



Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan

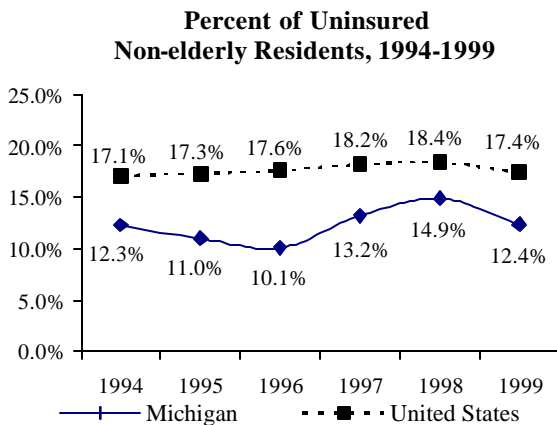
The Uninsured at a Glance

The Michigan Department of Community Health is pleased to present a series of briefs highlighting the 2001 report on the *Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan*.

Health insurance coverage is an important element in keeping people healthy. Studies have shown that the consequences of not having health insurance coverage can be detrimental to people's health status. For instance, those without coverage may forego preventive services and delay seeking care until health problems are more advanced and difficult to treat. Understanding the levels and characteristics of health insurance coverage and the uninsured are important for Michigan's health care future as communities strive to improve the health of their populations.

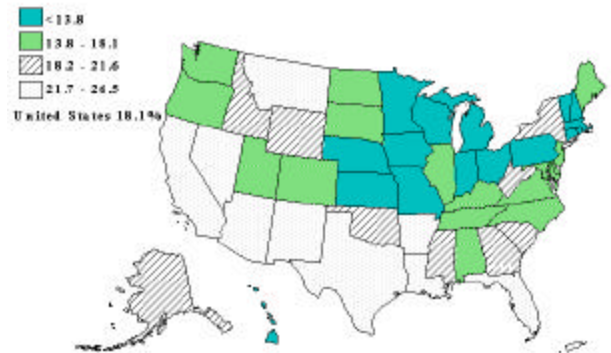
According to the U.S. Census Bureau, the share of the population without health insurance in the United States declined in 1999, the first decline since 1987. In 1999, 17.4 percent of people under the age of 65 were without health insurance coverage during the entire year, down from 18.4 percent in 1998. Prior to 1999, the uninsured rate either increased or was unchanged from one year to the next. Moreover, the actual number of people without health insurance declined for the first time to 42.1 million people, down 1.8 million from 1998.

Mirroring national trends, the percentage of Michigan residents without health insurance coverage also decreased in 1999. Of Michigan's 8.6 million non-elderly residents, 12.4 percent were without health insurance coverage, down from 14.9 percent in 1998. Both the proportion of adults and children without health insurance coverage declined between 1998 and 1999. As for residents 65 years and older, almost all have coverage by some type of private plan, Medicare, Medicaid, or a combination of these coverage types.



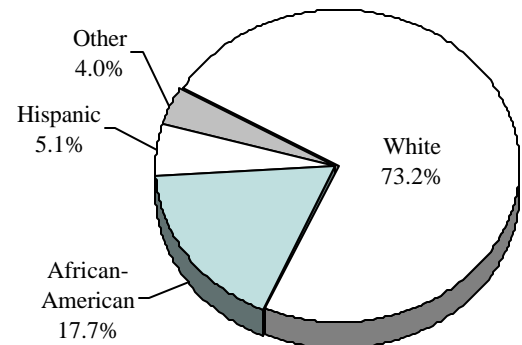
Michigan residents have been less likely to be uninsured than those nationally since 1987. The uninsured rates among the states ranged from 9.8 percent in Minnesota to 26.5 percent in Texas, based on 3-year average. Michigan is among the top quarter of the states for the lowest proportion of uninsured, with 13.5 percent.

Percent of Uninsured by State Non-elderly Residents, 1997-1999



The share of African-Americans in Michigan without health insurance coverage declined more than in any other racial or ethnic group, from 18.3 percent in 1997 to 14.7 percent in 1999. Moreover, minorities in Michigan were less likely to be uninsured than those nationally, especially Hispanics (23.1 percent in Michigan and 36.0 percent nationally, based on 1997-1999 average). Overall, minorities represent approximately a quarter of the uninsured population in Michigan.

Distribution of the Uninsured by Race/Ethnicity Non-elderly Michigan Residents, 1997-1999



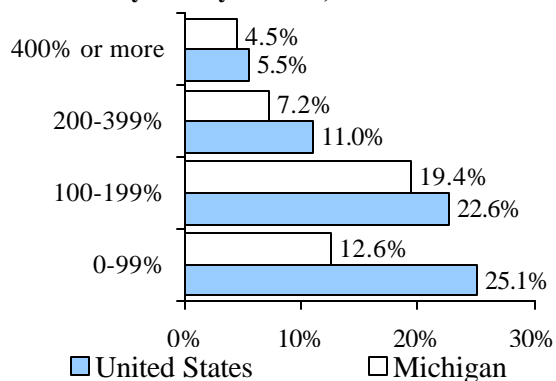


As for the uninsured by age, Michigan residents in all age groupings were less likely to be uninsured than those nationally. Children (9.6 percent) in Michigan, as nationally, were less likely to be uninsured than adults (15.3 percent). Young adults, ages 18-29, make up approximately 18.3 percent of the population in Michigan but represented nearly a third (32.1 percent) of the uninsured, based on 3-year average (1997-1999).

Uninsured by Age Michigan Residents, 1997-1999		
Age Group	Michigan	United States
Infants	13.3%	17.3%
Ages 1-5	8.5%	14.1%
Ages 6-12	9.7%	14.0%
Ages 13-17	9.7%	15.9%
All Children	9.6%	14.7%
Ages 18-20	21.1%	24.9%
Ages 21-24	30.5%	33.9%
Ages 25-29	20.0%	26.8%
Ages 30-44	13.8%	18.2%
Ages 45-54	10.3%	13.6%
Ages 55-64	10.7%	14.6%
All Adults	15.3%	19.5%
All Non-elderly	13.5%	18.1%

Health insurance coverage is closely linked to family income. The poor and working poor (family income below 200 percent of poverty) are more likely to be uninsured than families with income above 200 percent of poverty, both in Michigan and nationally. However, families in all income groups in Michigan were less likely to be uninsured than families nationally. In fact, children in families near poverty (less than 100 percent of poverty) nationally were two times more likely to be uninsured than those same children in Michigan (25.1 percent and 12.6 percent, respectively), based on 3-year average.

Percent of Children Uninsured by Family Income, 1997-1999



There was no significant difference in the uninsured rates in Michigan between adult males and females, or urban and rural residents. However, given the concentration of the state's population in urban areas, 88.1 percent of the uninsured resided in Michigan's 25 urban counties. As for Michigan's nine metropolitan areas, as defined by the U.S. Census Bureau, Ann Arbor residents had the lowest uninsured rate (10.1 percent) while Benton Harbor residents had the highest (18.7 percent).

Workers in Michigan (14.5 percent) were less likely to be without health insurance coverage than workers nationally (17.9 percent), based on 3-year average. Generally, the likelihood of an employee being insured increased with the firm size where a worker is employed. Workers employed at smaller firms have the greatest risk of being uninsured. Small firms (less than 25 workers) represented 36.3 percent of the uninsured workforce while making up only 21.9 percent of the total private sector workforce.

Uninsured by Firm Size Michigan Workers, Ages 18-64, 1997-1999		
Number of Employees	Michigan	United States
Self-employed	24.4%	24.7%
Public Sector	7.3%	7.7%
Private Sector	14.6%	19.0%
Under 10 employees	26.6%	33.8%
10-24 employees	21.6%	27.8%
25-99 employees	14.3%	21.0%
100-499 employees	12.0%	15.7%
500-999 employees	11.1%	12.7%
1,000 or more employees	11.1%	12.4%
All Workers	14.5%	17.9%

The Department of Community Health acknowledges that information and reports by the Employee Benefit Research Institute (EBRI), the U.S. Census Bureau, and the Henry J. Kaiser Family Foundation were used to assist in development of the briefs and report.

Estimates are based on the March 2000 Current Population Survey (CPS) conducted by the U.S. Census Bureau. Preliminary tabulations and analysis for this report were provided by the EBRI. For more information on the CPS, visit the U.S. Census Bureau's web site at www.census.gov. Three-year averages are used for most comparisons to eliminate year-to-year fluctuations and improve reliability. For more information about this report and other health insurance estimates for Michigan, call the Department of Community Health at (517) 241-2966.

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