

COVERING THE UNINSURED

Record numbers of individuals are going without health insurance.

- ▶ Nearly 47 million Americans, including 9 million children, do not have health care coverage. ¹ That's an increase of more than 7 million since 2000. More than eight in 10 uninsured people are in working families. ²
- ▶ A recent study by the Robert Wood Johnson Foundation found that nearly one in five workers is uninsured, an increase from one in seven during the mid-1990s. In the 1990s, eight states had 20 percent or more of the working population uninsured. Now there are 14. ³
- ▶ In the 2008 fiscal year, state Medicaid rolls increased by 2.1 percent. ⁴
- ▶ Between February 2008 and February 2009, unemployment rose from 4.8 percent to a 25-year high of 8.1 percent. ⁵ The loss of income is often accompanied by loss of health insurance.
- ▶ A recent report by the Kaiser Commission on Medicaid and the Uninsured estimates that for each percentage point rise in unemployment, the percentage of adults without health insurance would grow by .59 percent. ⁶



Expanding coverage to the uninsured topped state agendas in 2008.

- ▶ Massachusetts' near-universal health coverage program of 2007 helped decrease the state's uninsured rate to 2.6 percent from 7.9 percent. ⁴
- ▶ Minnesota passed a broad health reform bill to improve health care coverage and affordability and expand public coverage for childless adults from 215 percent of federal poverty level to 275 percent of the poverty level. ⁴
- ▶ Kansas passed health reform that included expansion of Medicaid and SCHIP to 250 percent of federal poverty level by 2010. ⁴
- ▶ Maryland implemented Medicaid expansion and established a small business premium subsidy program. ⁴
- ▶ Several states—including Iowa, New Jersey and New York—pursued strategies to cover all children. ⁴
- ▶ Declining economic conditions for 2009 will likely hinder state efforts to expand health care coverage.
- ▶ The economic downturn has increased the need for public coverage while reducing the ability of states to pay for it.
- ▶ Nearly half of the states included coverage expansions for the uninsured in their proposed 2009 fiscal year budgets, but some of those plans now appear to be in jeopardy. ⁴
- ▶ At least 18 states have implemented cuts that will affect eligibility for health insurance programs and/or access to health care services. ⁷
- ▶ Policymakers in at least nine states—Arizona, Colorado, Connecticut, Florida, Georgia, Maryland, Oregon, South Carolina and Virginia—are planning to use American Recovery and Reinvestment Act of 2009 funding to reverse previously proposed budget cuts and/or to balance their states' budget to lessen potential cuts in public services, including Medicaid. ⁷

References

¹ The Robert Wood Johnson Foundation, accessed from www.RWJF.org March 25, 2009.

² Kaiser Commission on Medicaid and the Uninsured, Urban Institute analysis of March 2008 CPS,

³ State Health Access Data Assistance Center, "At the Brink: Trends in America's Uninsured 1994-2007," March 2009.

⁴ Academy Health, State of the States, January 2009.

⁵ The Bureau of Labor Statistics

⁶ Kaiser Commission on Medicaid and the Uninsured, "Rising Unemployment, Medicaid and the Uninsured" January 2009.

⁷ Center on Budget and Policy Priorities, "An Update on State Budget Cuts," March 18, 2009.

A SNAPSHOT OF THE UNINSURED

| State | Percent of Uninsured Children (2006-2007) | Percent of Children Covered by Medicaid | Percent of Uninsured,(0-64) 2006-2007 Average | Percent of employers offering health insurance | Percent of uninsured workers, 2006-2007 | Percent of uninsured workers, 1994-1995 |
|-------------------|-------------------------------------------|-----------------------------------------|-----------------------------------------------|------------------------------------------------|-----------------------------------------|-----------------------------------------|
| Alabama | 7.7% | 28.0% | 17.4% | 59.8% | 17.0% | 17.8% |
| Alaska | 11.2% | 23.6% | 12.7% | 42.4% | 21.2% | 13.6% |
| Arizona | 15.9% | 31.1% | 22.8% | 55.0% | 23.2% | 22.6% |
| Arkansas | 8.4% | 43.8% | 19.8% | 40.8% | 23.8% | 19.2% |
| California | 12.3% | 30.7% | 20.4% | 59.8% | 22.4% | 22.2% |
| Colorado | 13.8% | 15.5% | 18.4% | 54.1% | 19.2% | 13.9% |
| Connecticut | 6.3% | 23.0% | 10.7% | 63.8% | 11.8% | 9.2% |
| Delaware | 10.0% | 22.0% | 13.3% | 57.6% | 13.1% | 14.9% |
| Dist. of Columbia | 7.6% | 44.0% | 11.6% | 74.3% | 11.3% | 16.4% |
| Florida | 19.5% | 23.3% | 24.3% | 51.2% | 25.2% | 21.1% |
| Georgia | 12.5% | 29.3% | 19.2% | 52.3% | 20.5% | 18.3% |
| Hawaii | 5.8% | 23.3% | 9.2% | 89.6% | 9.0% | 9.0% |
| Idaho | 12.2% | 23.7% | 16.7% | 43.8% | 16.0% | 13.0% |
| Illinois | 8.3% | 25.5% | 15.2% | 53.3% | 16.0% | 11.6% |
| Indiana | 6.7% | 25.5% | 13.0% | 55.9% | 14.6% | 12.1% |
| Iowa | 5.5% | 26.0% | 11.4% | 47.9% | 12.4% | 10.6% |
| Kansas | 7.7% | 28.0% | 14.2% | 50.8% | 16.6% | 15.0% |
| Kentucky | 9.4% | 31.3% | 16.4% | 57.1% | 18.1% | 15.7% |
| Louisiana | 14.5% | 34.8% | 23.0% | 52.6% | 26.8% | 21.1% |
| Maine | 5.6% | 31.4% | 10.5% | 55.6% | 12.8% | 15.2% |
| Maryland | 10.4% | 19.0% | 15.4% | 64.1% | 15.8% | 14.6% |
| Massachusetts | 5.1% | 24.1% | 8.9% | 63.3% | 9.4% | 11.9% |
| Michigan | 5.9% | 27.7% | 12.4% | 59.9% | 13.6% | 10.9% |
| Minnesota | 7.2% | 20.0% | 9.9% | 54.3% | 10.2% | 10.1% |
| Mississippi | 16.2% | 36.7% | 22.0% | 45.3% | 21.4% | 20.2% |
| Missouri | 9.8% | 29.7% | 14.8% | 50.6% | 15.8% | 14.1% |
| Montana | 13.8% | 28.1% | 18.6% | 39.2% | 19.5% | 17.1% |
| Nebraska | 10.4% | 19.3% | 14.3% | 45.2% | 14.7% | 10.4% |
| Nevada | 16.8% | 14.5% | 20.7% | 52.8% | 19.8% | 17.7% |
| New Hampshire | 7.1% | 16.6% | 12.4% | 62.0% | 13.5% | 11.2% |
| New Jersey | 13.3% | 16.4% | 17.6% | 69.3% | 17.4% | 14.0% |
| New Mexico | 16.6% | 36.7% | 25.6% | 51.2% | 28.1% | 25.9% |
| New York | 9.0% | 32.3% | 15.4% | 60.1% | 16.8% | 16.4% |
| North Carolina | 13.3% | 29.7% | 19.4% | 56.7% | 20.1% | 14.7% |
| North Dakota | 9.1% | 20.7% | 12.6% | 49.1% | 12.9% | 9.6% |
| Ohio | 7.5% | 27.9% | 12.3% | 62.8% | 12.9% | 12.3% |
| Oklahoma | 13.3% | 32.4% | 21.0% | 48.3% | 22.6% | 20.1% |
| Oregon | 12.8% | 23.3% | 19.6% | 56.7% | 21.0% | 13.8% |
| Pennsylvania | 7.7% | 25.3% | 11.3% | 61.5% | 11.0% | 10.6% |
| Rhode Island | 6.6% | 29.1% | 10.9% | 59.5% | 11.8% | 13.3% |
| South Carolina | 13.1% | 28.9% | 18.5% | 53.2% | 20.1% | 14.6% |
| South Dakota | 8.8% | 24.2% | 12.8% | 48.1% | 13.3% | 12.2% |
| Tennessee | 8.1% | 31.7% | 16.1% | 54.7% | 17.6% | 12.7% |
| Texas | 21.8% | 27.3% | 27.4% | 50.1% | 28.0% | 24.2% |
| Utah | 13.1% | 18.0% | 16.3% | 44.1% | 16.0% | 13.0% |
| Vermont | 8.5% | 36.0% | 12.3% | 56.8% | 13.1% | 12.6% |
| Virginia | 10.7% | 19.1% | 15.6% | 56.7% | 15.8% | 13.5% |
| Washington | 7.1% | 24.8% | 12.8% | 53.8% | 14.7% | 15.2% |
| West Virginia | 6.6% | 38.2% | 15.9% | 48.8% | 19.2% | 18.7% |
| Wisconsin | 5.2% | 25.3% | 9.6% | 59.3% | 10.1% | 9.3% |
| Wyoming | 9.2% | 22.3% | 16.1% | 38.6% | 18.3% | 16.4% |

Sources: Kaiser Foundation for Medicaid and the Uninsured Academy Health, State of the States (January 2009)
State Health Access Data Assistance Center at the University of Minnesota, U.S. Census Bureau