

2010 WASHINGTON STATE POPULATION SURVEY

Research Brief No. 60
April 2011

Profile of the Non Elderly Adult Uninsured Population: 2010

Contributor: Thea Mounts
The Health Care Research Group

In March 2010, the Affordable Care Act (ACA), which was designed to improve health care access for Americans, was passed by Congress and signed into law. One of the fundamental elements of the ACA will allow childless adults 19 to 64 without disabilities and who have incomes below 134 percent of the Federal Poverty Level (FPL)¹ to receive Medicaid beginning in 2014. This group is not eligible for Medicaid coverage under current Medicaid rules. Adults between 134 and 400 percent of FPL will be able to obtain subsidized coverage through a health insurance exchange.

This brief is the first in a series using the Washington State Population Survey (SPS)² to provide information that will help inform decisions regarding National Health Reform (NHR) implementation. It focuses on the demographic characteristics of adults 19 to 64 in the income groups who will be newly eligible for health coverage. The 134 to 400 percent of FPL adults are divided into two groups, 134 to 200 percent and 201 to 400 percent FPL to capture the possible split into the Basic Health Program and the regular exchange. A higher income category is also included for comparison. At each income level, adults who currently have health coverage are compared to those who do not have coverage on a series of demographic characteristics. Data used for the analysis are from the 2010 SPS.

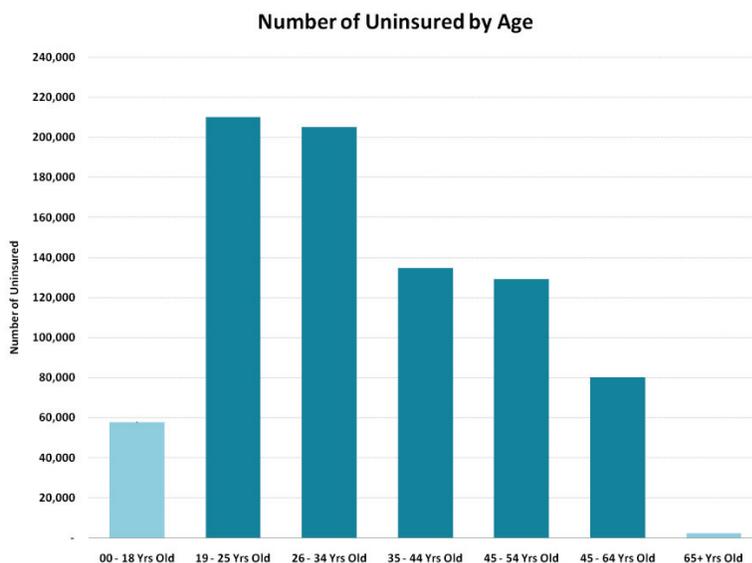


Figure 1

Findings

Figure 1 displays the distribution of all uninsured persons by age from the 2010 SPS. The majority, 92.7 percent or approximately 759,000, of Washington's uninsured population is between 19 and 64 years of age, the group that is the focus of this analysis. Children under age 19 represent only seven percent of the uninsured population, and 0.3 percent of the uninsured are in the 65 and older age group. These groups traditionally experience low uninsured rates, because in

¹ In 2010, a family of three with income below \$2,069 per month would be below 134 percent of the Federal Poverty Level (FPL).

² The SPS is a biennial survey of Washington households fielded in even-numbered years.

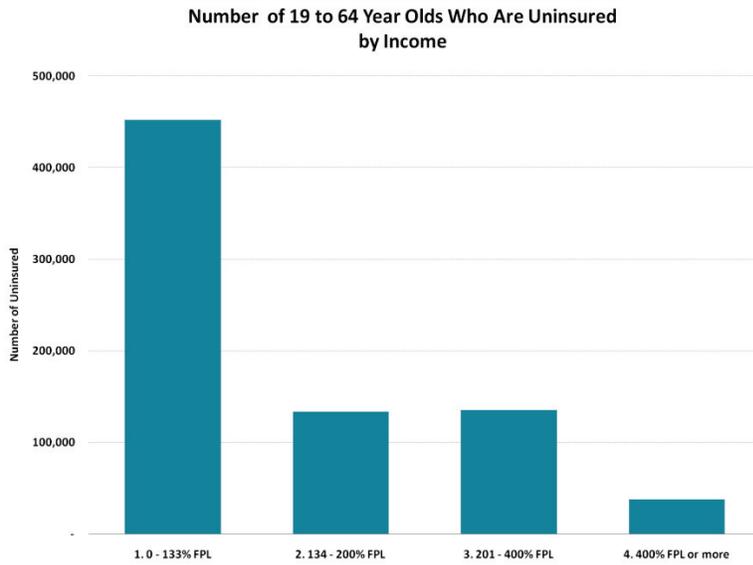


Figure 2

18 percent of the uninsured population, or about 135,000 people each. The highest category contains the remaining 5 percent of the uninsured, approximately 38,000 people.

The currently uninsured have not necessarily been uninsured continuously, however. As illustrated in Figure 3, some of the currently uninsured adults were insured during the preceding 12 months.

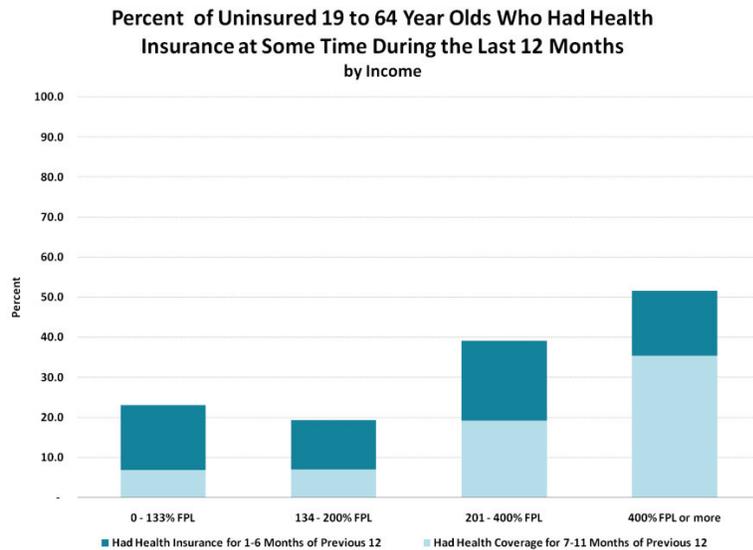


Figure 3

Washington low-income children with family incomes up to 300 percent of FPL are eligible to receive health coverage under the Apple Health Program, while most adults 65 and older are eligible for Medicare. Within the 19-64 group, nearly 55 percent of the uninsured are young adults between the ages of 19 and 34.³

Figure 2 displays the number of uninsured adults 19-64 who are in each of the income categories discussed in this brief. Approximately 60 percent, or 450,000, are in the lowest income category and are the likely future Medicaid recipients. The middle two categories, the subsidized exchange groups, each have about

the lowest two income groups, approximately 20 percent had coverage for some period of time during the prior 12-month period. Of those in the 0-133 percent FPL group who had prior coverage, about 30 percent had coverage for between 7-11 months. The remainder had coverage for between one and six months. In the 134-200 percent group, about 36 percent had coverage for 7-11 months. A larger percentage of the currently uninsured in the highest two income categories had some months of coverage during the prior 12 month, approximately 40 percent and 50 percent for the

³ On September 23, 2010, the provision in ACA that allows children between 22 and 26 to have health care coverage on their parents' plan became effective. This change occurred after the data collection for the SPS, so any impact of that change in eligibility for health care coverage is not captured.

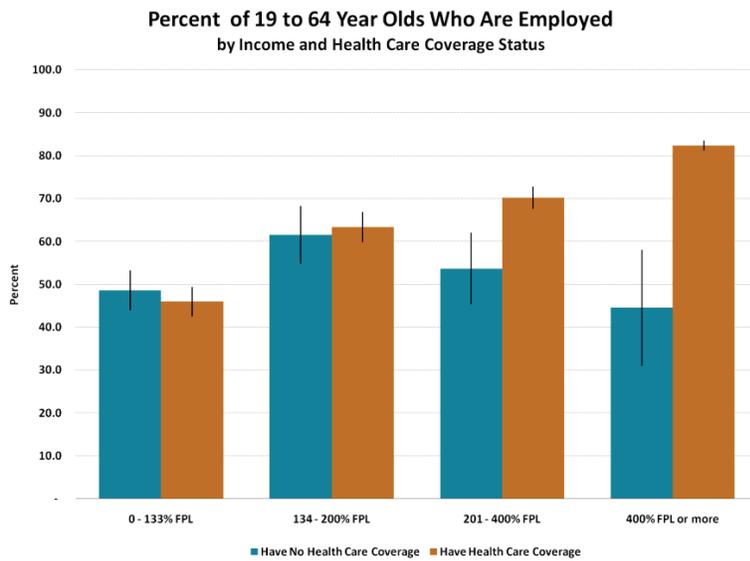


Figure 4

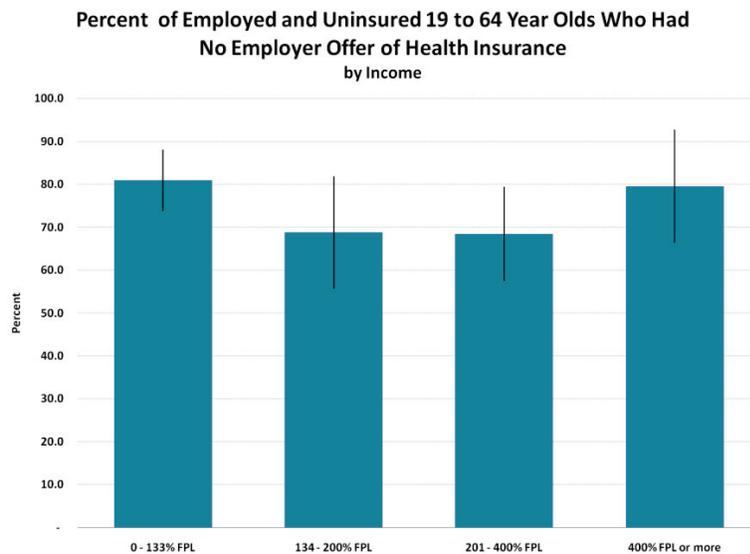


Figure 5

201-400 percent FPL and 400 percent FPL or more, respectively. About half of those in the 201-400 percent FPL group who had some coverage during the previous 12 months had coverage for 7-11 months whereas nearly 70 percent of the highest income group did.

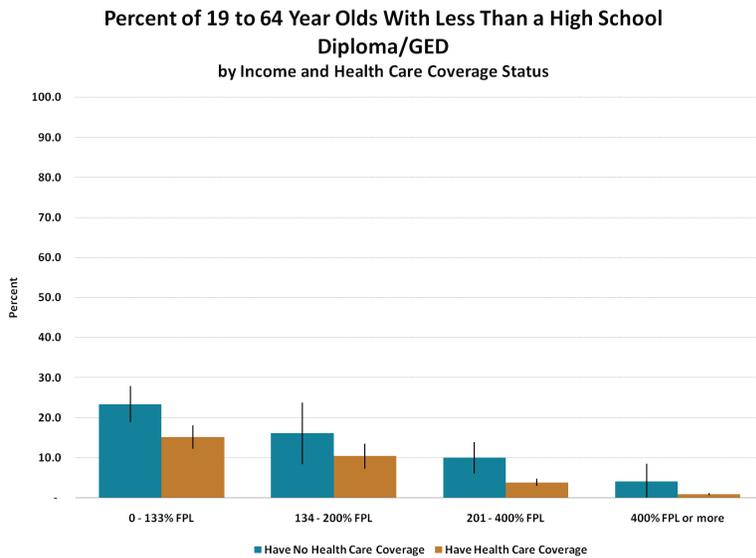
Figure 4 highlights the differences in employment status for persons with coverage and those without coverage at each income level.⁴ Differences in the percent of adults who are employed are statistically significant in the two highest income categories.⁵ In the lowest income category, just under half of persons with and without health care coverage are employed, and about 60 percent are employed in the 134-200 percent FPL category. The largest difference in employment status between those with coverage and those without coverage appears in the 400 percent FPL or more category in which nearly twice the percentage of covered adults are employed.

Among those non-elderly adults who are employed and uninsured in Figure 4, approximately 75 percent were not offered health coverage through their employer (See Figure 5). The percentage ranges between 68 and 80 percent across the four income category.

⁴ Many of the graphs in this briefing paper are arranged to display the differences in the percentages of the population with a particular characteristic by income and health coverage status. For example, in Figure 4, the percent of 19 to 64 year olds who are employed is presented. For adults 19-64 years old who have family income at or above 400 percent of the federal poverty level, represented by the two bars on the far right, 44.5 percent of the uninsured are employed and 82.4 percent of those with health care coverage are employed. This difference is statistically significant at the 95- percent level.

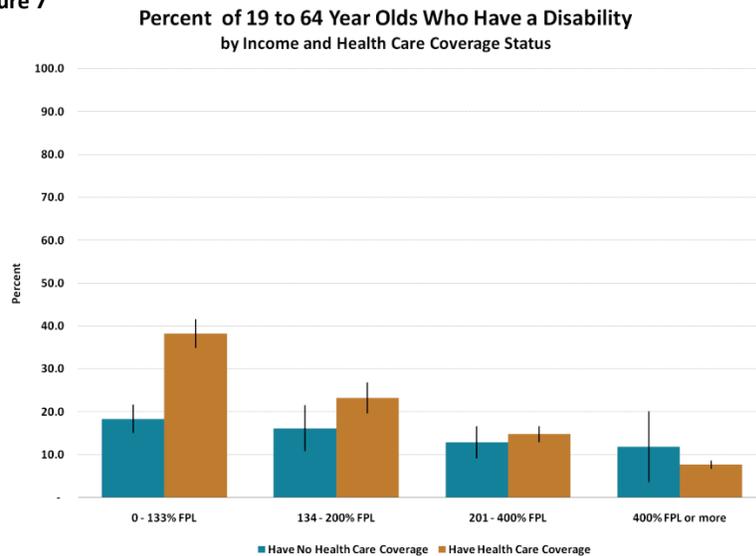
⁵ All tests for statistical significance are at the 95-percent level.

Figure 6



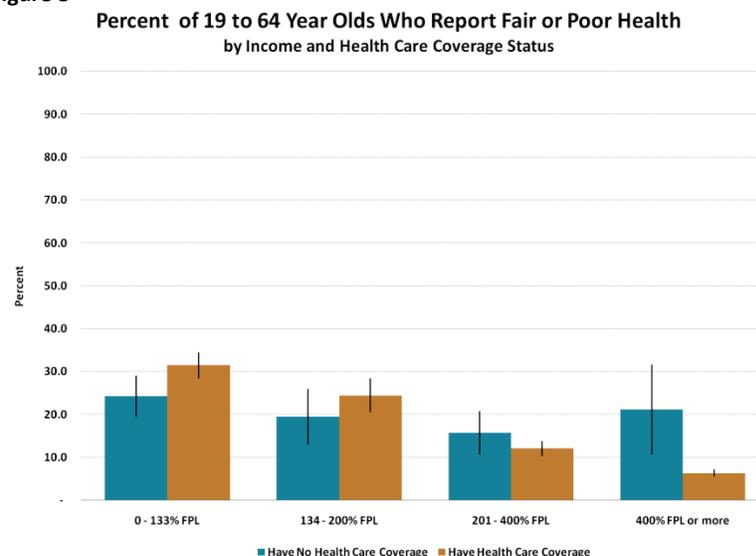
As shown in Figure 6, persons with no health care coverage are more likely to have less than a high school diploma or GED. The pattern is consistent across all four income categories, although the percentage with less than a high school diploma decreases across the four income groups. In the 0-133 percent FPL uninsured group, nearly one in four adults have less than a high school education. That percentage drops to 4 percent for the uninsured in the highest income category. Also among those persons in the highest income category with

Figure 7



insurance less than one percent do not have a high school diploma. Only the differences for the lowest income and the 201-400 percent groups are statistically significant.

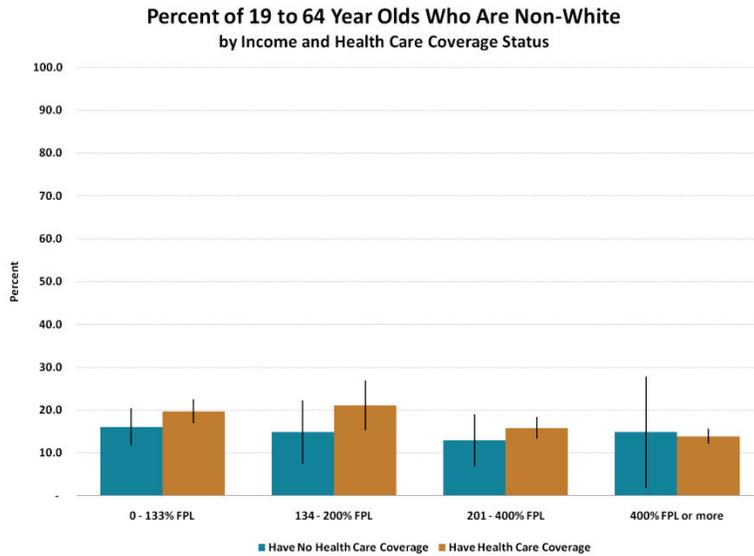
Figure 8



On the SPS, respondents are asked a series of five questions to determine whether they have disabilities. For this analysis, a positive response on any of the five questions is taken as an indication that a person has a disability.

In each of the lower three income categories shown in Figure 7, those adults with health care coverage are more likely to have a disability. Over 37 percent of those with health coverage in the 0-133 percent FPL category have a disability. The large percentage of persons with disabilities who have coverage in the lowest income category is not surprising, however, given that Washington has several medical assistance programs that serve this

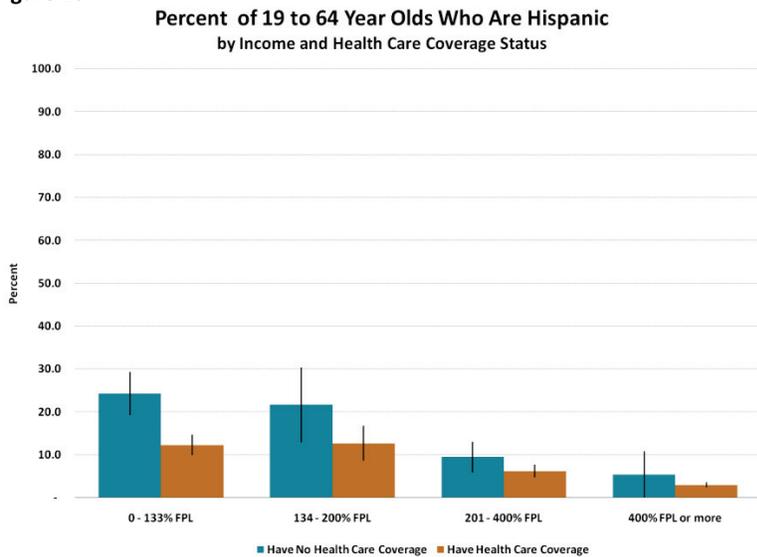
Figure 9



population. Only the differences for the lowest two categories are statistically significant.

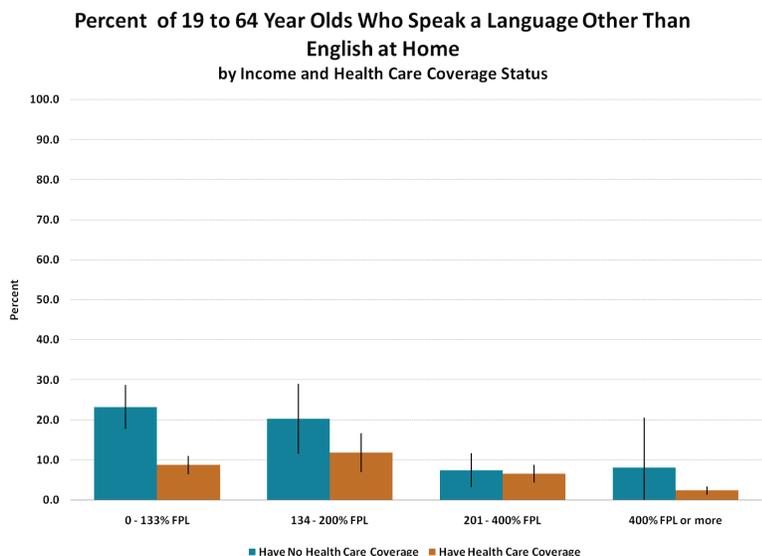
In the lowest two income categories shown in Figure 8, a larger percentage of persons with coverage indicate that they are in fair to poor health as compared to the uninsured adults. This difference is likely the result of existing programs that provide coverage to persons with disabilities, a population group more likely to report fair or poor health. In the two higher income categories, the percentage of persons with health care coverage who indicate they are in fair or poor health is lower than in the uninsured group. The differences in the highest and lowest income categories are statistically significant.

Figure 10



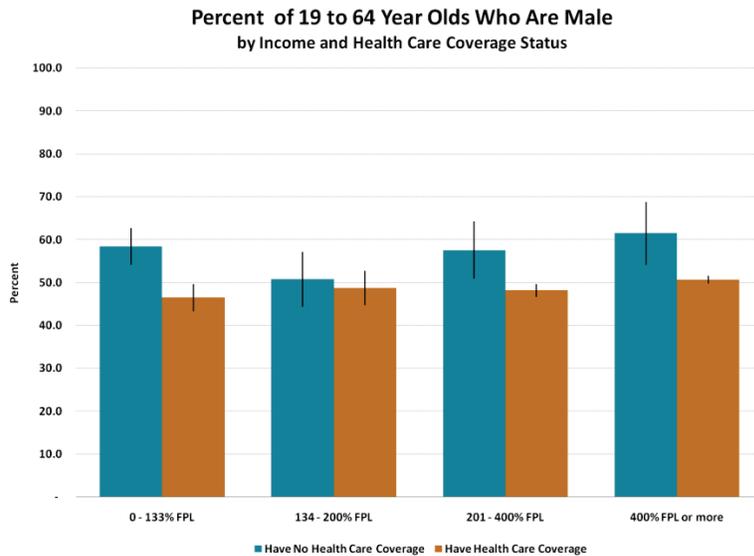
In Figure 9, adults are broken into two racial categories, white and non-white. The percentage of non-whites differs somewhat between those with health care coverage and those with no coverage for each of the income categories. At each income level the percentage of adults who are non-white is slightly higher for the persons with health care coverage. None of the differences are statistically significant, however.

Figure 11



In Figure 10, Hispanic origin is examined independently from race. For each of the four income categories, a larger percentage of the adults with no health care coverage are Hispanic than are those with health care coverage. In the lowest income category, approximately one in four

Figure 12



Summary Findings:

Uninsured persons in this income category are...	...less likely than persons with health care coverage in this category to...	...more likely than persons with health care coverage in this category to...	...as likely as persons with health care coverage in this category to...
0 – 133% FPL	*Have a disability *Be in fair/poor health	*Have less than a high school education *Be of Hispanic origin *Not speak English at home *Be male	*Be employed *Be non-White
134 – 200% FPL	*Have a disability		*Be employed *Have less than a high school education *Be in fair/poor health *Be non-White *Be of Hispanic origin *Not speak English at home *Be male
200 – 400% FPL	*Be employed	*Have less than a high school education *Be male	*Have a disability *Be in fair/ poor health *Be non-White *Be of Hispanic origin *Not speak English at home
400% FPL +	*Be employed	*Be male *Be in fair/ poor health	*Have less than a high school education *Have a disability *Be non-White *Be of Hispanic origin *Not speak English at home

uninsured adults is of Hispanic origin. About one in eight persons in the 0-133 percent FPL group with coverage is Hispanic. This difference is statistically significant. The differences between the uninsured and persons with health care coverage are not statistically significant for the other three income groups.

In all four income categories shown in Figure 11, the adults without health care coverage are more likely to speak a language other than English at home. The pattern closely parallels the pattern seen in Figure 10 for Hispanic origin. The difference is statistically significant only for the 0-133 percent FPL group.

The final graph, Figure 12, displays the percent age of each income group that is male. A higher percentage of adults without health care coverage are male than are the adults with coverage. Among the lowest income category, 0-133 percent FPL, 58.4 percent of adults without health care coverage of any kind are male compared to 46.8 percent who are currently covered. The differences in all income categories except for the 134-200 percent FPL category are statistically significant.

Summary

In examining the groups of adults who are likely to be newly eligible for Medicaid coverage and the health insurance exchange, some differences from the currently covered are evident. The non-

elderly adults in the 0-133 percent income category, persons expected to be eligible for the low income Medicaid expansion, are more likely to have low educational attainment (less than a high school education), be of Hispanic origin, speak a language other than English at home, and be male than non-elderly adults in that income category with current health care coverage. They are also less likely to have a disability or be in fair or poor health. They are as likely to be employed as their insured counterparts.

Persons in two income groups in this analysis are likely to be eligible for subsidies in the exchange – 134-200 percent FPL and 200-400 percent FPL. Uninsured adults 19-64 years old who have family income between 134-200 percent FPL are less likely to have a disability than adults with coverage in the same income category, but they are as likely to be employed as the adults with coverage. Non-elderly, uninsured adults in the 200-400 percent income category are more likely to be male and have low educational attainment (less than a high school education) than similar adults with health care coverage. They are less likely to be employed.

While this analysis begins to examine the characteristics of non-elderly adults who are likely to become eligible for Medicaid and exchange subsidies in 2014, it is only the beginning of the work that needs to be done to understand who these people are and how they are likely to impact the health care system in Washington. Further analyses will hopefully illuminate the expected medical needs of this population.

Supplementary Table: Characteristics of Adults 19 -64			
	Adults Who Are Uninsured	Adults With Health Coverage	Statistically Significant at the .05 Level
Percent Employed (Figure 4)			
0-133% FPL	48.6%	46.0%	
134-200% FPL	61.5%	63.3%	
201-400% FPL	53.6%	70.2%	*
400% FPL or more	44.5%	82.4%	*
Percent With Less Than a High School Diploma (Figure 6)			
0-133% FPL	23.4%	15.1%	*
134-200% FPL	16.1%	10.4%	
201-400% FPL	10.0%	3.8%	*
400% FPL or more	4.1%	0.8%	
Percent Who Have a Disability (Figure 7)			
0-133% FPL	18.3%	38.2%	*
134-200% FPL	16.1%	23.2%	*
201-400% FPL	12.9%	14.8%	
400% FPL or more	11.8%	7.7%	
Percent Who Report Fair or Poor Health (Figure 8)			
0-133% FPL	24.2%	31.4%	*
134-200% FPL	19.4%	24.4%	
201-400% FPL	15.7%	12.1%	
400% FPL or more	21.1%	6.3%	*
Percent Who Are Non-White(Figure 9)			
0-133% FPL	16.0%	19.7%	
134-200% FPL	14.9%	21.0%	
201-400% FPL	12.9%	15.8%	
400% FPL or more	14.8%	13.9%	
Percent Who Are Hispanic(Figure 10)			
0-133% FPL	24.3%	12.3%	*
134-200% FPL	21.6%	12.7%	
201-400% FPL	9.5%	6.2%	
400% FPL or more	5.3%	3.0%	
Percent Who Speak Language Other Than English at Home(Figure 11)			
0-133% FPL	23.3%	8.8%	*
134-200% FPL	20.3%	11.8%	
201-400% FPL	7.5%	6.6%	
400% FPL or more	8.1%	2.4%	
Percent Who Are Male(Figure 12)			
0-133% FPL	58.4%	46.5%	*
134-200% FPL	50.7%	48.7%	
201-400% FPL	57.5%	48.2%	*
400% FPL or more	61.5%	50.6%	*

To accommodate persons with disabilities, this publication is available in alternative formats, by calling the Office of Financial Management at (360) 902-0599

TTY/TDD users should contact OFM via the Washington Relay Service at 711 or 1-800-833-6388