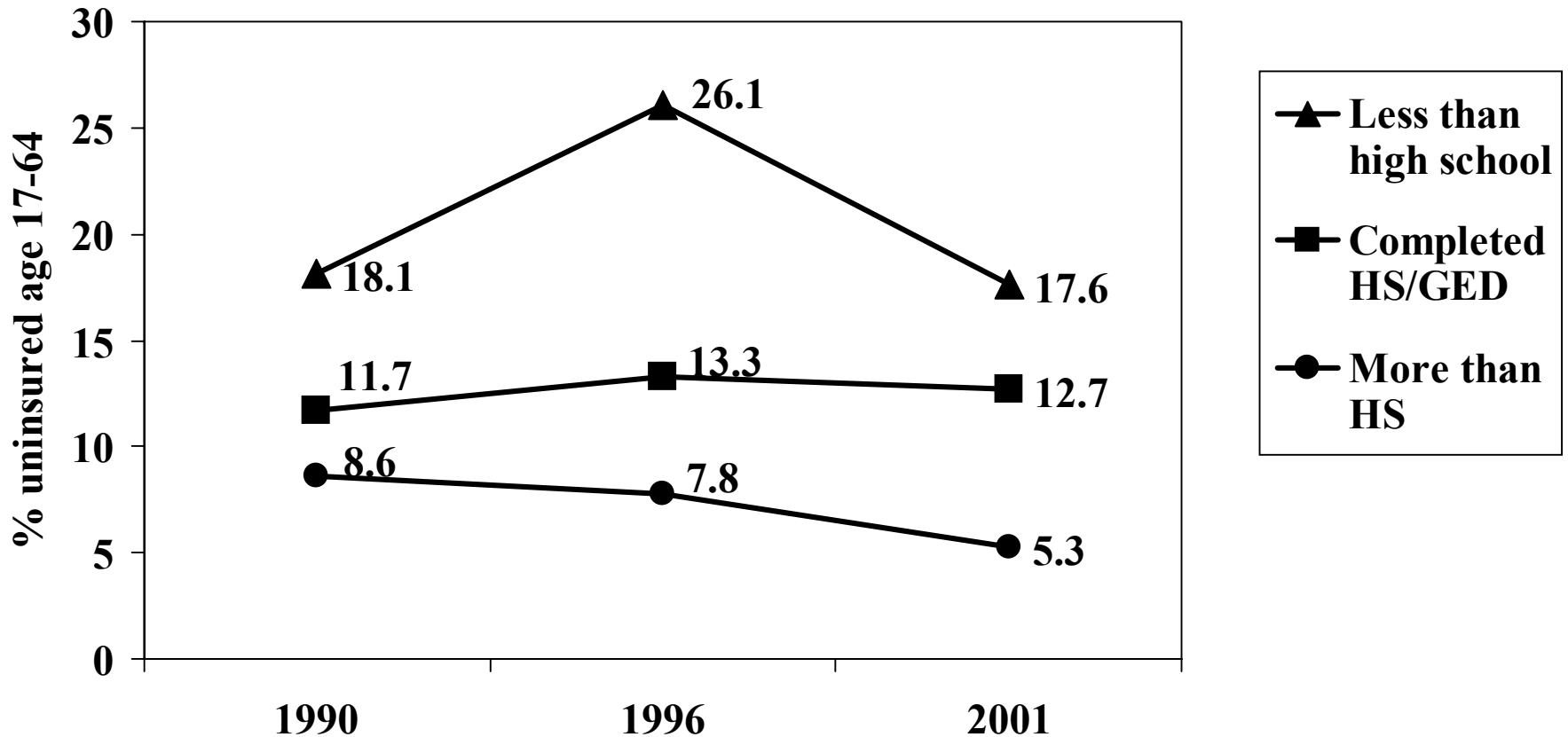
Rhode Islanders who have not been married have the highest non-coverage at all time points, though their trend, as overall, is downward in 2001.

2-5. Uninsured Rhode Islanders (age 16-64) by Marital Status: *non-marrieds are most likely to be without coverage*



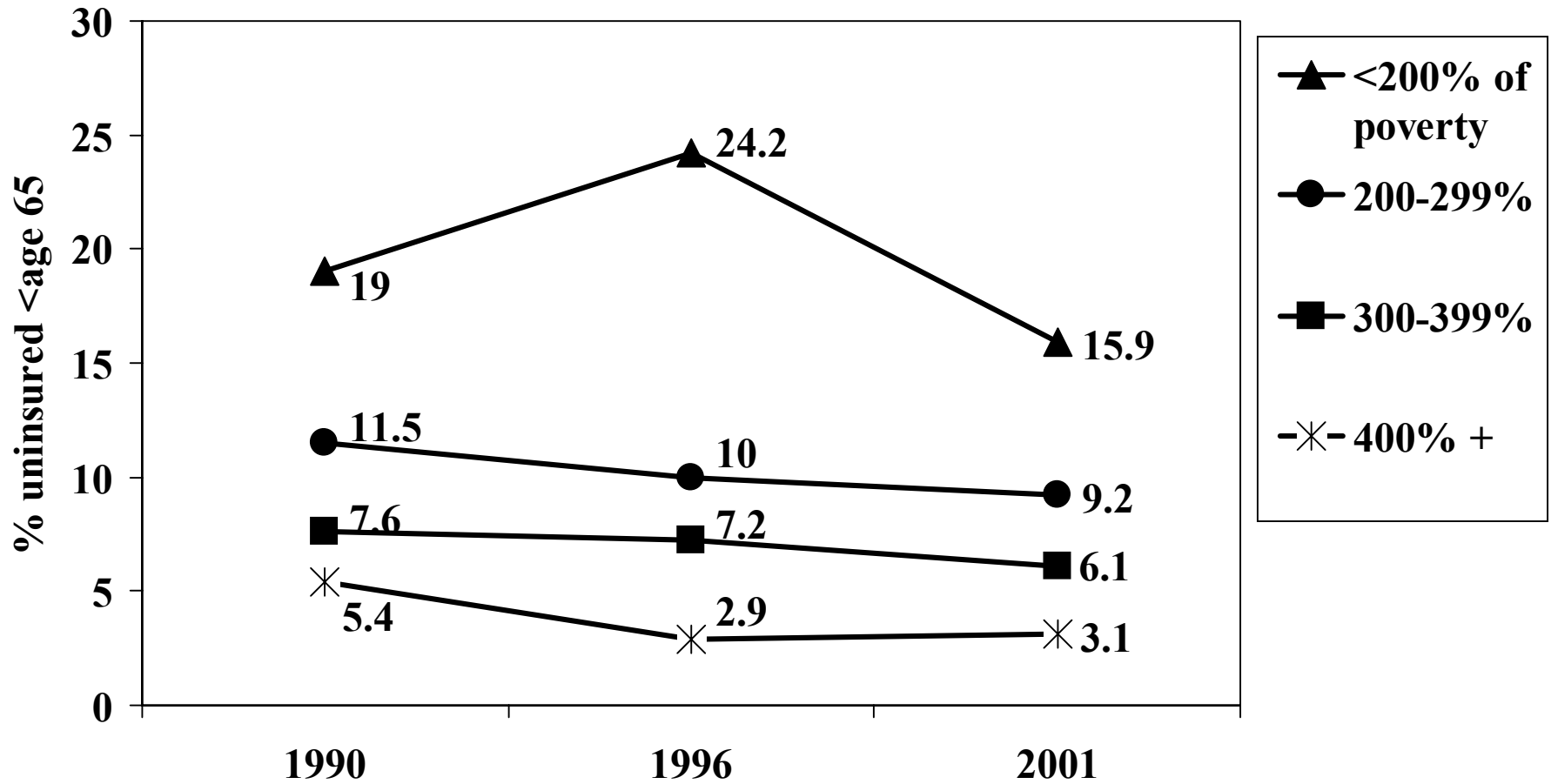
The education chart reveals that the least educated were least likely to be insured at all three time points, and they show the rise in non-insurance in 1996 and the fall in 2001 that is seen in the overall trend. However, the group of least educated is, essentially, no better off in 2001 than they were in 1990.

2-6. Uninsured Rhode Islanders (age 17-64) by Education: *education is highly correlated with coverage, with less education associated with lower coverage*



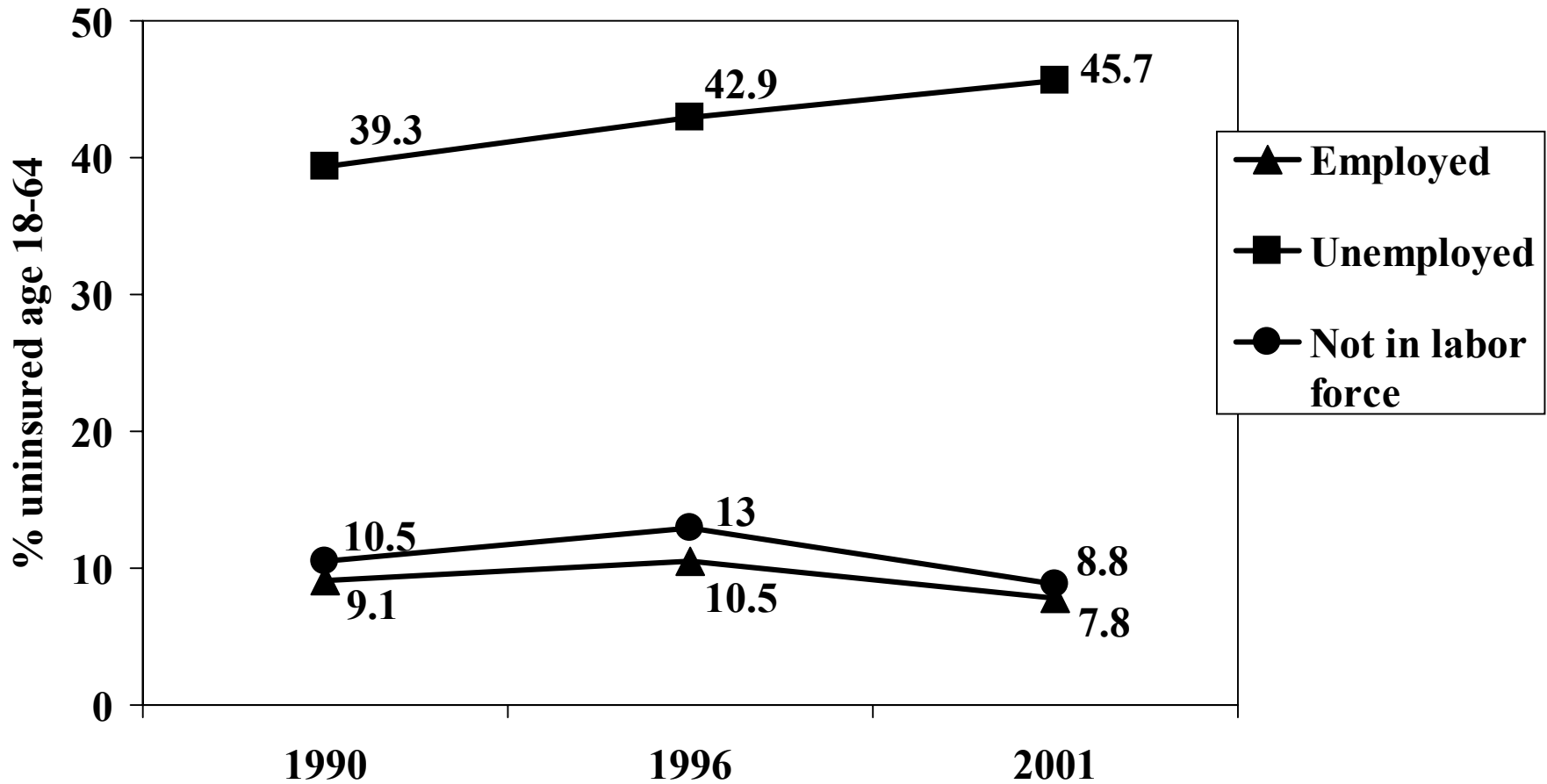
The poor and near poor (the combined group with income < 200% FPL) appear to drive the pattern of increased non-coverage between 1990 and 1996 and a decline by 2001. The other income groups show modest changes, mostly declines, since 1990. The poor and near poor, though, remain quite apart from the other income groups, with a higher rate of non-insurance.

2-7. Uninsured Rhode Islanders (< 65) by Family Income (as a % of FPL): *the poor and near poor are the most likely to not have coverage and the gap is unchanged*



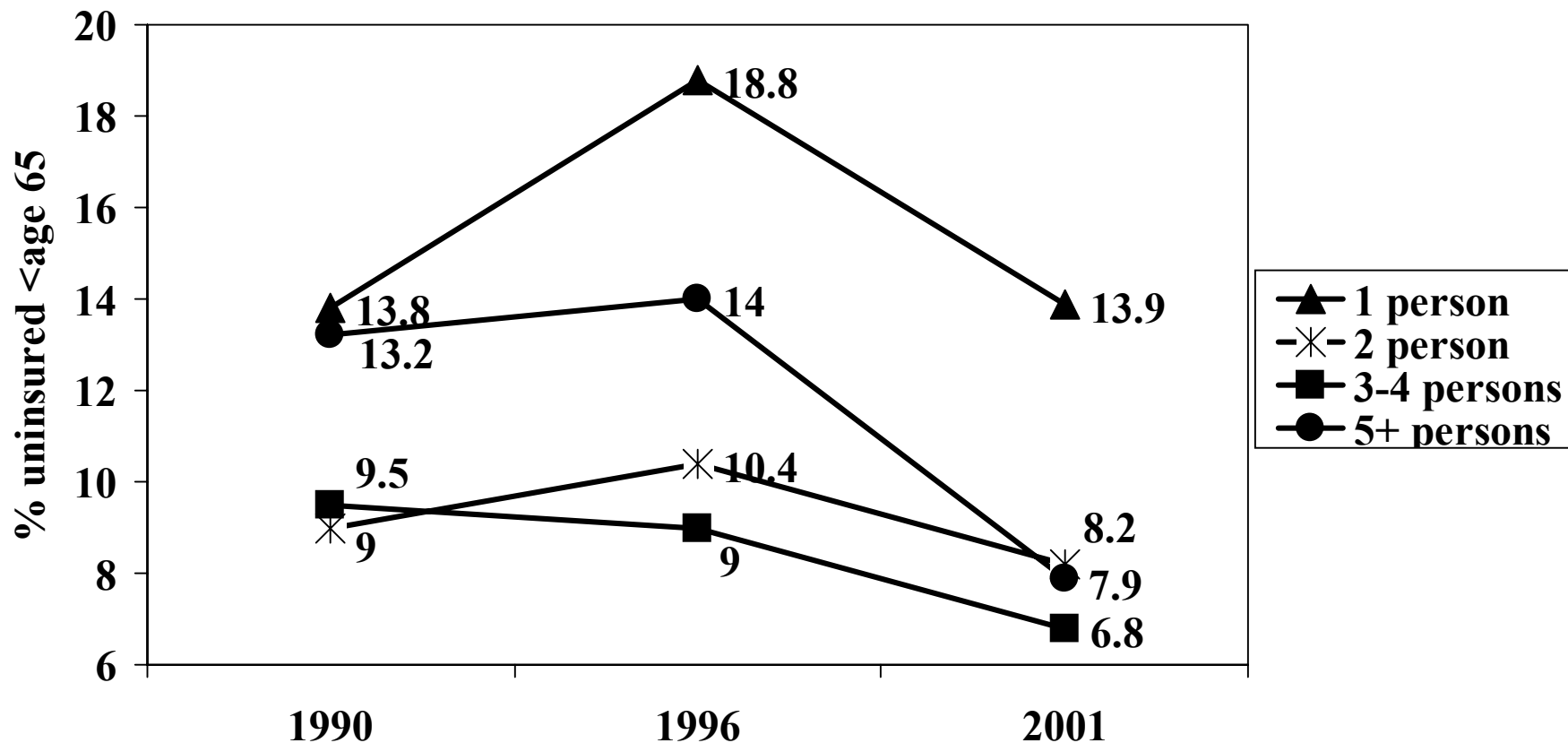
Comparisons based on labor force status show that not only are the unemployed the most likely to be without coverage at all three data points, but their trend is going up (to nearly 46% in 2001), unlike the overall trend for non-insurance, which has gone down.

2-8. Uninsured Rhode Islanders (age 18-64) by Labor Force Status: *unemployed are much more likely to lack coverage and the trend is increasing*



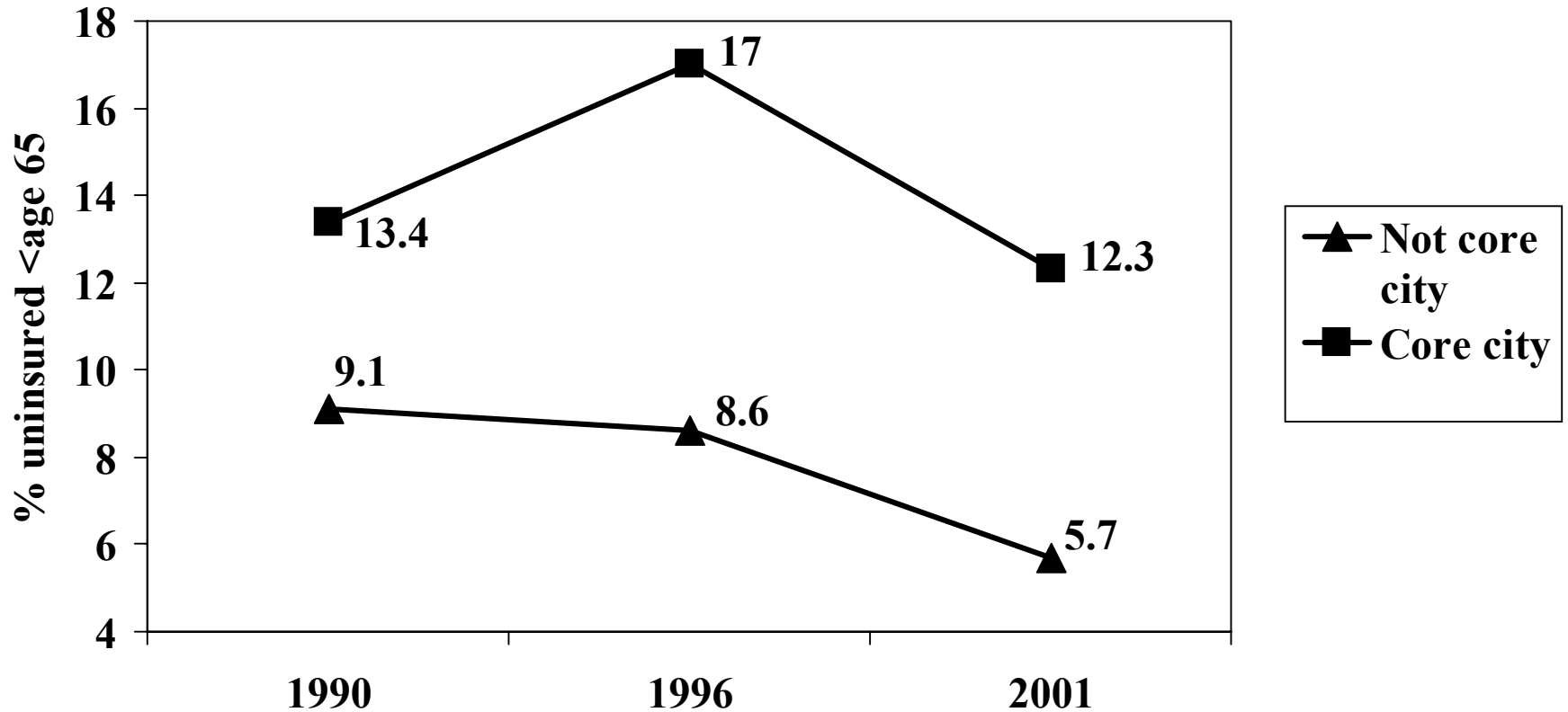
Individuals living in single-person households are most likely to be without coverage at all three time points, and the trend follows the same pattern as the overall trend, a rise from 1990 to 1996 and a fall in 2001. Individuals in large households, 5 or more persons, had higher non-coverage in 1990, but by 2001 appear to have dropped to about the same level as other non-single person households.

2-9. Uninsured Rhode Islanders (< 65) by Household Size: *lack of coverage for single-person households is distinctly higher than for larger households*



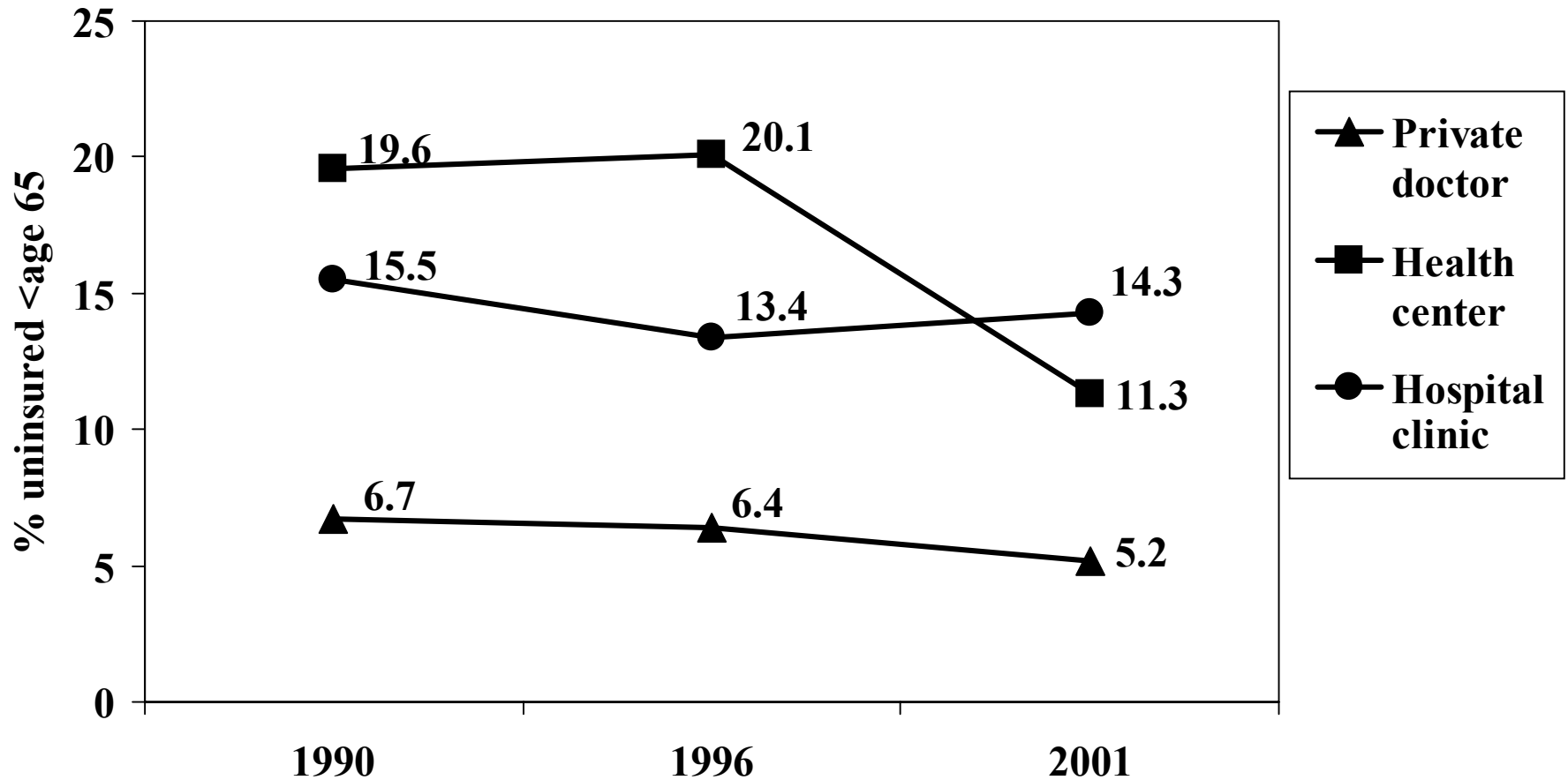
Core city residents are much more likely to be uninsured than non-core city residents. (Core cities are Central Falls, Newport, Pawtucket, Providence, and Woonsocket, with West Warwick added in 2001.)

2-10. Uninsured Rhode Islanders (< 65) by Core City: *coverage is lower in core cities and has decreased only a little*



Rhode Islanders who typically went to a private doctor when sick had the lowest rate of non-coverage at all three time points and by a wide margin. In 1990 and 1996, those who went to health centers had the lowest insurance coverage, but that appears to have changed by 2001, at which time hospital clinic patients had the highest rate of non-insurance at about 14%.

2-11. Uninsured Rhode Islanders (< 65) by Practice Setting: *those going to a health center or hospital clinic when sick are more likely to be without coverage*

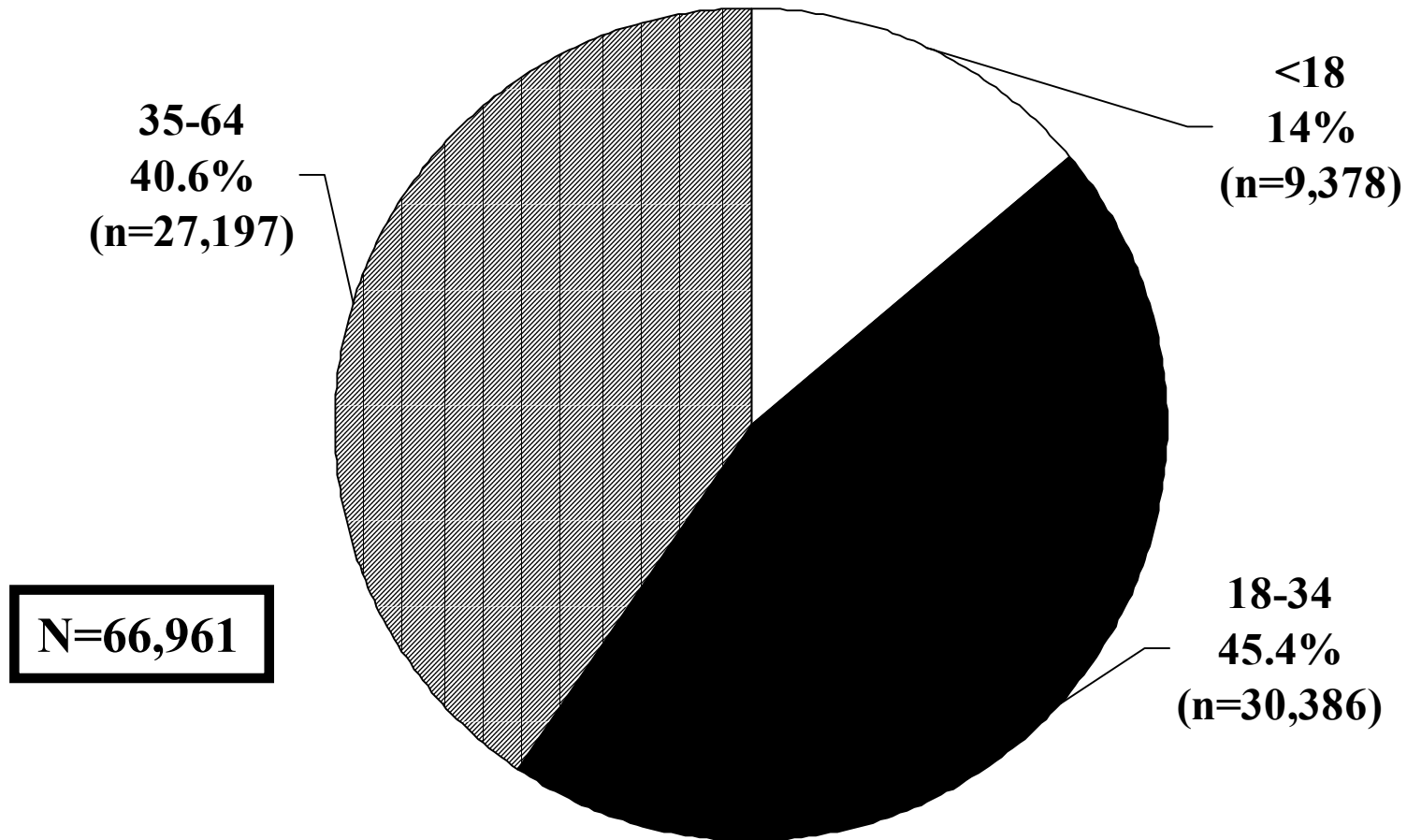


Section 3: Characteristics of Uninsured Rhode Islanders

This section of charts examines the demographic characteristics of the under age 65 population of uninsured Rhode Islanders in 2001. These charts are based on the 66,961 uninsured Rhode Islanders in that year.

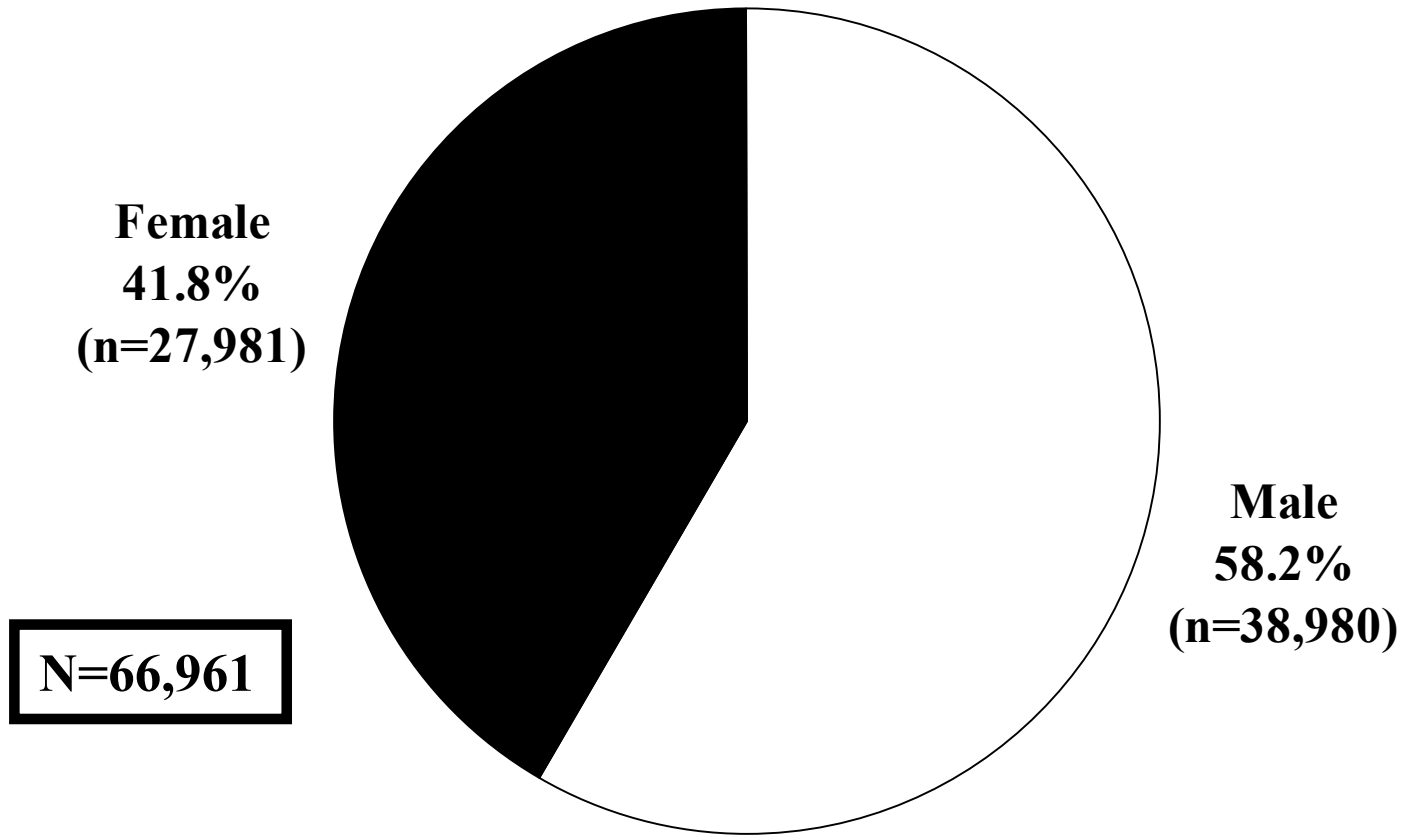
18-34 year olds make up a little under half of the uninsured (45%), and children make up the lowest portion of them at about 14%.

3-1: Age distribution of uninsured Rhode Islanders (< 65): *uninsured are fairly evenly split between those 18-34 and those 35-64, with the remainder under 18*



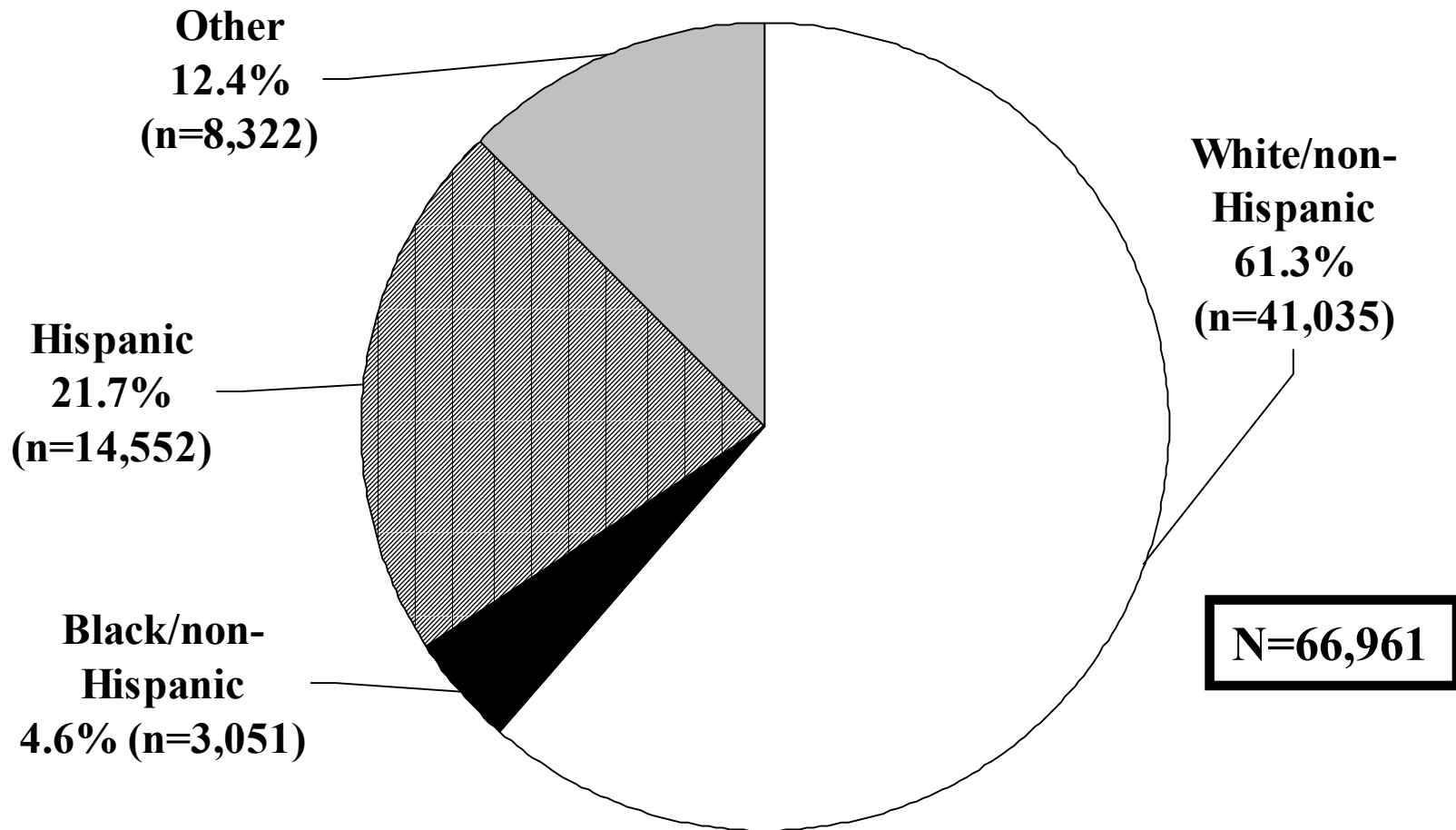
Males are about 58% of the uninsured.

3-2: Gender of uninsured Rhode Islanders (< 65):
uninsured group is made up more of men than women



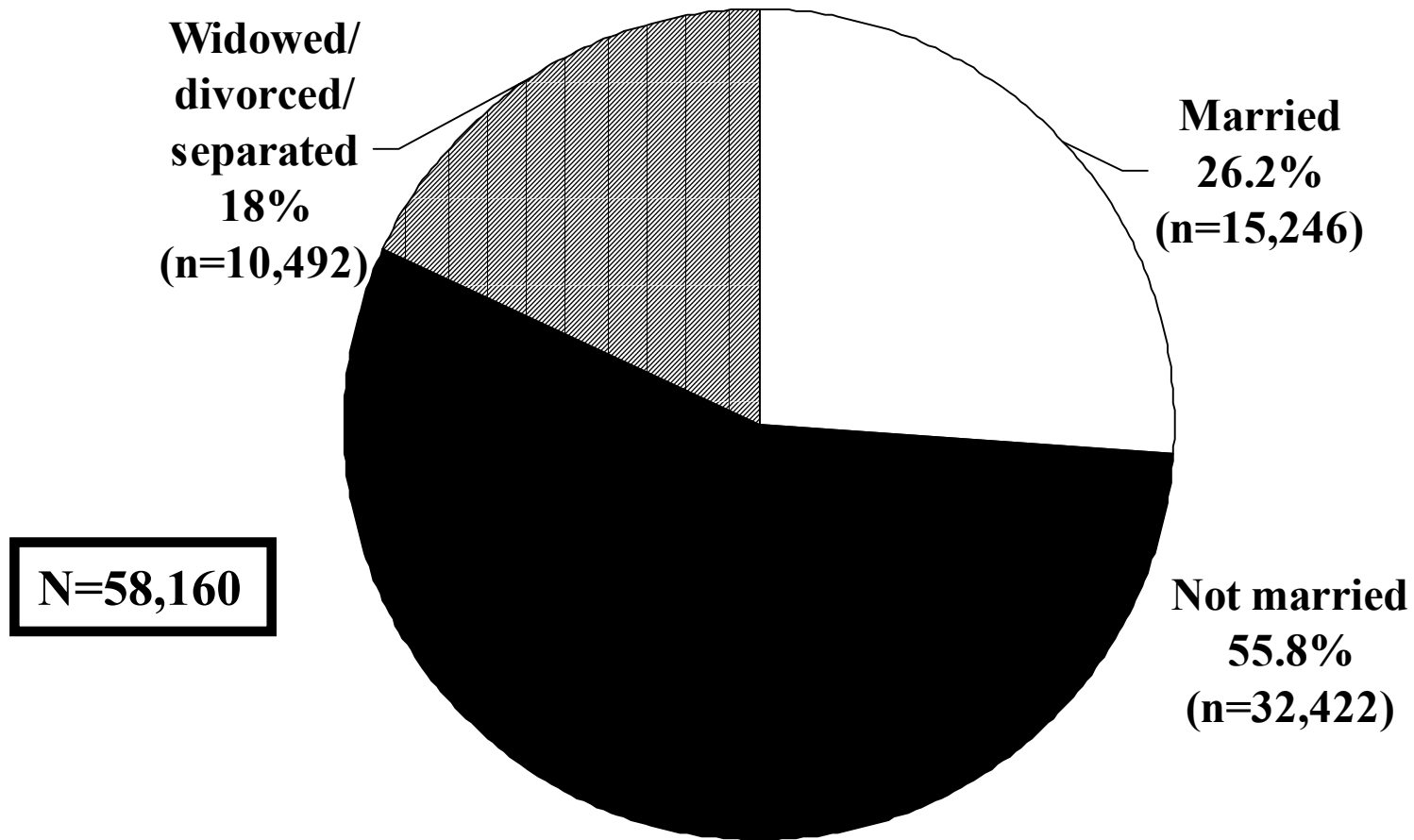
Over 60% of the uninsured are white non-Hispanics, though the trend lines in the previous section showed that whites had the lowest rate of non-insurance (about 6% in 2001). Despite their high rate of insurance coverage, since whites make up a majority of the population, they make up a large proportion of the uninsured.

3-3: Race/Ethnicity of uninsured Rhode Islanders (< 65): *white/non-Hispanics make up the majority of the uninsured, followed by Hispanics*



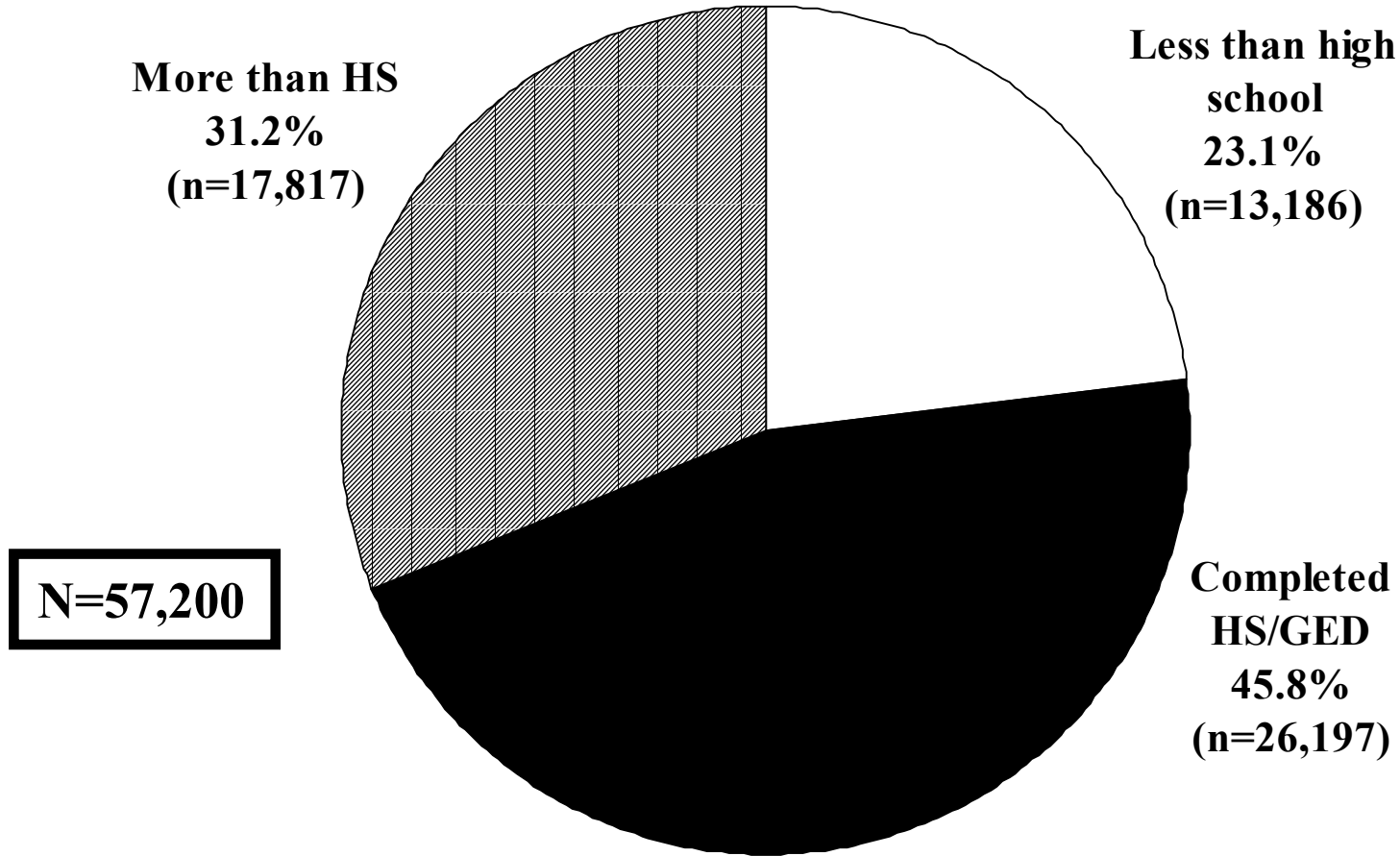
Over half of the uninsured between the ages of 16 and 64 are not married (about 56%) and about one-fourth are, with the remaining 18% being widowed, separated, or divorced.

3-4: Marital status of uninsured Rhode Islanders (age 16-64): *over half of the uninsured are not married*



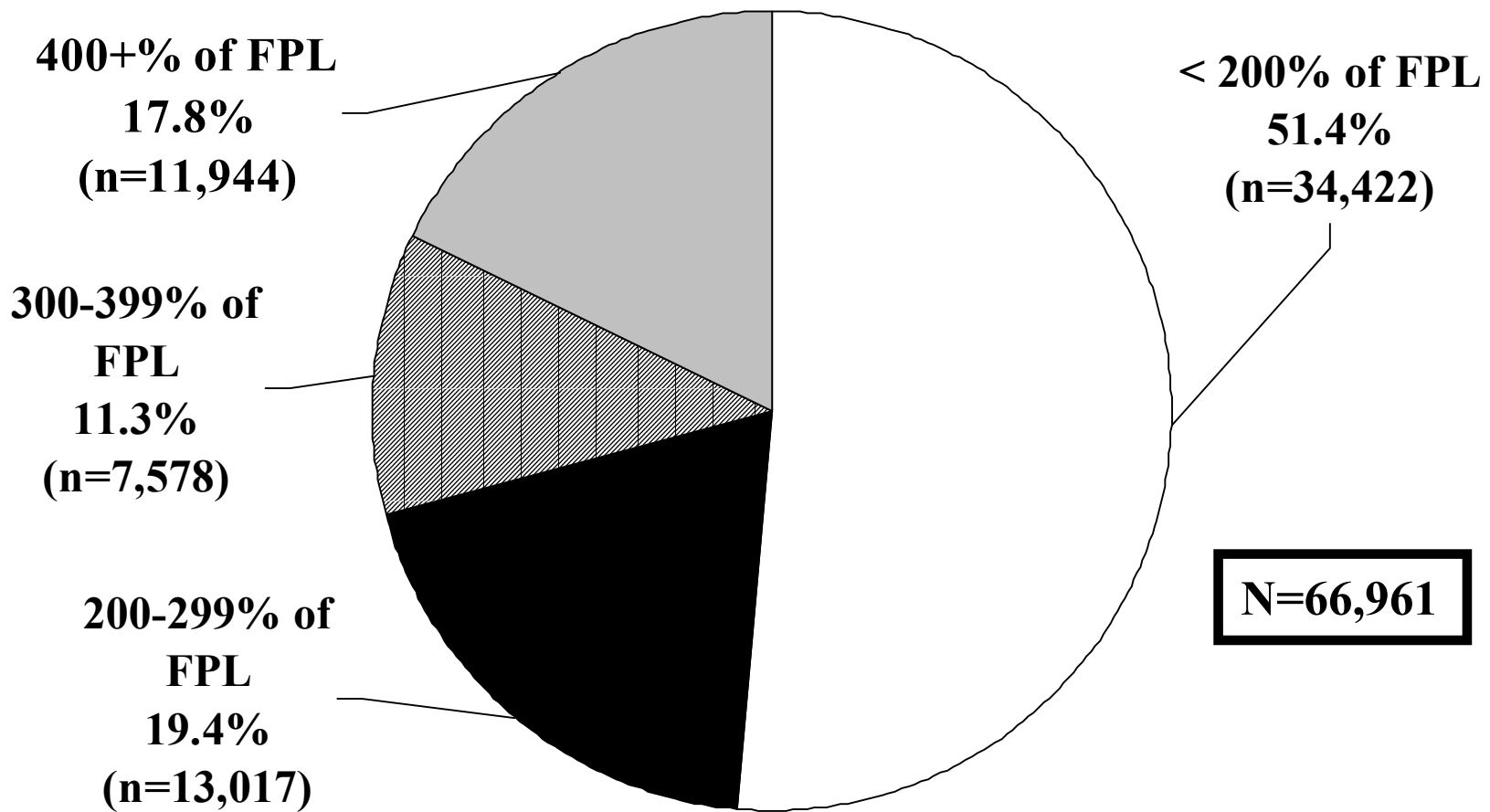
Nearly half (46%) of the uninsured between the ages of 17 and 64 have completed high school only, with no higher education. Nearly a third of the uninsured, though, have more than a high school education.

3-5: Education of uninsured Rhode Islanders (age 17-64): *nearly half of the uninsured have completed high school/GED only*



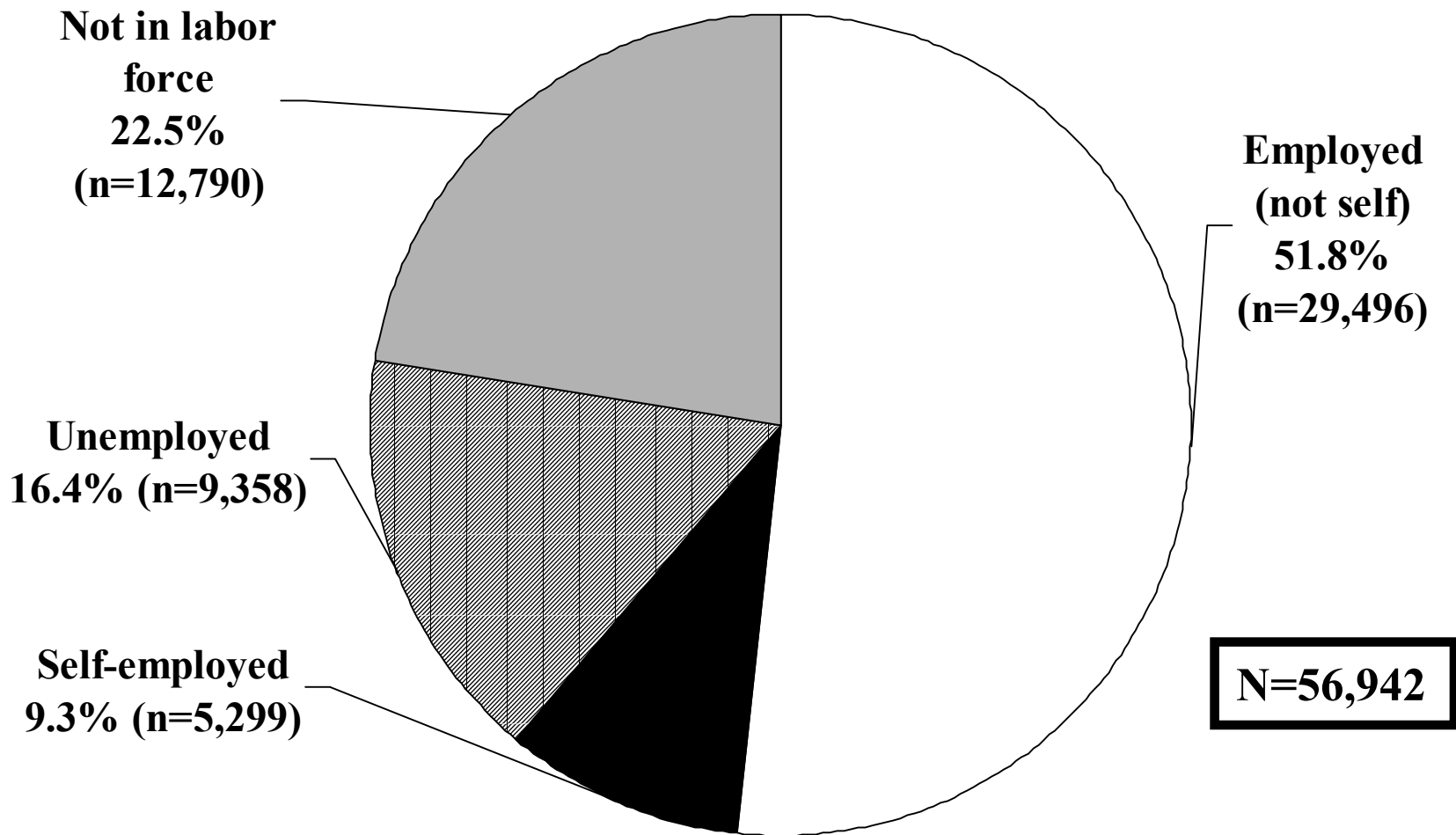
A little over half of the uninsured (51%) are in or near poverty. However, there are a lot of people with income greater than 200% of poverty that are without insurance, including nearly 18% who are in the 400% or above group.

3-6: Family Income of uninsured Rhode Islanders (< 65): *over half of the uninsured are poor or near-poor, just above the poverty line*



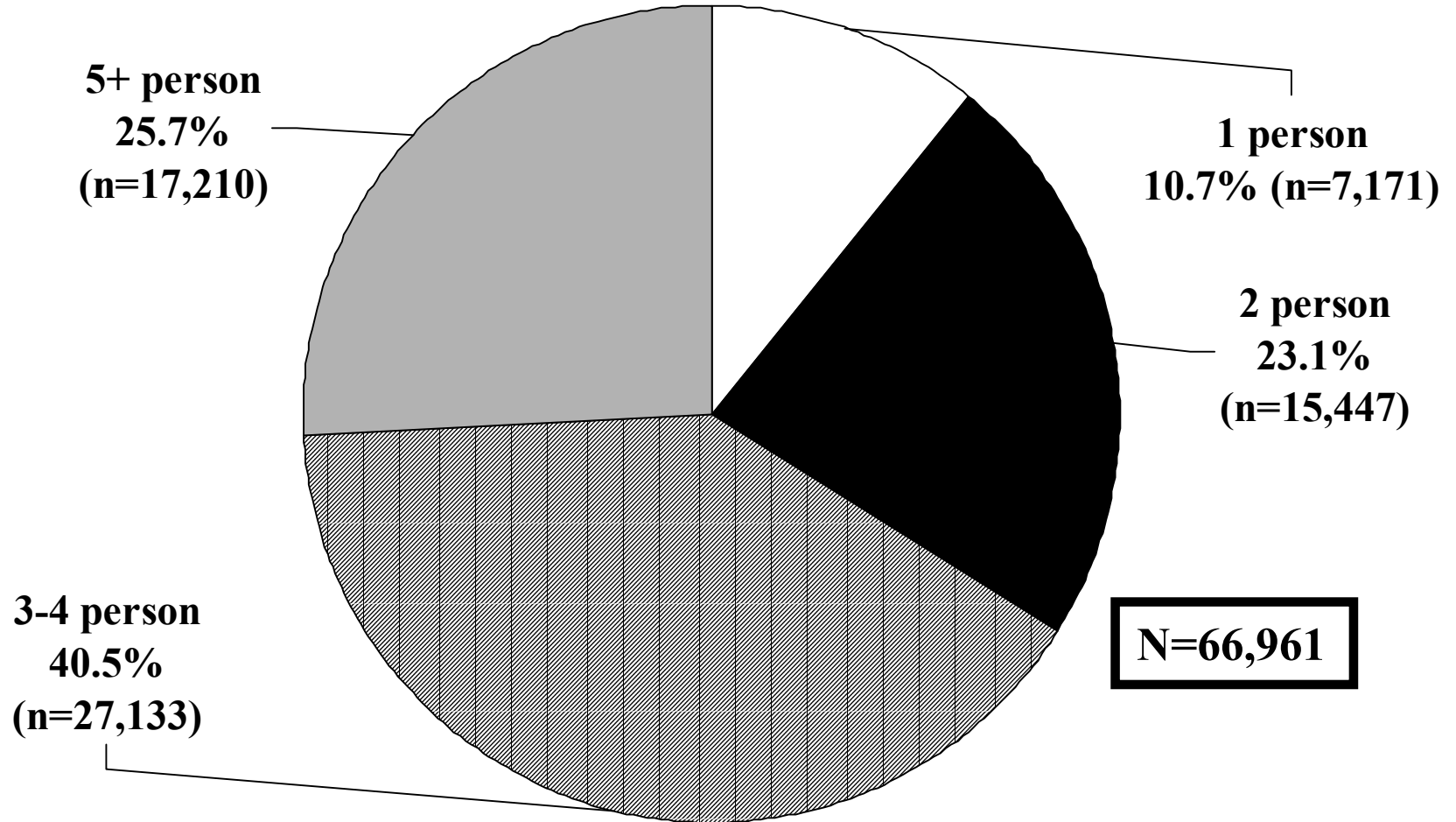
Although the employed are insured at a high rate (over 90%), they still make up the majority of the uninsured, accounting for 61% of them (employed and self-employed combined).

3-7: Labor Force Status of uninsured Rhode Islanders (age 18-64): *most of the uninsured are employed*



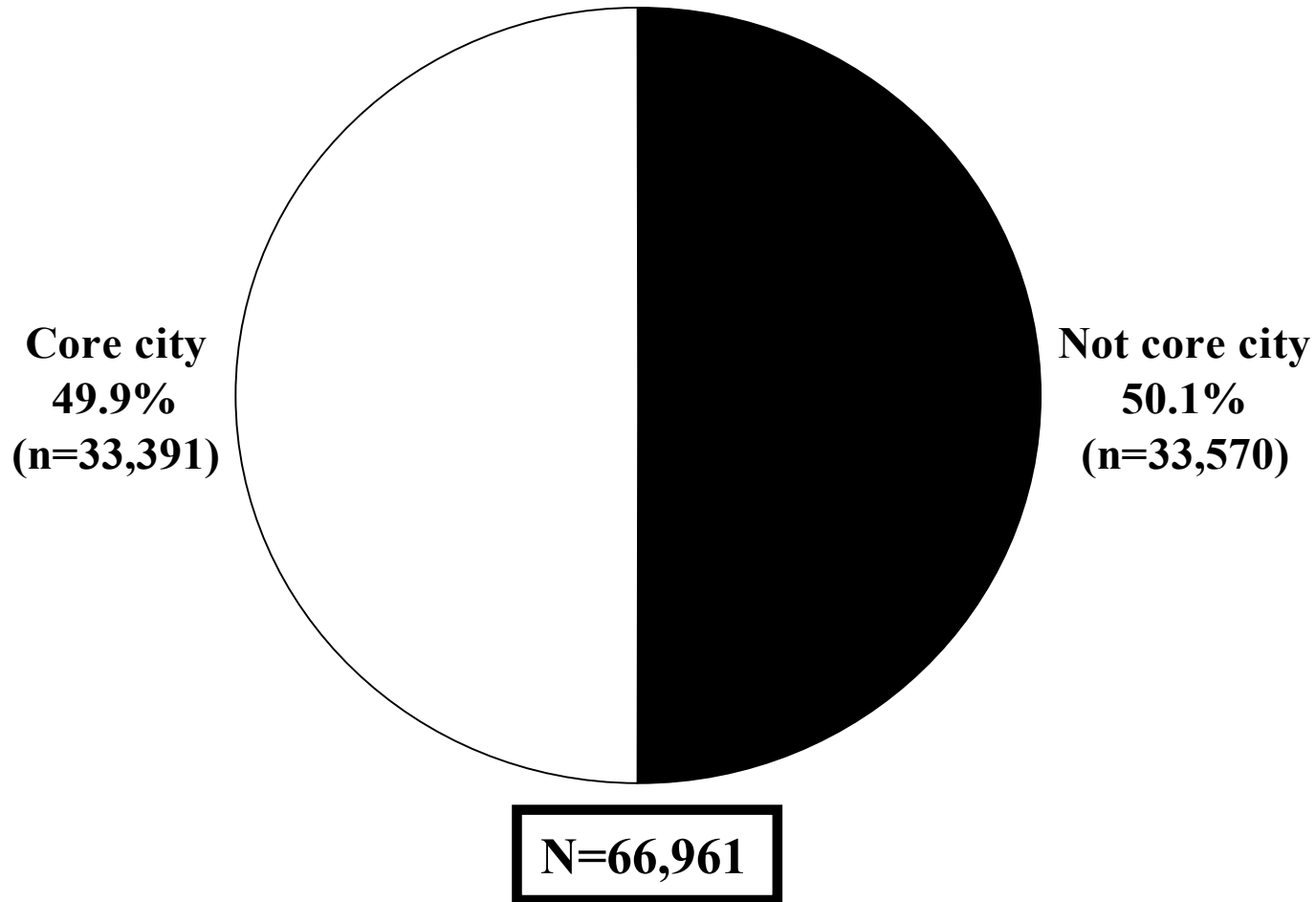
Although individuals living alone had the highest rate of insurance non-coverage, they are only about 11% of the uninsured. The rest of the uninsured live in larger households, especially 3- and 4- person households, making up about 40% of the uninsured.

3-8: Household size of uninsured Rhode Islanders (< 65): *uninsured are predominantly in households of more than one person*



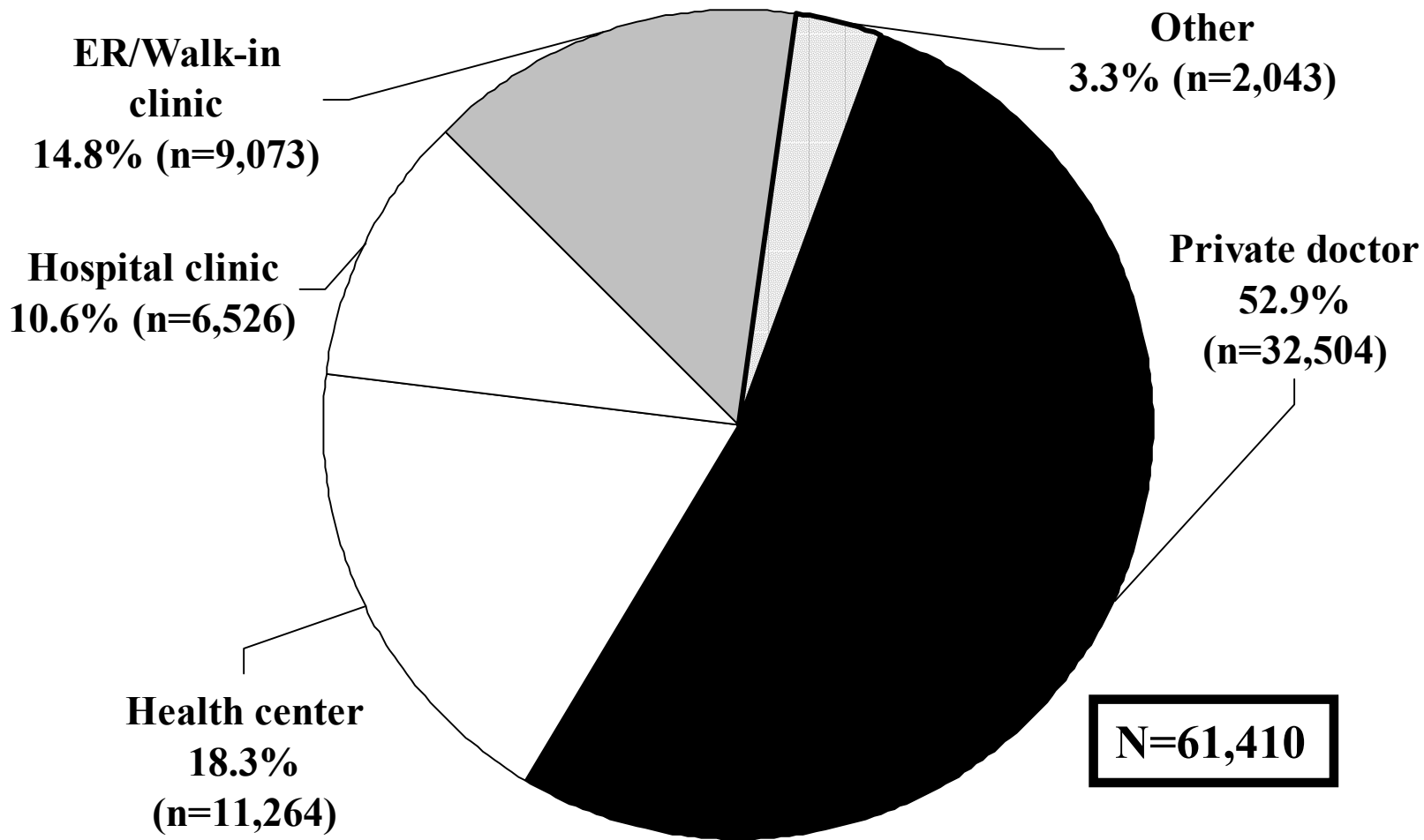
The uninsured are evenly split between core-city and non-core-city residents.

3-9: Geographic distribution of uninsured Rhode Islanders (< 65): *uninsured are evenly split between core cities and non-core cities*



Patients who typically see a private doctor when ill make up over half of the uninsured. Health-center clients are the next largest group, making up about 18% of the uninsured.

3-10: Practice Setting of uninsured Rhode Islanders (< 65): *about half of the uninsured usually see a private doctor when ill*

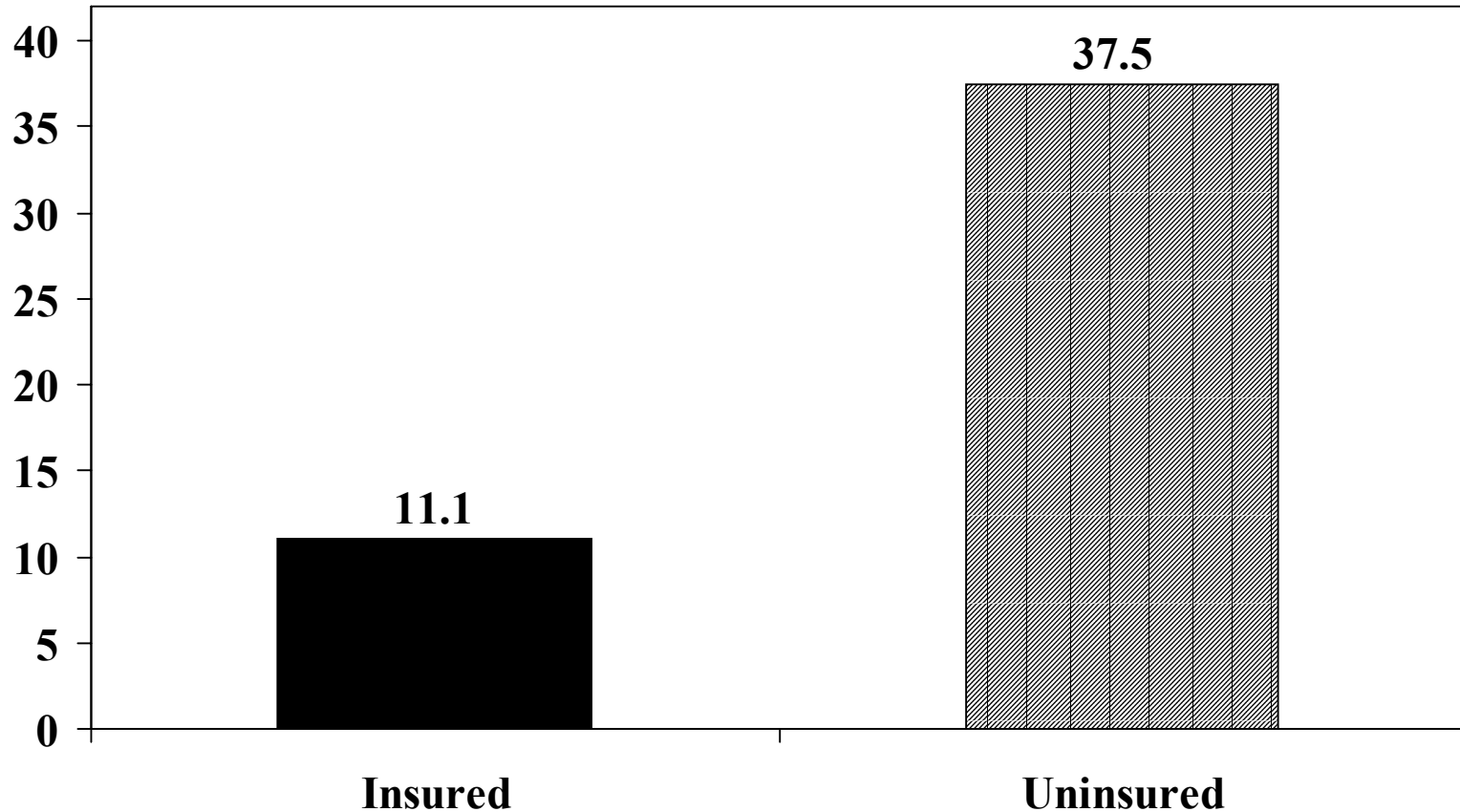


Section 4: Access to Care Measures for Uninsured Rhode Islanders

This section of charts reviews several measures of access to care, comparing those measures for the insured and the uninsured under age 65 in Rhode Island.

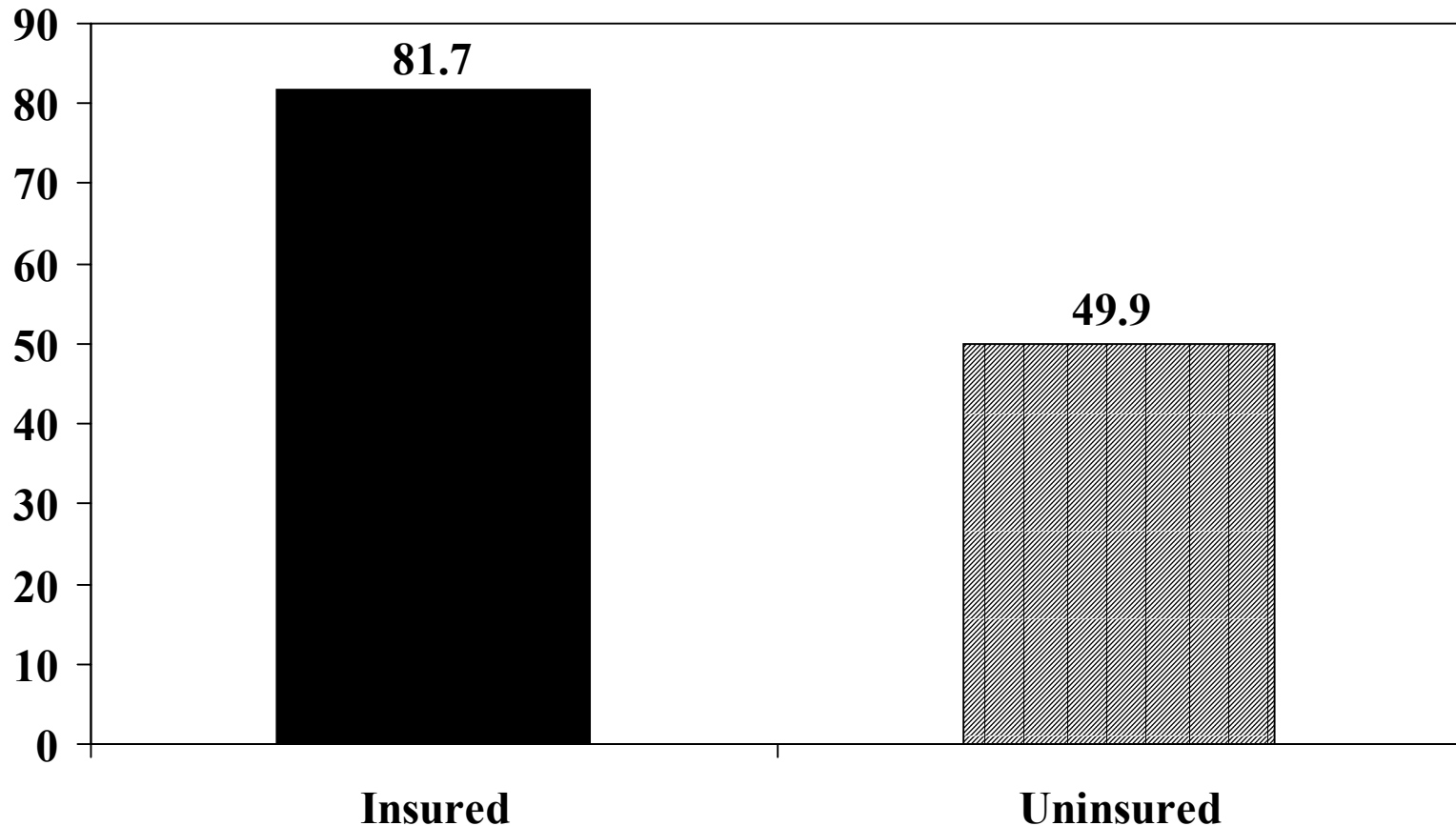
Over one-third (37.5%) of the uninsured did not see a doctor at all in the past 12 months, compared with about one in ten (11.1%) for the insured.

4-1. Percent of Rhode Islanders (< 65) who did not see doctor in past 12 months: *over a third of the uninsured had NO doctor visits in the previous year*



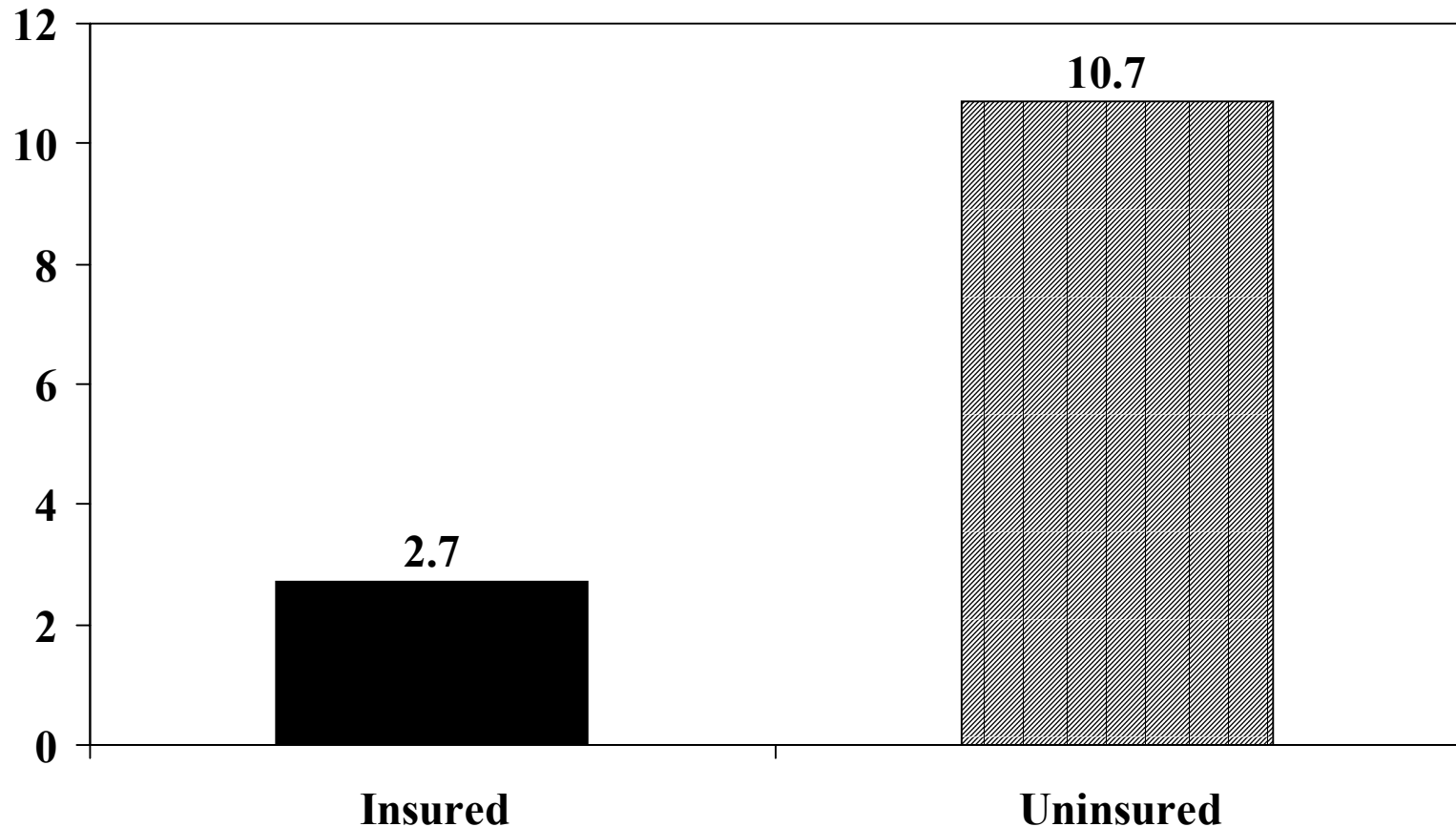
Over 4 out of 5 (81.7%) of the insured had a routine doctor visit in the past 12 months, while only half (49.9%) of the uninsured did.

4-2. Percent of Rhode Islanders (< 65) who had a routine doctor visit in past 12 months: *only half of the uninsured had a routine visit in the previous year*



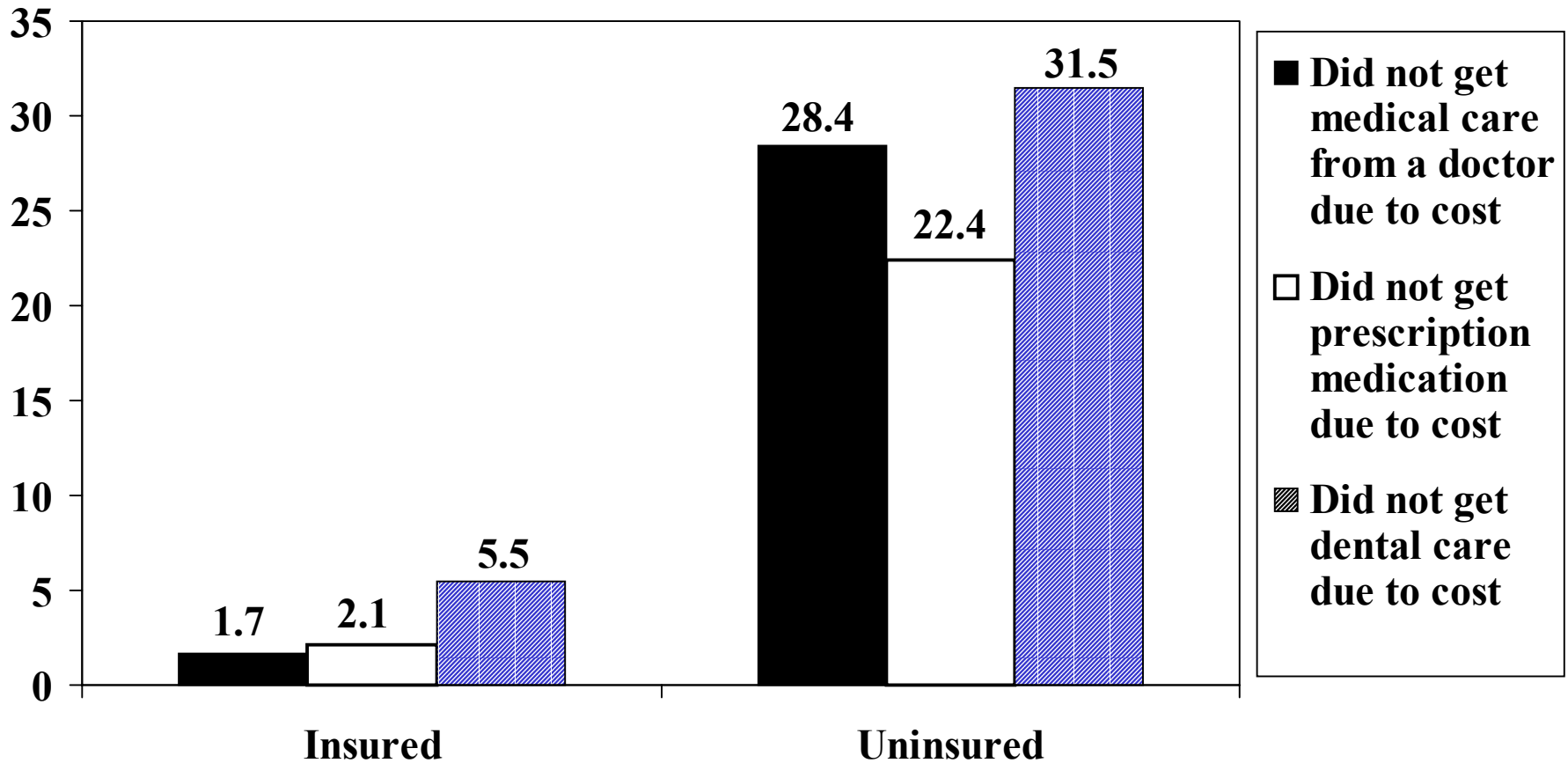
The uninsured are more likely to report having no usual place they go when sick, about 11% vs. about 3%.

4-3. Percent of Rhode Islanders (< 65) who have no usual place they go when sick: *one in ten of the uninsured report having no usual place to go when sick*



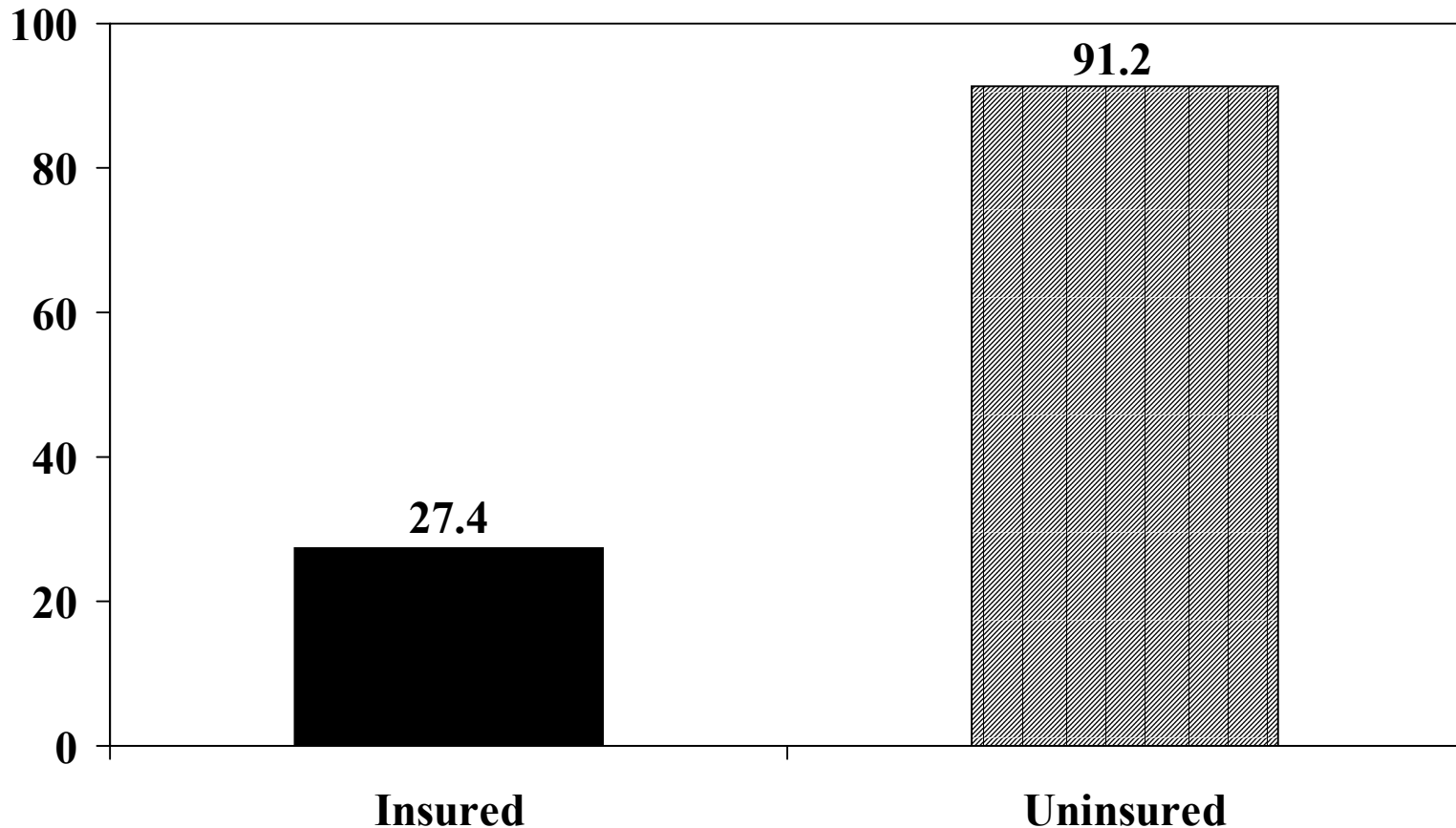
In a series of items that ask Rhode Islanders about doing without different types of medical attention because of the cost, there are big differences between the insured and uninsured. While only about 2% of the insured report not getting medical care from a doctor because of the cost, about 28% of the uninsured said they did not see a doctor at some time in the past 12 months due to cost. Likewise, about 22% of the uninsured said that they did not get some prescription medication due to cost, while only 2% of the insured did so. For dental care, nearly a third of the uninsured (31.5%) said they did not get some dental care due to cost, compared with 5.5 of the insured.

4-4. Percent of Rhode Islanders (< 65) who did not get needed care in past 12 months: *uninsured are much more likely not to get needed medical, Rx, or dental care due to cost*



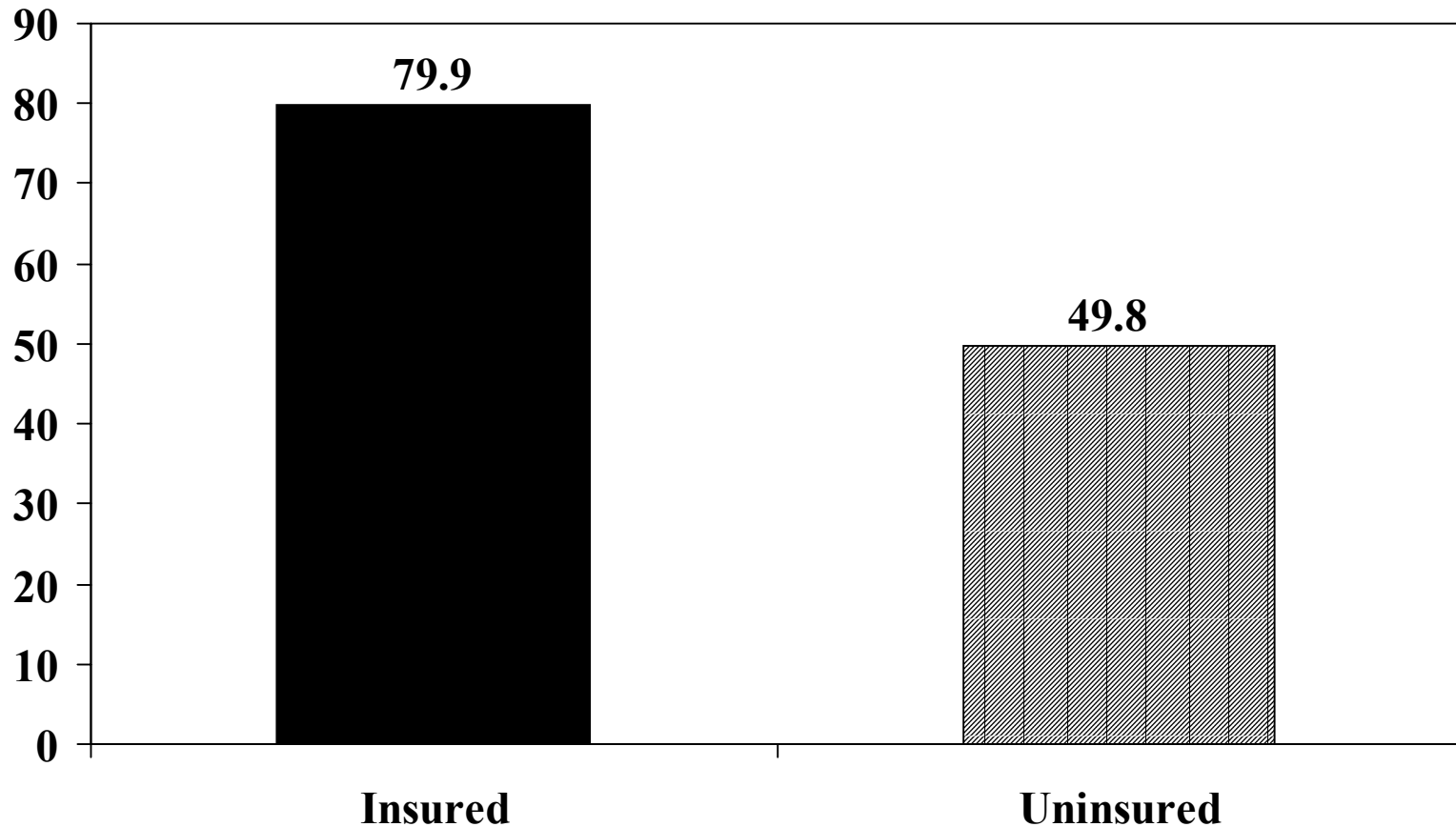
Nearly all (91.2%) of the medically uninsured are also without dental insurance, while 27% of the medical insured are without dental insurance.

4-5. Percent of Rhode Islanders (< 65) who have no dental insurance: *almost all of the medical uninsured are also without dental insurance*



Only half of the uninsured had a dental visit in the past year, compared with about 80% of the insured.

4-6. Percent of Rhode Islanders (< 65) who had a dental visit in the past year: *only half of the uninsured had a dental visit in the past year*

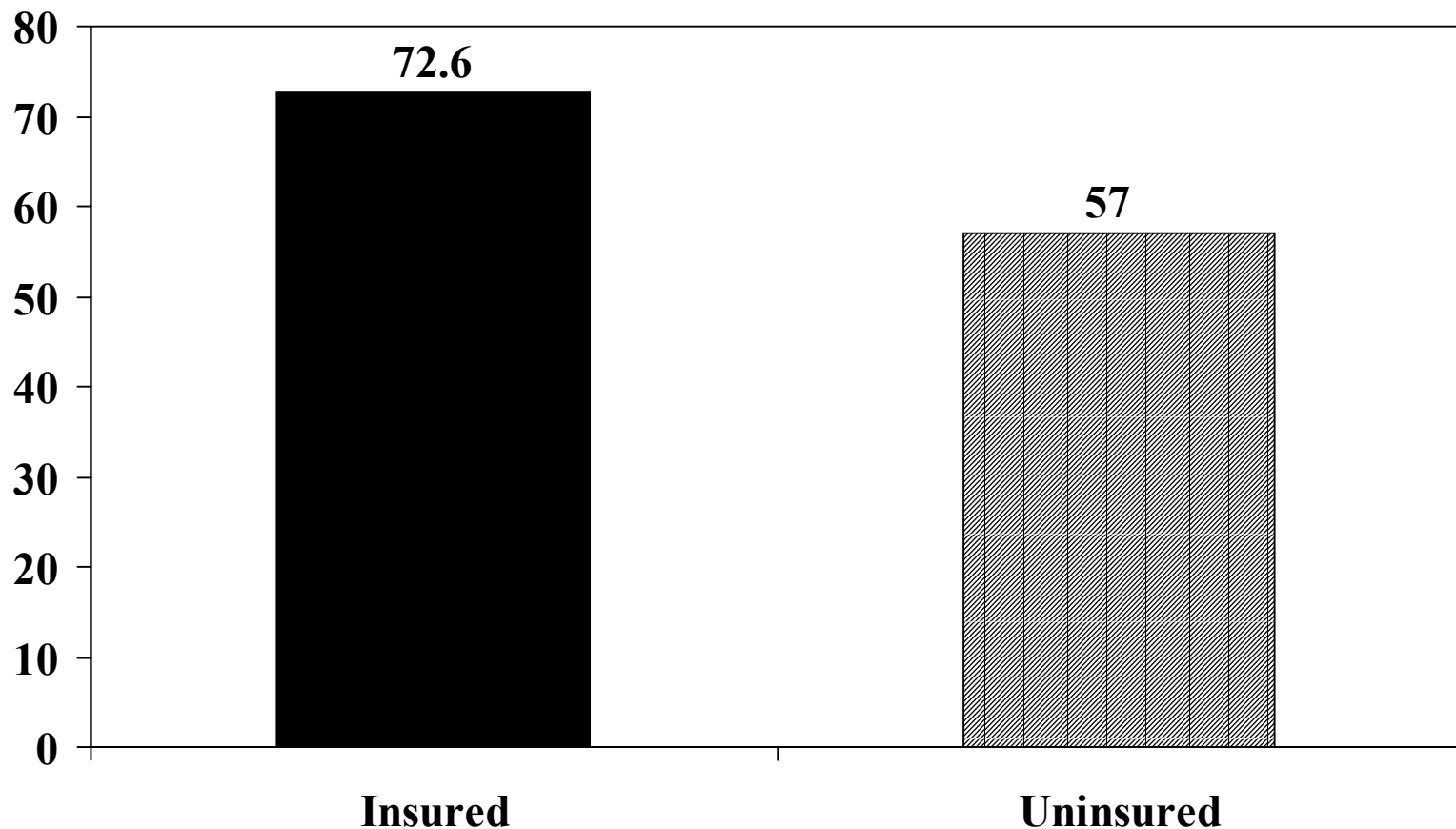


Section 5: Health Status Measures for Uninsured Rhode Islanders

This section of charts reviews several measures of health status, comparing the insured and the uninsured under age 65 in Rhode Island.

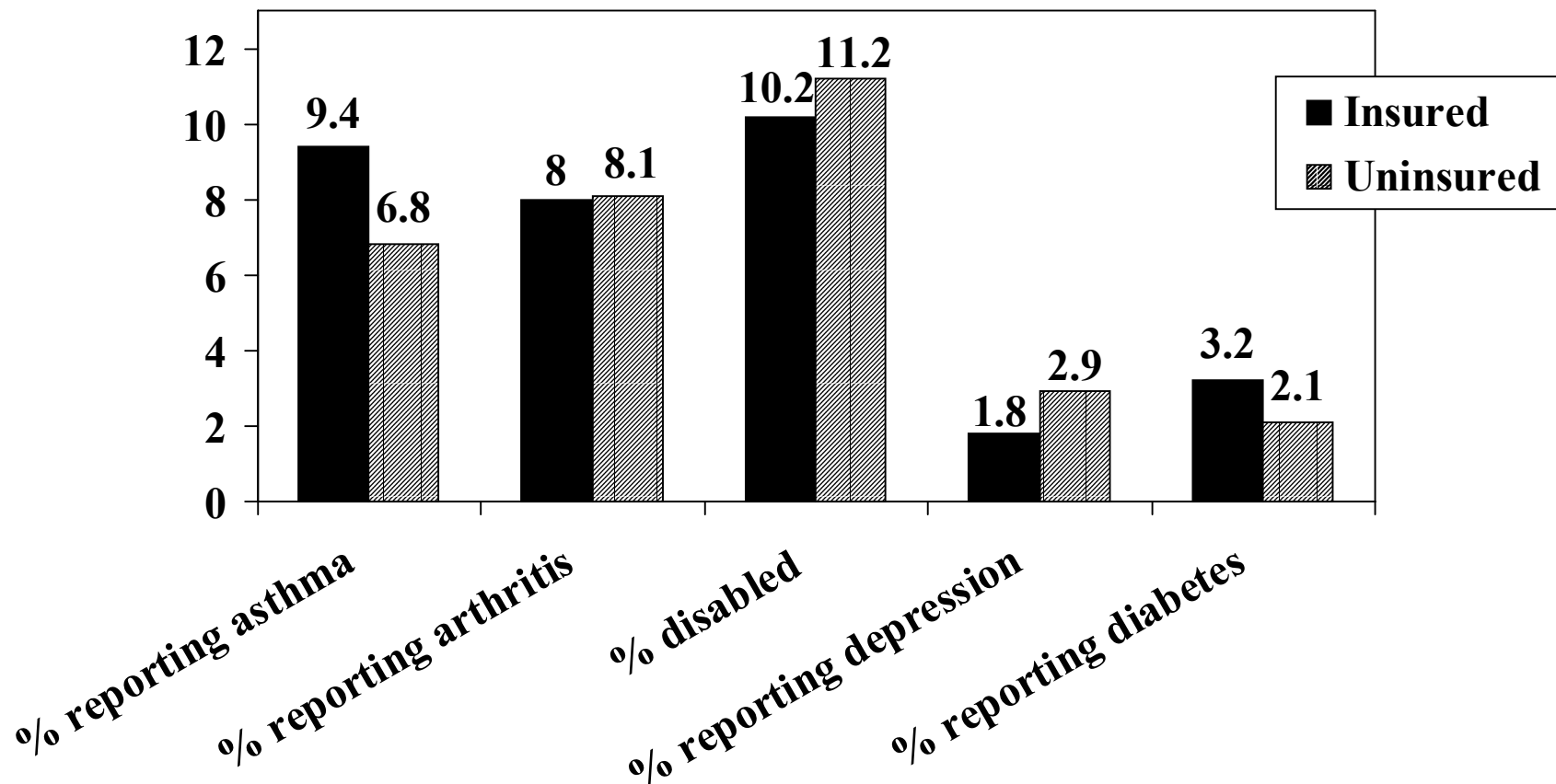
Nearly three-quarters of the insured (72.6%) rate themselves as being in excellent or very good health, compared to only 57% of the uninsured.

5-1. % reporting excellent/very good health status (< 65): *the uninsured report excellent or very good health at a much lower rate*



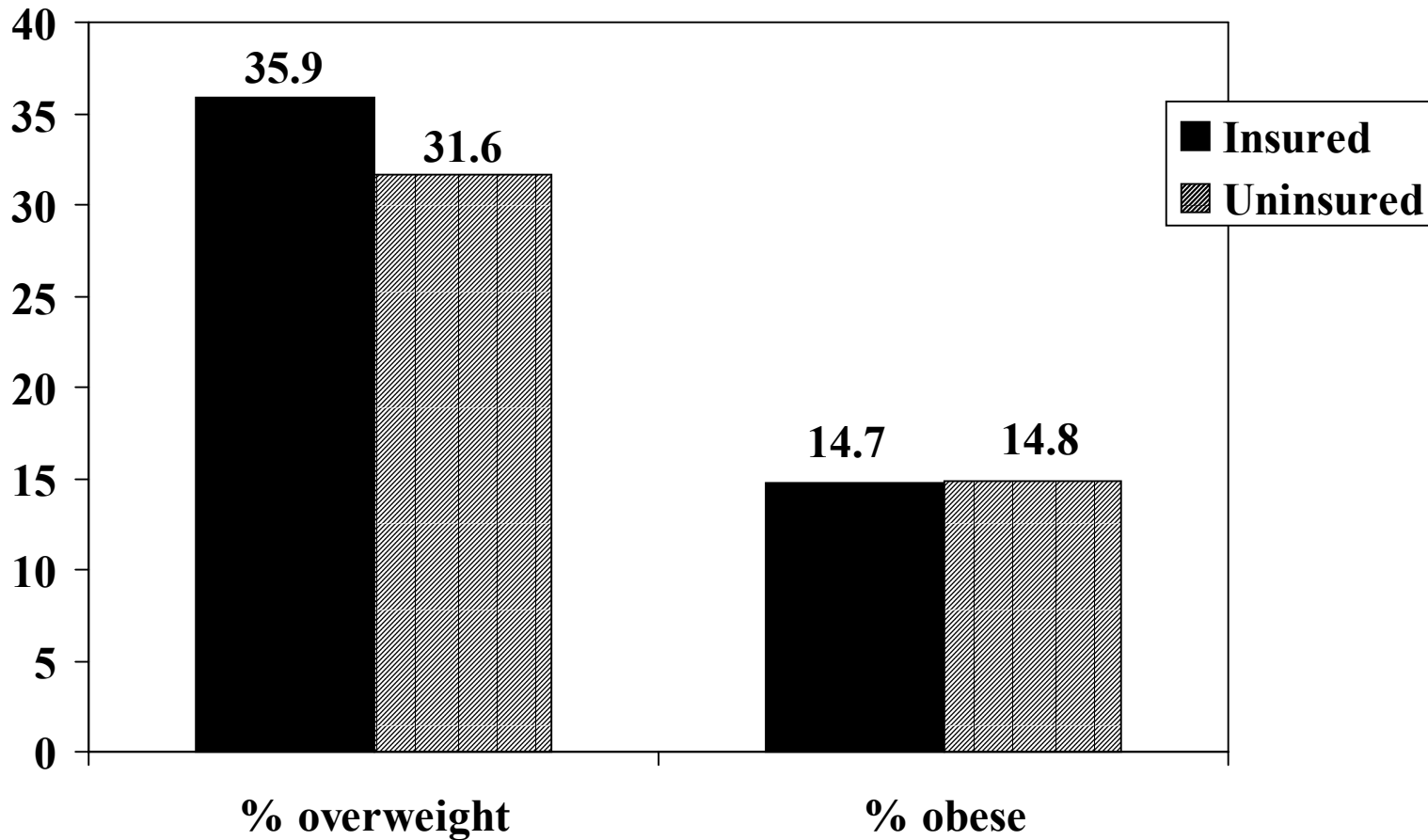
The uninsured's self-perception of poorer health may not be based on actual illness prevalence. There are very small differences between the insured and uninsured on reports of asthma, arthritis, disability, depression, and diabetes.

5-2. Chronic disease status (< 65): *the differences between the uninsured and insured are quite small on these measures of specific illnesses/conditions*



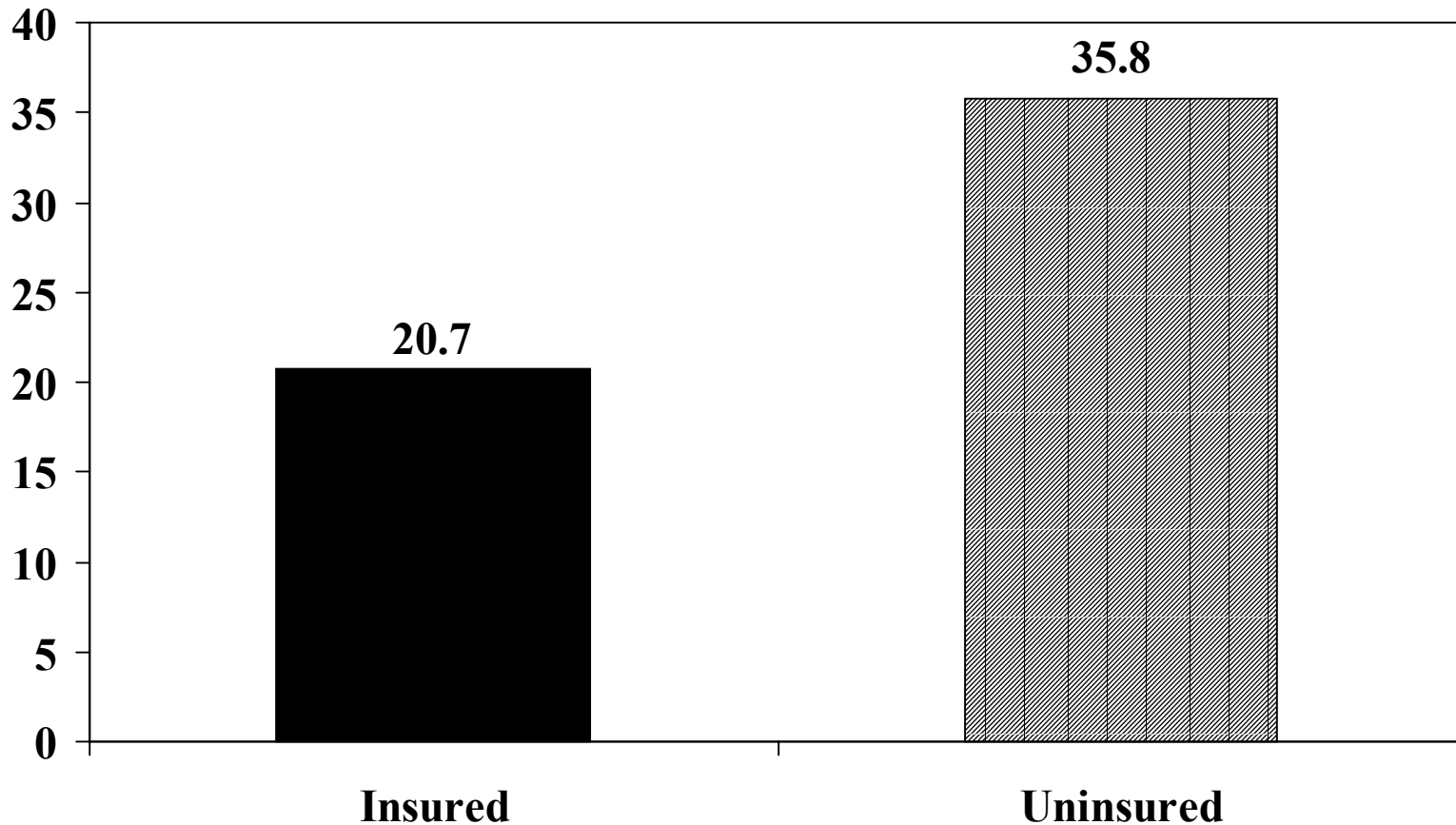
For those age 20 to 64, there is no difference in obesity between those with and without medical insurance, but the insured groups shows a slightly higher rate of being overweight. (Reports of obesity and overweight are based on height and weight measures and calculated using the criteria for adult BMI.)

5-3. Weight measures (age 20-64): *the insured are more likely to be overweight, but the uninsured and insured show equal rates of obesity (based on BMI)*



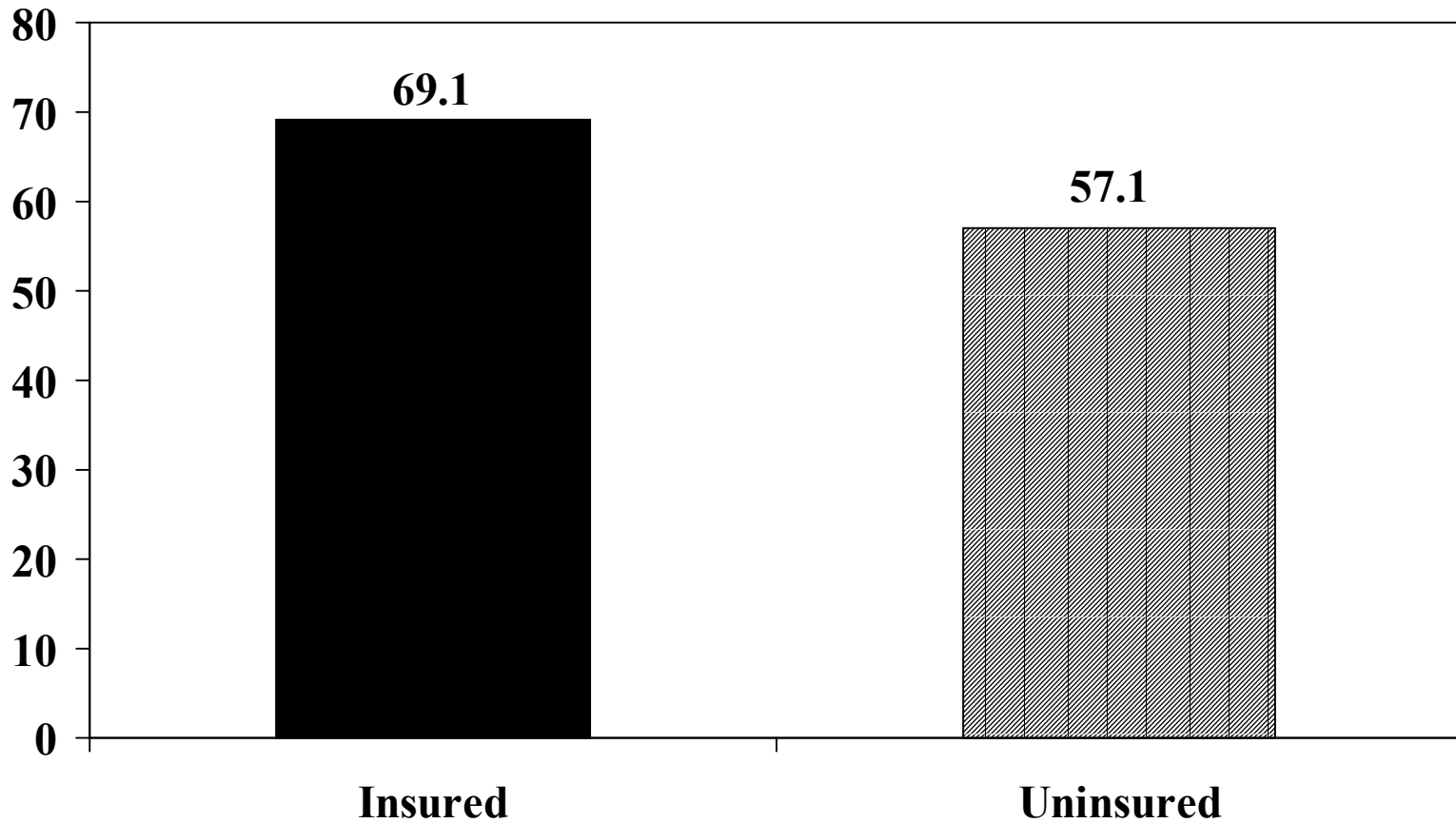
The two lifestyle measures show big differences between the insured and uninsured. Of those age 16-64 and uninsured, about 36% report smoking, compared to about 21% of the insured.

5-4. Current smoking (age 16-64):
the uninsured report much more smoking



The insured are more likely to report exercise in the past 30 days, 69% versus 57% for the uninsured.

5-5. Any exercise past 30 days (< 65):
the uninsured report somewhat less exercise

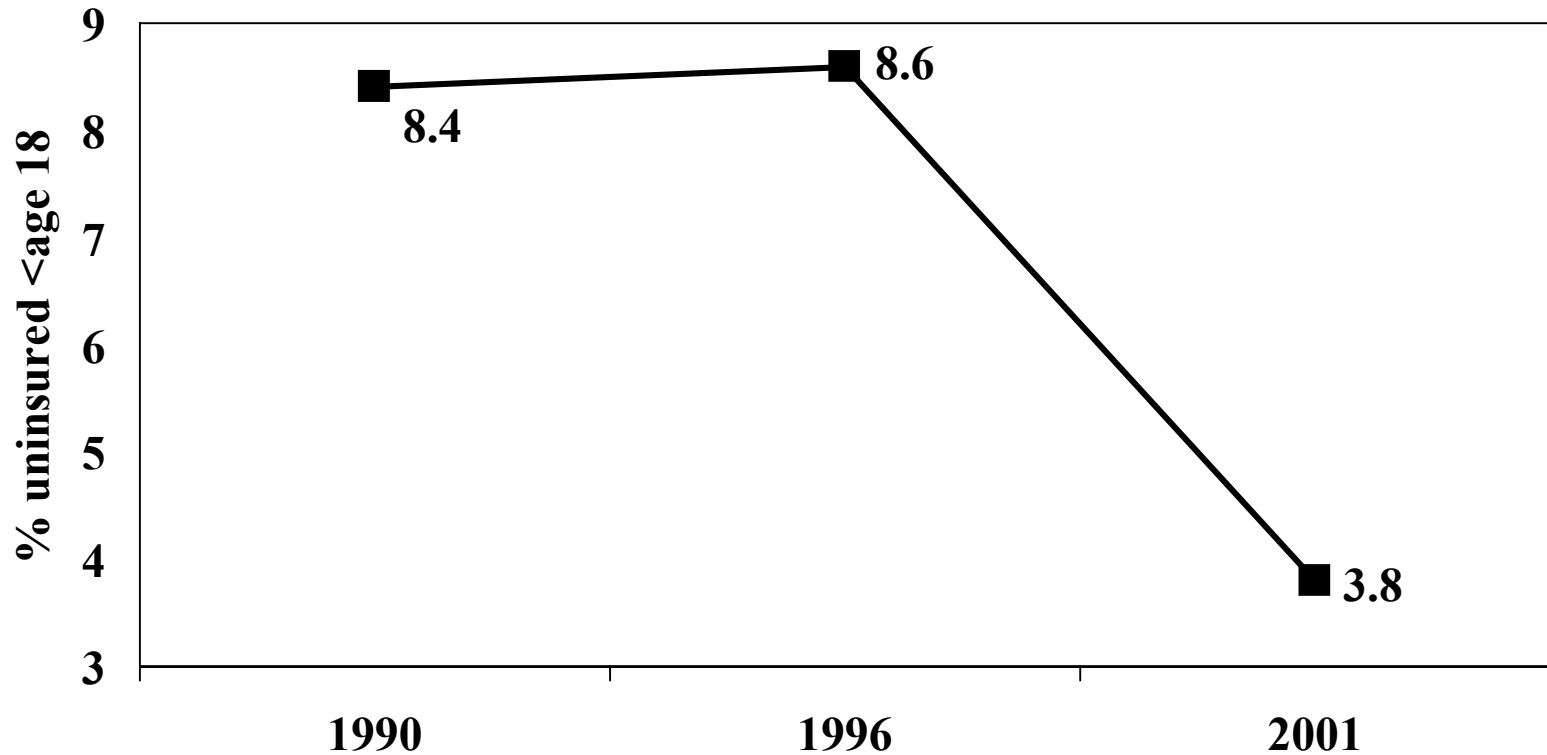


Section 6: Vulnerable Uninsured Populations in Rhode Island

This section of charts has information about three vulnerable uninsured subgroups: children and adolescents under age 18 (charts 6-1 through 6-10), women age 15-44 (charts 6-11 through 6-19), and Hispanics (charts 6-20 through 6-29).

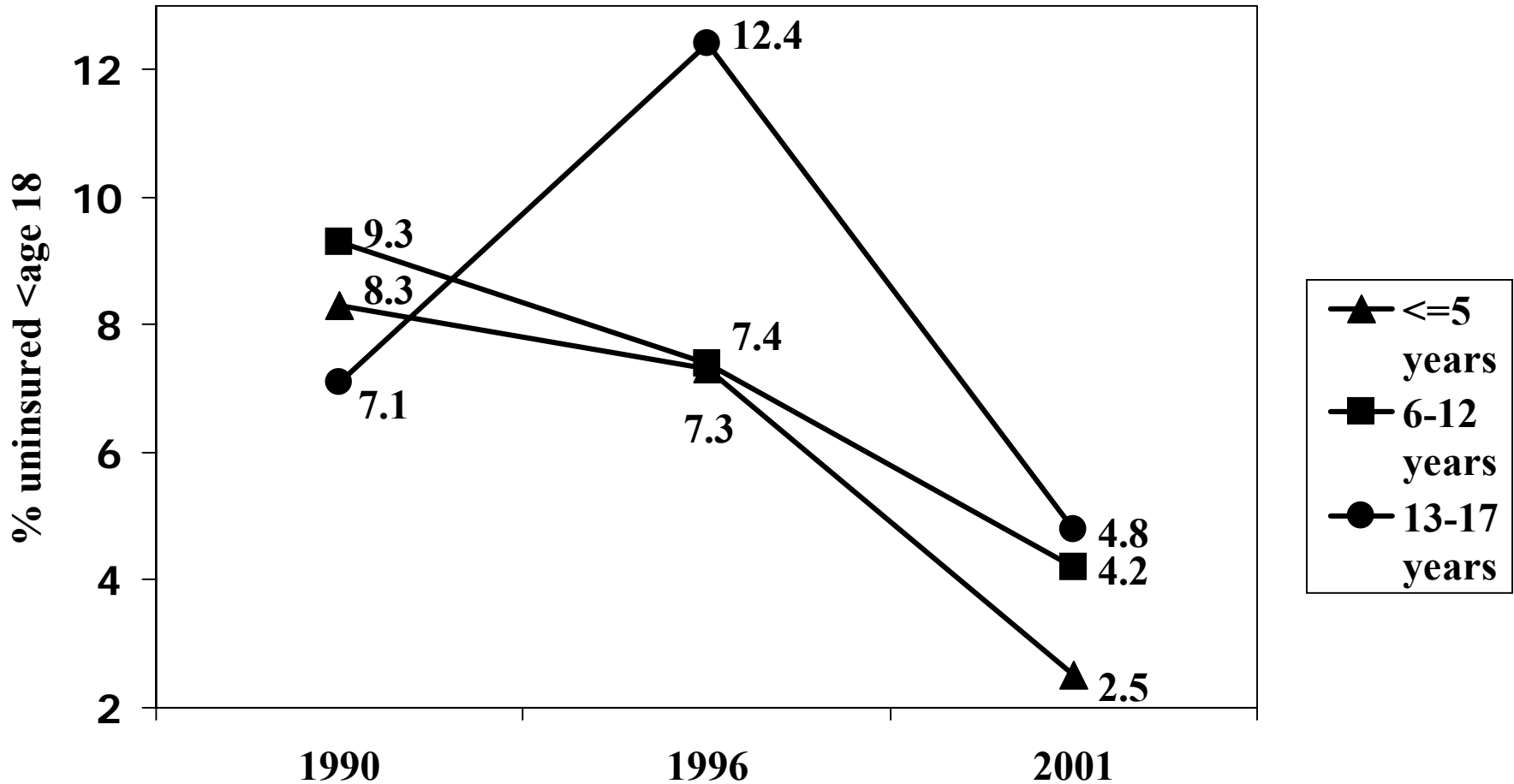
The trend in insurance coverage by children's age shows the same basic pattern as the under-65 population more generally, with big improvement in children's health insurance coverage by 2001, dropping to 3.8% without coverage.

6-1. Percent of Rhode Island Children (< 18) uninsured in each year: *there was a noticeable drop between 1990/1996 and 2001*



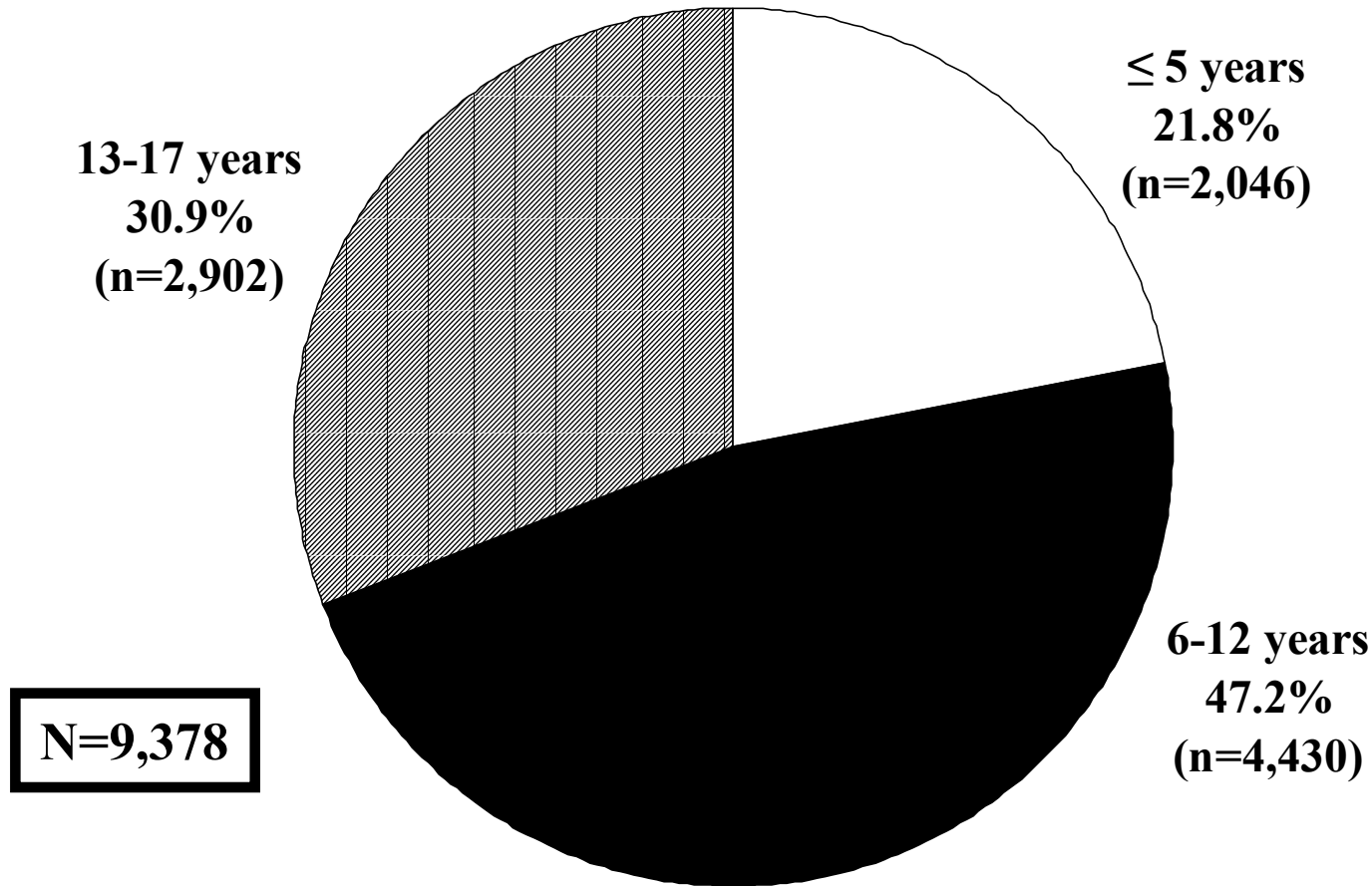
Looking at more specific age subgroups, the youngest group of children (under age 6) has the lowest non-coverage, with only 2.5% without insurance, while the older children have slightly higher non-coverage.

6-2. Uninsured Rhode Island Children (< 18) by age group: *coverage for 13-17 year olds has not followed the same smooth downward trend as the other two age groups*



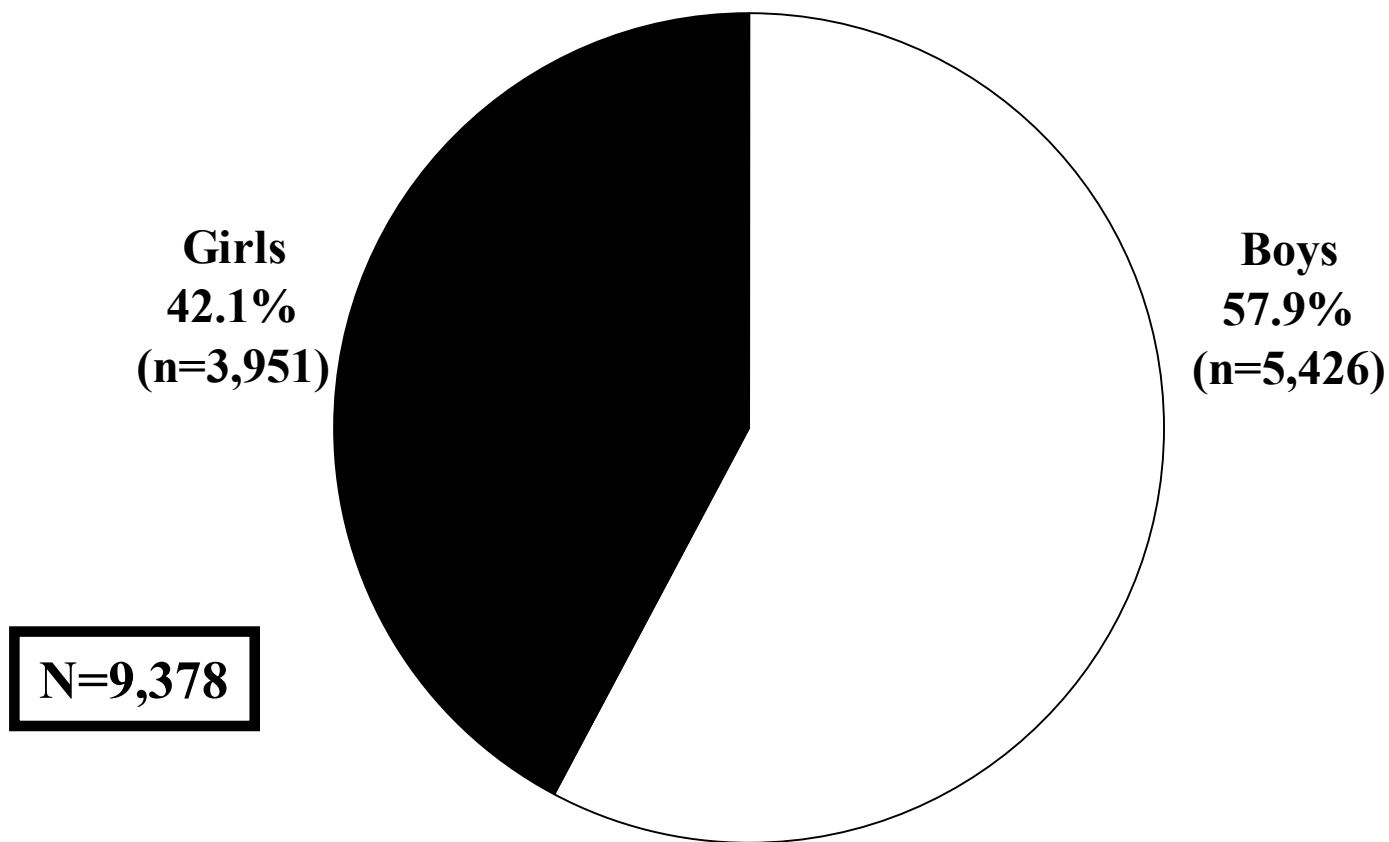
Of the 9,378 uninsured children in the state, nearly half (47.2%) are in the middle age group, 6-12 years, and the fewest (about 22%) are in the youngest age group.

6-3. Age distribution of uninsured Rhode Island Children (<18): *uninsured are disproportionately in the middle age group (6-12)*



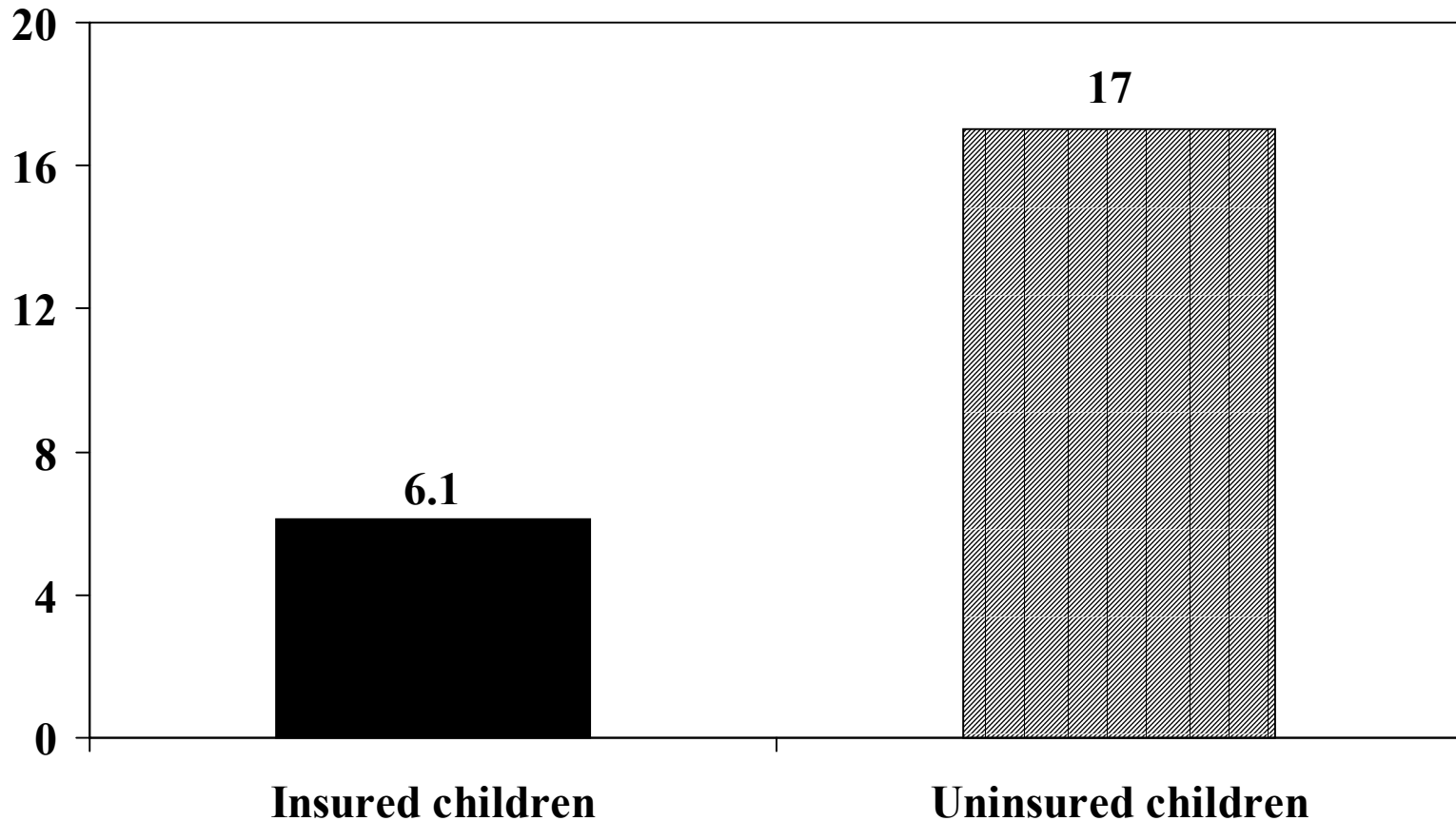
As with the full group of under-age-65 uninsured, more of the uninsured children are male than female, about 58% vs. 42%.

6-4. Gender of uninsured Rhode Island Children (<18): *uninsured group < 18 is made up more of boys than girls*



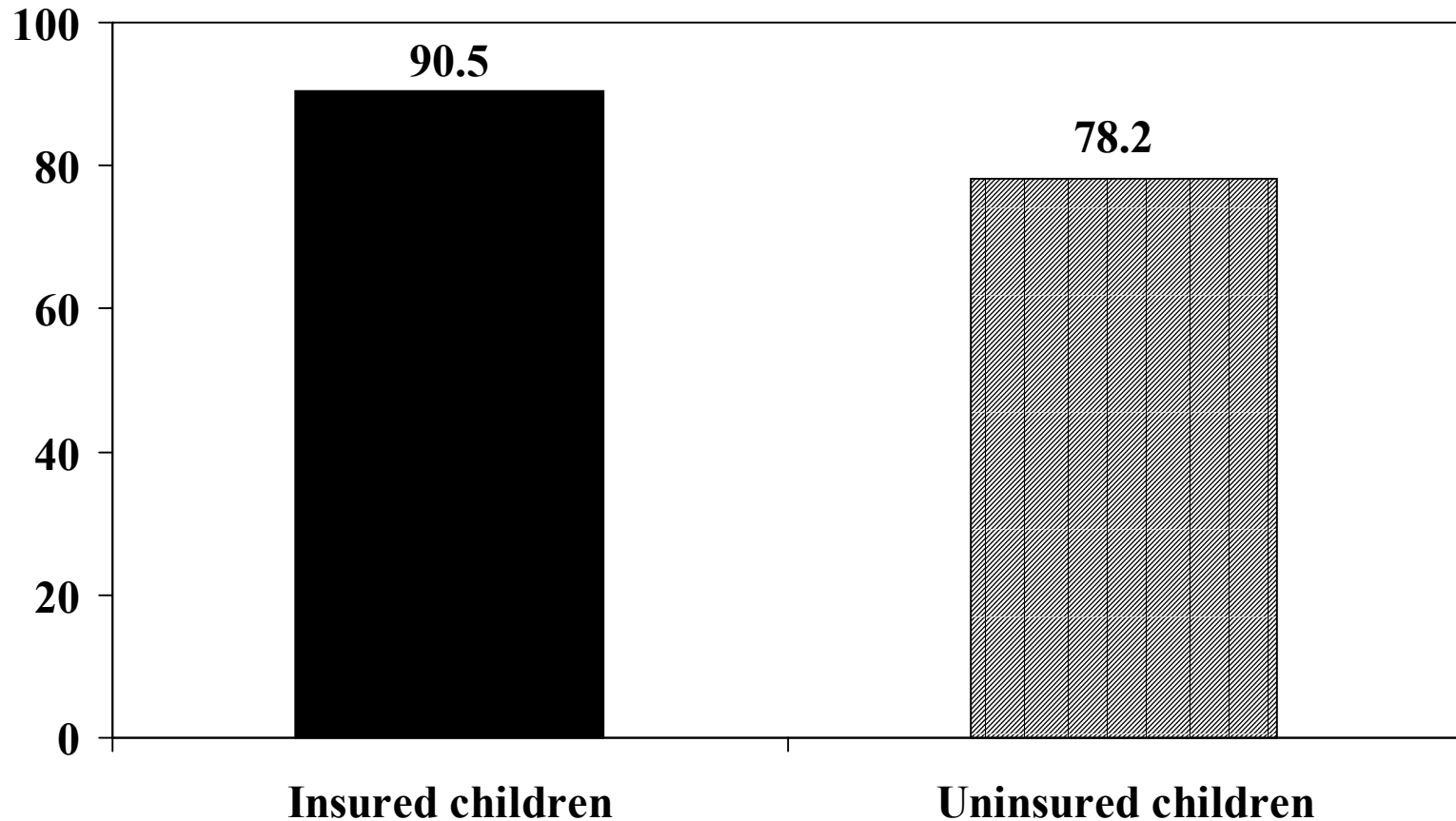
As with all of the uninsured under age 65, uninsured children are more likely than insured children to report that they did not see a doctor at all in the past year, about 17% vs. 6%.

6-5. Percent of Rhode Island Children (< 18) who did not see doctor in past 12 months: *the uninsured were more likely to report no doctor visit*



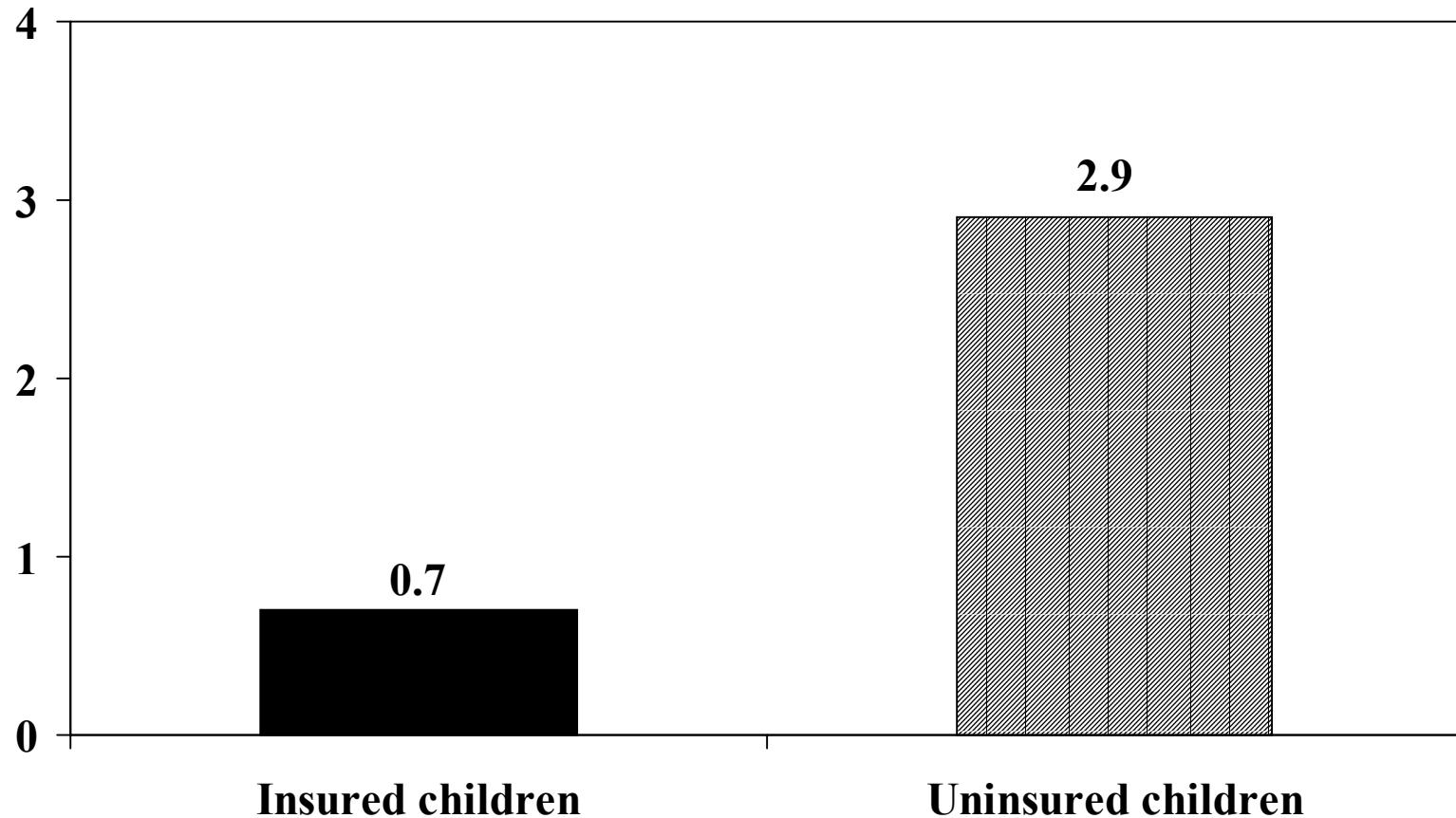
Insured children are more likely than uninsured children to report that they had a routine doctor visit in the past year, about 91% vs. 78%.

6-6. Percent of Rhode Island Children (< 18) who had a routine doctor visit in past 12 months: *the uninsured were less likely to report routine doctor visit*



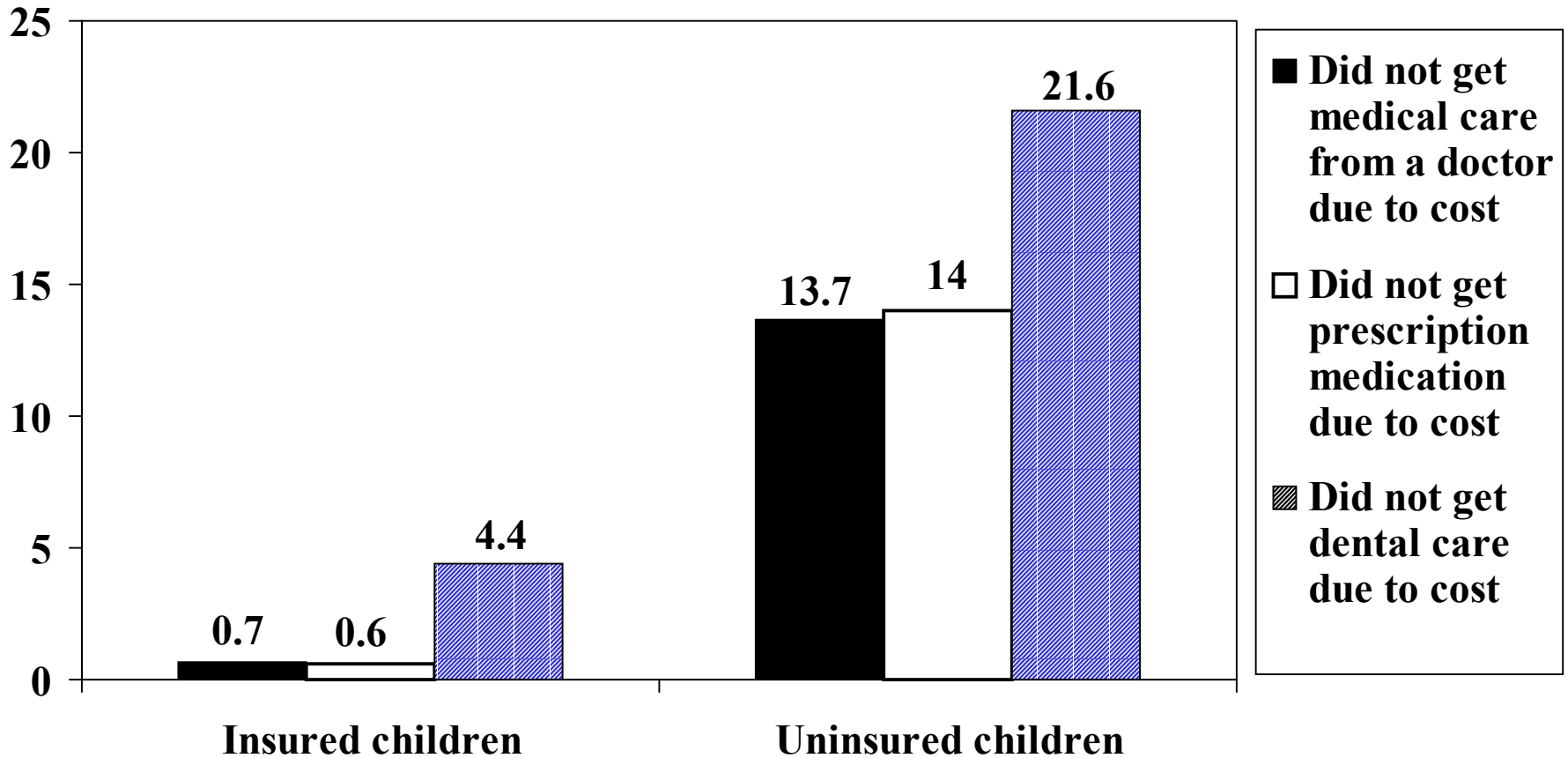
Uninsured children are more likely than insured children to report that they have no usual place they go when sick; however, the numbers are very low for both groups of children.

6-7. Percent of Rhode Island Children (< 18) who have no usual place they go when sick: *both insured and uninsured have a usual place they go*



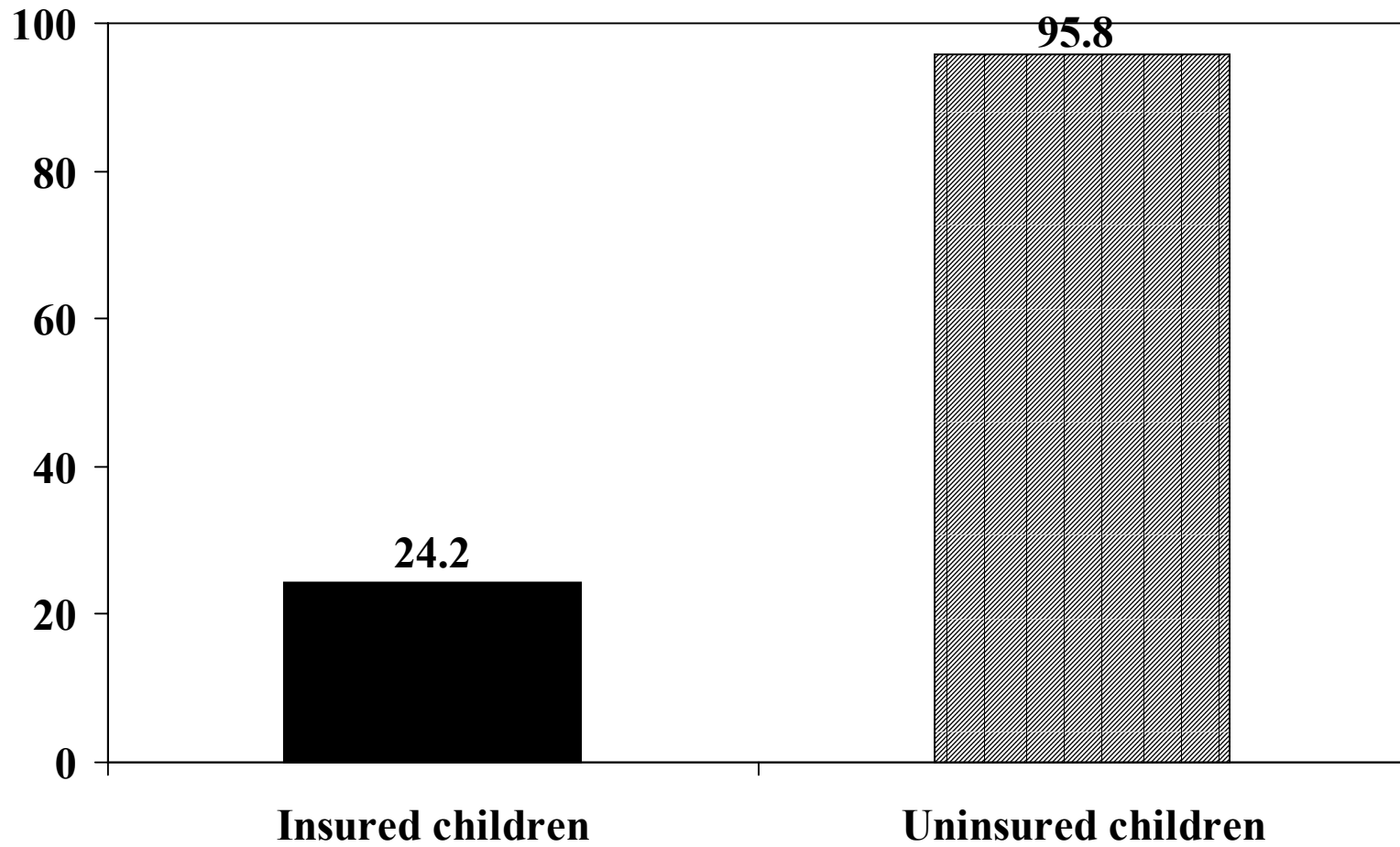
Uninsured children are much more likely to report not getting some medical or dental attention or a prescription because of cost, though the percentage of uninsured children with missed medical needs are lower than the numbers for the full uninsured population (chart 4-4).

6-8. Percent of Rhode Island Children (< 18) who did not get needed care in past 12 months: *uninsured are much more likely not to get needed medical, Rx, or dental care due to cost*



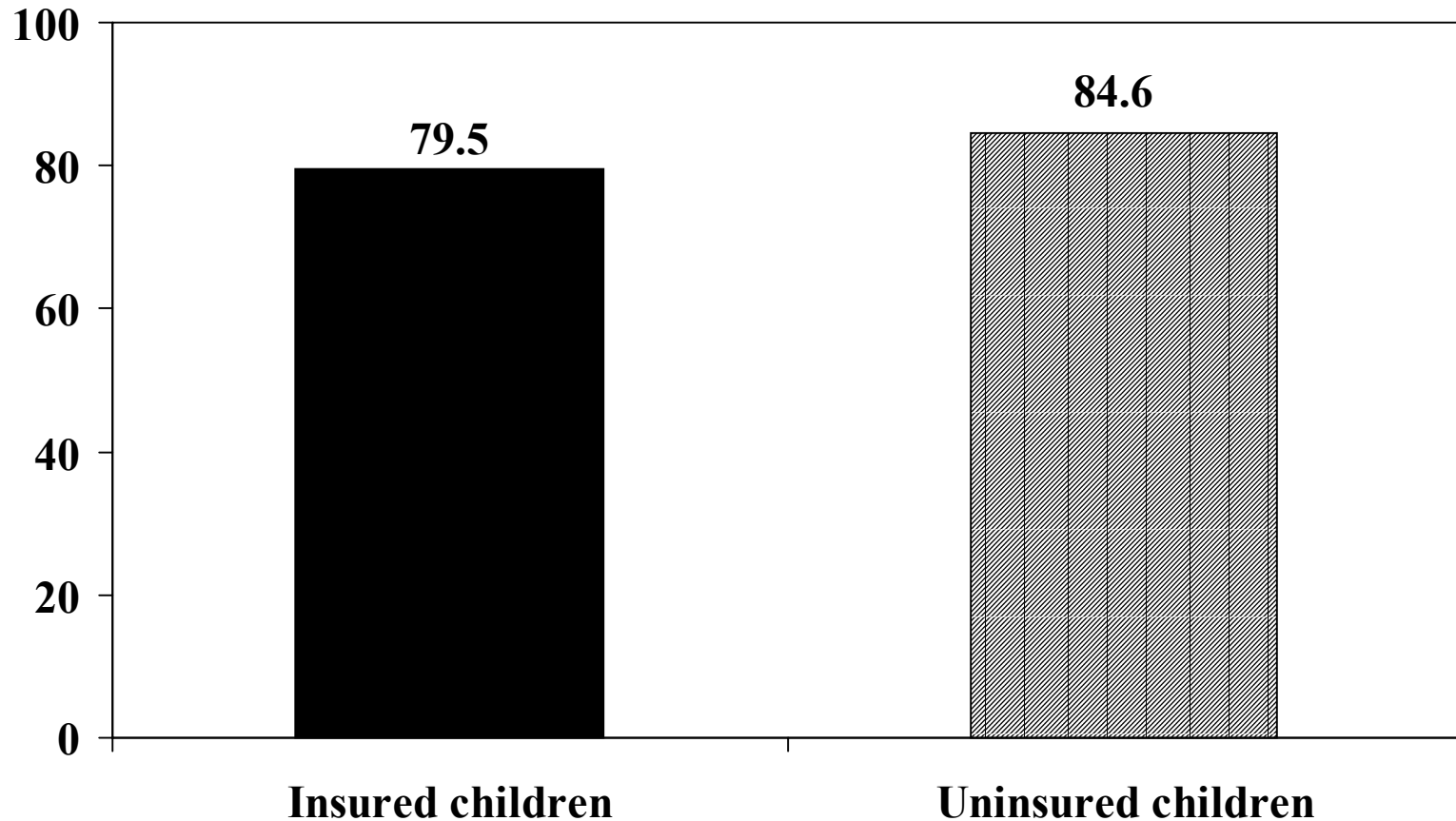
Nearly all children without medical insurance (about 96%) are also without dental insurance, compared with about a quarter of children with medical insurance.

6-9. Percent of Rhode Island Children (< 18) who have no dental insurance: *almost all of the medical uninsured are also without dental insurance*



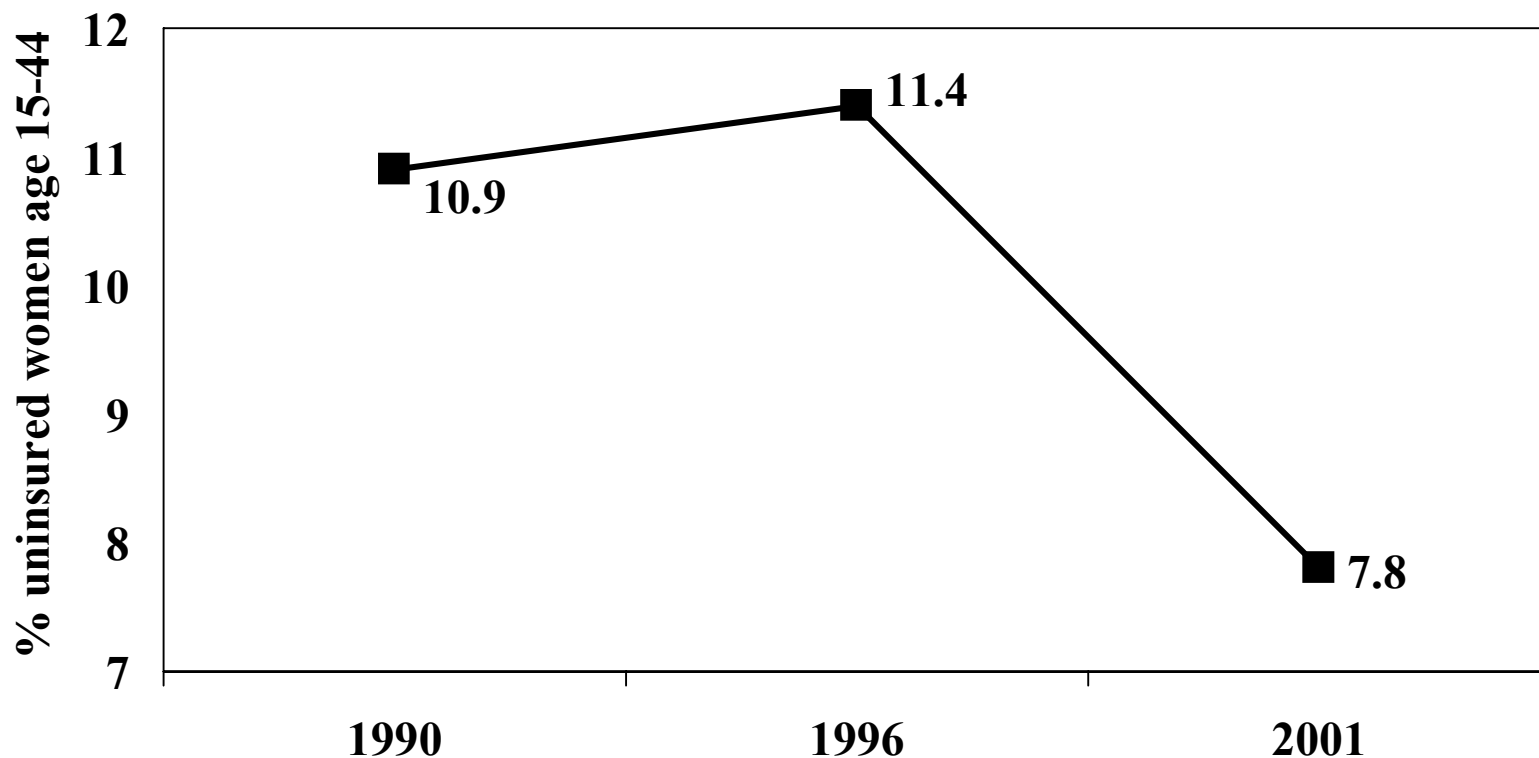
Despite being much less likely to have dental insurance, the children without medical insurance were not less likely than insured children to have had a dental visit in the past year and were, in fact, slightly more likely to have (about 85% vs. 80%).

6-10. Percent of Rhode Island Children (< 18) who had a dental visit in the past year: *surprisingly, the uninsured were more likely to report a dental visit*



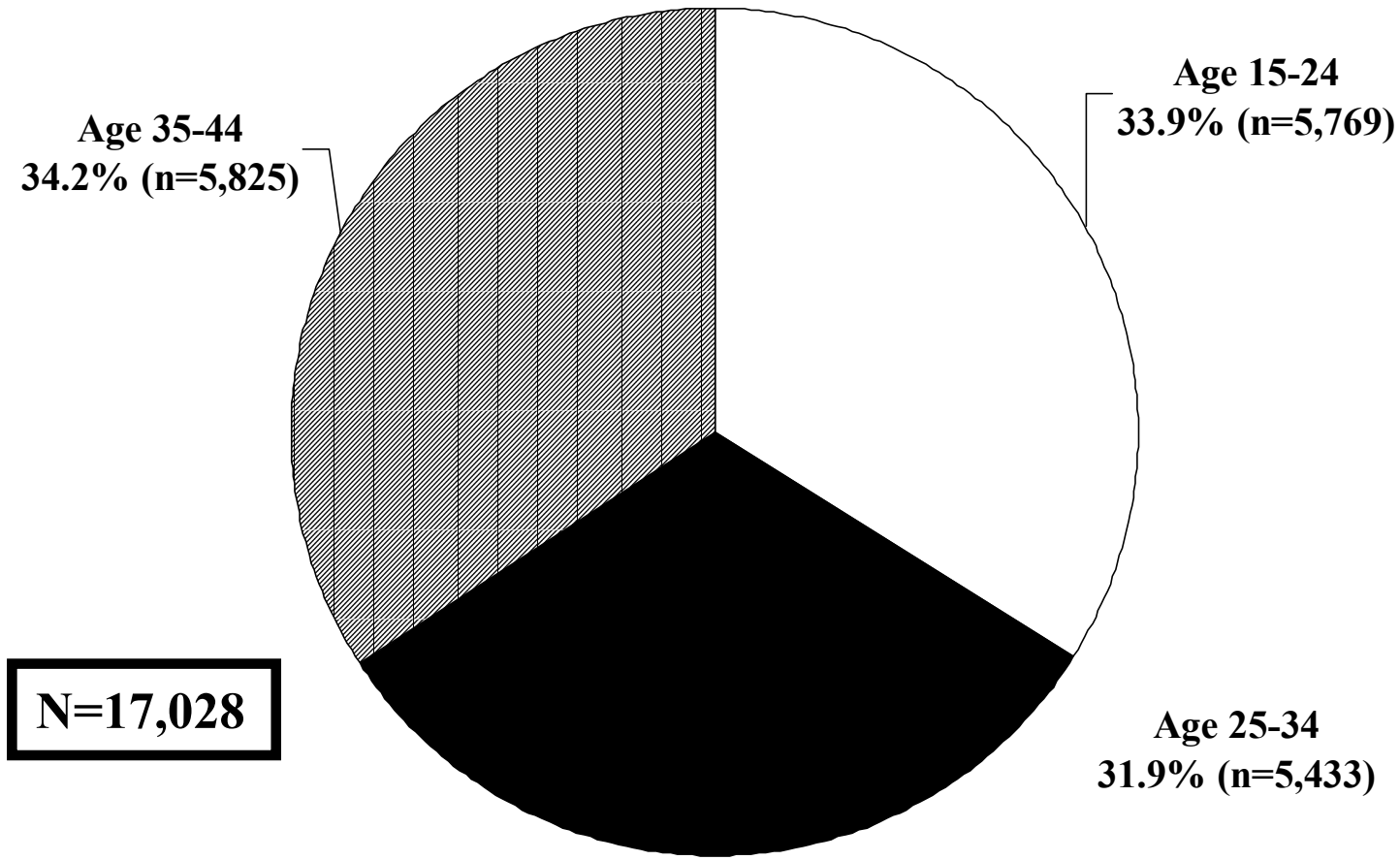
Insurance coverage for women age 15-44 follows the same trend as for the overall population, with a small rise in non-coverage from 1990 to 1996, followed by a steeper decline and better insurance coverage at 2001.

6-11. Percent of Rhode Island women age 15-44 uninsured in each year: *as with the population in general, after a small jump in 1996, the trend seems to decrease*



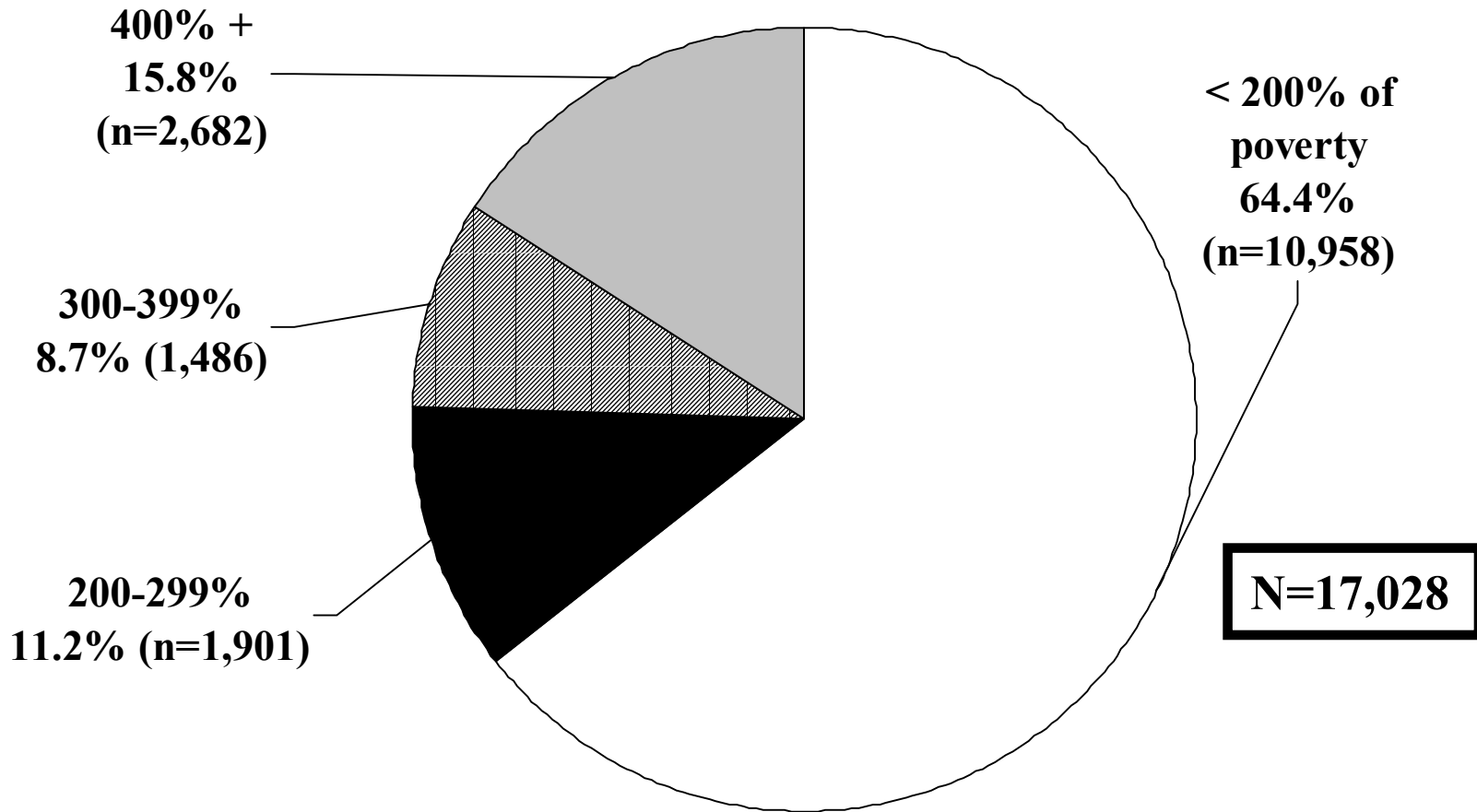
Uninsured women age 15-44 are divided evenly among three age groups; about one third of the uninsured are age 15-24, 25-34, and 35-44.

6-12. Age distribution of uninsured Rhode Islanders (women age 15-44): *uninsured are evenly split among the three age groups*



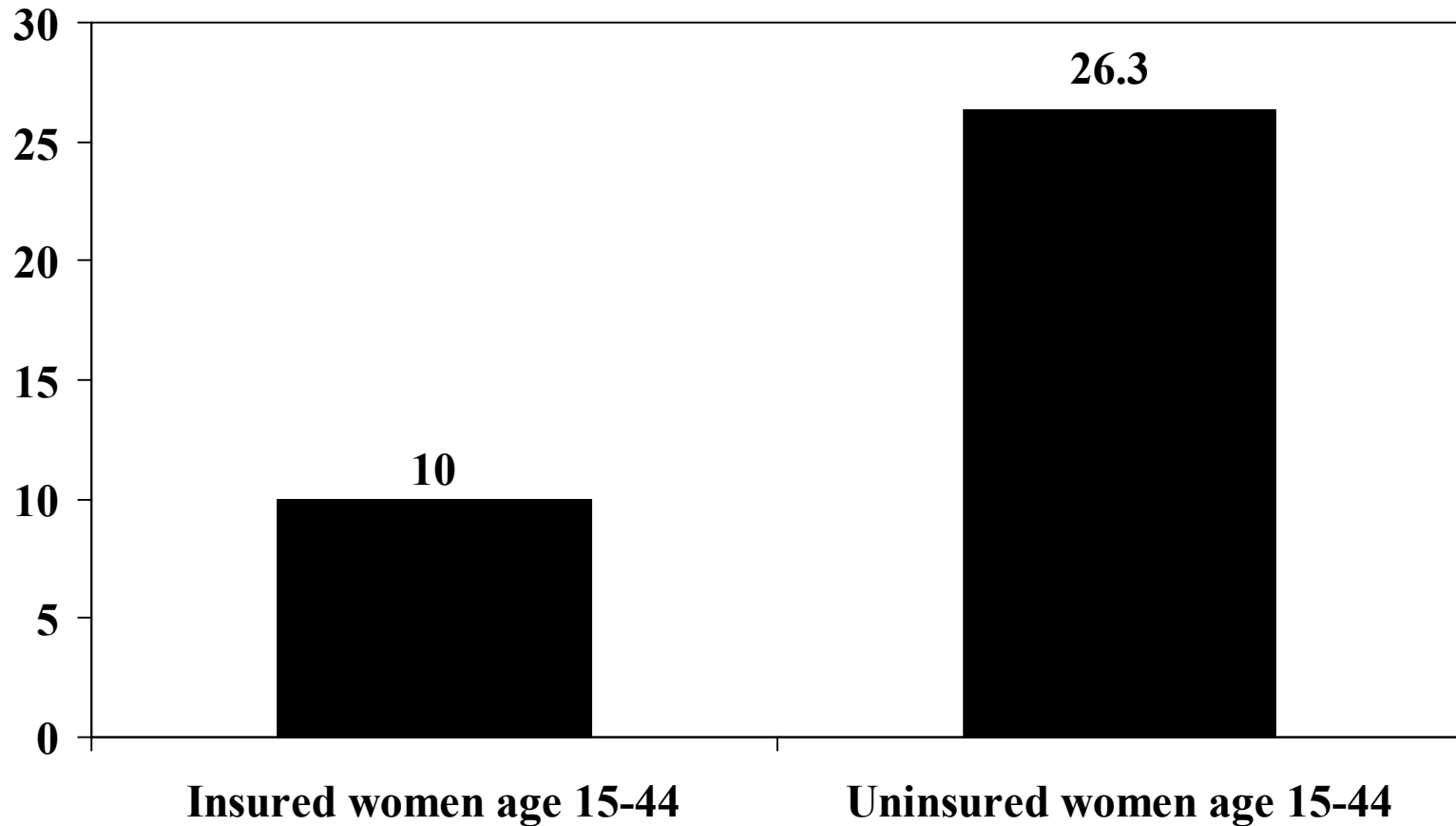
While a majority (about 64%) of the uninsured women age 15-44 are in the lowest income group (less than 200% of the federal poverty line), there remains a large percentage who, despite not being “poor,” are still without health insurance.

6-13. Family income of uninsured Rhode Islanders (women age 15-44): *nearly two-thirds of the uninsured in this group are poor/near-poor, just above the poverty line*



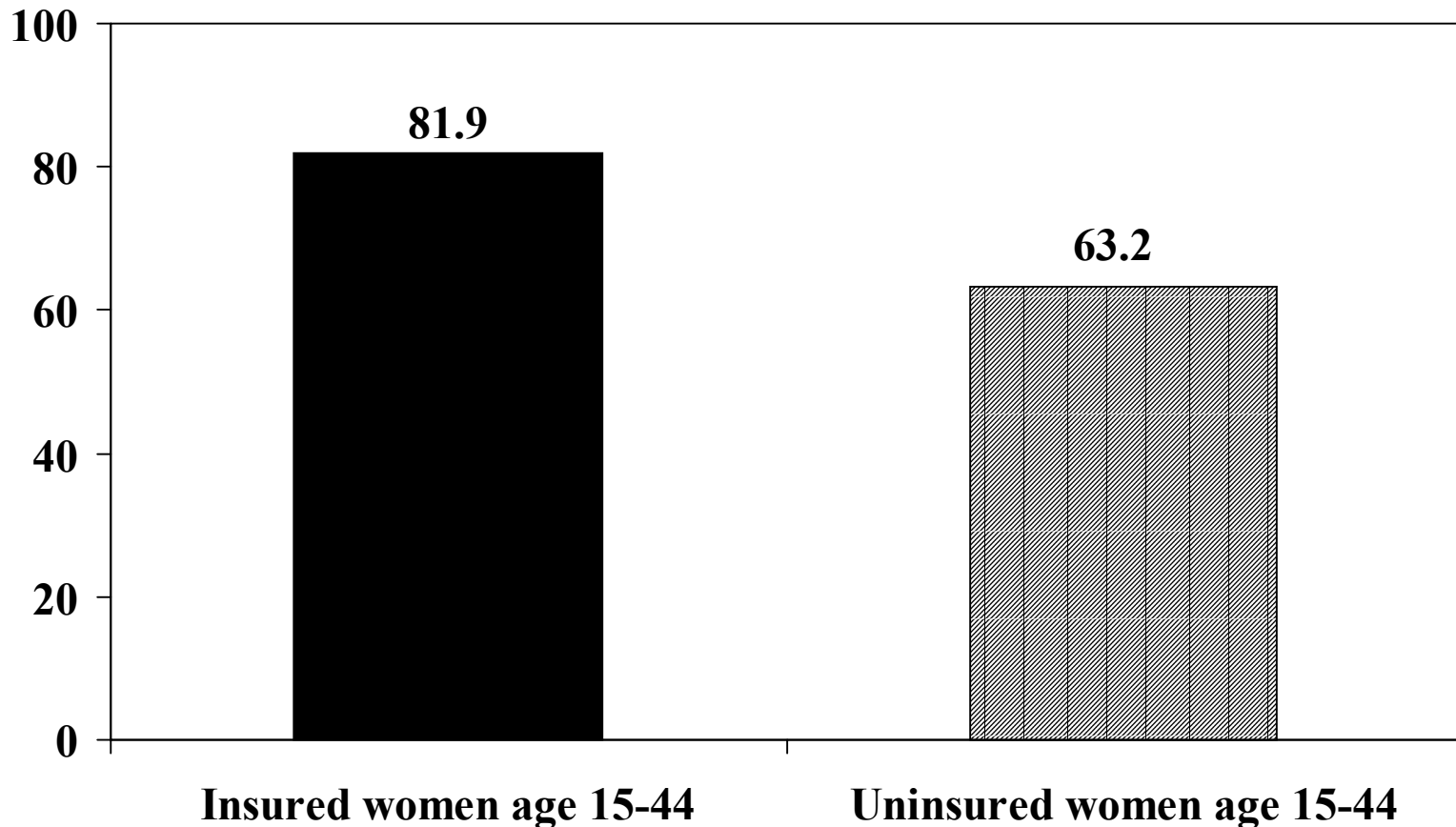
In the comparisons of the insured and uninsured women age 15-44, the uninsured are much more likely not to have seen a doctor in the past 12 months (26% vs. 10%).

6-14. Percent of Rhode Island women age 15-44 who did not see doctor in past 12 months: *the uninsured were more likely to report no doctor visit*



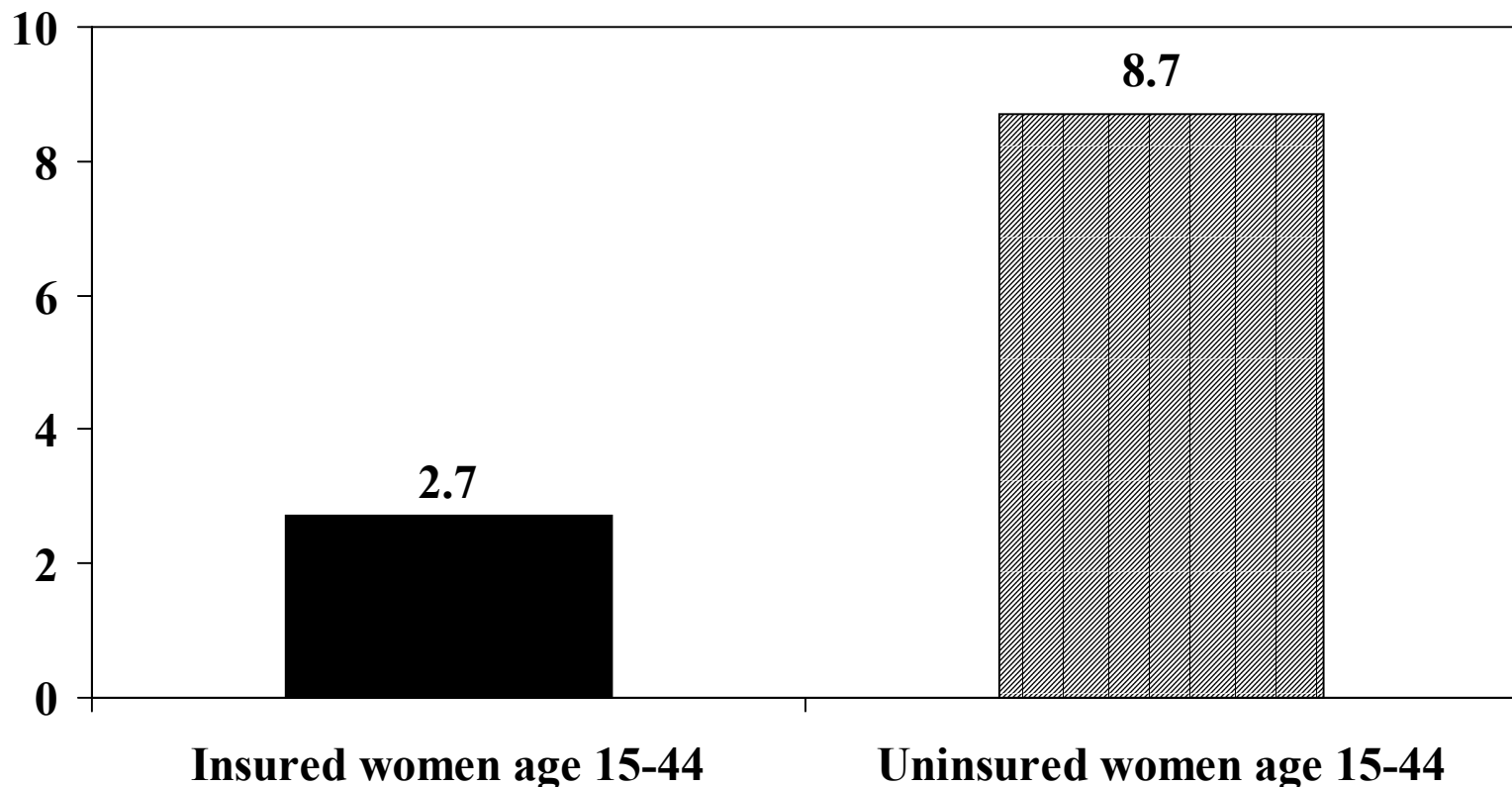
The uninsured women age 15-44 are less likely to report a routine doctor visit in the past 12 months (about 63% vs. 82%).

6-15. Percent of Rhode Island women age 15-44 who had a routine doctor visit in past 12 months: *the uninsured were less likely to report routine doctor visit*



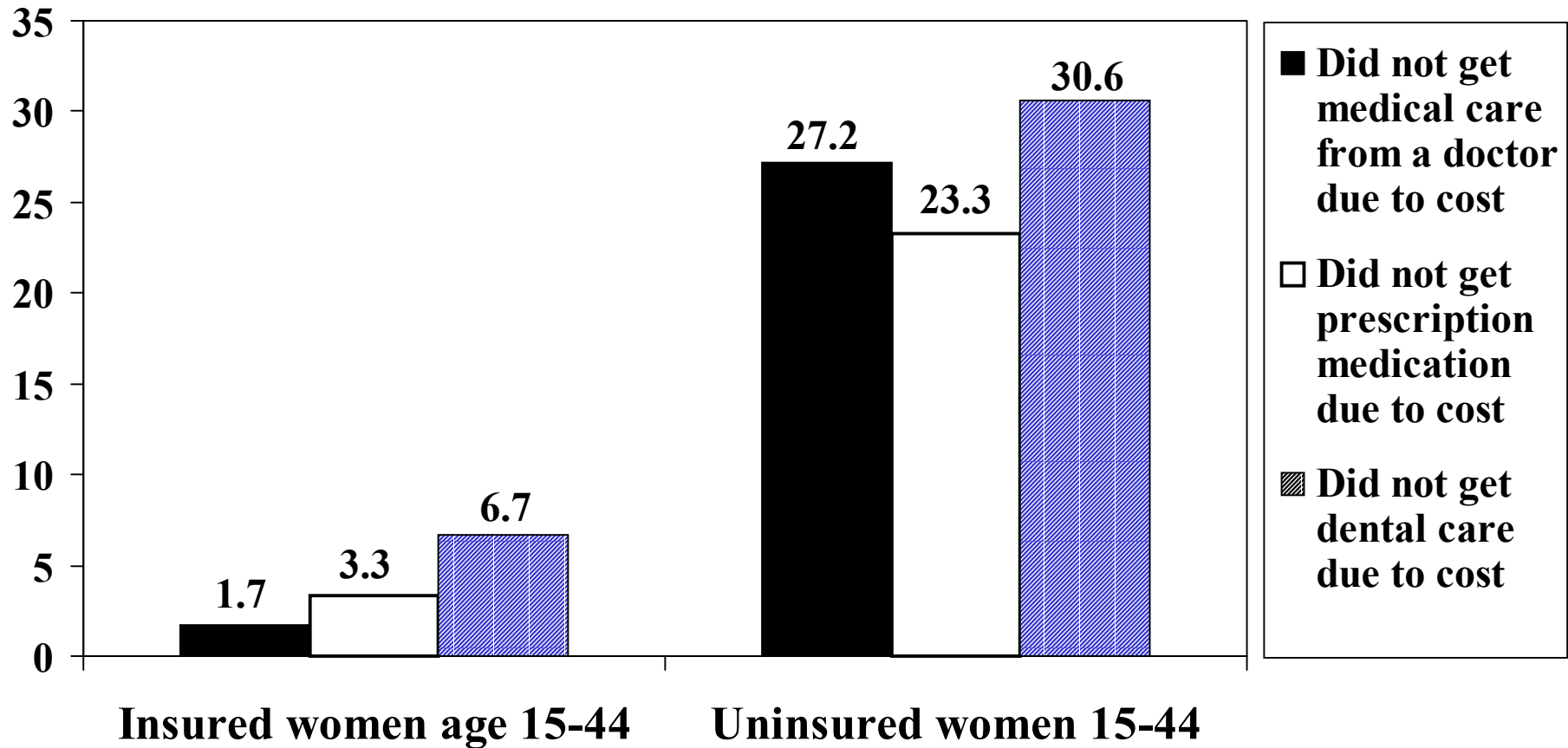
The uninsured women age 15-44 are more likely to report having no usual place they go when sick (about 9% vs. 3%); the numbers are very similar to those for the under-65 population generally (chart 4-3).

6-16. Percent of Rhode Island women age 15-44 who have no usual place they go when sick: *most insured and uninsured in this subgroup have a usual place they go, though nearly 9% of the uninsured do not*



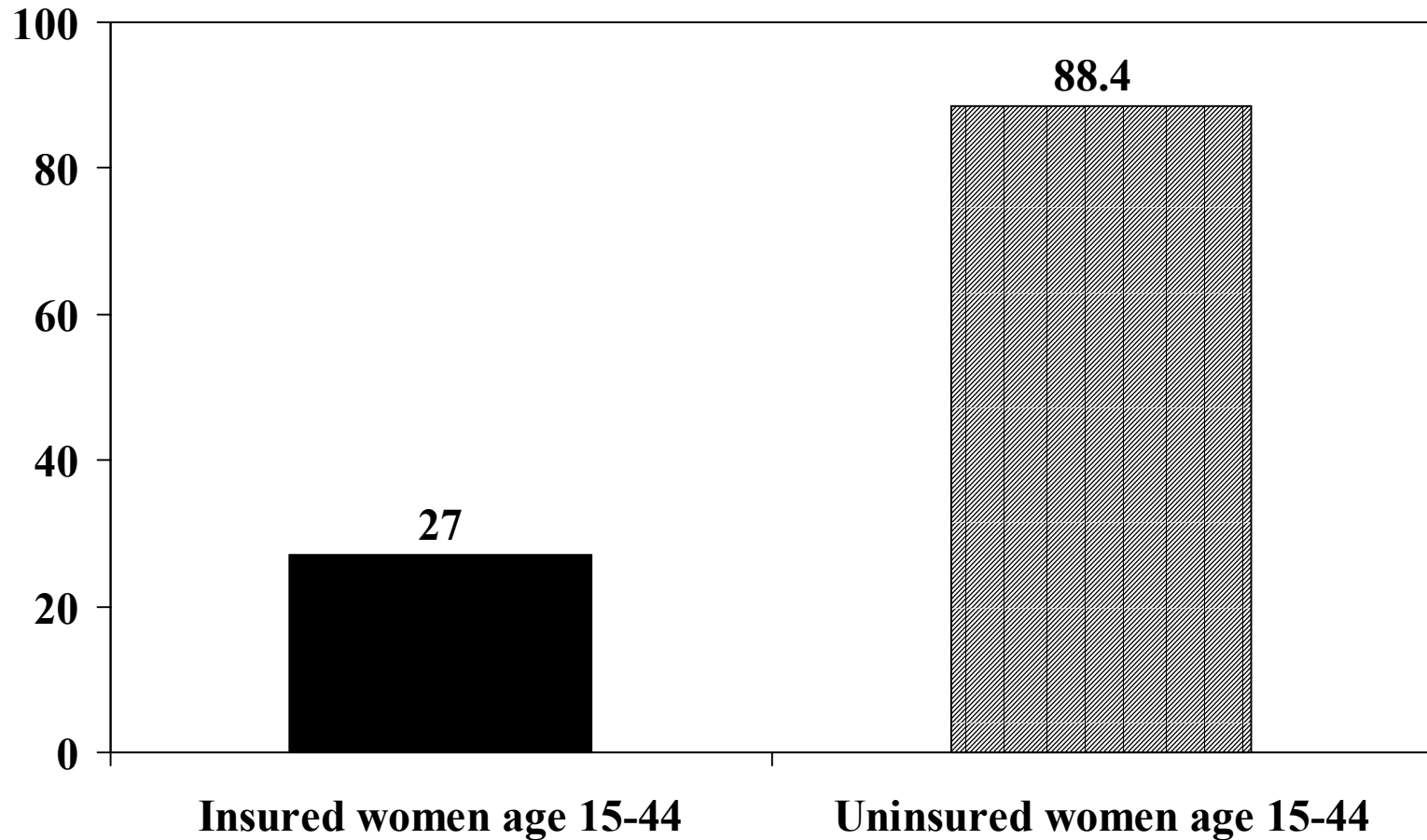
In the comparisons of the insured and uninsured women age 15-44, the uninsured are much more likely to have foregone a medical or dental need or prescription due to cost, following the same pattern of the under-65 population generally (chart 4-4).

6-17. Percent of Rhode Island women age 15-44 who did not get needed care in past 12 months: *uninsured are much more likely not to get needed medical, Rx, or dental care due to cost*



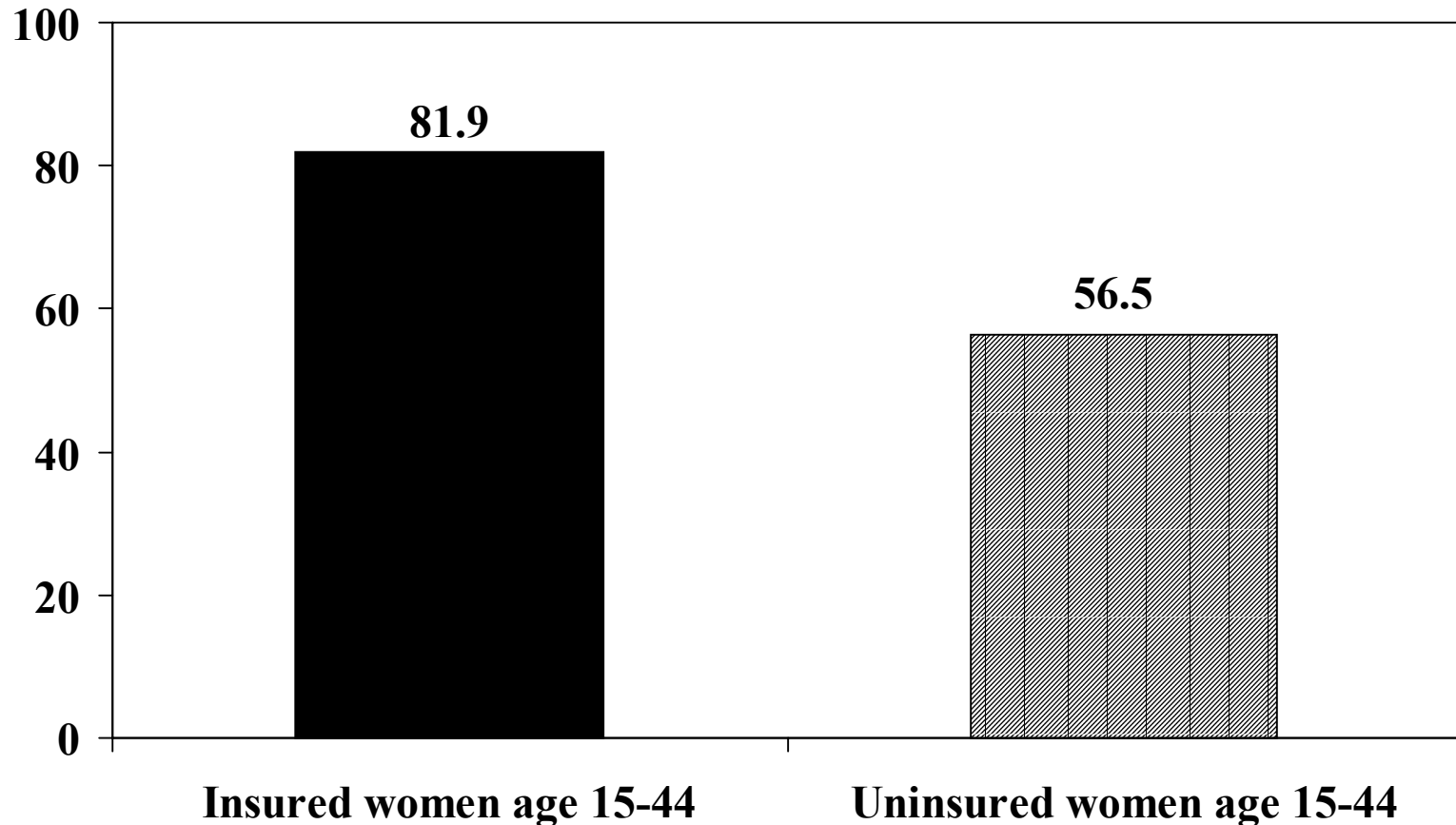
The uninsured women age 15-44 are much more likely than the insured to be without dental insurance (about 88% vs. 27%).

6-18. Percent of Rhode Island women age 15-44 who have no dental insurance: *almost all of the medical uninsured are also without dental insurance*



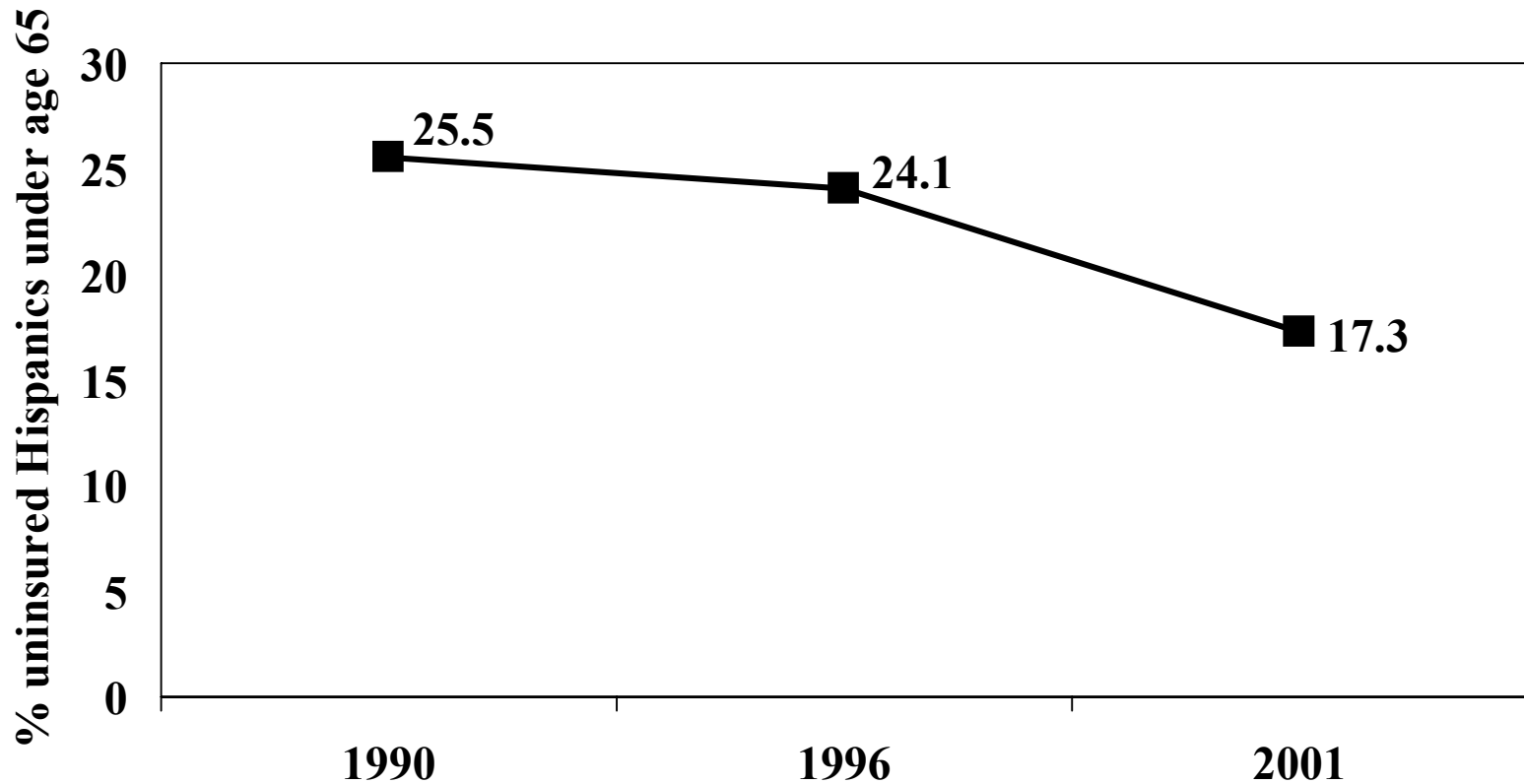
The insured are much more likely than the uninsured women age 15-44 to have had a dental visit in the past year (about 82% vs. 57%).

6-19. Percent of Rhode Island women age 15-44 who had a dental visit in the past year: *the uninsured were much less likely to report a dental visit*



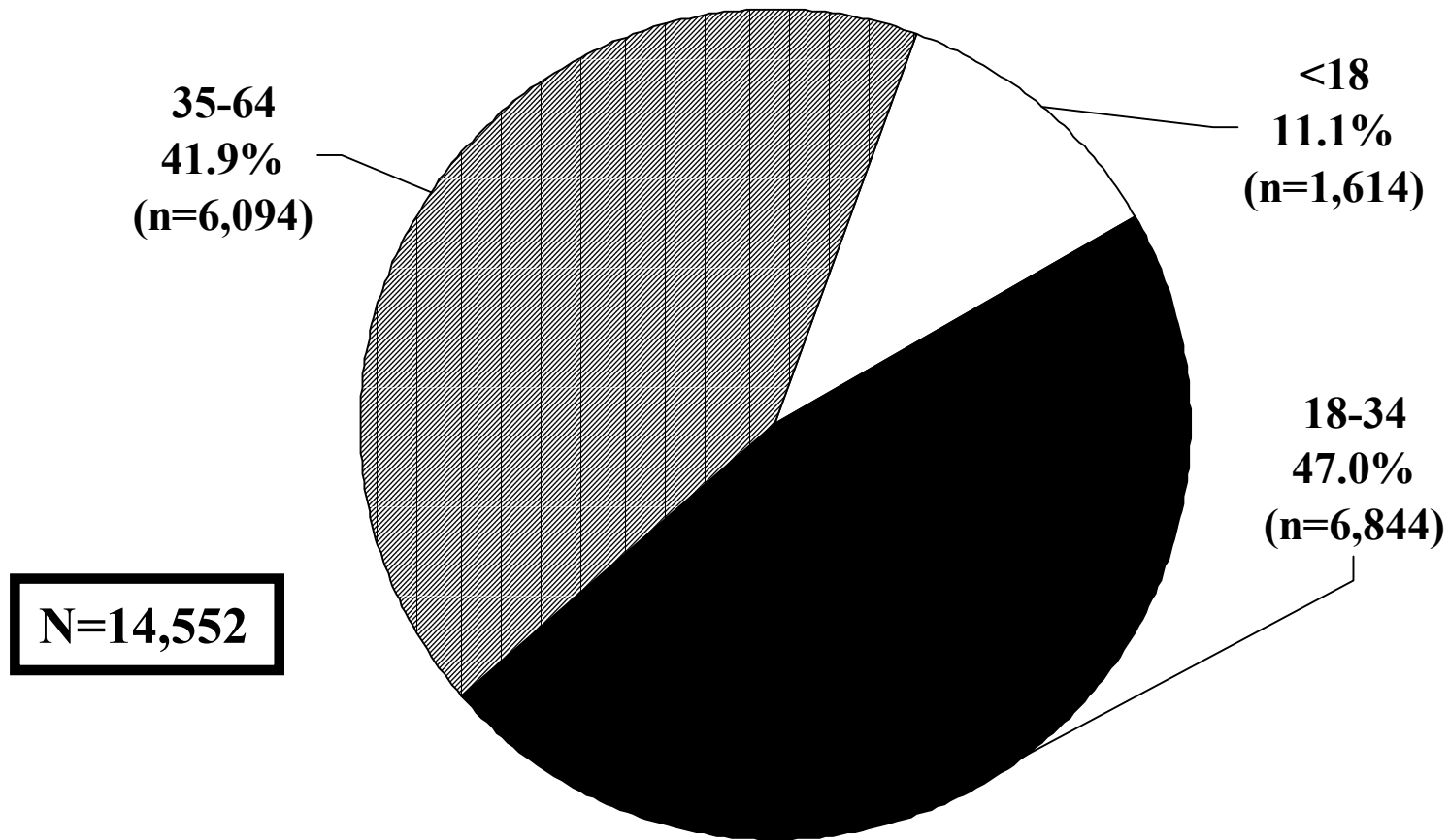
The insurance trend line for the under-65 Hispanic subgroup looks slightly different from the other subgroups, and from the under-65 population overall, because there's no rise in non-coverage in 1996 for this group. There is the same decline in 2001 that other groups experienced, though the absolute rate of non-coverage is much higher for Hispanics than for the total under-65 population, at about 17% for Hispanics at its lowest in 2001 (compared to about 8% overall).

6-20. Percent of Rhode Island Hispanics (< 65) uninsured in each year: *while the trend seems to decrease, the rate is still high for this subpopulation*



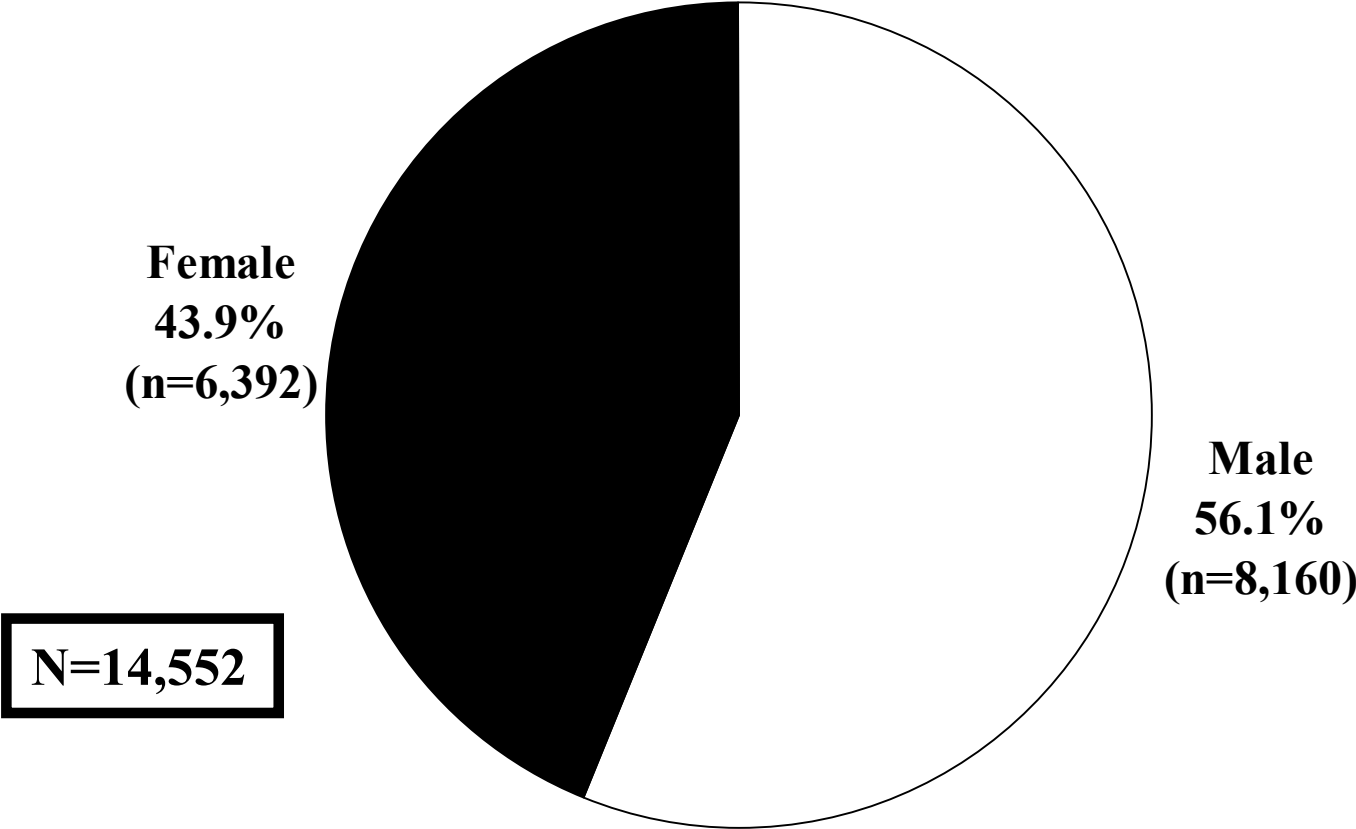
Uninsured Hispanics under age 65 are mostly adults, age 18-64, with only 11% under age 18.

6-21. Age distribution of uninsured Rhode Islanders (Hispanics < age 65): *uninsured are fairly evenly split between those 18-34 and those 35-64, with the remainder under age 18*



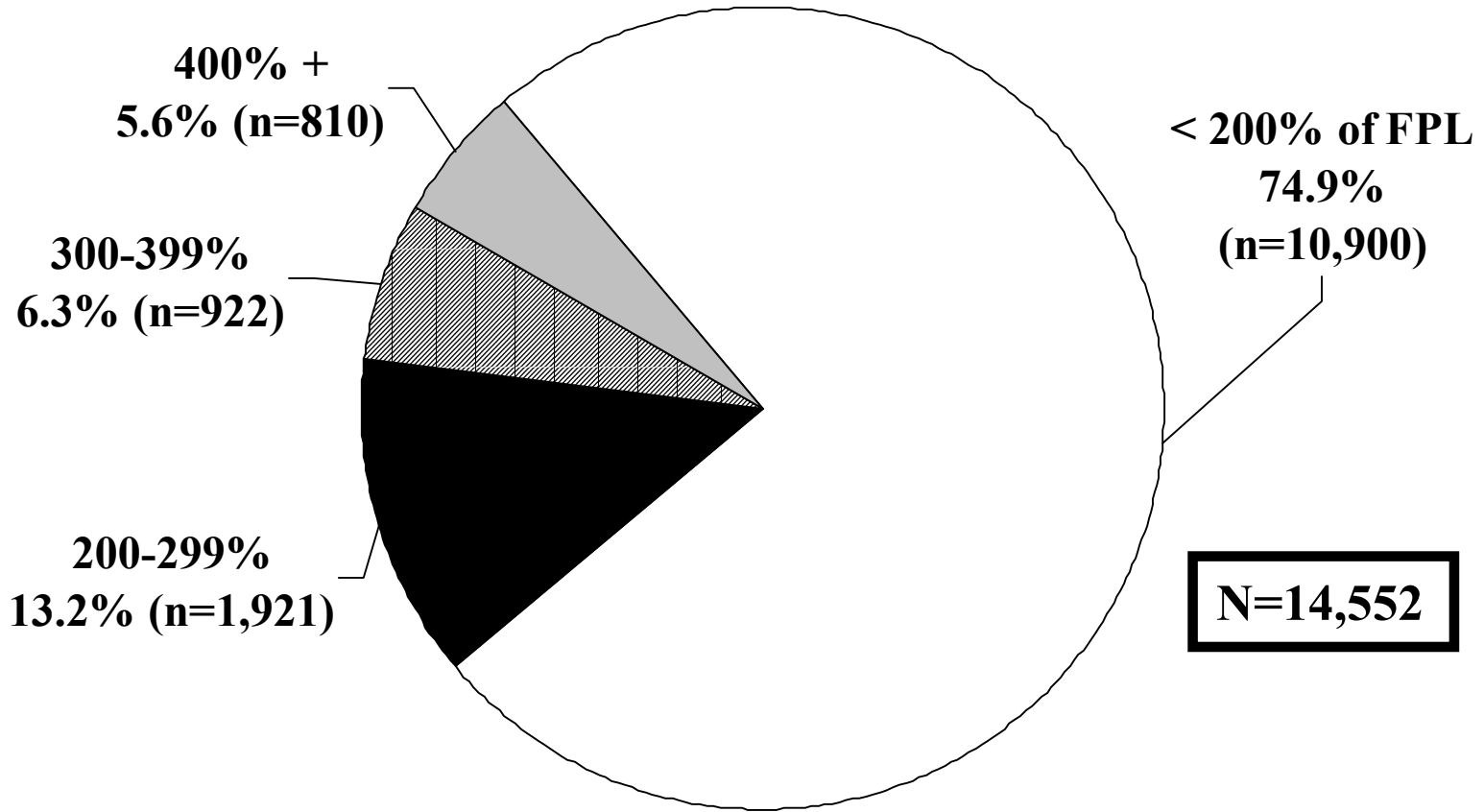
As with the uninsured under-65 population, over half (56%) of the uninsured Hispanics under age 65 are male.

**6-22. Gender of uninsured Rhode Islanders
(Hispanics < age 65): *uninsured group is made
up more of men than women***



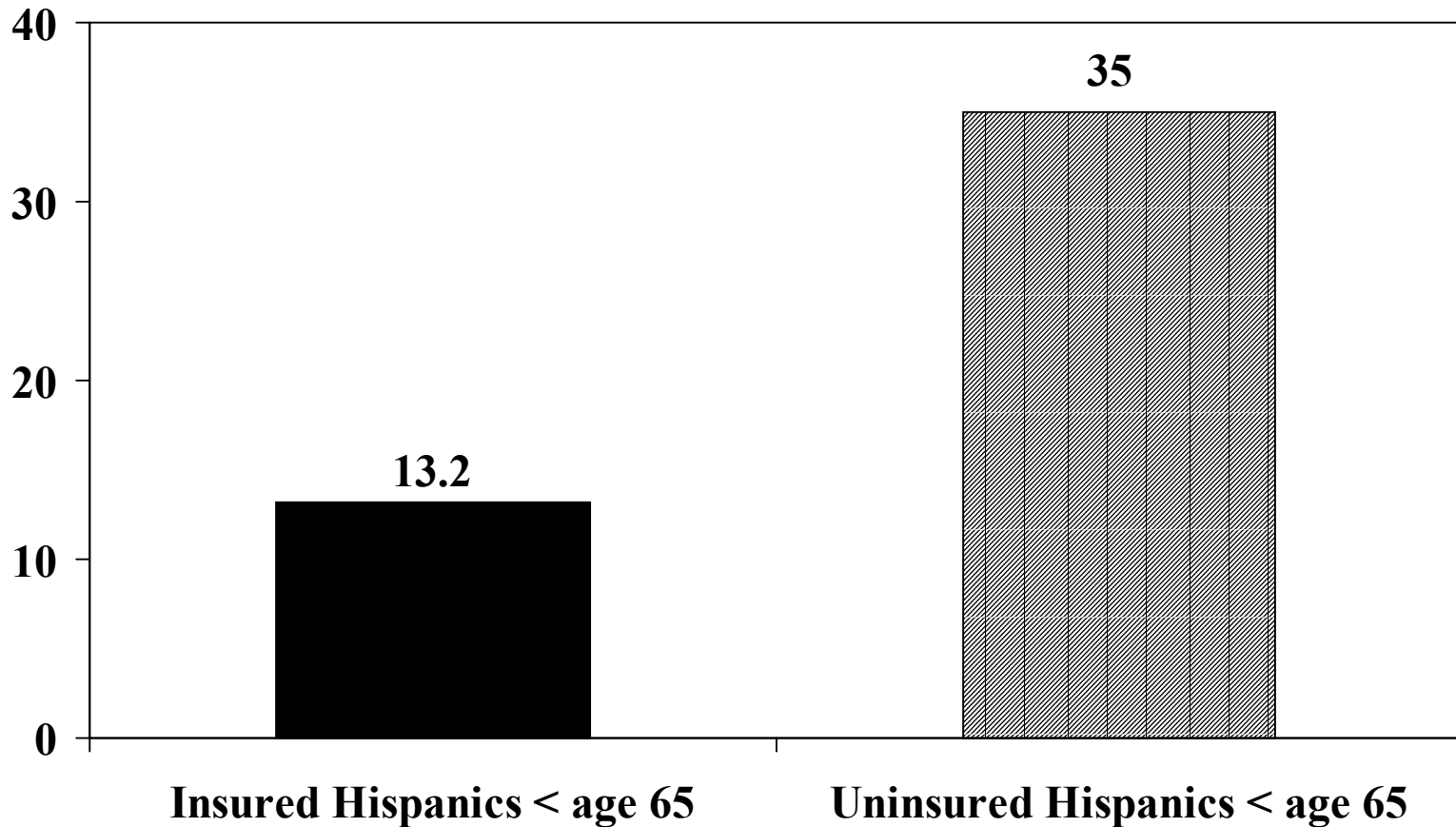
The income distribution of uninsured Hispanics is quite concentrated among the poor or near poor. For the full under-65 population of uninsured, about half are in the poor or near-poor group (chart 3-6), but for the Hispanic uninsured, about three-fourths are.

6-23. Family income of uninsured Rhode Islanders (Hispanics < age 65): *nearly three-fourths of the uninsured in this group are poor/near-poor, just above the poverty line*



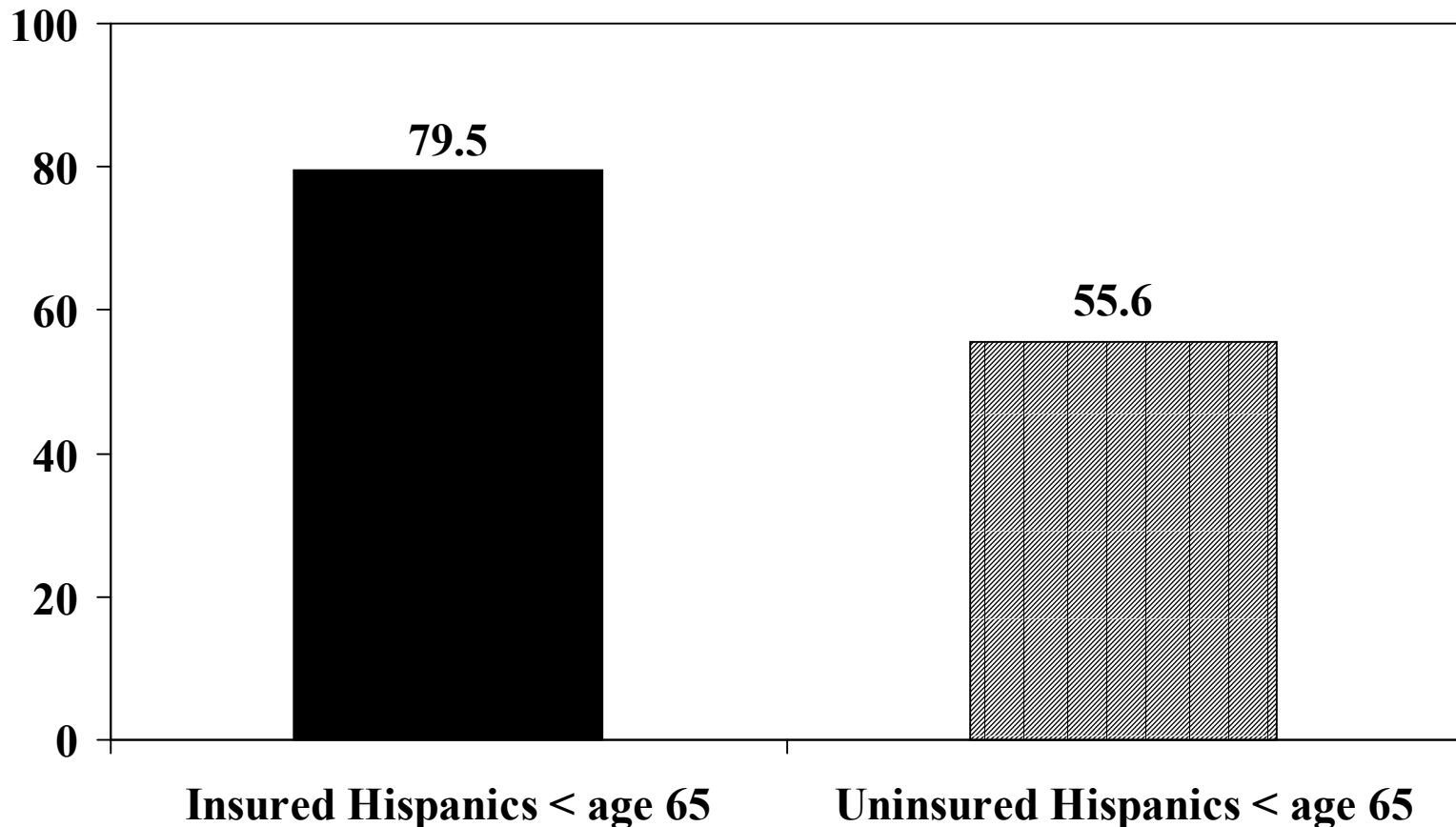
Uninsured Hispanics under age 65 are much more likely than the insured to report that they did not have a doctor visit in the past 12 months. The Hispanic under-65 subpopulation is very similar to the full under-65 population in this comparison (chart 4-1).

6-24. Percent of Rhode Island Hispanics (< 65) who did not see doctor in past 12 months: *the uninsured were more likely to report no doctor visit*



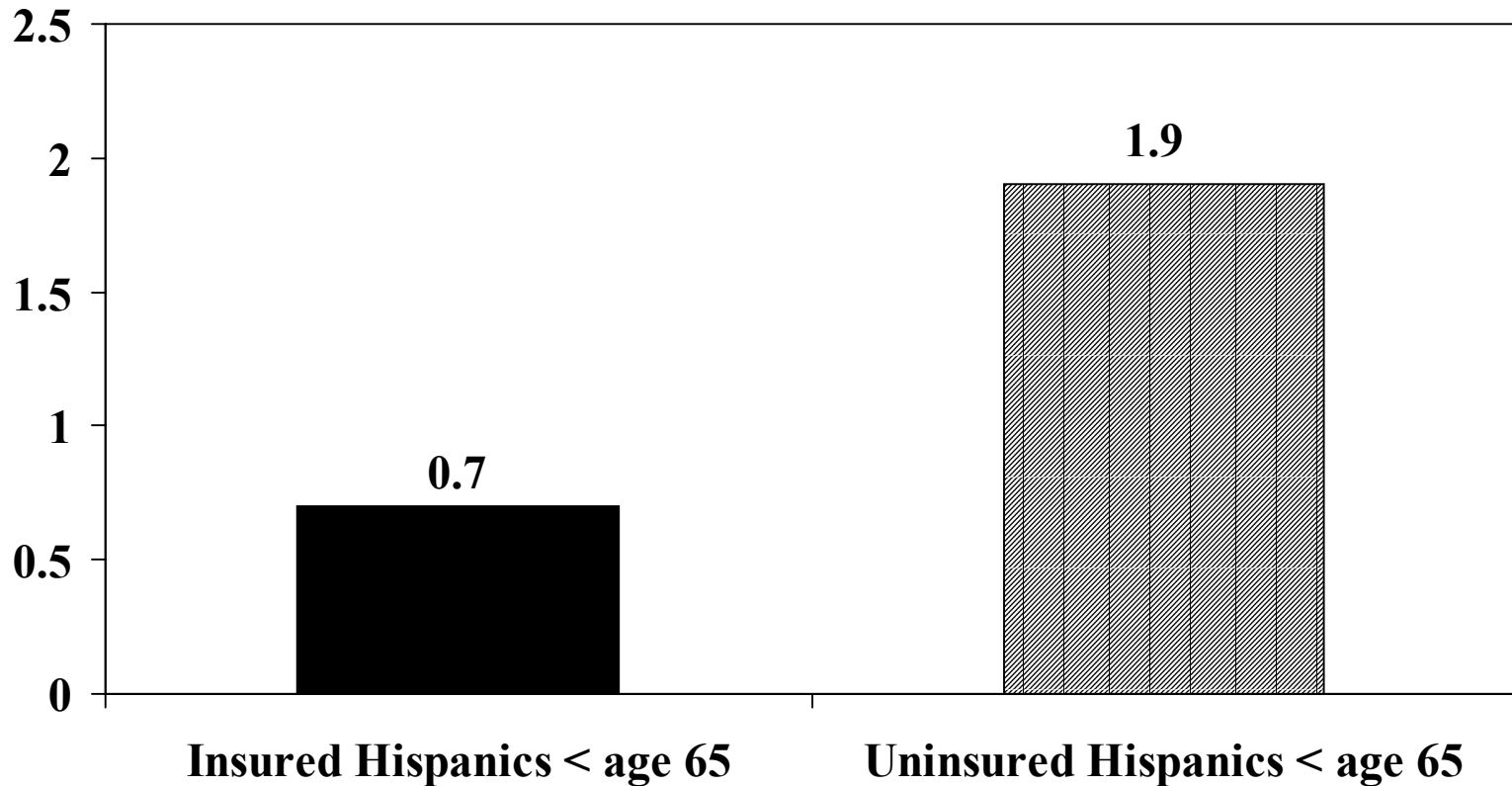
Insured Hispanics under age 65 were more likely than uninsured to report a routine doctor visit in the past 12 months (about 80% vs. 56%).

6-25. Percent of Rhode Island Hispanics (< 65) who had a routine doctor visit in past 12 months: *the uninsured were less likely to report a routine doctor visit*



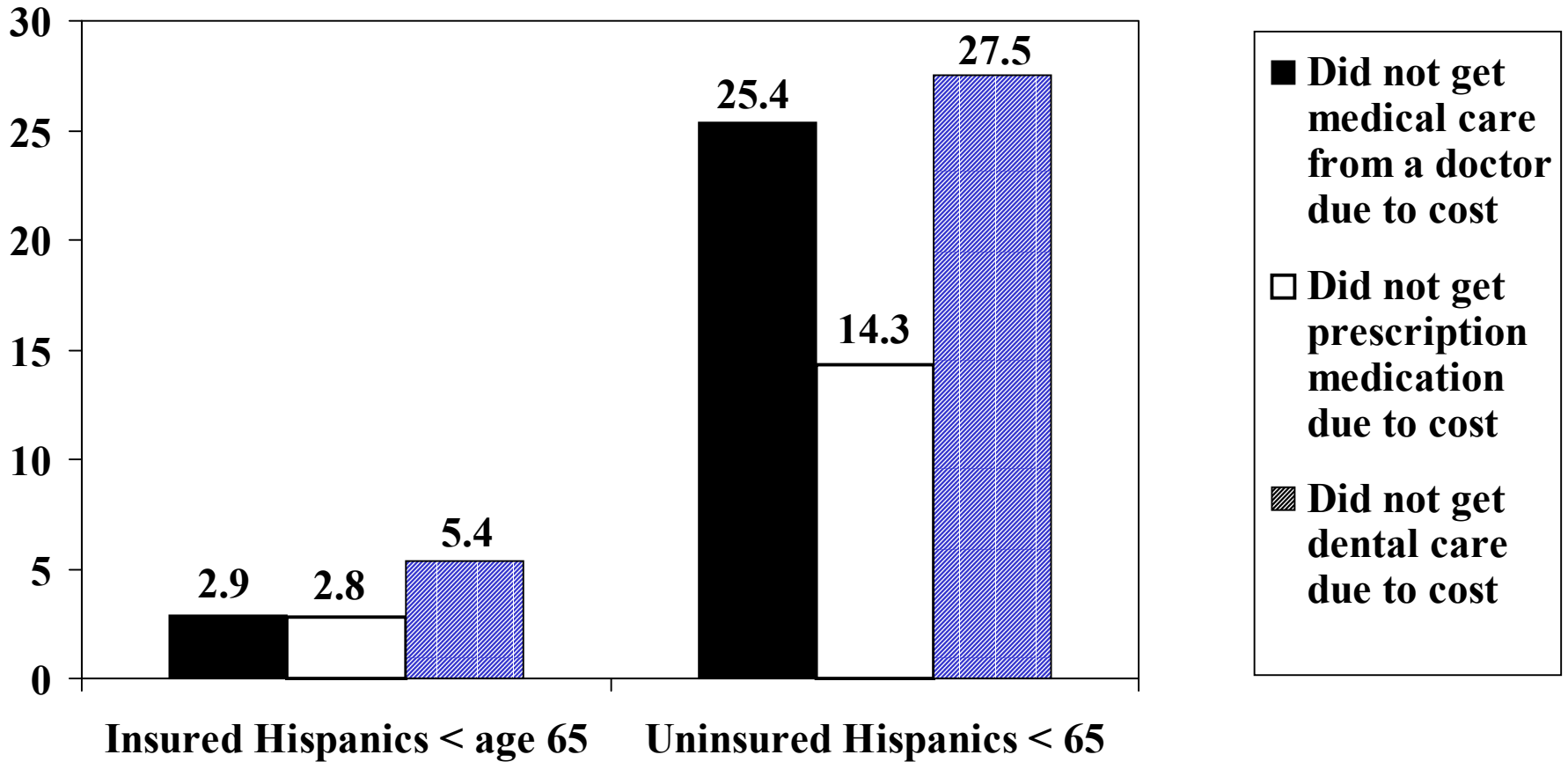
Essentially, all Hispanics under age 65, regardless of insurance status, report having a usual place they go when ill. This is not true in the full under-65 population, where about 11% of the uninsured report having no usual place they go (chart 4-3).

6-26. Percent of Rhode Island Hispanics (< 65) who have no usual place they go when sick: *nearly all the insured and uninsured in this subgroup have a usual place they go*



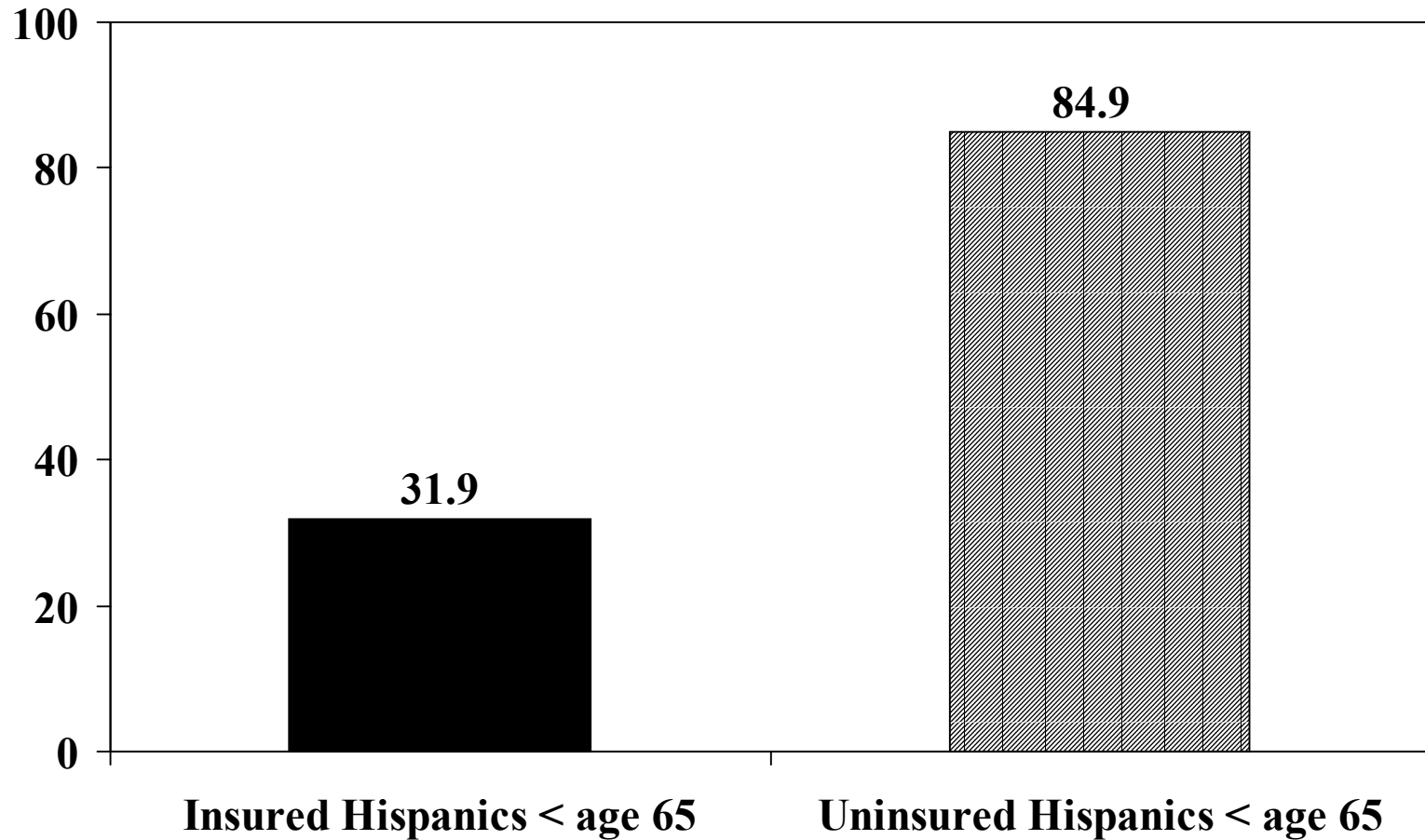
As with the uninsured in the full under-65 population and in other subpopulations as well, uninsured Hispanics are more likely to report cost as a barrier to getting needed medical care, prescriptions, and dental care.

6-27. Percent of Rhode Island Hispanics (< 65) who did not get needed care in past 12 months: *uninsured are much more likely not to get needed medical, Rx, or dental care due to cost*



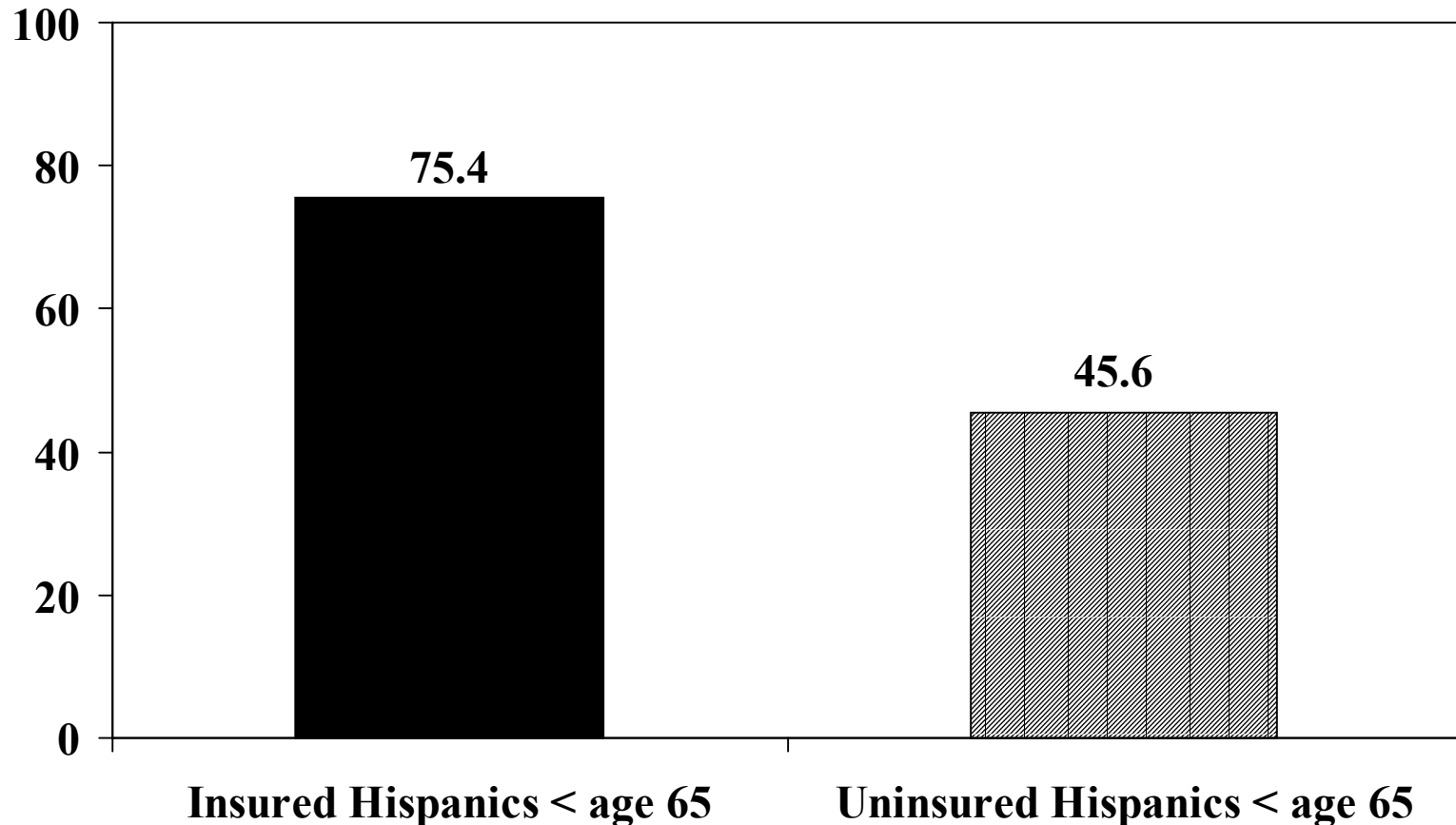
The uninsured Hispanics under age 65 are much more likely than the insured to be without dental insurance (about 85% vs. 32%).

6-28. Percent of Rhode Island Hispanics (< 65) who have no dental insurance: *over four-fifths of the medical uninsured are also without dental insurance*



The insured are much more likely than the uninsured Hispanics under age 65 to have had a dental visit in the past year (about 75% vs. 46%).

6-29. Percent of Rhode Island Hispanics (< 65) who had a dental visit in the past year: *the uninsured were much less likely to report a dental visit*



Appendices

Appendix 1. Unweighted counts (denominators) for all charts☼

	1990	1996	2001
Chart 2-1, sections 4 and 5 charts*			
Insured < age 65	5068	5044	5511
Uninsured < age 65	563	724	466
Missing (not in chart)	87	97	45
Chart 2-2			
Under age 18	1648	1876	1861
Age 18-34	1737	1470	1430
Age 35-64	2246	2422	2686
Chart 2-3			
Males	2773	2795	2875
Females	2898	2973	3102

☼ All of the data in this table and the associated charts are for under age 65.

* Some of the section 4 and 5 charts (2001 only) are based on unweighted counts somewhat lower than shown (5511 insured, 466 uninsured), since cases missing a value on the item were excluded from the percentages. The small number of missing values varied by item.

Appendix 1. Unweighted counts, continued

	1990	1996	2001
Chart 2-4			
White/non-Hispanic	4830	4344	4427
Black/non-Hispanic	308	438	447
Hispanic	362	793	847
Other race/ethnicity (not in chart)	115	173	256
Chart 2-5 (age 16-64)			
Married	2508	2381	2500
Not married	1164	1187	1275
Widowed/divorced/separated	479	506	502
Chart 2-6 (age 17-64)			
Less than high school	638	591	545
Completed high school/GED	1555	1436	1384
More than high school	1834	1914	2228

Appendix 1. Unweighted counts, continued

	1990	1996	2001
Chart 2-7			
Less than 200% fpl	1156	1579	1636
200-299% fpl	971	947	956
300-399% fpl	973	908	792
400%+ fpl	1830	1680	2593
Missing (not in charts)	701	654	
Chart 2-8 (age 18-64)			
Employed	2805	2830	2987
Unemployed	231	140	146
Not in labor force	955	921	946

Appendix 1. Unweighted counts, continued

	1990	1996	2001
Chart 2-9			
1-person household	386	428	350
2-person household	1091	1033	1279
3-4-person household	2827	2946	2765
5+-person household	1327	1361	1583
Chart 2-10			
Not core city	3861	3655	3841
Core city	1770	2113	2136
Chart 2-11			
Private doctor	3339	3305	4224
Health center	462	647	667
Hospital clinic	432	448	340

Appendix 1. Unweighted counts, continued

	1990	1996	2001
Charts 3-1, 3-2, 3-3, 3-6, 3-8, 3-9			
Uninsured < age 65			466
Chart 3-4			
Uninsured age 16-64			402
Chart 3-5			
Uninsured age 17-64			401
Chart 3-7			
Uninsured age 18-64			396
Chart 3-10			
Uninsured < age 65 and have medical home			466

Appendix 1. Unweighted counts, continued

	1990	1996	2001
Chart 6-1 and 6-5 through 6-10**			
Insured children under age 18	1514	1695	1791
Uninsured children under age 18	134	181	70
Missing (not in chart)	7	25	6
Chart 6-2			
Less than or equal to age 5	575	624	578
Age 6-12	637	774	801
Age 13-17	427	478	482
Chart 6-3, 6-4			
Uninsured children under age 18			70
<p>** Some of charts 6-5 through 6-10 (2001 only) are based on unweighted counts somewhat lower than shown (1791 insured children, 70 uninsured children), since I excluded missing values from the percentages. However, the total unweighted base for uninsured is always greater than 50.</p>			

Appendix 1. Unweighted counts, continued

	1990	1996	2001
Chart 6-11 and 6-14 through 6-19***			
Insured women age 15-44	1384	1292	1346
Uninsured women age 15-44	156	194	115
Missing (not in chart)	30	24	13
Chart 6-12, 6-13			
Uninsured women age 15-44			115
<p>*** Some of charts 6-14 through 6-19 (2001 only) are based on unweighted counts somewhat lower than shown (1346 insured women 15-44, 115 uninsured women 15-44), since I excluded missing values from the percentages. However, the total unweighted base for uninsured is always greater than 50.</p>			

Appendix 1. Unweighted counts, continued

	1990	1996	2001
Chart 6-20 and 6-24 through 6-29****			
Insured Hispanics (< age 65)	283	603	716
Uninsured Hispanics (< age 65)	79	190	131
Missing (not in chart)	4	16	17
Chart 6-21, 6-22, 6-23			
Uninsured Hispanics (< age 65)			131
<p>**** Some of charts 6-24 through 6-29 (2001 only) are based on unweighted counts somewhat lower than shown (716 insured Hispanics under age 65, 131 uninsured Hispanics under age 65), since I excluded missing values from the percentages. However, the total unweighted base for uninsured is always greater than 50.</p>			

Appendix 2. Reliability of Estimates

Sampling error or chance variation can cause the results of the RI Health Interview Survey to vary from those that would have been obtained with a census of all Rhode Islanders. The width of the confidence interval placed around the sample estimate varies according to several factors:

- How confident we want to be in our estimate (e.g., 99%, 95%, 90%)
- The size of the sample on which the estimate is based (e.g., 6000 unweighted cases or fewer)
- The extent of agreement by respondents on the particular item (e.g., almost all say yes (or no) and only a few say the opposite, or some other split in answers).

The confidence interval will be wider if we want to be more confident in our estimate (95% is traditional), when the sample size on which the estimate is based is small, and when respondents are more split in their answers (with a 50% split being least unanimous). The table on the next page lists the confidence intervals to be placed around the sample estimates for the proportion of the RI population with a given attribute in order to be 95% certain that the true estimate lies within that interval.

Appendix 2. Reliability of Estimates, cont.

Confidence Intervals to Allow for Sampling Error (95% confident)					
	Where sample estimate is approximately...				
Sample size (n)	10% or 90%	20% or 80%	30% or 70%	40% or 60%	50%
6000	0.76	1.01	1.16	1.24	1.27
5000	0.83	1.11	1.27	1.36	1.39
2000	1.31	1.75	2.01	2.15	2.19
1000	1.86	2.48	2.84	3.04	3.10
750	2.15	2.86	3.28	3.51	3.58
500	2.63	3.51	4.02	4.29	4.38
100	5.88	7.84	8.98	9.60	9.80
50	8.32	11.09	12.70	13.58	13.86

Numbers in table are percentage points to be added to/subtracted from sample estimates of population percentages in order to be 95% certain that the figure for the whole population actually falls within the interval.

