

Advisory Council

Who are the uninsured in Michigan?

According to the Michigan Household Health Insurance Survey

By income

26% are below 100% of poverty (less than \$16,600/year for a family of 3)

63% are below 200% of poverty (less than \$33,200/year for a family of 3)

85% are below 300% of poverty (less than \$49,800/year for a family of 3)

By age:

700,000 are adults aged 19 – 64

93,000 are children

26% are between the ages of 19 and 29 although people in this age group only constitute 13% of the population

By employment:

80% live in a household with a connection to the labor market.

73% live in a household in which at least one adult works at least 40 hours/week.

Adults in uninsured households generally work for smaller employers and in service type employment.

Where they live:

Highest rate of uninsurance is in Detroit – 17.5%

Second highest rate is in the northern lower peninsula – 16.5%

Why are they uninsured?

They can't afford coverage and have no source such as an employer or publicly-funded insurance.