



## Topic: Health Insurance Coverage

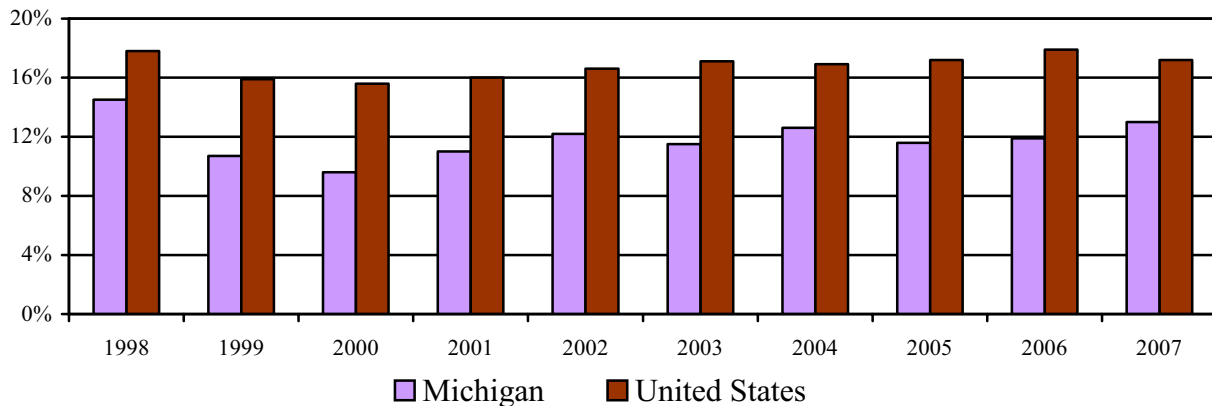
### 40. Uninsured Adults

Health insurance coverage is critical to keeping Michigan’s residents healthy. Studies have shown that having over one million Michiganders without insurance coverage is detrimental to both to those without coverage, as well as to those who have health insurance. Given the changing nature of the health insurance market, it is important to have accurate information about the uninsured, as well as the insured, to work towards improving access to health care.

The Current Population Survey (CPS) conducted by the U.S. Census Bureau is one of the most widely cited and available sources for data on health insurance or lack thereof.

#### *How are we doing?*

**Percentage of Non-Elderly Adults (18-64) Who Are Uninsured**



In 1998, Michigan’s non-elderly population without health insurance was 14.5%. In 2007, Michigan uninsured rate was 13.0%, and has remained between 9 and 13 percent over the past ten years.

#### *How does Michigan compare with the U.S.?*

In 2007, 13.0% of Michigan’s non-elderly residents (0 to 64 years) were uninsured, compared to 17.2% of all non-elderly Americans. The percentage of uninsured in Michigan has been consistently lower than the U.S. rate.

#### *How are different populations affected?*

Black and Hispanic Michigan residents are more likely to be uninsured at 19% than Whites at 10.3%. Family income is a factor in who is uninsured. Those with incomes 199% or below the Federal Poverty Level are nearly twice as likely to be uninsured (22.2%) as those with incomes above the poverty level (12.1%). However, even though those with lesser incomes are more likely to be uninsured, they make up only half (51.4%) of the uninsured population.

#### *What is the Department of Community Health doing to improve this indicator?*

The department is charged with the responsibility for administering several health care programs. The largest of these programs are Medicaid and Children's Special Health Care Services, Titles XIX and V of



the Social Security Act, both jointly funded with federal and state dollars. The department also administers the Maternity Outpatient Medical Services (MOMS) program, which provides immediate outpatient prenatal care to non-citizens who are eligible for emergency services only, and to teens and other pregnant women while they have a pending Medicaid application. The Plan First! Waiver is another program administered by the department that provides family planning services to women who otherwise would not have medical coverage. And the Adults Benefit Waiver provides health care benefits for Michigan's adults who do not have children and whose income is at or below 35% of the Federal Poverty Level (about \$271 a month for a single adult).

DCH also reports on the uninsured in Michigan, publishing reports on statistics annually to create awareness and dialogue on the uninsured population.

### **Major Accomplishments of the Michigan Medicaid Program**

1. Over the past seven years, the Michigan Medicaid caseload has grown by approximately 500,000 beneficiaries, yet during this same period, the percentage of the total general fund consumed by Medicaid expenditures remained at 25%. Spending control was achieved by implementing administrative efficiencies and policies, without reducing provider rates or beneficiary services.
2. About 1 million of the 1.6 million Medicaid enrolled beneficiaries receive services through managed care.
3. U.S. News and World Report ranks six of the Michigan Medicaid Health Plans (MHP) in the top 20 health plans nationwide and 13 Michigan MHPs ranked in the top 70 nationwide.
4. Implementing the Community Health Automated Medicaid Processing System (CHAMPS) that will replace the current Medicaid claim processing payment system.
5. Realizing savings from the Pharmacy Quality Improvement Project, which yielded cost avoidance figures of \$16 and \$20 per utilizer per month for adults and children respectively, with a total cost avoidance for Michigan of more than \$7,100,000 during the evaluation period of June 2005-October 2007.
6. Implementing the NCPDP Prescription Origin Code field for pharmacy providers to report the type of prescription presented at the pharmacy. This change complies with the federally mandated tamper resistant prescription pad policy and allows MDCH to track practitioners who engage in e-prescribing.
7. Finalizing a new contract for eyeglasses estimated to provide additional \$542,000 annual savings.
8. Creating an online beneficiary application that determines eligibility for the Medicaid Healthy Kids, pregnant women, MICHild, and Plan First! Programs.
9. The MI Choice program served over 9,500 people during 2008 with a budget of approximately \$123 million. The program serves participants who meet the nursing facility level of care standards at a cost to the Medicaid program that is less than half the cost of nursing facility care.

More information on the uninsured in Michigan can be found in the Characteristics of the Uninsured and Individuals with Select Health Insurance Coverage in Michigan located at:

[http://www.michigan.gov/mdch/0,1607,7-132-2946\\_5093-17224--,00.html](http://www.michigan.gov/mdch/0,1607,7-132-2946_5093-17224--,00.html)