

State Planning Project For the Uninsured

Michigan Household Health Insurance Survey Report

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Prepared by the Center for Collaborative Research in
Health Outcomes and Policy
Michigan Public Health Institute



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Michigan Household Health Insurance Survey Report

Executive Summary

Who Are Michigan's Uninsured?

Introduction

Who are Michigan's uninsured? They are people you meet shopping in your favorite store, sitting next to you at the movies, and dropping their children off each morning at school. They're your friends, neighbors, and even members of your family. In fact, the uninsured are very much like people with health insurance, but are in situations where coverage is not accessible or affordable.

This study describes Michigan's uninsured and some of the common circumstances creating barriers for Michiganders to securing health insurance. The purpose of the Michigan State Planning Project for the Uninsured, the need for data, and the data collection process will also be addressed.

The Michigan State Planning Project for the Uninsured

The purpose of the Michigan State Planning Project for the Uninsured, funded by a grant from the U.S. Department of Health and Human Services, Health Resources and Services Administration, was to develop realistic strategies to make health insurance coverage accessible to all Michigan residents. Toward that end, the Michigan Department of Community Health (MDCH) contracted with the Michigan Public Health Institute (MPHI) to collect information about Michigan's uninsured.

The Michigan Household Health Insurance Survey

MPHI conducted the Michigan Household Health Insurance Survey (Household Survey) from December 2004 through August 2005. This random-digit-dial survey focused on the uninsured at the state and regional levels, which were designated as the following six multi-county regions: Upper Peninsula, Northern Lower Peninsula, West Central, East Central, Southwest, and Southeast. The seventh region was the City of Detroit. Information was collected from 13,091 Michigan households, comprised of 34,113 individuals. Once the data were collected, they were weighted according to the number of households and individuals at the regional and state levels.

A complete copy of the questionnaire is available at:

www.michigan.gov/spg

Employer-Based Coverage Remains the Primary Source of Health Insurance

Most Michigan residents with health insurance obtain their coverage through employer-sponsored plans. For adults aged 18 to 64 with health insurance, 81% receive coverage through their employer, 12% are self-pay, and 9% receive Medicaid; some individuals have insurance from more than one source. For insured children, 71% receive coverage through employer-sponsored health plans, 27% receive coverage through Medicaid, and 8% are covered by self-pay insurance policies.

Michigan's Uninsured Rate Varies by Age and Region

During 2005, nearly 800,000 (7.8%) of Michigan residents lacked health insurance. While the Household Survey indicates that Michigan had about 800,000 uninsured residents in 2004-05, the Current Population Survey (CPS) estimates that Michigan had about 1.1 million uninsured in 2004. This difference may be explained by the number of people interviewed and the questions, definitions, and methods used in the surveys, but it follows a pattern in which state surveys find lower rates of uninsurance than do CPS national surveys. The Michigan Household Health Insurance Survey collected information on 34,113 Michigan residents, primarily in uninsured households across the state, while the Current Population Survey collected information on 5,908 Michigan residents, 5,317 insured and

591 uninsured. Repeating the Household Survey with a smaller sample of Michigan residents will help to resolve this difference.

The uninsured rate in Michigan varies considerably by age, with 10.9% of adults aged 18 to 64, and 3.7% of children under the age of 18 being uninsured. These percentages represent approximately 700,000 uninsured adults and almost 100,000 uninsured children. A disproportionate number of the uninsured are young adults. Over 26% (204,000) of the uninsured are between the ages of 20 and 29.

The uninsured rate also varies considerably among different regions within the state. The City of Detroit has the highest adult uninsured regional rate at 17.5%, with the Northern Lower Peninsula following closely with 16.5% uninsured. The lowest rate, 8.6%, is found in southeast Michigan, not including the City of Detroit. The uninsured rate for children, however, is more evenly distributed throughout the state.

Many Michigan Residents Have Been Uninsured for Extended Periods

Nearly 60% of uninsured adults and more than 40% of uninsured children have been uninsured for more than two years, or have never been covered. Thirty percent of uninsured children and 16% of uninsured adults have been without coverage for less than six months. Children fare better than adults since fewer children are uninsured and when they are, they lack coverage for shorter periods of time.

Length of Time Michigan’s Uninsured Have Been Without Health Insurance				
	Less than 6 Months	6 Months to 2 Years	Longer than 2 Years	Never had Insurance
Uninsured Children	31%	26.1%	31.9%	11%
Uninsured Adults	16.4%	24.6%	54.4%	4.6%

The Uninsured Can’t Afford Coverage, Lost It with Their Jobs, or Are Ineligible

About two-thirds of uninsured adults report that the primary reason they are uninsured is because they can’t afford coverage, or they’ve lost or left a job that provided health insurance. For children, 37% are uninsured because they became ineligible for coverage. Another 33% are uninsured because their parents or guardians cannot afford to purchase health insurance for them.

Thirty-eight percent of uninsured households had attempted to purchase an individual policy for a household member, however, only 27% were successful.

Most of Michigan’s Uninsured Are the “Working Poor”

A belief persists that those without health insurance are largely the unemployed. The Household Survey found, however, that 80% of uninsured households include at least one adult who is either employed by others, or is self-employed. Of those households, 73% include a member working 40 or more hours per week, possibly at two or more part-time jobs.

Nearly 62% of the almost 375,000 uninsured households with employed individuals have at least one household member who works for an employer that offers health insurance. However, only 47% of these workers are eligible for coverage. Nearly 84,000 of Michigan’s uninsured households include members who are ineligible because they work part-time, haven’t worked long enough, are temporary workers, or don’t work enough hours to qualify.

There are an estimated 60,000 households with workers who are eligible for coverage but do not take it, primarily because they cannot afford their share of the cost (65%).

About 120,000 Michigan households include an insured worker and at least one other uninsured individual who is not covered by the worker’s employer-sponsored plan. Among the uninsured in these households, 38% are ineligible because they are not immediate family members of the worker and 27% are ineligible due to age or other factors. Another 19% are uninsured because workers cannot afford their share of the cost for dependent coverage, and nine percent are uninsured because the worker’s employer does not offer dependent coverage.

The survey found that residents with the lowest annual family incomes do not have the highest rate of uninsurance. As seen in the following chart, those with annual incomes of less than \$10,000 have an uninsured rate of 18.8%, while those with incomes between \$10,000 and \$15,000 have the highest rate at 25.5%. The uninsured rate drops to 20.5% for those with incomes from \$15,000 to \$25,000 and continues to decrease with higher annual incomes until, at \$75,000 or more, the rate of uninsurance is 2.7%.

Household Income of Michigan's Uninsured	
<u>Annual Household Income</u>	<u>Uninsured Rate for Income Range</u>
\$0 to < \$10,000	18.8%
\$10,00 to < \$15,000	25.5%
\$15,000 to < \$25,000	20.5%
\$25,000 to \$75,000	Decreasing percentage to 2.7% at \$75,000

The following chart demonstrates that incomes for more than one-quarter of Michigan's uninsured are below the federal poverty level. This translates to annual incomes of less than \$9,570 for an individual, or \$16,090 for a family of three.

A total of 63% of Michigan's uninsured live below 200% of the federal poverty level so, almost two-thirds of the state's uninsured live on annual incomes of less than \$19,140 for an individual, or \$32,180 for a family of three.

2005 Uninsured Michigan Household Income in Terms of Federal Poverty Level Guidelines			
Below 100% FPL Guideline		Below 200% FPL Guideline	
25% of Michigan's Uninsured		63% of Michigan's Uninsured	
<u>Family Size</u>	<u>Guideline</u>	<u>Family Size</u>	<u>Guideline</u>
1	\$9,570	1	\$19,140
2	\$12,830	2	\$25,660
3	\$16,090	3	\$32,180
4	\$19,350	4	\$38,700
5	\$22,610	5	\$45,220

Industry Type and Size Affect Insurance Availability

The industry in which people work makes a difference as to whether or not they have health insurance. The uninsured are found disproportionately working in service jobs.

The size of employer also matters. Michigan's uninsured are more likely than the insured to work for small employers. In general, the uninsured are more likely to work for companies having up to 100 employees. Forty-two percent of the uninsured and 23% of the insured work for companies with ten or fewer employees. On the opposite end of the continuum, 30% of the uninsured work for employers having more than 500 employees, compared to almost half of insured workers.

Michigan's Uninsured Are Willing to Pay a Modest Amount for Basic Coverage

Most respondents living in households with at least one uninsured individual indicated a willingness to pay for basic health insurance through an employer-based or government-sponsored plan.

Almost 93% of households with an uninsured individual indicated a willingness to pay something for basic coverage through an employer-based plan. Over 35% would be willing to pay up to \$50 per month and another 30% would be willing to pay between \$50 and \$100 per month; 27% are willing to pay more than \$100 per month.

Similarly, over 90% of respondents in uninsured households would be willing to pay for a government-sponsored basic coverage plan, with 41% willing to pay up to \$50 per month and another 30% willing to pay between \$50 and \$100 per month; 19% are willing to pay more than \$100 per month.

Government-Sponsored Children's Programs Well Received

Nearly 85% of household respondents with at least one uninsured child are aware of government-sponsored health insurance programs for children. Among those respondents, 70% have applied for these programs, and 70% of those who applied actually enrolled a child in such a plan at some time. Almost half of uninsured children do not have state-sponsored health insurance because they don't qualify.

Uninsured Willing to Pay for Government-Sponsored Children's Insurance

Michigan's uninsured have a positive attitude toward government-sponsored health insurance programs for their children. Nearly all (over 92%) of respondents from households with an uninsured child would enroll them in a government-sponsored health insurance program requiring no monthly premium. A slightly higher percentage, 94%, say they would enroll their children in such a program requiring a \$5 monthly premium.

The Lack of Insurance and Cost of Insurance Are Barriers to Accessing Health Care Services

Over half of Michigan's uninsured adults report that finding medical care has become either "somewhat difficult" or "very difficult" since becoming uninsured. Over 40% reported that finding medical care for their children is also difficult. Over half (55%) of Michigan's uninsured adults stated they needed to see a doctor over the past year, but couldn't afford it, and 27% could not afford to take their child to see a doctor when needed. Nearly 40% of uninsured adults and 18% of children have no regular source for medical care.

Concern among the uninsured about the cost of health care far exceeds concern about not being able to get the medical care they need. Less than 30% of uninsured adults cite their major fear as being unable to receive the care they need, while almost half believe the most worrisome aspect of being uninsured is not being able to pay for their health care, and 40% feel similarly about not being able to pay for their children's care. More than one-third of uninsured adults and one in five families with uninsured children have accumulated large medical bills, which they've found difficult to pay.

Michigan Household Health Insurance Survey Report

Introduction

In September 2004, the Michigan Department of Community Health (MDCH) received a State Planning Grant from the US Department of Health and Human Services, Health Resources and Services Administration (HRSA) to implement the Michigan State Planning Project for the Uninsured. The purpose of this project is to work with consumers and stakeholders to develop realistic strategies to extend health insurance coverage to all Michigan residents.

Information about Michigan's uninsured population is needed to create a viable plan for extending health insurance coverage to all citizens. In the past, the best source of information on the uninsured was the Current Population Survey (CPS), which is conducted annually by the U.S. Bureau of Labor Statistics and Bureau of the Census. Each year, the CPS interviews about 78,000 people across the nation, including nearly 6,000 people in Michigan. From this data, estimates of the percentage of uninsured residents are generated for the 50 states and the nation as a whole. The CPS 2004 estimated rate of uninsured persons in Michigan was 11.6%, or over one million Michigan residents who went without health insurance during that year. See Appendix I for a comparison of CPS uninsured rates for Michigan and the United States.

The 2004-05 Michigan Household Health Insurance Survey collected information on 34,113 Michigan residents, primarily in uninsured households across the state, while the 2004 CPS collected information on 5,908 Michigan residents, 5,317 insured and 591 uninsured. The Household Survey indicates that Michigan had about 800,000 uninsured residents in 2004-05 while the CPS estimates that Michigan had about 1.1 million uninsured in 2004; this difference may be explained by the number of people interviewed and the questions, definitions, and methods used in the surveys, but it follows a pattern in which state surveys find lower rates of uninsurance than do CPS national surveys. Planned repetitions of the Household Survey with a smaller sample of Michigan residents will help to resolve this difference between survey results.

Statistically significant estimates of the uninsured population in Michigan for smaller geographical units, such as multi-county regions of the state, are not practical with CPS data because the overall statewide sample size is too small. Although almost 6,000 people may seem to be a fairly large sample, it can be expected that only about 600 to 700 uninsured persons would populate this sample. To address this deficiency, the State Planning Project for the Uninsured surveyed a large number of Michigan households, with a focus on the uninsured. Data collected from this large sample permits some regional analysis and provides detailed information for the planning process.

This report focuses on the activities and results of the Michigan Household Health Insurance Survey (the survey) which was conducted by the Center for Collaborative Research in Health Outcomes and Policy (CRHOP) at the Michigan Public Health Institute (MPHI). As mentioned above, the survey was specifically designed to collect detailed information about Michigan's uninsured population. Data from the survey substantially expands our knowledge of uninsured residents across the state, provides estimates of uninsured percentages in the seven regions of the state, and permits greater understanding about why people are uninsured in Michigan.

About the Survey

Objectives

The main objectives of the survey were to: obtain health insurance rates at the State and regional levels; obtain more detailed information about the reasons why Michigan residents are uninsured; and to develop a better understanding about the health status of Michigan's uninsured residents and the health care services they use.

Questionnaire

The questionnaire was developed by reviewing surveys used by other states that had already completed the household survey component of their HRSA State Planning Grant. Project staff at CRHOP selected the questions

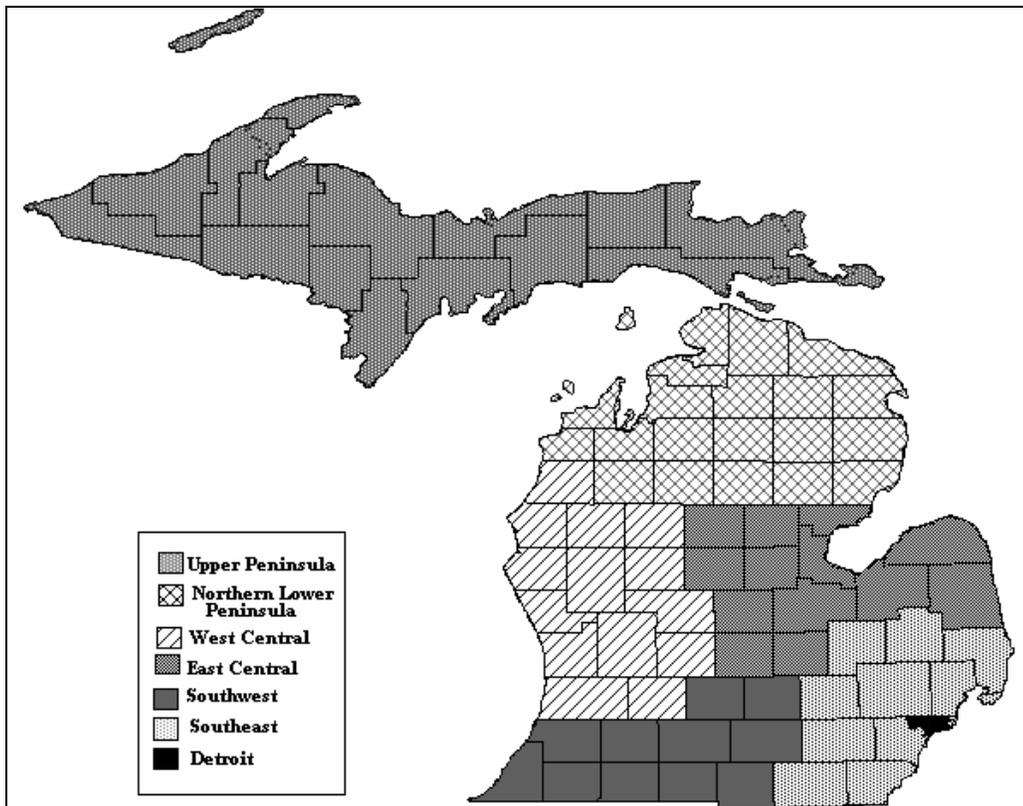
that were common to most state surveys, adding specific questions that helped meet the objectives of the Michigan survey. The final survey questionnaire was reviewed and approved by MDCH. A copy of the Household Survey can be found at: www.michigan.gov/spg

Sample Design

Unlike many of the other states' health insurance surveys that were designed to randomly select one member of a household and collect information about that person, this was designed as a household survey, which collected health insurance information on all household members. Additionally, the survey primarily focused on households where at least one person was uninsured. With most other state surveys, insured and uninsured persons were targeted equally.

The survey was designed as a random-digit-dial telephone survey, with a stratified design. The state was divided into seven geographic regions (strata) and a sample was drawn independently from each region (see Figure B-1). The regions are the same as those used in the Michigan State University State of the State Survey, a telephone survey conducted quarterly on economic and social issues. Appendix II lists the counties in each region.

Figure B-1: Strata Divisions within Michigan



Survey Results

Overview

The results presented in this section are estimates based on weights that were applied to the survey data. The weights are intended to produce a representative view of Michigan’s population estimates as published by the U.S. Census Bureau. All confidence intervals (CI) presented in this section are at a 95% level of significance.

A total of 13,091 Michigan households completed the Michigan Household Health Insurance Survey. This translates to health insurance-related information being collected for 34,113 individuals. These numbers were weighted to the number of households and individuals at the state and regional level. The weighted number of households equals the number of households found in the 2000 census, while the number of individuals equals the 2004 Population Estimates for Michigan according to the U.S. Census Bureau. Table C-1 shows both the number of households and individuals sampled in the survey, along with the weighted estimates for each region. The survey considered anyone who did not have insurance at the time of the interview to be uninsured.

Table C-1: Number of Households and Individuals Included in the Household Survey

Regions	Household		Individuals	
	Unweighted	Weighted	Unweighted	Weighted
Southeast	3,044	1,745,369	8,242	4,630,425
Southwest	2,253	522,799	5,647	1,380,198
West Central	2,174	536,890	5,941	1,531,091
East Central	1,700	326,483	4,408	866,712
Northern Lower Peninsula	1,311	190,988	3,292	488,911
Upper Peninsula	1,406	126,704	3,391	315,085
Detroit	1,203	336,428	3,192	900,199
Total	13,091	3,785,661	34,113	10,112,621

The overall uninsured rate for all Michigan residents was 7.8% (+/-0.4%). This translates to an estimated 792,309 people of all ages without health insurance. Among persons under the age of 65, the uninsured rate was 8.8% (+/-0.5%). The uninsured rate among the 6,332,586 adults between the ages of 18 and 64 was 10.9% (+/-0.6%), for a total of 689,441 uninsured adults. For the 2,533,439 children under the age of 18, the uninsured rate was 3.7% (+/-0.6%), for a total of 92,853 uninsured children in Michigan. Information related to how survey data compares with other data sources can be found in Appendix V.

Because of eligibility for Medicare, persons 65 years of age and older were excluded from most of the analyses in the remainder of this report. From this point forward, the term “Adult” will refer to persons 18 to 64 years of age.

Among the 89.1% of adults and 96.3% of children with health insurance coverage, employer-based coverage was the primary source of health insurance (see Table C-2). Of the 89.1% (N = 5,643,145) of adults with health insurance, 80.9% (N = 4,564,618) had employer-based coverage, while 70.6% (N = 1,723,744) of the 96.3% (N = 2,440,587) of insured children had employer-based coverage. The “Other” type of coverage category consists of a variety of responses including names of health insurance carriers that could not be recoded into one of the pre-defined health insurance categories, supplemental insurance plans, and unknown insurance types. A listing of all “Other” responses can be found in Appendix VI.

Table C-2: Type of Health Insurance Coverage

Type of Coverage	Adults (18-64 years) (N = 6,332,586)		Children (0-17 years) (N = 2,533,439)	
	Percent	CI	Percent	CI
No Health Insurance	10.9	0.6	3.7	0.6
Had Health Insurance*	89.1	0.6	96.3	0.6
Employer-Based	80.9	0.9	70.6	1.6
Self-Pay	12.4	0.8	7.8	0.9
Medicaid**	9.4	0.6	26.6	1.6
Medicare	6.4	0.5	1.9	0.5
Military/Veterans Affairs	1.9	0.3	0.9	0.3
Indian Health Services	0.2	0.1	0.1	0.1
County Health Plan	1.1	0.2	1.0	0.4
Other***	1.0	0.2	1.0	0.3

* Percentages of those who had health insurance total more than 100% because some individuals have more than one type of health insurance.

** This table may be an example of how the Medicaid undercount may influence estimates. More information about the Medicaid undercount is available at http://www.shadac.org/events/Undercount%20WebConference_120605.pdf/ In the case of children, Medicaid includes Healthy Kids and MI Child.

*** A listing of all self-reported types of health insurance coverage included in the “Other” category can be found in Appendix VI.

For individuals with health insurance, information was obtained regarding the perceived adequacy of their plan. Respondents were asked to rate their health insurance plan on a scale from very adequate to not adequate at all. Individuals with more than one insurance plan were placed into a separate category called multiple plans. Therefore, the number of individuals listed within each of the plan categories will decrease in the following two tables (C-3 and C-4). However, it should be noted that 73% of adults and 79% of children who had more than one type of insurance had employer-based coverage as one of their insurance plans. Overall, the majority of adults and children perceived their health insurance as being adequate or very adequate.

Table C-3: Perception of Health Insurance

Type of Health Insurance	Adults (18-64 years) (N = 5,612,314)*						
	Number	Very Adequate		Adequate		Not Adequate	
		Row Percent	CI	Row Percent	CI	Row Percent	CI
Employer-based	4,046,660	40.9	1.4	47.0	1.4	10.7**	0.8
Self-pay	348,392	20.1	3.7	50.0	4.5	28.1	4.0
Medicaid	315,864	15.4	3.0	46.3	4.3	34.8	4.5
Medicare	77,903	5.9	4.3	36.8	7.3	54.6	7.7
Military	40,887	38.2	10.3	40.8	10.4	16.9	7.6
Indian Health Service	2,052	-***	-	-	-	-	-
County-based	40,681	13.2	8.9	35.9	10.6	45.4	11.0
Other	25,080	24.9	14.8	40.3	15.4	14.4	9.1
Multiple Plans	714,795	34.3	3.0	44.4	3.0	20.0	2.3
Type of Health Insurance	Children (0-17 years) (N = 2,429,934)**						
	Number	Very Adequate		Adequate		Not Adequate	
		Row Percent	CI	Row Percent	CI	Row Percent	CI
Employer-based	1,532,884	41.9	2.3	47.1	2.3	9.0	1.3
Self-pay	95,596	19.8	7.5	48.6	9.3	29.6	8.7
Medicaid	515,305	28.9	3.7	49.4	4.1	19.1	3.2
Medicare	14,442	25.5	18.0	42.2	19.1	30.9	18.5-
Military	6,941	24.3	19.4	67.3	21.2	-	-
Indian Health Service	-	-	-	-	-	-	-
County-based	9,104	-	-	44.0	27.5	47.4	27.8
Other	12,696	38.8	19.9	14.9	20.5	-	-
Multiple Plans	242,741	33.0	5.5	46.7	5.8	19.0	4.7

* Row percentages may not total 100% because of respondents who answered “don’t know”.

** Excludes individuals whose type of insurance was not obtained.

*** Cells that include a dash indicate an unweighted sample count of less than ten responses, producing estimates that are too unreliable to present.

Adults who had employer-based, Medicaid, military, Indian Health Service, or county-based insurance plans also had prescription coverage at least 90% of the time (Table C-4). The same is basically true for children. For adults, the highest percentage of prescription coverage that paid for all of the costs for prescription medication was among those with military health insurance (54.3%).

Table C-4: Prescription Coverage Among Insured Individuals

Adults (18-64 years) (N = 5,612,314)*									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	4,046,660	95.8	0.5	9.4	0.9	64.3	1.4	25.0	1.3
Self-pay	348,392	55.1	4.5	8.9	3.4	45.1	6.0	44.8	6.0
Medicaid**	315,864	91.7	2.4	37.7	4.3	41.9	4.7	19.7	3.5
Medicare	77,903	38.1	7.5	21.2	9.9	44.0	13.0	33.8	11.4
Military	40,887	89.8	6.1	54.3	11.0	37.2	10.5	6.7	6.3
Indian Health Service	2,052	95.5	9.2	-	-	-	-	-	-
County-based	40,681	91.9	5.6	16.8	8.6	40.4	11.55	40.9	11.7
Other	25,080	71.5	14.4	-	-	53.4	17.25	33.4	16.3
Multiple Plans	714,795	91.7	1.5	15.3	2.5	56	3.3	27.2	2.9
Children (0-17 years) (N = 2,429,934)*									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	1,532,884	97.0	0.6	9.4	1.4	64.1	2.1	25.2	2.0
Self-pay	95,596	61.1	9.2	7.4	6.2	43.2	11.6	48.7	11.6
Medicaid**	515,305	96.1	1.5	54.7	4.4	29.9	3.9	13.7	2.9
Medicare	14,442	95.0	5.7	60.0	19.9	24.4	17.5	-	-
Military	6,941	97.8	4.5	19.3	18.9	63.2	25.0	-	-
Indian Health Service	-	-	-	-	-	-	-	-	-
County-based	9,104	92.3	11.9	70.4	23.2	-	-	-	-
Other	12,696	84.2	14.1	38.3	22.5	39.9	21.8	-	-
Multiple Plans	242,741	96.2	1.9	22.4	4.5	49.9	5.9	25.8	5.3

* Excludes individuals whose type of insurance was not obtained.

** Medicaid has 100% pharmacy coverage; thus, the percent reported coverage for adults (91.7%, +/- 2.4%) and children (96.1%, +/- 1.5%) might indicate a lack of awareness on the part of those who do not currently have a prescription. This also could be true for the other types of health insurance listed.

*** Row percentages for 'Amount Prescription Coverage Pays' may not total 100% because of respondents who answered 'don't know'.

Information about whether an individual had dental insurance coverage was collected from both insured and uninsured individuals. Of all adult Michigan residents who were insured, an estimated 74.5% (+/-0.9%) had dental insurance, while only 2.8% (+/-0.8%) of adults without health insurance had dental coverage. Among children, an estimated 80% (+/-1.4%) of those with health insurance had dental coverage compared to 5.3% (3.4) that did not have health insurance.

Table C-4A: Individuals Having Dental Insurance Among Insured and Uninsured

Age Group	Insured		Uninsured	
	Percent	CI	Percent	CI
Adult (N = 6,332,586)	74.5	0.9	2.8	0.8
Child (N = 2,533,439)	80.0	1.4	5.3	3.4

Uninsured Rates by Region

A breakdown of the adult uninsured rate by region shows that the uninsured rate for the City of Detroit is the highest at 17.5% (+/- 2.1%), followed by an uninsurance rate of 16.5% in the Northern Lower Peninsula (Table C-5). Since the population of the Southeast region makes up about 46% of the state's overall population, this region's low uninsured rate (8.6%, +/-1.0) has a dramatic impact on statewide figures. For additional regional level data, refer to Appendix VIII.

For children, the overall uninsured rate appears to be more evenly distributed across regions. The highest uninsured rates were found in the East Central region, City of Detroit, and in the Northern Lower Peninsula.

Table C-5: Uninsured Rates by Region

Region	Adults (18-64 years) (N = 6,332,586)		Children (0-17 years) (N = 2,533,439)	
	Percent	CI	Percent	CI
Detroit	17.5	2.1	4.7	2.3
Southeast	8.6	1.0	3.3	1.2
Southwest	12.2	1.4	3.8	1.3
West Central	10.8	1.3	3.1	1.2
East Central	11.1	1.5	4.8	1.9
Northern Lower Peninsula	16.5	2.1	4.5	1.9
Upper Peninsula	12.3	1.7	2.8	1.8
Overall Rate	10.9	0.6	3.7	0.7

Uninsured Rates by Family Income and Poverty

To determine how insured and uninsured individuals compared by income, information was collected about the family's pre-tax income from all sources for the past year. If individuals were self-employed, information about their net income was collected. Approximately 16% of household respondents answered "Don't Know" or "Refused" to this question and were excluded from this comparison.

Table C-6 shows both the percentages of Michigan residents who are insured and uninsured within and between each family income category. Within income categories, the \$10,000 to less than \$15,000 per year category had the highest percentage (25.5%, +/-3.6%) of uninsured individuals compared to other income categories. Starting at the \$20,000 per year category, the percentage of uninsured individuals decreases with increasing income. The income category comparisons also shows that those who reported a family income of less than \$10,000 per year include a lower percentage of uninsured individuals (18.8%) due to their eligibility for Medicaid or MICHild, compared to those reporting family income above \$10,000. Nearly half (45.3%) of all uninsured individuals had family incomes below \$25,000 per year.

Table C-6: Family Income for Insured and Uninsured Individuals

Family Income	Insured (N = 6,688,572)				Uninsured (N = 680,166)			
	Row Percent	CI	Column Percent	CI	Row Percent	CI	Column Percent	CI
Less than \$10,000	81.2	2.8	5.4	0.5	18.8	2.8	12.4	2.0
\$10,000 to < \$15,000	74.5	3.6	3.5	0.4	25.5	3.6	11.7	2.1
\$15,000 to < \$20,000	80.4	3.2	3.8	0.5	19.6	3.2	9.1	1.6
\$20,000 to < \$25,000	78.7	3.5	4.6	0.5	21.3	3.5	12.1	2.3
\$25,000 to < \$30,000	84.4	2.9	4.7	0.5	15.6	2.9	8.5	1.7
\$30,000 to < \$35,000	85.4	2.9	5.8	0.6	14.6	2.9	9.7	2.1
\$35,000 to < \$40,000	87.4	3.1	4.9	0.5	12.6	3.1	7.0	2.0
\$40,000 to < \$50,000	91.2	1.8	10.1	0.8	8.8	1.8	9.6	2.0
\$50,000 to < \$60,000	95.2	1.2	10.7	0.8	4.8	1.2	5.3	1.4
\$60,000 to < \$75,000	95.9	1.1	13.5	1.0	4.1	1.1	5.7	1.6
\$75,000 or more	97.3	0.7	33.1	1.3	2.7	0.7	8.9	2.3

To emphasize the effect that income has on health insurance status, survey participants were categorized by poverty level. Individuals were placed into each of three separate poverty levels (100%, 200%, and 300%) as defined by the 2005 Federal Poverty Guidelines, according to their 2004 family income and the number of persons living in their household. Since the survey collected family income through a range of income categories, family income could only be approximated. Information about whether household members were part of the family was not collected for insured households. Therefore, the total number of household members was used as a proxy value for family size. Table C-6A shows the 2005 Federal Poverty Guideline family income figures for various family sizes and the corresponding income values used from the survey to categorize individuals into each of the three poverty levels.

Table C-6A: Criteria for Categorizing Poverty Levels

Family Size*	2005 Federal Poverty Guidelines	Household Survey Income Categories		
		100% Poverty	200% Poverty	300% Poverty
1	9,570	< 10,000	< 20,000	< 30,000
2	12,830	< 12,500	< 25,000	< 40,000
3	16,090	< 15,000	< 30,000	< 50,000
4	19,350	< 20,000	< 40,000	< 60,000
5	22,610	< 25,000	< 50,000	< 70,000
6	25,870	< 25,000	< 50,000	> 75,000
7	29,130	< 30,000	< 60,000	> 75,001
8	32,390	< 30,000	< 60,000	> 75,002

* Total number of household members was used instead of family size for categorizing poverty levels.

Among uninsured individuals, 26% live in households where the family income is below the poverty line, compared with 11.4% of insured individuals (Table C-6B). Eighty-five percent of all uninsured individuals live below 300% of the federal poverty line.

Table C-6B: Health Insurance Status by Poverty Levels

Poverty Level	Insured (N = 6,688,572)*		Uninsured (N = 680,166)*	
	Percent	CI	Percent	CI
100% Poverty	11.4	0.8	26.0	2.9
200% Poverty	27.9	1.2	62.5	3.2
300% Poverty	50.1	1.3	85.2	2.1

* Includes individuals in households for which a valid family income was reported.

Characteristics of the Uninsured

Although demographic characteristics such as age and gender were collected from all respondents and their spouse/partner (if applicable), this information was collected for other members of the household only if a household was determined to be uninsured.

The percentages of all uninsured Michigan residents by age (0–64 years) and gender are presented in Table C-7. This table shows that among the uninsured, males and females between the ages of 20 and 29 are the largest group (26.3%). This table also shows that the youngest age categories (0-19 years) of uninsured are the smallest (with one exception), probably due to the eligibility of many children for public insurance such as Healthy Kids and MICHild. The exception is the age 60 – 64 category, which is the smallest age category (3.2%) among the uninsured; however, this category only includes five years, while all other age categories include ten.

Table C-7: Percentage of the Uninsured Population by Age and Gender*

Age Group	Male (N = 386,018)		Female (N = 389,331)		All (N = 775,349)	
	Percent	CI	Percent	CI	Percent	CI
0 to 9	6.3	1.5	4.6	1.3	5.5	1.1
10 to 19	11.4	2.0	9.7	2.0	10.5	1.1
20 to 29	26.5	2.9	26.1	2.8	26.3	2.2
30 to 39	21.3	2.5	17.8	2.2	19.5	1.8
40 to 49	19.5	2.5	21.2	2.6	20.3	2.1
50 to 59	12.6	2.0	16.7	2.4	14.7	1.6
60 to 64	2.5	0.8	3.4	1.2	3.2	0.7
Total	100		100		100	

* This table excludes individuals whose age or gender was not obtained.

After establishing which household members were uninsured, the respondent was asked how long it had been since each uninsured household member had health insurance. Table C-8 shows the percentage of uninsured adults and children by the duration of time without health insurance. The greatest percentage of uninsured adults (54.4%, +/- 2.7%) and children (31.9 %, +/- 8.3%) had been without health insurance for more than 24 months.

Table C-8: Time without Health Insurance

Time Period	Adults (18-64 years) (N = 665,036)		Child (0-17 years) (N = 88,014)		All (0-64 years) (N = 753,050)	
	Percent	CI	Percent	CI	Percent	CI
Less than 6 Months	16.4	2.0	31.0	8.2	18.1	2.3
6 to 12 Months	11.5	1.7	11.5	4.9	11.5	1.7
12 to 18 Months	7.1	1.4	8.4	4.5	7.2	1.4
18 to 24 Months	6.0	1.2	6.2	3.5	6.1	1.2
More than 24 Months	54.4	2.7	31.9	8.3	51.7	2.8
Never Had Coverage	4.6	1.1	11.0	7.7	5.4	1.5
Total	100		100		100	

As shown in Table C-9, the greatest percentage of adults (35.7%, +/- 2.5%) did not have insurance because they could not afford it. For children, the primary reason for being uninsured was that they became ineligible (37.3%, +/- 8.0%), which was just slightly greater than the percentage of children who did not have insurance because they lived in a household that could not afford coverage (33.4%, +/- 8.8%).

Table C-9: Primary Reason for Not Having Health Insurance

Primary Reason	Adults (18-64) (N = 675,735)		Child (0-17) (N = 90,014)		All (0-64) (N = 765,749)	
	Percent	CI	Percent	CI	Percent	CI
Household can't afford it	35.7	2.5	33.4	8.8	35.4	2.6
Lost/Left job with coverage	31.2	2.4	4.5	2.9	28.0	2.3
Became ineligible	17.4	2.0	37.3	8.0	19.7	2.1
Waiting until employer offers it	8.6	1.4	7.5	3.3	8.5	1.4
Employer dropped coverage	1.8	0.6	0.5	1.0	1.7	.05
Don't want it/Don't believe in it	1.5	0.6	4.7	3.3	1.9	0.8
Employer pays for worker only	0.8	0.4	2.9	2.9	1.0	0.5
Disabled	0.7	0.4	3.5	4.9	1.0	0.6
Other	2.4	0.8	5.7	3.3	2.8	0.8
Total	100		100		100	

Employment Status

This section compares the employment status of households and the impact of employment on health insurance coverage for household members. Therefore, all the data in this section are presented at the household level. In many instances, not all adults (persons 18 years of age or older) in a household work, nor are they expected to work. Households may include homemakers, students, volunteer workers, and part-time workers with no viable option for health insurance. Their insurance status may depend directly on other members of the household who have employer-based health insurance coverage.

The first three tables (C-10 to C-12) in this section compare insured households to uninsured households on employment status, industry type for household members who are employed, and employer size. An insured household is one in which all members have some type of health insurance, while an uninsured household is one in which at least one household member does not have health insurance. Uninsured households may include a combination of insured and uninsured individuals.

The remaining tables (C-14 to C-16) focus only on uninsured households. In insured households, employment-related information was only collected about the respondent and spouse, while in uninsured households, employment-related information was collected about the respondent, spouse, and any other adult living in the household. This may lead to underestimates in certain employment categories within insured households.

After excluding households in which all residents were 65 years of age or older, the total number of insured households in Michigan was estimated to be 2,658,273. The total number of uninsured households was estimated at 468,672. This translates to an estimated 15.0% (+/-0.7%) of all non-elderly Michigan households with at least one person younger than age 65 who is uninsured. Approximately eighty percent (79.9%, +/-2.1) of uninsured households had at least one adult household member who was employed or self-employed.

Table C-10 shows the percentages of non-elderly households with at least one adult member in each employment category. Uninsured households are almost as likely as insured households to have at least one household member who is employed: 70.1% (+/-2.5%) of uninsured households have at least one household member who is employed, compared to 72.3% (+/-1.1%) of insured households. Uninsured households were much more likely than insured households to have at least one household member who was self-employed (18.0% to 10.3%). Uninsured households were more than twice as likely to have household members who were not employed (48.0% to 21.1%).

Table C-10: Employment Status by Insured and Uninsured Household

Employment Status	Insured Household* (N = 2,658,273)		Uninsured Household (N = 468,672)	
	Percent**	CI	Percent**	CI
Employed	72.3	1.1	70.1	2.5
Self-Employed	10.3	0.7	18.0	2.0
Not Employed	21.1	1.0	48.0	2.7
Other***	23.3	1.0	20.0	2.1

* In insured households, employment status was only obtained for the respondent and spouse. In uninsured households, employment status was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employment status category. However, a household can only be counted once within an employment status category.

*** Includes individuals reported as disabled or retired.

For individuals identified as employed or self-employed, information about the type of industry where that individual was employed was obtained for each working individual. Table C-11 suggests that having household members employed in certain industry types may influence whether or not a household member is insured. For example, 15.5% (+/-2.1%) of employed uninsured households had at least one household member employed in the construction, natural resources, and mining category compared with 9.0% (+/-0.7%) of employed insured households.

Table C-11: Employer Industry Type for Insured and Uninsured Households

Industry Type	Insured Household* (N = 2,049,592)		Uninsured Household (N = 374,599)	
	Percent**	CI	Percent**	CI
Construction, Natural Resources, & Mining	9.0	0.7	15.5	2.1
Education & Health Services	34.8	1.3	23.4	2.5
Financial Activities, Professional and Business Services	17.2	1.0	13.5	2.1
Government	8.9	0.7	5.3	1.3
Information/Computer Technology	4.3	0.6	2.3	0.9
Leisure & Hospitality (restaurants and bars)	4.1	0.5	18.0	2.3
Manufacturing	20.6	1.1	16.5	2.2
Transportation & Utilities	8.2	0.7	7.3	1.6
Wholesale & Resale Trade	10.1	0.8	14.4	2.1
Other Services	13.1	0.9	24.4	2.6
Other	1.4	0.3	2.4	0.9

* In insured households, industry type was only obtained for the respondent and spouse. In uninsured households, industry type was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one industry type category. However, a household can only be counted once within an industry type category.

Table C-12 indicates that uninsured households are more likely than insured households to have members employed by smaller employers. For example, 16.4% (+/-2.1%) of uninsured households had a household member employed where there was only one employee, compared to 8.7% (+/-0.7%) of insured households. Conversely, insured households are more likely than uninsured households to have a household member employed with an employer that employed 101 or more employees.

Table C-12: Employer Size for Insured and Uninsured Households

Number of Employees	Insured Household* (N = 2,049,592)		Uninsured Household (N = 374,599)	
	Percent**	CI	Percent**	CI
Just One	8.7	0.7	16.4	2.1
2 to 10	14.6	0.9	25.1	2.5
11 to 24	7.5	0.7	9.9	1.7
25 to 50	9.4	0.8	10.6	1.8
51 to 100	8.0	0.7	8.4	1.7
101 to 500	22.7	1.1	16.6	2.2
More than 500	47.5	1.3	29.9	2.8

* In insured households, employer size was only obtained for the respondent and spouse. In uninsured households, employer size was obtained for all employed adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employer size category. However, a household can only be counted once within an employment size category.

Uninsured households were also asked about the number of hours their employed members are working. It was determined that 73.4% (+/-2.7%) of the estimated 374,599 working households with at least one uninsured individual also included at least one employed adult working 40 or more hours per week.

If a household had at least one uninsured member and at least one employed adult, information about whether or not the employer offered health insurance was obtained for each employed household member. In 61.9% (+/-2.9%) of the estimated 374,599 uninsured households with employed individuals, at least one household member worked for an employer who offered health insurance. However, only 47.2% (+/-3.0%) of these workers were actually eligible for employer-based health insurance.

An estimated 83,940 uninsured households had at least one member who was employed by an employer who offered health insurance, but the uninsured worker was for some reason ineligible for the employer-based coverage. Reasons for ineligibility are presented in Table C-13. The most frequently given reason for ineligibility was working part-time (38.6%, +/-6.3%), followed closely by not having worked long enough to qualify for benefits.

Table C-13: Reasons Employed Members of Uninsured Households Were Ineligible for Employer-Based Coverage

Reasons for Ineligibility	Uninsured Working Household (N = 83,940)	
	Percent*	CI
Part-Time Employee	38.6	6.3
Temporary Worker	11.2	4.2
Doesn't Work Enough Hours	9.2	3.6
Haven't Worked Long Enough	33.6	6.3
Other	7.9	3.7

* Percentages total more than 100% because a household may include more than one employed adult ineligible for employer-based health insurance.

For the estimated 60,321 households where there was a worker who was eligible for coverage but did not enroll, the main reason for not having insurance was that they could not afford it (65.4%, +/-7.1%). In households where employed individuals had health insurance coverage, information was sought about the reasons why employer-based coverage had not been extended to other uninsured household members. In 37.9% (+/-5.0%) of the 122,653 households fitting these criteria, the reason employer-based coverage was not extended to uninsured household members was because they were not immediate family members. The second most common reason was that the uninsured household member was not eligible, generally due to age (26.6%, +/-4.5%).

Table C-14: Reasons Employer-Based Coverage Not Extended to Other Uninsured Household Members

Reasons for Not Extending Coverage to Others	Uninsured Employed Households (N = 122,653)	
	Percent*	CI
Can't Afford It	18.6	3.9
Insurance Covers Workers Only	8.7	3.0
Not Immediate Family	37.9	5.0
Not Eligible (generally due to age)**	26.6	4.5
Other	15.0	3.8

* Percentages total more than 100% because a household may include more than one uninsured household member.

** 'Not eligible' was not a response option originally available to respondents. It was created during the recoding process because of the large number of respondents who reported this in the 'Other-Specify' response option. This category primarily includes households who reported the uninsured person as being ineligible for employer-based coverage due to their age.

The question was then asked, "If eligible for health insurance coverage through an employer, how much do you think you would be willing to pay out-of-pocket each month for a plan that provides basic coverage for doctor visits, hospitalizations, and prescription drugs?" This question was only asked of uninsured respondents and/or uninsured spouses. It was assumed that the respondent and spouse should be willing to spend roughly the same amount on health care. In cases when an uninsured respondent and uninsured spouse provided responses that did not fall into the same financial category, the greater of the two responses was used. Households where the only response to this question was "don't know" or where the respondent refused to answer were excluded from the figures presented below.

About 93% of uninsured households were willing to contribute some amount of money toward monthly premiums. However, 66% of households were willing to contribute \$100 or less per month (see Table C-15).

Table C-15: Willingness to Pay Out-of-Pocket for Employer-Based Health Insurance

Amount Per Month	Uninsured Households (N = 272,098)*	
	Percent	CI
Nothing	6.9	1.7
\$1 to \$50	35.3	3.4
\$51 to \$100	30.8	3.4
\$101 to \$150	8.6	2.1
\$151 to \$200	10.1	2.0
\$201 to \$400	7.2	2.8
More than \$400	1.1	0.6
Total	100%	

* The total number of households includes all uninsured households where the respondent and/or spouse was uninsured and at least one valid response was provided.

Information was also obtained about the likelihood that members of uninsured households chose employment in jobs that did not offer health insurance over jobs that offered this benefit. In 27.3% (+/-2.4%) of the estimated 468,672 uninsured households, at least one person chose a job at one time that did not offer health insurance rather than one that did. The most common reason for taking a job that did not offer health insurance over one that did was “made more money” (45.7%, +/-5.1%) (see Table C-16).

Table C-16: Reasons Household Members Chose Jobs That Did Not Offer Health Insurance Over Jobs That Did

Reasons for Taking Job without Health Insurance	Households* (N = 128,001)	
	Percent	CI
Made More Money	45.7	5.1
Liked Job Better	17.7	3.9
Didn't Want or Need Insurance	11.0	3.1
Easier Commute	5.0	2.2
Other	29.0	4.7
Total	100%	

* Includes all uninsured households where at least one person ever chose a job without health insurance over a job that did provide this benefit.

Self-Pay Health Insurance

Of the estimated 468,672 households that included at least one uninsured person, 38.4% (+/- 2.6%) reported that someone in their household at some time had tried to buy health insurance for an uninsured member of the household. Of those trying to purchase health insurance on their own, a health insurance plan was actually purchased only 27.0% (+/- 2.9%) of the time. Of those purchasing insurance, over half purchased full medical coverage (Table C-17).

Table C-17: Types of Health Insurance Purchased on Own

Type of Self-Purchased Health Insurance	Uninsured Households (N = 48,601)	
	Percent*	CI
Catastrophic Only	16.9	5.9
Full Medical Coverage	58.6	8.0
Other*	18.7	6.4
Unsure	5.9	4.0

* Includes supplemental insurance plans and prescription insurance.

Among the estimated 48,601 households that reported having purchased a health insurance plan on their own for an uninsured household member, the primary reason for the uninsured household member not currently having coverage was that they could not afford it (76.4%, +/-6.8%). This was the same reason given in 79.5% (+/-2.3%) of the remaining 420,071 uninsured households that never actually purchased a health insurance plan on their own.

Public Assistance Health Insurance

The purpose of this section was to obtain information about the knowledge and attitudes toward government-sponsored health insurance programs among Michigan’s uninsured population. Respondents in households where

they or their spouse were uninsured were asked different questions than respondents in households with at least one uninsured child.

Among the estimated 329,924 uninsured households where the respondent and/or spouse were uninsured, 22.0% (+/-2.8%) thought they were eligible for a state or county health insurance program, 54.0% (+/-3.2%) thought they were not eligible, while the remainder were unsure or refused to answer. Altogether, 40.8% (+/-3.2%) reported that they or their spouse had applied for a state or county health insurance program at one time.

Respondents were asked how much they would be willing to pay each month if they and their spouse were eligible for a government-sponsored health insurance plan that provided basic coverage for doctor visits, hospitalizations, and prescription drug coverage. They were then asked whether they would enroll in a government health plan available for the amount they were willing to pay. Table C-18 summarizes the results of these two questions.

For households where the respondent and/or spouse were uninsured, the majority (70.9%) were willing to pay \$100 or less per month for a government-sponsored health insurance program. Eighty-seven percent of those willing to pay something were also willing to enroll in the program. Although information regarding the reasons uninsured household members would not enroll in a government-sponsored health insurance program was sought, the small sample size precluded statistically significant results.

Table C-18: Willingness to Pay and Enroll Adults in Government-Sponsored Health Insurance with Premium

Monthly Contribution	Willing to Pay (N = 282,678)*		Willing to Enroll in Program?	
	Percent	CI	Percent	CI
Nothing	9.7	2.0	79.9	8.0
\$1-\$50	41.1	3.4	93.3	3.0
\$51-\$100	29.8	3.3	96.7	2.0
\$101-\$150	5.0	1.6	87.4	11.6
\$151-\$200	8.5	1.8	93.6	6.0
\$200 or More	5.9	1.6	96.5	4.0
Total	100	-	-	-

* Excludes households that did not provide a valid dollar amount.

Respondents living in households with at least one uninsured child were asked if they had ever heard of a state- or county-sponsored health insurance program for children such as Healthy Kids or MICHild. The majority (84.7%, +/-5.6%) of these 55,447 households reported hearing of such programs. Nearly seventy percent (69.1%, +/-7.8%) of households who had heard of these programs reported applying for health insurance for an uninsured child through a state-sponsored program. Of the estimated 32,469 households that applied, 70.6% (+/-9.0%) received a state-sponsored health plan for an uninsured child at one time. The primary reason why uninsured children do not have health insurance through a state-sponsored program was ineligibility/didn't qualify, some by virtue of making too much money (48.3%, +/-6.9%). Table C-19 summarizes the reasons reported for uninsured children not having state-sponsored health insurance.

Table C-19: Main Reason Uninsured Children Do Not Have State-Sponsored Health Insurance

Reasons for Not Having State-Sponsored Health Insurance	Households with Uninsured Children (N = 52,561)*	
	Percent	CI
Not eligible/Didn't qualify	25.0	7.0
Parent or guardian makes too much money	23.3	6.7
Don't know enough about program	16.7	5.7
Too much bother/paperwork	15.6	6.2
Do not need it right now	-	-
Other	16.4	5.4

* Excludes households that answered 'don't know' or 'refused' to the question.

Respondents with uninsured children living in their household were asked the likelihood of enrolling these children in a state-sponsored program if there was no monthly premium and then, if the monthly premium was five dollars. In both cases, the majority said that they would definitely or probably enroll in a state-sponsored program (see Table C-20).

Table C-20: Enrolling Uninsured Child in State-Sponsored Health Insurance Program

Likelihood of Enrolling	No Cost (N = 55,447)		\$5/Month (N = 55,447)	
	Percent	CI	Percent	CI
Definitely would	74.8	6.7	77.3	6.3
Probably would	17.5	5.9	16.3	5.7
Would Not/Unsure*	7.7	4.1	6.4	3.4

* Includes the response categories: 'definitely would not', 'probably would not', and 'unsure'.

Service Utilization

The remaining sections study how not having health insurance may affect the utilization of health care services and the perceived health care status of the uninsured population. One uninsured adult and/or one uninsured child was selected at random from each uninsured household as the subject of a series of questions related to their utilization of health care services and current health status and conditions.

The results show that 38.9% (+/- 2.9%) of the 689,441 uninsured adults and 18.4% (+/- 7.2%) of the 92,853 uninsured children do not have a regular place to go for medical care. Approximately one-quarter of uninsured adults indicated that the reason they do not have a regular place to go for medical care is because they “rarely get sick” (29%, +/- 4.3%). Table C-21 shows where uninsured adults and children receive health care on a regular basis. The majority (adults 55.1%, +/- 3.8%; children 62.6%, +/- 9.9%) of those who have a regular place for care visited a doctor’s office. However, only about one-half of uninsured adults (51.1%, +/- 3.0%) have a particular health care professional that they usually see at their regular place of care. For children, this figure is 65.5% (+/- 9.6%).

Table C-21: Health Care Service Utilization Among Uninsured Adults and Children

	Adults (18-64 years)		Children (0-17 years)	
	Percent	CI	Percent	CI
Does uninsured person have a regular place to go for medical care?				
Yes	60.0	2.9	78.7	7.6
No	38.9	2.9	18.4	7.2
Unsure	1.1	0.5	2.8	3.6
If yes, usual place for medical care:				
Emergency room or urgent care center	15.1	2.8	6.8	5.7
Clinic	28.7	3.5	28.8	9.3
Doctor's office	55.1	3.8	62.6	9.9
Other	1.1	0.7	1.7	2.1
Is there a particular health care professional or care provider that the uninsured person usually sees there?				
Yes	51.1	3.0	65.5	9.6
No	48.9	3.0	34.5	9.6
If no, main reason for not having a regular place to go for health care:				
Can't afford it	27.8	4.2	25.2	23.0
Do not have health insurance	28.5	4.4	36.6	18.8
Rarely get sick	29.0	4.3	15.6	13.3
Do not like/trust/believe in doctors	2.4	1.5	-	-
Moved/do not have a regular place yet	5.5	2.4	9.3	9.9
Other	6.8	2.2	13.3	14.8

Follow-up questions were asked to determine how frequently the uninsured use the health care system and what type of facilities they prefer. Table C-22 shows the frequency of visits to an emergency room or urgent care facility, admittance to a hospital, and visits to a doctor's office, outpatient clinic or any other place. The majority of uninsured adults and children had not visited an emergency room or urgent care facility, and had not been admitted to a hospital in the last year.

Table C-22: Frequency of Visits to a Medical Facility Among Uninsured Adults and Children

Number of Visits During Past Year at	Adults (18-64 years)		Children (0-17 years)	
	Percent	CI	Percent	CI
Medical Care Facility				
Emergency Room or Urgent Care facility:				
None	64.0	2.9	70.4	8.0
One to Two Visits	25.1	2.6	21.5	6.9
Three to Four Visits	5.6	1.4	-	-
Five or More Visits	5.3	1.6	-	-
Doctor's office/Outpatient Clinic/any other place:				
None	42.7	2.9	26.1	8.0
One to Two Visits	24.6	2.5	39.8	8.7
Three to Four Visits	13.1	1.9	18.5	8.5
Five or More Visits	19.6	2.5	15.5	6.3
Admitted to a hospital:				
None	88.7	1.9	91.2	5.0
One to Two Visits	8.7	1.7	7.0	4.8
Three to Four Visits	1.0	0.7	-	-
Five or More Visits	1.5	0.9	-	-

Of the uninsured, 55.3% (+/- 2.9%) of adults and 27.0% (+/- 8.1%) of children experienced a time in the past year when they needed to see a doctor but could not because of cost. This is likely related to the 34.3% (+/- 2.8%) of adults reporting that getting medical care since being uninsured has been “very difficult” (Table C-23). More than one-third of adults and one in five children have accumulated large medical bills that the family has difficulty paying. What worries the uninsured most about not having health insurance coverage is being financially unable to pay for health care (Table C-23).

Table C-23: Issues Related to Receiving Medical Services Among Uninsured Adults and Children

Was there a time during past 12 months when you needed to see a doctor but could not because of cost?	Adults (18-64 years)		Children (0-17 years)	
	Percent	CI	Percent	CI
Yes	55.3	2.9	27.0	8.1
No	44.7	2.9	73.0	8.1
Since uninsured, ease of getting medical care when needed:				
Very difficult	34.3	2.8	20.3	7.7
Somewhat difficult	19.7	2.5	20.2	6.9
Somewhat easy	15.3	2.2	20.6	7.1
Very easy	11.5	1.9	25.3	8.8
Have not needed it	19.1	2.4	13.6	6.4
Accumulated any large medical bills that have been difficult to pay off?				
Yes	37.0	2.9	20.8	7.3
No	63.0	2.9	79.2	7.3
Most worrisome about not having health insurance:				
Not getting medical care in an emergency	11.2	1.9	12.4	6.9
Not getting medical care for serious illness	16.9	2.3	16.8	8.6
Not getting proper health care at the time it is needed	14.9	2.1	20.1	7.1
Financially unable to pay for health care	48.8	3.0	40.3	8.9
Other	5.1	1.3	7.1	4.3
No worries	3.0	1.1	3.4	4.2

Health Status and Conditions

To learn how the uninsured perceive their health status, participants were asked to rate the health of the targeted adult and/or child as excellent, very good, good, fair or poor. The majority of uninsured adults described their health and the health of their uninsured children as being either very good or good.

The prevalence of reporting fair or poor general health is often used as a sign of disability, chronic disease, and overall morbidity within a population. The data presented in Table C-24 were compared with results from the 2004 Behavioral Risk Factor Survey (BRFS)¹ for Michigan. Results from the 2004 BRFS showed that the percentage of uninsured Michigan adults (18 to 64 years) who reported their general health status as fair or poor was 15.9%, compared to 24.7% of Household Survey uninsured adults. The overall percentage of adults who reported their health as fair or poor in the 2004 BRFS was 12.6%.

Table C-24: Perceived Health Status Among Uninsured Adults and Children

Health Status	Adults (18-64 years)		Children (0-17 years)		2004 BRFS*	
	Percent	CI	Percent	CI	Percent	CI
Excellent	15.3	2.2	14.1	6.7	20.8	1.5
Very good	28.7	2.7	31.0	9.1	35.0	1.8
Good	31.4	2.7	33.4	9.7	32.5	1.8
Fair	17.0	2.1	15.1	6.3	8.6	1.0
Poor	7.7	1.8	6.5	4.8	3.1	0.7

* Includes both insured and uninsured adults 18 to 64 years of age.

¹ Additional information about the Michigan BRFS data and reports can be found at: <http://www.michigan.gov/brfs>.

Information about the number and type of health conditions that uninsured adults and children had at the time of the survey was also obtained. Overall, the most common health conditions found among uninsured adults were arthritis (18.9%, +/- 2.2%), high blood pressure (15.4%, +/- 2.1%), upper respiratory infection (14.8%, +/- 2.1%), and depression (14.1%, +/- 2.1%). The most common health conditions for uninsured children were allergies (18%, +/- 6.7%), upper respiratory infection (10.7%, +/-5.8%), and asthma (9.1%, +/-5.5%). Table C-25 shows the results for all health conditions. For comparison purposes, percentages from the 2004 Michigan Behavioral Risk Factor Survey (BRFS) are included where possible.

Table C-25: Health Conditions Among Uninsured Adults and Children

Health Conditions	Adults (18 to 64 Years)		Children (0 to 17 Years)		2004 BRFS*	
	Percent	CI	Percent	CI	Percent	CI
Anemia	5.2	1.3	-	-		
Allergies	-	-	18.0	6.7		
Angina/ Coronary Heart Disease	2.4	0.9	-	-		
Arthritis	18.9	2.2	-	-	25.9**	1.7
Asthma	10.5	1.8	9.1	5.5	14.0	1.4
Cancer	2.8	1.1	-	-		
Congestive Heart Disease	1.2	0.7	-	-		
Depression (diagnosed)	14.1	2.1	1.5	2.0		
Diabetes	4.8	1.2	0.2	0.6	6.0	0.8
Digestive Disorders	10.1	1.8	0.1	0.6		
Emphysema/Bronchitis/ Chronic Lung Disease	7.9	1.5	5.4	5.4		
Hardening of arteries/High Blood Pressure	15.4	2.1	-	-	21.0**	1.6
Heart Attack/Other Heart Problem	5.4	1.1	-	-		
Stroke	1.1	0.5	-	-		
Upper Respiratory Infection	14.8	2.1	10.7	5.8		
Other	24.5	2.5	10.8	4.4		

* Includes insured and uninsured adults 18 to 64 years of age.

** The 2003 BRFS percentage was used for these health conditions because the question was not asked in 2004.

APPENDIX I – CPS Uninsured Rates for Michigan and the United States

Table AI-1: Percentage of Uninsured: Estimates for Michigan and the United States by Year

Year	Michigan	United States
2004	11.6	15.7
2003	10.9	15.6
2002	11.7	15.2
2001	10.4	14.6
2000	9.2	14.2

Estimates refer to the results of follow-up verification questions and of Census 2000-based population controls
Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

The 2004-05 Michigan Household Health Insurance Survey collected information on 34,113 Michigan residents primarily in uninsured households across the state, while the 2004 Current Population Survey (CPS) collected information on 5,908 Michigan residents, 5,317 insured and 591 uninsured. The Household Survey indicates that Michigan had about 800,000 uninsured residents in 2004-05, while the CPS estimated that Michigan had about 1.1 million uninsured in 2004. This difference can be explained by the number of people interviewed and the questions, definitions, and methods used in the surveys but it follows a pattern in which state surveys find lower rates of uninsurance than do CPS national surveys. Planned repetitions of the Household Survey with a smaller sample of Michigan residents will help to resolve this difference between survey results. .

APPENDIX II – Sample Strata

Table AII-1: Survey Sample Frame

Region 1	Region 2	Region 3	Region 4	Region 5	Region 6	Region 7
Southeast Counties	Southwest Counties	East Central Counties	West Central Counties	Northern Lower Peninsula Counties	Upper Peninsula Counties	Detroit
Genesee Lapeer Lenawee Livingston Macomb Monroe Oakland St. Clair Washtenaw Wayne (except Detroit)	Berrien Branch Calhoun Cass Eaton Hillsdale Ingham Jackson Kalamazoo St. Joseph Van Buren	Arenac Bay Clare Clinton Gladwin Gratiot Huron Isabella Midland Saginaw Sanilac Shiawassee Tuscola	Allegan Barry Ionia Kent Lake Manistee Mason Mecosta Montcalm Muskegon Newaygo Oceana Osceola Ottawa	Alcona Alpena Antrim Benzie Charlevoix Cheboygan Crawford Emmet Grand Traverse Iosco Kalkaska Leelanau Missaukee Montmorency Ogemaw Oscoda Otsego Presque Isle Roscommon Wexford	Alger Baraga Chippewa Delta Dickinson Gogebic Houghton Iron Keweenaw Luce Mackinac Marquette Menominee Ontonagon Schoolcraft	City of Detroit

APPENDIX III – Survey Process

Over 110,000 Michigan household telephone numbers were obtained from *Genesys Marketing Group*, which randomly generated the numbers from a list of valid area codes and exchanges, eliminating known business, government, and emergency phone numbers. From December 1, 2004 through August 27, 2005, calls were made to 104,198 of these telephone numbers; 71,470 of the numbers were found to be a) lines connected to computers, fax machines, answering machines, privacy managers, or caller ID systems, b) non-working numbers, or c) lines answered by people who refused to participate in the survey. There were 19,202 refusals, 663 of which were converted into survey completions by additional calls later in the survey period. Overall, there were 13,091 completed surveys. Once the 71,740 non-working numbers, refusals and numbers in which an answering machine was reached were removed from the sample, there were 32,728 households that were considered eligible households. The response rate was 13,091 divided by 32,728, which equals 40%. On average, it took two calls to complete the survey; the greatest number of calls required for survey completion was ten.

Upon initial contact with a household member, the interviewer asked to speak with the most knowledgeable adult who could answer health insurance questions about household members. Once that person was on the phone, he or she was asked a series of questions related to their demographics, household makeup, and the insurance status for each household member. If it was determined that at least one household member was uninsured, the household was defined as an “uninsured household” and the interviewee was administered the full interview. If there were no uninsured household members, the household was defined an “insured household” and an abbreviated version of the survey was administered.

If all household members were 65 years of age or older, the interview was stopped. Such households were outside the scope of this survey because of the members’ eligibility for Medicare. Persons described in this report as having Medicare are persons below age 65 who are disabled or receiving Medicare for some other reason, or who may have confused Medicare with Medicaid.

Programming, Testing and Quality Assurance

Sawtooth’s Ci3 CATI (Computer-Assisted Telephone Interviewing) software was used to program the survey databases. Ci3 CATI includes a scheduler that can automatically generate calling queues that will bring up a sample under defined parameters or quotas for interviewers. The CATI scheduler allows interviewers to make an appointment with the respondent and call back at a date and time convenient to him or her. Call attempts were spread across time blocks of the day and days of the week.

Testing activities included running through all possible scenarios and skip paths of introductory sections, ending sections, and substantive question sections. Testing was conducted first within the programming software, and later in an “interviewer practice study” that was the prototype for the actual data collection study. In addition to being used for interviewer training, the practice study allowed testing of substantive data storage, sample record storage, and the transfer of information between databases. These transfers are commanded by the programming logic of the instrument. Testing also included checking attempt history and disposition coding. When testing indicated that changes were needed, re-testing was done to check the implementation of changes to the instruments.

The quality assurance plan included activities in a variety of areas, including security, data management, communication with the client, communication between staff, confidentiality, appropriate treatment of human subjects, and supervision and monitoring of data collection. Quality assurance also involved engaging in appropriate data management activities. These activities included: checking the integrity of data storage, examining frequency distributions to look for anomalies such as an excessive number of “don’t know” responses, or problems with skip patterns.

Each interviewer was monitored in real time via visual and auditory means. Supervisors monitored interviewers to see exactly what the interviewer was entering on the screen while listening in to the interview. This enabled the supervisor to monitor an interviewer’s adherence to protocol and data entry during interviews. The monitoring supervisor completed a monitoring form, and interviewers were provided with feedback as soon as the call ended. Interviewers were monitored on a daily basis.

Hiring and Training

During the course of the project, a total of 25 interviewers were hired and trained to administer the survey. Hiring was done through an open house format. There were three stations where the potential candidate met with the individuals doing the hiring. The first station involved completing paperwork including providing information about past work experiences. The second station was a phone exercise that used a shortened version of the survey. The final station was an in-depth interview. All candidates were rated on each of the stations and went through a background and reference checking process.

Once the interviewers were selected, group training sessions were conducted. Training included basic standardized interviewing procedures and protocols. The goals of the training were for the interviewers to learn correct interviewing techniques and become familiar with the materials to be used in the survey so they would feel confident in dealing with respondents. The group training included a read-through of the questions and role-playing scenarios. After the group training was completed, interviewers went through more detailed and difficult role-play scenarios with a supervisor. Once an interviewer completed all of the specific modules with the supervisor they could begin phoning respondents.

Pilot Testing

A pilot test was conducted to gather information about the survey instrument. The wording of each question was scrutinized to ensure it was specific and concrete, minimized possible misinterpretation, avoided bias and did not lead respondents.

The pilot test was also used as a method for new staff training. Each interviewer completed five or more interviews, and a supervisor monitored each call. This process allowed management staff to identify areas where additional training was needed.

A total of 2,440 telephone numbers were attempted in the pilot test. There were 23 uninsured households and 94 insured households that completed the pilot test. When the pilot testing was complete, the strengths and weakness of various question types were evaluated in relationship to the goals of the question. Some of the questions were substantively changed or omitted, and due to these modifications, the results from the pilot test are not included in this report.

Sampling Method

The survey utilized a stratified random-digit-dial survey methodology. In stratified random sampling, the population is divided into a number of strata and a specified sample is drawn independently from each stratum. The state was divided into seven regions (strata) that coincided with those established by the Michigan State University State of the State Survey, which is a fairly large statewide telephone survey conducted quarterly since 1994. Six of the seven strata were groupings of counties based on geographic location. The seventh stratum was comprised of the City of Detroit. Figure B-1 shows survey strata and corresponding counties.

Altogether, more than 110,000 telephone numbers were obtained from *Genesys Marketing Group*. The telephone numbers were randomly generated from a predetermined list of valid area codes and exchanges. Once generated, the numbers were checked against a list of known business, government, and emergency phone numbers, thereby reducing the number of non-household phone numbers in the sample.

Due to the rapid increase in the numbers of computer lines, fax machines, answering machines, privacy managers, caller ID systems, un-flagged non-working numbers, and the increased volume of telemarketing, the size of the sample of phone numbers that had to be drawn to complete targeted numbers of complete interviews increased dramatically. The estimated ratio of sample to completions was approximately 10:1.

Response Rate

Interviewing took place from December 1, 2004 through August 27, 2005. During this time, calls to 104,198 telephone numbers were attempted. On average, the interview was completed on the first or second call attempt. The maximum number of attempts per respondent was ten. Of the numbers attempted, 13,091 interviews were

completed. This translates into a response rate of 40%. The response rate is calculated as the number of complete interviews divided by the number of interviews plus the number of non-interviews, plus all the cases of unknown eligibility. The equation is $13,091/32,728$, which equals 40%.

Refusal Conversion Attempts

Converting interviews that were originally assigned a disposition of “refused” into completed interviews is a method of improving response rates while reducing the need to purchase additional sample phone numbers. There were 19,202 refusals for the entire project period, with the majority of those refusals being hang-ups without a reason given for not participating in the survey.

Each interviewer was assigned over 1,000 refusal conversion attempts, and went through a training process on refusal conversion techniques. The interviewer had a spreadsheet of his or her conversions that included the ID number, information from the previous attempt, and the time the last call was made. Refusal conversion attempts were made at different times than the original attempt. A total of 663 respondents participated in the survey from these conversion attempts. This resulted in 555 more insured and 108 additional uninsured completed interviews being added to the data set for analyses.

Analysis & Weighting

Upon completion of the telephone surveys, the raw data was directly exported from CATI to SPSS (*Statistical Package for Social Scientists*) version 13.0. This software package was used to perform all data management tasks including computing new variables, recoding existing variables, recoding variables with “Other Specify” as a response option, and labeling all variable names and labels.

All analyses were conducted using SPSS Complex Sample Version 13.0, which is an add-on module to the SPSS base package that allows for the sample design to be incorporated into the analyses, producing more appropriate standard error values and confidence intervals. The analyses consisted primarily of frequency distributions and cross-tabulations. In the Results Section, all estimates are accompanied by a 95% confidence interval (CI). This means that there is a 95% probability that the true population value lies somewhere between the estimates, plus or minus the confidence interval.

To produce estimates representative of Michigan’s overall population, weight variables were calculated and applied to the data from each region of the state. In the Results Section, data are presented at the individual level and the household level. Data presented at the individual level was weighted to the 2004 Populations Estimates for Michigan published by the U.S. Census Bureau (Table C-1), which provide the most recent figures for Michigan’s population. Data presented at the household level were weighted to represent the number of households in Michigan according to the 2000 Census, because the U.S. Census Bureau has not published county-level household data for Michigan since that time. For a more detailed discussion of the weight variables used in this report, see Appendix V.

APPENDIX IV– Cellular Communication

Incorporating Cell Phones

According to the Federal Communications Commission, 91.5% of Michigan households had a traditional landline telephone as of March 2005. This number was 3.5 percentage points lower than it was in 2000. Cell phone usage increased by slightly more than two million subscribers from 3,423,535 in June of 2000 to 5,410,637 in June of 2004. The Current Population Survey (CPS) estimated that five to six percent of households no longer have a landline. The National Health Survey conducted by the National Center for Health Statistics showed that four percent were cell-phone-only households, and that those households were slightly more likely to be uninsured.

Recent evidence has shown that many of the demographic characteristics that relate to persons living in households with only cell phones are similar to those of people believed to be without health insurance: they are younger, live in rented housing units, live with non-family members, and have incomes below the median (Lake, Blumberg, and Cynamon, 2004).

To better understand the extent of biases caused by not including households without landline telephones in the original sampling frame, a batch of 10,000 cell phone numbers was purchased from GMS and incorporated into the sample. Because of the large volume of non-working numbers combined with high refusal rates, this effort was halted after a few weeks in all regions except the Southwest and Southeast. The number of cell phone numbers attempted was 3,073. The large amount of resources utilized per interview completion made it impractical to attempt cell phone numbers every phoning shift. Altogether, 97 completed household interviews were conducted. Table AIII-1 illustrates the completions for each region by insured and uninsured household.

Table AIII-1: Cell Phone Completions by Region

Region	Insured	Uninsured
Southeast	38	11
Southwest	34	7
West Central	5	0
East Central	2	0
Northern Lower Peninsula	0	0
Upper Peninsula	0	0
Total	79	18

APPENDIX V – Data Weights

The Results section presents statewide estimates that represent Michigan’s overall population and household count. These estimates are derived using weight variables that were applied to the sample data. Because of the complexity of the Household Survey and the various ways data were analyzed and presented (i.e., household and individual levels), multiple weights were applied to the sample data depending on which analyses were conducted. Individual level data were weighted to the 2004 Population Estimates for Michigan, while household-level data were weighted to Michigan’s total household count, according to the 2000 Census.

Household Weight

The overall household weight variable (HWT) was created by taking the inverse of the probability each household had for participating in the survey within each household size category and region. For example, in Region 1 (Southeast), there were 612 one-person households that participated in the survey out of a possible 461,690 one-person households in the region. Therefore, the weight variable that was calculated for one-person households in the Southeast Region was $1/(612/461,690)$. This process was continued for each of seven household size categories (1 person, 2 persons...7+ persons) and for each of the seven sample regions. Applying this variable to the sample data produced household counts that matched regional and state household counts according to the 2000 Census (see Table C-1 in the Results section). This household weight variable was used to produce the results in the Employment, Self-Pay, and Public Assistance Health Insurance sections (Tables C-10 to C-20).

Individual Weights

Information related to overall health care coverage, type of coverage, and characteristics about the uninsured were collected for each household member. For analysis purposes, the original flat survey file that included one record per household, with information about each household member, was restructured so that each household member was represented by their own line of data. This produced a second survey data file that included one record for each individual in the survey.

The household weight variable was applied to the new file structure and individual totals for three age categories (0 to 17 years, 18 to 64 years, and 65 years and older) within each region were compared to the 2004 Population Estimates for Michigan. The household weight variable was then adjusted so the weighted individual totals for each age category matched the population estimates within each region. This file format and individual weight variable (PWT) was used to produce the estimates found in the Overview, Uninsured Rates by Region, Family Income, and Poverty, and Characteristics of the Uninsured sections of this report (Tables C-1 to C-9).

For the questions related to service use, health status and conditions, one uninsured adult and one uninsured child (if applicable) were randomly selected as the target of questioning. Because of this change in survey design, two new variables needed to be created: one for the uninsured adult and one for the uninsured child. Although the description below describes only creation of the adult weight variable, the child weight variable was created in the same manner.

Using the original survey file, in which one record equaled one household, the household weight variable (HWT) was applied and a regional count of individuals from the survey data was compared to regional population estimates. A household person weight variable (HPWT) was created that included the adjustment necessary to match total weighted survey individuals with regional population estimates. Using the HPWT variable, a comparison and adjustment was made with the total number of adults (18 to 64 years) in the survey file with regional population estimates for persons of the same age group, producing the adult weight variable (HPWTA). At this point, a new data file was created that only included uninsured adults.

A final uninsured adult weight variable (HPWTAU) was created by multiplying the adult weight variable (HPWTA) by the number of uninsured adults in the household. A final comparison and slight adjustment was made to ensure the total number of uninsured adults matched with the numbers presented in earlier sections. The uninsured adult weight variable (HPWTAU), and corresponding uninsured child weight variable (HPWTCU), were used for the Service Utilization and Health Status and Conditions section of this report (Tables C-21 to C-25).

APPENDIX VI – Comparing Household Survey Data to Other Sources

Comparing Health Insurance Coverage and Rates of Uninsurance

In addition to the Household Survey, there are a number of data sources available to describe the characteristics of the uninsured and health insurance coverage in Michigan. The data sources presented are: (1) U.S. Census Bureau's Current Population Survey (CPS); (2) Michigan's Behavioral Risk Factor Survey (BRFS); (3) the National Survey on Children's Health analysis from the Robert Wood Johnson Foundation (RWJF); and (4) National Health Interview Survey (NHIS).

Current Population Survey

The 2004/2005 Michigan Household Health Insurance Survey collected information on 34,113 Michigan residents, primarily in uninsured households across the state, while the 2004 Current Population Survey (CPS) collected information on 5,908 Michigan residents, 5,317 insured and 591 uninsured. The Household Survey indicates that Michigan had about 800,000 uninsured residents in 2004/5, while the CPS estimates that Michigan had about 1.1 million uninsured in 2004. This difference may be explained by the number of people interviewed and the questions, definitions, and methods used in the surveys, but it follows a pattern in which state surveys find lower rates of uninsurance than do CPS national surveys. Planned repetitions of the Household Survey with a smaller sample of Michigan residents will help to resolve this difference between survey results.

The U.S. Census Bureau has conducted the Current Population Survey (CPS) each year in March for over 50 years. The CPS collects information on health insurance status and is the most widely used and cited national survey on the uninsured. The CPS uses a stratified multi-state cluster sample drawn from lists of addresses used by the Census Bureau for its Decennial Census. The CPS draws representative samples in each state and the District of Columbia. The CPS currently interviews around 78,000 households nationwide (SHADAC, 2005a). Data is gathered from respondents through in-person and telephone surveys. The data gathered through the CPS have been used to estimate the number of uninsured persons in the United States and have been used to determine federal State Children's Health Insurance Program (SCHIP) allocations across the states. The CPS also provides information on the source of health insurance for respondents.

Michigan's Behavioral Risk Factor Survey

The 2004 Michigan Behavioral Risk Factor Survey (BRFS) is a statewide telephone survey of Michigan residents, aged 18 years and older and is the only source of state-specific, population-based estimates of the prevalence of various behaviors, medical conditions, and preventative health care practices among Michigan adults. These results are used by public health agencies, academic institutions, non-profit organizations and others, to develop programs to improve the health of Michigan citizens (Cook & Rafferty, MDCH, 2004).

National Survey on Children's Health

The Robert Wood Johnson Foundation (RWJF) commissioned the State Health Access Data Assistance Center (SHADAC) and the Urban Institute to conduct analyses of data on uninsured children collected through multiple sources, including the Centers for Disease Control and Prevention's National Center for Health Statistics 2003 National Survey of Children's Health. This project resulted in state-by-state analyses of data for American children without health insurance and the access of uninsured American children to health care (RWJF, 2005). The RWJF numbers are based on three sources. Those sources are the 2003 National Health Interview Survey, the 2003 National Survey of Children's Health and the 2003 CPS.

Table AV-1: Differences in Uninsurance Rates by Source

Data Source	Household Survey (2005)	CPS (2004)	BRFS (2004)
Overall Uninsured Rate	7.8% (+/-0.4%)	11.6%	N/A
Uninsured rate – MI residents aged 18-64	10.9% (+/-0.6%)	15.8%	14.2%
Uninsured rate – MI residents under age 18	3.7% (+/-0.6%)	6.8%	N/A

N/A = Not available from this source

Differences in the findings reported by multiple data sources can be attributed to four key reasons: (1) sample size and selection; (2) survey administration; (3) definitions of the uninsured; and (4) survey question design (SHADAC, 2001).

All of the listed data sources vary in sample selection and size. The Michigan sample size for the CPS (approximately 6,000 individuals) and BRFS (4,943 individuals) are smaller than that for the Household Survey (34,113 individuals), which may account for the difference in uninsurance rates shown above. Sample selection can influence differences among data sources. State-based sources typically have more comprehensive results than national surveys because they are able to collect data from all state counties or primary sampling units (SHADAC, 2001).

Survey administration methods may account for differences among data sources. Only telephone surveys were used for the Household Survey and BRFS, whereas the CPS used both telephone surveys and in-person interviews. For the Household Survey, respondents were asked to report on the health insurance status of all persons residing in their households; in contrast, the BRFS only asked about the respondent. These differences may account for the variations in the reported rates of uninsurance.

The Household Survey considers anyone who does not have insurance at the time of the interview to be uninsured. The CPS counts uninsured persons only if they had no health insurance for the entire previous year. Other surveys count uninsured persons if they did not have insurance at any point during the past year. Estimates produced using these different definitions can vary significantly.

The questions asked by each survey regarding insurance status may affect the reported response rates. For example, CPS includes only some state-specific insurance program names, but this list is not exhaustive and may lead to this source underestimating public insurance coverage (SHADAC, 2001). As another example, the BRFS has one question that asks if the respondent has any coverage, but does not ask about specific insurance programs and options. In contrast, the Household Survey questions include a list of specific health insurance options. Since respondents may forget programs in which they have been enrolled, not providing a comprehensive list of options may result in a higher reported rate of uninsurance. Finally, it may seem that the Household Survey and BRFS could be compared on the rate of uninsured adults unable to access needed medical care. However, the Household Survey focuses only on those who are uninsured, whereas the others look at the entire population; therefore these rates cannot be compared to each other.

In addition to the reasons listed above, the variance between the CPS estimates of uninsurance rates and the estimates from the Household Survey can be accounted for by adjustments that are made to CPS data to account for undercounts of those on Medicaid. It is known that counts of Medicaid enrollees collected through surveys are consistently lower than administrative counts of enrollment. Most hold the administrative counts to be the most accurate and make adjustments to estimates from surveys so that these match the administrative data. However, research by SHADAC has shown that there are important problems with administrative counts that can lead to an over-count of Medicaid enrollees. The reasons include enrollees who do not notify Medicaid agencies of changes in eligibility status, and analysts who often mis-specify requests for enrollment counts from administrative sources (SHADAC, 2005c).

A further assumption is that many individuals on Medicaid incorrectly report that they are uninsured, leading to an overestimate of uninsurance rates. Again, research conducted by SHADAC has shown that state surveys are good at classifying the insured as insured, and that most respondents who answer incorrectly are more likely to misreport type of insurance, and not whether or not they have insurance. The percentage of those surveyed as incorrectly identified as uninsured, ranged from 0.3% to 10.5% (SHADAC, 2005c). Most accurately report Medicaid, but some misreport enrollment in another public program (range from 2-8%) or private coverage (range from 5-8%) (SHADAC, 2005c). Therefore, the adjustments that are often made to survey data assume more bias in the counts of Medicaid enrollees and the uninsured than what is indicated in the experimental studies.

National Health Interview Survey

An additional source on health insurance coverage estimates is the National Health Interview Survey (NHIS). This survey uses three types of measures of lack of health insurance coverage that include current (uninsured at the time of interview), intermittent (uninsured at least part of the 12 months prior to interview), and long-term (uninsured for more than a year at the time of interview). The different timeframes are used to measure uninsurance to reflect different policy-relevant perspectives. Estimates from January through March 2005 indicate that 41.7 million individuals of all ages (14.4%) were uninsured at the time of the interview. 52.4 million (18%) had been uninsured for at least part of the year prior to the interview, and 29.5 million (10.2%) had been uninsured for more than a year at the time of the interview. The percentage of uninsured children (under 18) at the time of the interview was 8.6%. (Cohen and Martinez, 2005). While this information does not provide state-level data it does give further insight into the overall picture of health insurance coverage in the United States.

APPENDIX VII – Listing of “Other” Types of Insurance Reported by Respondents

Below are two lists of “Other” type of health care coverage responses provided for adults and children. These items were not recoded and comprise the Other Category in Table C-2.

Table AVI-1: Other Types of Health Care Coverage Reported for Adults

Adults (18-64 years)			
Other Insurance Plans	Number	Other Insurance Plans	Number
Retirement plan that covers the whole family	4	Michigan public school retirement system	1
AAA from an accident	1	My deceased husband’s retirement insurance	1
AARP	3	Midwest	1
AFLAC	7	Molena health care (through SSI)	1
ASR	1	Mutual physician	1
Blue Care Network	2	Michigan retirement plan	1
Blue Cross Blue Shield	26	New York NYLAC	2
Children have McLaren	1	PHP	1
Coverage from membership in a credit union	1	PPO	1
Coverage through school	11	Providence	1
EDNA	1	Public employees retiree	2
Excess coverage	1	Retirement plan	10
Federal Blue Cross	1	Rite Aid	2
Flex health plan	1	SMART	1
Flexible spending account through each company	2	Standard federal health services	1
Car insurance for injuries	1	State Farm	1
Great Western	1	Student insurance	1
HAP	2	Supplemental	8
HAP Supplement	1	Supplemental accidental policy	2
He also has my insurance as well	1	Supplemental cancer policy and accident insurance	1
HMO	1	Supplemental coverage (AFLAC)	2
International student service	2	Supplemental health insurance that I pay	1
Japanese National Healthcare	1	Teacher’s retirement fund	2
Unknown	39	The medical care access coalition care	1
Long-term coverage	1	MI health card/ABW-coverage	1
Magellan, Blue Cross, cancer insurance	1	The union	2
Medical coverage through my auto policy	1	Through spouse’s billing company	2
McLaren	1	MPSERS (Michigan Public Schools)	1
Medical disability	2	Union	4
Medical insurance through car insurance	1	UPHB through the state	2
		Total	177

Table AVI-2: Other Types of Health Care Coverage Reported for Children

Children (0-17 years)			
Other Insurance Plans	Number	Other Insurance Plans	Number
AFLAC	3	One child also has Children's Special Health Care	7
Blue Cross Blue Shield	8	Priority Health	2
Carpenter's Union	1	Self-insured but company pays into fund	2
Children's Special Health Care Services	17	Someone else in the household	1
Coverage through school	3	Special Health Service	2
Crippled children's coverage	5	Supplemental	3
Exchange student had YFU coverage	3	Supplemental accidental policy	2
Exchange students covered by government	2	Three kids are covered by father's insurance	1
Honeywell	1	Tricare	2
International student service	2	UPHB through the state	4
McLaren	3	UPHP	1
Michigan Special Children's	2	Verill insurance	3
Midwest	1	Unknown	30
		Total	111

APPENDIX VIII – Regional Analyses

Southeast Region

The results presented below were weighted to produce estimates representative of this region’s population and household count. All data presented at the individual level were weighted to match the 2004 CPS population estimates and data presented at the household level were weighted to match the household count according to the 2000 Census. All confidence intervals (CI) are at a 95% level of significance.

The tables in this section are similar to those presented in the Results section of this report. It is recommended that readers reference the text associated with corresponding statewide tables located in the Results section to understand the content of the regional tables. Because of the detailed nature of the Household Survey, many table cells include unweighted sample sizes that were too small to produce reliable estimates. A dash (-) appears in those cells.

Southeast R1-2: Type of Health Insurance Coverage

Type of Coverage	Adults (18-64 years) (N = 2,944,356)		Children (0-17 years) (N = 1,136,579)	
	Percent	CI	Percent	CI
No Health Insurance	8.6	1.0	3.3	1.2
Had Health Insurance	91.4	1.0	96.7	1.2
Employer-Based	83.6	1.4	76.9	2.8
Self-Pay	12.2	1.4	8.2	1.7
Medicaid*	7.1	1.0	19.2	2.8
Medicare	5.2	0.8	1.1	0.6
Military/Veterans Affairs	1.5	0.4	0.6	0.4
Indian Health Services (IHS)	-	-	-	-
County Health Plan	0.9	0.4	-	-
Other	1.0	0.4	0.6	0.3

* In the case of children, Medicaid includes Healthy Kids and MI Child

Southeast R1-3: Perception of Health Insurance

Type of Health Insurance	Adults (18-64 years) (N = 2,673,573)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	2,022,268	41.6	2.3	47.6	2.3	9.3	1.4
Self-pay	168,505	21.2	6.3	52.0	7.6	25.6	6.7
Medicaid	112,875	15.9	6.2	42.4	9.0	26.8	9.6
Medicare	27,223	7.5	10.1	34.3	15.8	55.3	16.7
Military	15,056	37.9	21.5	45.4	21.9	12.6	13.7
Indian Health Services	-	-	-	-	-	-	-
County-based	17,999	22.7	17.8	29.6	19.3	43.2	21.1
Other	9,670	31.2	29.5	45.7	29.7	12.5	16.8
Multiple Plans	299,367	37.2	5.7	43.3	5.8	19.0	4.3
Type of Health Insurance	Children (0-17 years) (N = 1,091,874)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	775, 316	43.7	3.7	46.4	3.7	8.5	2.0
Self-pay	49,651	23.5	12.5	45.9	15.1	27.9	14.1
Medicaid	174, 217	26.2	7.5	52.6	8.6	18.4	6.5
Medicare	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Multiple Plans	82,660	32.3	11.8	47.3	12.0	19.1	8.4

Southeast R1-4: Prescription Coverage Among Insured Individuals

Adults (18-64 years) (N=2,673,573)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	2,022,268	96.0	0.8	9.7	1.4	64.7	2.3	24.4	2.0
Self-pay	168,505	53.8	7.3	8.5	6.0	44.2	10.3	46.6	10.3
Medicaid	112,875	93.8	4.1	37.5	8.9	44.3	10.0	17.7	6.8
Medicare	27,223	33.2	15.5	-	-	-	-	-	-
Military	15,056	91.9	10.8	72.8	20.9	21.3	19.5	-	-
Indian Health Services	-	-	-	-	-	-	-	-	-
County-based	17,999	100	0.0	-	-	41.3	19.8	-	-
Other	9,670	89.3	19.7	-	-	-	-	-	-
Multiple Plans	299,367	93.2	2.6	13.5	4.5	56.4	6.1	27.8	5.6
Children (0-17 years) (N= 1,046,375)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	753,693	97.2	1.2	9.4	2.2	64.3	3.7	24.6	3.3
Self-pay	32898	66.3	14.9	7.3	8.2	49.9	17.8	42.8	17.6
Medicaid	169198	97.1	2.9	54.4	8.6	29.6	7.8	15.1	6.1
Medicare	-	-	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-	-
Indian Health Service	-	-	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-	-	-
Other	5381	90.7	17.8	-	-	-	-	-	-
Multiple Plans	81160	98.2	2.5	11.0	6.7	59.0	11.6	25.6	10.0

Southeast R1-4A: Individuals Having Dental Insurance Among Insured and Uninsured Individuals

Dental Coverage	Insured		Uninsured	
	Percent	CI	Percent	CI
Adult (N = 2,927,392)	78.3	1.6	1.1	1.0
Children (N = 1,129,813)	83.5	2.3	-	-

Southeast R1-6: Family Income for Insured and Uninsured Individuals

Family Income	Insured (N = 3,072,622)*		Uninsured (N = 250,583)*	
	Percent	CI	Percent	CI
Less than \$10,000	4.3	0.9	11.6	3.9
\$10,000 to < \$15,000	2.4	0.5	9.4	3.7
\$15,000 to < \$20,000	2.9	0.7	7.5	3.0
\$20,000 to < \$25,000	3.6	0.8	12.9	5.1
\$25,000 to < \$30,000	4.0	0.9	9.5	3.7
\$30,000 to < \$35,000	4.9	0.9	9.2	4.1
\$35,000 to < \$40,000	3.6	0.8	7.3	4.1
\$40,000 to < \$50,000	8.2	1.1	8.0	3.7
\$50,000 to < \$60,000	10.0	1.3	5.6	2.9
\$60,000 to < \$75,000	12.8	1.5	6.1	3.1
\$75,000 or more	43.4	1.3	12.9	5.5
Total	100		100	

* Includes individuals in which a valid family income was reported.

Southeast R1-6B: Health Insurance Status by Poverty Levels

Poverty Level	Insured (N = 3,072,622)*		Uninsured (N = 250,583)*	
	Percent	CI	Percent	CI
100% Poverty	8.4	1.4	23.8	5.8
200% Poverty	21.5	2.0	59.2	6.8
300% Poverty	40.7	2.3	83.1	4.7

* Includes individuals in which a valid family income was reported.

Southeast R1-7: Percentage of the Uninsured Population by Age and Gender*

Age Group	Male (N = 142,085)		Female (N = 147,898)		Total (N = 289,984)	
	Percent	CI	Percent	CI	Percent	CI
0 to 9	6.7	3.2	4.4	2.6	5.5	2.2
10 to 19	12.9	4.3	11.0	4.4	11.9	3.3
20 to 29	22.8	6.0	26.5	5.8	24.7	4.5
30 to 39	23.7	5.4	18.4	4.6	21.0	3.7
40 to 49	22.0	5.6	23.5	5.6	22.8	4.2
50 to 59	10.7	4.1	13.6	4.4	12.2	3.2
60 to 64	-	-	-	-	-	-
Total	100	-	100	-	100	-

* This table excludes individuals whose age or gender was not obtained.

Southeast R1-8: Time without Health Insurance

Time Period	Adults (18-64 years) (N = 243,426)		Children (0-17 years) (N = 24,613)	
	Percent	CI	Percent	CI
Less than 6 Months	14.6	3.9	26.8	15.5
6 to 12 Months	13.7	3.7	8.8	8.6
12 to 18 Months	7.7	2.9	-	-
18 to 24 Months	5.8	2.5	-	-
More than 24 Months	52.7	5.5	37.9	17.8
Never Had Coverage	5.4	2.3	-	-
Total	100		100	

Southeast R1-9: Primary Reason for Not Having Health Insurance

Primary Reason	Adults (18-64 years) (N = 249,197)		Children (0-17 years) (N = 35,518)	
	Percent	CI	Percent	CI
Household can't afford it	34.6	5.5	37.8	17.4
Lost/Left job with coverage	31.8	5.1	-	-
Became ineligible	18.4	4.0	30.2	15.2
Waiting until an employer offers it	9.0	2.9	-	-
Employer dropped coverage	1.7	1.1	-	-
Don't want it/Don't believe in it	1.3	1.1	-	-
Employer pays for worker only	-	-	-	-
Disabled	-	-	-	-
Other	1.9	1.3	-	-
Total	100		100	

Southeast R1-10: Employment Status by Insured and Uninsured Household

Employment Status	Insured Households* (N = 1,279,134)		Uninsured Households (N = 173,567)	
	Percent**	CI	Percent**	CI
Employed	74.5	1.8	73.9	5.0
Self-Employed	10.3	1.2	16.3	4.1
Not Employed	21.6	1.6	47.9	5.5
Other***	21.8	1.7	17.3	4.2

* In insured households, employment status was only obtained for the respondent and spouse. In uninsured households, employment status was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employment status category. However, a household can only be counted once within an employment status category.

*** Includes individuals reported as disabled or retired.

Southeast R1-11: Employer Industry Type for Insured and Uninsured Households

Industry Type	Insured Household* (N = 1,012,056)		Uninsured Household (N = 143,265)	
	Percent**	CI	Percent**	CI
Construction, Natural Resources, & Mining	7.9	1.2	15.5	4.4
Education & Health Services	34.0	2.1	20.3	4.9
Financial Activities, Professional and Business Services	18.8	1.7	16.6	4.5
Government	6.5	1.1	4.7	2.6
Information/Computer Technology	5.7	1.0	2.3	1.7
Leisure & Hospitality (restaurants and bars)	3.4	0.8	19.8	4.8
Manufacturing	22.0	2.0	16.8	4.5
Transportation & Utilities	9.6	1.3	9.2	3.5
Wholesale & Resale Trade	9.4	1.3	13.5	4.1
Other Services	12.1	1.5	25.1	5.2
Other	1.2	0.5	-	-

* In insured households, industry type was only obtained for the respondent and spouse. In uninsured households, industry type was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one industry type category. However, a household can only be counted once within an industry type category.

Southeast R1-12: Employer Size for Insured and Uninsured Households

Number of Employees	Insured Household* (N = 1,012,056)		Uninsured Household (N = 143,265)	
	Percent**	CI	Percent**	CI
Just One	8.1	1.3	13.5	4.2
2 to 10	13.7	1.5	25.7	5.2
11 to 24	7.2	1.2	9.8	3.6
25 to 50	8.9	1.3	8.8	2.4
51 to 100	7.2	1.2	10.8	3.9
101 to 500	19.8	1.8	17.5	4.6
More than 500	52.0	2.3	33.9	5.7

* In insured households, employer size was only obtained for the respondent and spouse. In uninsured households, employer size was obtained for all employed adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employer size category. However, a household can only be counted once within an employment size category.

Southeast R1-12A: Uninsured Households with at Least One Person Working in Each Hour Category

Hours Per Week	Uninsured Working Household (N = 143,265)	
	Percent*	CI
Less Than 30 Hours/Week	26.7	5.3
30 to 39 Hours/Week	25.3	5.2
40 or More Hours/Week	73.3	5.4

* Percentages will total more than 100% because a household may include adults in more than one category. However, a household can only be counted once within any one category.

Southeast R1-13: Reasons Employed Members of Uninsured Households Had for Being Ineligible for Employer-Based Coverage

	Uninsured Working Household (N = 143,265)	
	Percent*	CI
Percent of Households with Employers Offering Health Insurance	63.0	5.8
Percent of Households with Eligible Employees	46.5	6.0
Reasons for Ineligibility (N= 76,676)		
Part-Time Employee	36.8	11.6
Temporary Worker	10.6	7.9
Doesn't Work Enough Hours	-	-
Haven't Worked Long Enough	36.0	11.9
Other	-	-

* Percentages may total more than 100% because a household may include more than one employed individual ineligible for employer-based health insurance.

Southeast R1-14: Reasons for Not Having Employer-Based Coverage in Uninsured Households

Reasons Eligible Worker is Without Employer-Based Coverage (N = 22,600)	Uninsured Employed Households	
	Percent*	CI
Can't Afford It	67.6	13.7
Part-Time/Not Enough Hours	16.7	10.5
Reasons Worker's Coverage Not Extended to Other Uninsured Household Members (N = 45,995)**		
Can't Afford It	13.6	7.3
Insurance Covers Workers Only	11.3	6.7
Not Immediate Family	42.9	10.2
Not Eligible***	27.0	10.1
Other	16.9	7.9

* Percentages total more than 100% because a household may include more than one uninsured adult who is not working.

** Only includes households with insured workers and other uninsured members.

*** 'Not eligible' was not a response option originally available to respondents. It was created during the recoding process because of the large number of respondents who reported this in the 'Other-Specify' response option. This category primarily includes households who reported the uninsured person as being ineligible for employer-based coverage due to their age.

Southeast R1-15: Willingness to Pay Out-of-Pocket for Employer-Based Health Insurance

Amount Per Month	Uninsured Households (N = 101,940)*	
	Percent	CI
Nothing	5.0	3.4
\$1 to \$50	35.7	7.0
\$51 to \$100	31.4	7.0
\$101 to \$150	11.4	4.7
\$151 to \$200	8.3	3.9
\$201 to \$400	7.7	3.7
More than \$400	-	-

* The total number of households includes households where the respondent and/or spouse were uninsured and at least one valid dollar amount was provided.

Southeast R1-16: Reasons Household Members Chose Jobs That Did Not Offer Health Insurance Over Jobs That Did

	Uninsured Households	
	Percent*	CI
Ever take a job that did not offer health insurance over one that did? (N = 173,567)	27.0	5.0
Reasons for taking job without health insurance (N = 46,793)*		
Made More Money	46.9	10.5
Liked Job Better	18.3	8.2
Didn't Want or Need Insurance	12.1	7.0
Easier Commute	-	-
Other	24.7	9.3

* Only those who had taken a job that did not offer health insurance over one that did were asked about the reasons for this decision.

Southeast R1-17: Types of Health Insurance Purchased on Own

	Uninsured Households	
	Percent*	CI
Any household member try to purchase health insurance on own? (N = 173,567)	39.1	5.5
Plan ever purchased? (N = 67,880)*	24.6	7.7
Type of Plan Purchased (N = 16,708)**		
Catastrophic Only	15.7	13.2
Full Medical Coverage	60.3	17.7
Prescription	-	-
Other	19.4	14.4
Didn't Know	-	-

* Only those who responded that they had tried to purchase health insurance were asked if the plan was actually purchased.

** Only those who had purchased a plan were asked about the type of plan purchased.

Southeast R1-18A: Perceived Eligibility for Government-Sponsored Health Insurance

	Uninsured Households (N = 122,776)	
	Percent*	CI
Perceived Eligible for Government-Sponsored Health Insurance	21.7	5.6
Ever Applied for Government-Sponsored Health Insurance	36.8	6.5

* Only includes households with uninsured adults (18-64 years).

Southeast R1-18: Willing to Pay and Enroll Adults in Government-Sponsored Health Insurance with Premium

Monthly Contribution (N = 106,002)*	Willing to Pay		Willing to Enroll in Program?	
	Percent	CI	Percent	CI
Nothing	8.0	4.0	93.4	12.6
\$1-\$50	38.6	7.1	90.6	7.1
\$51-\$100	33.4	6.8	98.4	3.2
\$101-\$150	6.1	3.4	82.8	21.9
\$151-\$200	7.2	3.8	92.6	14.1
\$200 or More	6.7	3.6	100.0	0.0

* Includes respondents who provided a valid dollar amount.

Southeast R1-19A: Awareness of Government-Sponsored Health Insurance for Children

	Uninsured Households	
	Percent*	CI
Ever Heard of Healthy Kids or MI Child (N = 22,016)*	84.1	11.2
Ever Applied for Healthy Kids or MI Child (N = 18,525)	67.9	14.8
Any Child Ever Receive Healthy Kids or MI Child (N = 12,570)	80.8	16.1

* Only includes households with uninsured children.

Southeast R1-20: Enrolling Uninsured Child in State-Sponsored Health Insurance Program

Likelihood of Enrolling (N = 22,016)	No Cost		\$5/Month	
	Percent	CI	Percent	CI
Definitely would	77.0	3.0	81.7	11.8
Probably would	-	-	-	-
Would Not/Unsure*	-	-	-	-

* Includes the response categories: 'Definitely would not', 'Probably would not', and 'Unsure'.

Southwest Region

The results presented below were weighted to produce estimates representative of this region's population and household count. All data presented at the individual level were weighted to match the 2004 CPS population estimates and data presented at the household level were weighted to match the household count according to the 2000 Census. All confidence intervals (CI) are at a 95% level of significance.

The tables in this section are similar to those presented in the Results section of this report. It is recommended that readers reference the text associated with corresponding statewide tables located in the Results section to fully understand the content of the regional tables. Because of the detailed nature of the Household Survey, many table cells include unweighted sample sizes that were too small to produce reliable estimates. A dash (-) appears in those cells.

Southwest R2-2: Type of Health Insurance Coverage

Type of Coverage	Adults (18-64 years) (N=875,885)		Children (0-17 years) (N=334,962)	
	Percent	CI	Percent	CI
No Health Insurance	12.2	1.4	3.8	1.2
Had Health Insurance	87.8	1.4	96.2	1.2
Employer-Based	79.5	1.8	68.6	3.9
Self-Pay	12.9	1.8	8.3	2.2
Medicaid*	9.6	1.4	27.0	3.8
Medicare	8.2	1.2	2.9	1.6
Military/Veterans Affairs	2.2	0.6	1.1	1.0
Indian Health Services (IHS)	0.0	0.0	0.0	0.0
County Health Plan	1.4	0.6	1.1	1.0
Other	1.0	0.6	1.2	0.7

* In the case of children, Medicaid includes Healthy Kids and MI Child

Southwest R2-3: Perception of Health Insurance

Type of Health Insurance	Adults (18-64 years) (N= 766,006)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	536,931	42.9	3.1	43.8	3.0	11.9	2.1
Self-pay	46,414	15.5	6.6	54.9	9.1	27.4	8.2
Medicaid	42,514	17.8	7.2	42.4	8.8	36.8	8.7
Medicare	14,739	-	-	44.8	13.8	48.4	13.8
Military	6,366	47.6	20.3	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-
County-based	7,260	-	-	46.0	20.1	42.7	19.2
Other	4,575	-	-	-	-	-	-
Multiple Plans	107,205	30.1	5.7	46.7	6.0	21.0	4.9
Type of Health Insurance	Children (0-17 years) (N= 321,953)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	197,908	45.6	5.3	43.6	5.1	9.7	3.1
Self-pay	14,263	-	-	56.1	19.6	34.1	19.6
Medicaid	69,558	35.1	8.8	47.7	9.2	13.0	6.1
Medicare	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Multiple Plans	31,217	28.2	11.2	45.6	13.9	24.8	11.8

Southwest R2-4: Prescription Coverage Among Insured Individuals

Adults (18-64 years) (N= 766,005)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	536,931	96.2	1.2	7.4	1.7	65.4	3.0	26.3	2.8
Self-pay	46,414	49.6	9.1	-	-	51.4	12.1	39.1	11.9
Medicaid	42,514	91.8	9.6	31.4	8.8	53.7	9.4	13.8	6.8
Medicare	14,739	35.5	13.4	-	-	-	-	-	-
Military	6,366	83.3	15.9	56.3	21.7	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-	-	-
County-based	7,260	88.5	13.4	-	-	-	-	47.9	21.2
Other	4,575	67.6	29.9	-	-	-	-	-	-
Multiple Plans	107,205	89.8	3.5	14.3	4.8	55.9	6.6	28.8	5.9
Children (0-17 years) (N= 321,953)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	194,724	98.4	1.2	5.8	2.4	66.5	5.1	27.5	4.9
Self-pay	6,041	42.4	19.0	-	-	-	-	52.2	28.2
Medicaid	65,968	94.8	3.1	58.0	9.4	29.6	8.8	10.9	6.3
Medicare	3,130	87.1	18.8	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Multiple Plans	27,370	87.7	10.2	31.1	13.9	46.3	14.3	21.7	12.2

Southwest R2-4A: Individuals Having Dental Insurance Among Insured and Uninsured

Dental Coverage	Insured		Uninsured	
	Percent	CI	Percent	CI
Adults (N= 872,796)	71.0	2.2	4.6	2.4
Children (N= 334,750)	77.5	3.5	-	-

Southwest R2-6: Family Income for Insured and Uninsured Individuals

Family Income	Insured (N =931,712)*		Uninsured (N =104,100)*	
	Percent	CI	Percent	CI
Less than \$10,000	4.8	1.2	10.3	4.0
\$10,000 to < \$15,000	4.7	1.2	13.9	4.4
\$15,000 to < \$20,000	3.7	1.2	8.5	3.4
\$20,000 to < \$25,000	5.0	1.2	10.7	4.0
\$25,000 to < \$30,000	4.9	1.2	8.2	3.4
\$30,000 to < \$35,000	4.9	1.2	10.5	4.8
\$35,000 to < \$40,000	5.7	1.4	5.7	3.2
\$40,000 to < \$50,000	12.4	2.0	10.8	4.6
\$50,000 to < \$60,000	11.0	2.0	4.0	2.8
\$60,000 to < \$75,000	14.6	2.2	7.2	3.6
\$75,000 or more	28.2	2.8	10.3	4.8
Total	100		100	

* Includes individuals in which a valid family income was reported.

Southwest R2-6B: Health Insurance Status by Poverty Levels

Poverty Level	Insured (N = 931,712)*		Uninsured (N = 104,100)*	
	Percent	CI	Percent	CI
100% Poverty	11.4	3.7	22.8	5.6
200% Poverty	28.1	2.7	59.0	6.6
300% Poverty	52.3	2.9	81.2	5.4

* Includes individuals in which a valid family income was reported.

Southwest R2-7: Percentage of the Uninsured Population by Age and Gender*

Age Group	Male (N =57,379)		Female (N =60,785)		Total (N =118,164)	
	Percent	CI	Percent	CI	Percent	CI
0 to 9	6.8	3.2	4.8	2.8	5.8	2.3
10 to 19	9.1	3.9	7.2	3.4	8.1	2.6
20 to 29	26.5	6.4	26.5	6.1	26.5	4.9
30 to 39	19.9	5.3	16.4	4.6	18.1	3.8
40 to 49	19.9	5.2	20.0	5.0	20.0	3.8
50 to 59	13.5	4.6	19.5	5.3	16.6	3.8
60 to 64	4.4	2.8	5.6	3.1	5.0	2.2
Total	100		100		100	

* This table excludes individuals whose age or gender was not obtained.

Southwest R2-8: Time without Health Insurance

Time Period	Adults (18-64 years) (N =102,897)		Children (0-17 years) (N =12,373)	
	Percent	CI	Percent	CI
Less than 6 Months	18.4	4.6	41.2	17.6
6 to 12 Months	8.4	3.0	5.8	6.6
12 to 18 Months	8.0	3.4	11.1	11.0
18 to 24 Months	9.4	3.2	10.4	10.6
More than 24 Months	51.5	5.6	26.0	14.2
Never Had Coverage	4.3	2.4	5.5	7.8
Total	100		100	

Southwest R2-9: Primary Reason for Not Having Health Insurance

	Adults (18-64 years) (N = 103,916)		Children (0-17 years) (N = 12,797)	
	Percent	CI	Percent	CI
Household can't afford it	34.3	5.6	30.6	15.4
Lost/Left job with coverage	31.1	5.2	-	-
Became ineligible	18.7	4.6	43.0	17.0
Waiting until an employer offers it	8.1	3.2	-	-
Employer dropped coverage	1.8	1.2	-	-
Don't want it/Don't believe in it	1.9	1.4	-	-
Employer pays for worker only	0.2	0.4	-	-
Disabled	1.3	1.0	-	-
Other	2.6	1.6	-	-
Total	100		100	

Southwest R2-10: Employment Status by Insured and Uninsured Household

Employment Status	Insured Household* (N =356,359)		Uninsured Household (N =72,074)	
	Percent**	CI	Percent**	CI
Employed	72.0	2.3	70.2	5.1
Self-Employed	11.8	1.7	18.7	4.4
Not Employed	19.9	2.0	45.8	5.6
Other***	23.3	2.2	23.2	4.7

* In insured households, employment status was only obtained for the respondent and spouse. In uninsured households, employment status was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employment status category. However, a household can only be counted once within an employment status category.

*** Includes individuals reported as disabled or retired.

Southwest R2-11: Employer Industry Type for Insured and Uninsured Households

Industry Type	Insured Household* (N =277,193)		Uninsured Household (N =58,038)	
	Percent**	CI	Percent**	CI
Construction, Natural Resources, & Mining	9.3	1.7	12.0	4.1
Education & Health Services	36.1	2.7	26.1	5.5
Financial Activities, Professional and Business Services	16.7	2.2	11.6	4.0
Government	11.4	1.8	4.8	2.8
Information/Computer Technology	4.0	1.2	-	-
Leisure & Hospitality (restaurants and bars)	4.6	1.2	15.3	4.6
Manufacturing	18.7	2.2	21.8	5.2
Transportation & Utilities	6.3	1.4	6.7	3.2
Wholesale & Resale Trade	9.8	1.7	15.5	4.6
Other Services	13.3	1.9	25.7	5.4
Other	1.3	0.7	-	-

* In insured households, industry type was only obtained for the respondent and spouse. In uninsured households, industry type was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one industry type category. However, a household can only be counted once within an industry type category.

Southwest R2-12: Employer Size for Insured and Uninsured Households

Number of Employees	Insured Household* (N =277,193)		Uninsured Household (N =58,038)	
	Percent**	CI	Percent**	CI
Just One	11.4	1.8	15.4	4.5
2 to 10	12.4	1.9	24.7	5.4
11 to 24	8.1	1.6	11.1	4.0
25 to 50	9.9	1.7	13.7	4.3
51 to 100	9.7	1.7	7.9	3.4
101 to 500	23.3	2.4	13.8	4.3
More than 500	44.1	2.8	26.9	5.6

* In insured households, employer size was only obtained for the respondent and spouse. In uninsured households, employer size was obtained for all employed adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employer size category. However, a household can only be counted once within an employment size category.

Southwest R2-12A: Uninsured Households with at Least One Person Working in Each Hour Category

Hours Per Week	Uninsured Working Household (N = 58,038)	
	Percent*	CI
Less Than 30 Hours/Week	24.3	5.4
30 to 39 Hours/Week	23.2	5.3
40 or More Hours/Week	75.2	5.4

* Percentages will total more than 100% because a household may include adults in more than one category. However, a household can only be counted once within any one category.

Southwest R2-13: Reasons Employed Members of Uninsured Households Had for Being Ineligible for Employer-Based Coverage

	Uninsured Working Household (N = 58,038)	
	Percent*	CI
Percent of Households with Employers Offering Health Insurance	65.1	5.9
Percent of Households with Eligible Employees	48.9	6.2
Reasons for Ineligibility (N= 29,635)		
Part-Time Employee	37.4	11.9
Temporary Worker	-	-
Doesn't Work Enough Hours	14.8	9.2
Haven't Worked Long Enough	32.9	11.5
Other	-	-

* Percentages may total more than 100% because a household may include more than one employed individual ineligible for employer-based health insurance.

Southwest R2-14: Reasons for Not Having Employer-Based Coverage in Uninsured Households

Reasons Eligible Worker is Without Employer-Based Coverage (N = 10,727)	Uninsured Employed Households	
	Percent*	CI
Can't Afford It	50.1	14.0
Part-Time/Not Enough Hours	20.5	11.5
Reasons Worker's Coverage Not Extended to Other Uninsured Household Members (N = 18,283)**		
Can't Afford It	17.3	8.7
Insurance Covers Workers Only	-	-
Not Immediate Family	34.1	10.4
Not Eligible***	30.3	10.3
Other	13.7	7.8

* Percentages total more than 100% because a household may include more than one uninsured adult who is not working.

** Only includes households with insured workers and other uninsured members.

*** 'Not eligible' was not a response option originally available to respondents. It was created during the recoding process because of the large number of respondents who reported this in the 'Other-Specify' response option. This category primarily includes households who reported the uninsured person as being ineligible for employer-based coverage due to their age.

Southwest R2-15: Willingness to Pay Out-of-Pocket for Employer-Based Health Insurance

Amount Per Month	Uninsured Households (N =41,903)*	
	Percent	CI
Nothing	8.9	4.3
\$1 to \$50	34.9	6.9
\$51 to \$100	28.7	6.7
\$101 to \$150	-	-
\$151 to \$200	12.9	5.0
\$201 to \$400	7.9	4.0
More than \$400	-	-

* The total number of households includes households where the respondent and/or spouse were uninsured and at least one valid dollar amount was provided.

Southwest R2-16: Reasons Household Members Chose Jobs That Did Not Offer Health Insurance Over Jobs That Did

	Uninsured Households	
	Percent*	CI
Ever take a job that did not offer health insurance over one that did? (N = 72,074)	26.1	4.9
Reasons for taking job without health insurance (N = 18,831)*		
Made More Money	24.5	9.4
Liked Job Better	19.2	8.6
Didn't Want or Need Insurance	11.9	7.2
Easier Commute	-	-
Other	41.1	10.6

* Only those who had taken a job that did not offer health insurance over one that did were asked about the reasons for this decision.

Southwest R2-17: Types of Health Insurance Purchased on Own

	Uninsured Households	
	Percent*	CI
Any household member try to purchase health insurance on own? (N = 72,074)	39.9	5.4
Plan was ever purchased? (N = 28,770)*	27.6	7.9
Type of Plan Purchased (N = 7,935)**		
Catastrophic Only	11.8	11.7
Full Medical Coverage	61.0	16.1
Prescription	3.1	9.4
Other	15.6	12.9
Didn't Know	8.5	10.4

* Only those who responded that they had tried to purchase health insurance were asked if the plan was actually purchased.

** Only those who had purchased a plan were asked about the type of plan purchased.

Southwest R2-18A: Perceived Eligibility for Government-Sponsored Health Insurance

	Uninsured Households (N = 49,426)	
	Percent*	CI
Perceived Eligible for Government-Sponsored Health Insurance	22.4	5.8
Ever Applied for Government-Sponsored Health Insurance	41.0	6.6

* Only includes households with uninsured adults (18-64 years).

Southwest R2-18: Willing to Pay and Enroll Adults in Government-Sponsored Health Insurance with Premium

Monthly Contribution (N = 43,637)*	Willing to Pay		Willing to Enroll in Program	
	Percent	CI	Percent	CI
Nothing	13.6	5.0	70.9	18.4
\$1-\$50	44.0	7.1	92.9	5.6
\$51-\$100	20.1	5.8	87.5	10.8
\$101-\$150	-	-	-	-
\$151-\$200	10.7	4.4	100.0	0.0
\$200 or More	10.0	4.4	100.0	0.0

* Includes individuals that provided a valid dollar amount.

Southwest R2-19A: Awareness of Government-Sponsored Health Insurance for Children

	Uninsured Households	
	Percent*	CI
Ever Heard of Healthy Kids or MI Child (N = 8,819)*	82.2	13.3
Ever Applied for Healthy Kids or MI Child (N = 7,246)	74.0	15.7
Any Child Ever Receive Healthy Kids or MI Child (N = 5,359)	67.3	17.9

* Only includes households with uninsured children.

Southwest R2-20: Enrolling Uninsured Child in State-Sponsored Health Insurance Program

Likelihood of Enrolling (N =8,819)	No Cost		\$5/Month	
	Percent	CI	Percent	CI
Definitely would	75.6	13.9	75.9	13.8
Probably would	-	-	-	-
Would Not/Unsure*	-	-	-	-

* Includes the response categories: 'Definitely would not', 'Probably would not', and 'Unsure'.

East Central Region

The results presented below were weighted to produce estimates representative of this region's population and household count. All data presented at the individual level were weighted to match the 2004 CPS population estimates and data presented at the household level were weighted to match the household count according to the 2000 Census. All confidence intervals (CI) are at a 95% level of significance.

The tables in this section are similar to those presented in the Results section of this report. It is recommended that readers reference the text associated with corresponding statewide tables located in the Results section to fully understand the content of the regional tables. Because of the detailed nature of the Household Survey, many table cells include unweighted sample sizes that were too small to produce reliable estimates. A dash (-) appears in those cells.

East Central R3-2: Type of Health Insurance Coverage

Type of Coverage	Adults (18-64 years) (N = 539, 403)		Children (0-17 years) (N = 206,969)	
	Percent	CI	Percent	CI
No Health Insurance	11.1	1.6	4.8	2.0
Had Health Insurance	88.9	1.6	95.2	2.0
Employer-Based	80.7	2.2	70.9	4.5
Self-Pay	12.6	1.8	8.3	2.6
Medicaid*	9.7	1.6	30.0	4.6
Medicare	6.2	1.2	2.0	1.5
Military/Veterans Affairs	1.8	0.8	1.1	1.0
Indian Health Services (IHS)	0.3	0.4	0.2	0.7
County Health Plan	1.1	0.4	0.6	1.0
Other	0.8	0.4	1.7	1.6

* In the case of children, Medicaid includes Healthy Kids and MI Child

East Central R3-3: Perception of Health Insurance

Type of Health Insurance	Adults (18-64 years) (N= 477,760)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	341,135	38.2	3.4	47.8	3.5	13.5	2.3
Self-pay	31,395	16.8	7.5	58.3	10.1	22.3	8.6
Medicaid	27,777	11.9	6.6	52.4	10.8	34.5	10.6
Medicare	7,056	-	-	-	-	58.0	17.7
Military	3,463	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-
County-based	3,270	-	-	-	-	67.9	22.9
Other	2,186	-	-	-	-	-	-
Multiple Plans	61,479	40.9	7.4	36.8	7.0	21.7	6.1
Type of Health Insurance	Children (0-17 years) (N= 195,947)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	115,614	37.4	5.7	48.8	5.9	13.2	3.9
Self-pay	7,090	-	-	57.8	24.7	-	-
Medicaid	41,878	34.5	10.0	48.3	11.0	17.2	8.0
Medicare	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Multiple Plans	28,969	44.9	13.1	43.3	13.1	10.4	7.4

East Central R3-4: Prescription Coverage Among Uninsured Individuals

Adults (18-64 years) (N= 477,760)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	341,135	96.0	1.3	6.6	1.7	67.5	3.3	25.3	3.1
Self-pay	31,395	62.5	9.8	10.6	8.8	47.8	13.3	40.4	13.2
Medicaid	27,777	92.0	5.7	28.8	9.9	39.9	11.1	30.7	11.1
Medicare	7,056	50.0	17.7	-	-	-	-	-	-
Military	3,463	87.7	18.4	-	-	-	-	-	-
Indian Health Serv.	-	-	-	-	-	-	-	-	-
County-based	3,270	93.7	16.7	-	-	-	-	-	-
Other	2,186	-	-	-	-	-	-	-	-
Multiple Plans	61,479	91.8	3.9	18.1	5.9	56.2	7.7	24.7	6.9
Children (0-17 years) (N= 195,947)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	115614	96.0	2.2	6.4	2.9	67.5	5.7	26.1	5.3
Self-pay	7090	89.0	15.9	-	-	52.6	26.5	36.4	24.1
Medicaid	41878	96.7	3.5	54.5	11.2	29.4	10.8	14.2	7.3
Medicare	-	-	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Multiple Plans	28969	99.3	1.4	35.2	12.7	45.3	13.1	18.8	10.2

East Central R3-4A: Individuals Having Dental Insurance Among Insured and Uninsured

Dental Coverage	Insured		Uninsured	
	Percent	CI	Percent	CI
Adult (N= 537,765)	70.7	2.6	-	-
Children (N= 205,888)	78.6	4.0	-	-

East Central R3-6: Family Income for Insured and Uninsured Individuals

Family Income	Insured (N = 567,429)*		Uninsured (N = 59,034)*	
	Percent	CI	Percent	CI
Less than \$10,000	5.3	1.4	11.8	6.0
\$10,000 to < \$15,000	3.1	1.0	9.2	4.2
\$15,000 to < \$20,000	5.3	1.6	12.7	5.0
\$20,000 to < \$25,000	4.0	1.2	13.7	5.8
\$25,000 to < \$30,000	5.9	1.8	12.3	5.6
\$30,000 to < \$35,000	6.9	1.6	8.8	4.8
\$35,000 to < \$40,000	5.4	1.4	8.0	4.8
\$40,000 to < \$50,000	10.7	2.2	7.3	4.0
\$50,000 to < \$60,000	12.0	2.4	4.4	3.6
\$60,000 to < \$75,000	15.7	2.6	4.3	3.4
\$75,000 or more	25.8	3.0	7.4	5.2
Total	100		100	

* Includes individuals in which a valid family income was reported.

East Central R3-6B: Health Insurance Status by Poverty Levels

Poverty Level	Insured (N = 567,429)*		Uninsured (N = 59,034)*	
	Percent	CI	Percent	CI
100% Poverty	11.7	2.3	22.3	7.0
200% Poverty	29.1	3.2	66.0	7.7
300% Poverty	55.4	3.3	86.0	5.5

* Includes individuals in which a valid family income was reported.

East Central R3-7: Percentage of the Uninsured Population by Age and Gender*

Age Group	Male (N = 33,521)		Female (N = 35,625)		Total (N = 69,146)	
	Percent	CI	Percent	CI	Percent	CI
0 to 9	5.6	3.7	6.7	3.5	6.2	2.9
10 to 19	10.9	4.9	13.4	5.4	12.2	4.0
20 to 29	32.9	7.5	23.6	6.2	28.1	5.3
30 to 39	21.9	6.3	14.6	5.4	18.2	4.5
40 to 49	10.8	4.8	19.9	5.9	15.5	4.2
50 to 59	16.2	6.0	17.2	5.9	16.7	4.4
60 to 64	1.7	2.4	4.5	3.4	3.2	2.0
Total	100	-	100	-	100	

* This table excludes individuals whose age or gender was not obtained.

East Central R3-8: Time without Health Insurance

Time Period	Adults (18-64 years) (N = 57,839)		Children (0-17 years) (N = 9,074)	
	Percent	CI	Percent	CI
Less than 6 Months	17.9	5.8	32.1	18.6
6 to 12 Months	8.7	3.8	14.3	14.8
12 to 18 Months	8.5	3.6	24.5	18.4
18 to 24 Months	4.7	2.8	-	-
More than 24 Months	54.9	7.2	8.7	8.8
Never Had Coverage	5.3	4.2	20.5	18.8
Total	100		100	

East Central R3-9: Primary Reason for Not Having Insurance

	Adults (18-64 years) (N= 58,803)		Children (0-17 years) (N= 9,746)	
	Percent	CI	Percent	CI
Household can't afford it	38.8	7.0	36.3	19.6
Lost/Left job with coverage	30.6	6.2	8.0	8.0
Became ineligible	17.3	5.0	34.7	19.6
Waiting until an employer offers it	5.7	2.8	2.0	4.0
Employer dropped coverage	1.7	1.6	-	-
Don't want it/Don't believe in it	3.2	4.2	15.1	16.4
Employer pays for worker only	1.0	1.2	-	-
Disabled	0.7	1.0	-	-
Other	1.0	1.2	3.8	5.4
Total	100		100	

East Central R3-10: Employment Status by Insured and Uninsured Household

Employment Status	Insured Households* (N = 223,008)		Uninsured Households (N = 40,211)	
	Percent**	CI	Percent**	CI
Employed	71.5	2.6	67.9	6.4
Self-Employed	11.1	1.8	24.4	5.8
Not Employed	21.7	2.4	45.6	6.8
Other***	25.5	2.5	21.2	5.5

* In insured households, employment status was only obtained for the respondent and spouse. In uninsured households, employment status was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employment status category. However, a household can only be counted once within an employment status category.

*** Includes individuals reported as disabled or retired.

East Central R3-11: Employer Industry Type for Insured and Uninsured Households

Industry Type	Insured Households* (N = 171,577)		Uninsured Households (N = 32,598)	
	Percent**	CI	Percent**	CI
Construction, Natural Resources, & Mining	12.8	2.2	21.9	6.3
Education & Health Services	38.7	3.2	27.8	6.8
Financial Activities, Professional and Business Services	13.7	2.3	12.3	5.3
Government	11.0	2.1	-	-
Information/Computer Technology	2.0	1.0	-	-
Leisure & Hospitality (restaurants and bars)	4.4	1.4	12.0	4.9
Manufacturing	19.7	2.6	14.8	5.4
Transportation & Utilities	7.7	1.8	6.1	3.7
Wholesale & Resale Trade	10.4	2.1	19.2	6.0
Other Services	15.1	2.4	22.4	6.2
Other	1.3	0.8	-	-

* In insured households, industry type was only obtained for the respondent and spouse. In uninsured households, industry type was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one industry type category. However, a household can only be counted once within an industry type category.

East Central R3-12: Employer Size for Insured and Uninsured Households

Number of Employees	Insured Households* (N = 171,577)		Uninsured Households (N = 32,598)	
	Percent**	CI	Percent**	CI
Just One	8.7	1.9	22.8	6.3
2 to 10	19.6	2.6	29.8	6.9
11 to 24	7.5	1.8	12.3	5.0
25 to 50	9.6	1.9	7.9	4.7
51 to 100	7.4	1.8	-	-
101 to 500	28.6	3.0	18.8	5.9
More than 500	39.9	3.2	25.3	6.5

* In insured households, employer size was only obtained for the respondent and spouse. In uninsured households, employer size was obtained for all employed adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employer size category. However, a household can only be counted once within an employment size category.

East Central R3-12A: Uninsured Households with at Least One Person Working in Each Hour Category

Hours Per Week	Uninsured Working Household (N = 32,598)	
	Percent*	CI
Less Than 30 Hours/Week	23.4	6.4
30 to 39 Hours/Week	23.8	6.4
40 or More Hours/Week	75.9	6.5

* Percentages will total more than 100% because a household may include adults in more than one category. However, a household can only be counted once within any one category.

East Central R3-13: Reasons Employed Members of Uninsured Households Had for Being Ineligible for Employer-Based Coverage

	Uninsured Working Household (N = 32,598)	
	Percent*	CI
Percent of Households with Employers Offering Health Insurance	58.7	7.4
Percent of Households with Eligible Employees	44.3	7.5
Reasons for Ineligibility (N= 18,141)		
Part-Time Employee	47.0	17.0
Temporary Worker	-	-
Doesn't Work Enough Hours	-	-
Haven't Worked Long Enough	-	-
Other	-	-

* Percentages may total more than 100% because a household may include more than one employed individual ineligible for employer-based health insurance.

East Central R3-14: Reasons for Not Having Employer-Based Coverage in Uninsured Households

Reasons Eligible Worker is Without Employer-Based Coverage (N = 4,514)	Uninsured Employed Households	
	Percent*	CI
Can't Afford It	74.5	17.2
Part-Time/Not Enough Hours	-	-
Reasons Worker's Coverage Not Extended to Other Uninsured Household Members (N = 10,527)**		
Can't Afford It	20.7	10.5
Insurance Covers Workers Only	-	-
Not Immediate Family	36.1	12.4
Not Eligible***	30.6	12.0
Other	-	-

* Percentages total more than 100% because a household may include more than one unemployed, uninsured adult.

** Only includes households with insured workers and other uninsured members.

*** 'Not eligible' was not a response option originally available to respondents. It was created during the recoding process because of the large number of respondents who reported this in the 'Other-Specify' response option. This category primarily includes households who reported the uninsured person as being ineligible for employer-based coverage due to their age.

East Central R3-15: Willingness to Pay Out-of-Pocket for Employer-Based Health Insurance

Amount Per Month	Uninsured Households (N = 25,036)*	
	Percent	CI
Nothing	9.2	5.2
\$1 to \$50	33.2	8.2
\$51 to \$100	36.5	8.4
\$101 to \$150	-	-
\$151 to \$200	13.2	6.0
\$201 to \$400	-	-
More than \$400	-	-

* The total number of households includes households where the respondent and/or spouse were uninsured and at least one valid dollar amount was provided.

East Central R3-16: Reasons Household Members Chose Jobs That Did Not Offer Health Insurance Over Jobs That Did

	Uninsured Households	
	Percent*	CI
Ever take a job that did not offer health insurance over one that did? (N = 40,211)	26.6	6.1
Reasons for taking job (N = 10,677)*		
Made More Money	31.4	12.6
Liked Job Better	21.4	10.9
Did Not Want or Need Insurance	-	-
Easier Commute	-	-
Other	36.1	12.6

* Only those who had taken a job that did not offer health insurance over one that did were asked about the reasons for this decision.

East Central R3-17: Types of Health Insurance Purchased on Own

	Uninsured Households	
	Percent*	CI
Any household member try to purchase health insurance on own? (N = 40,211)	43.7	6.8
Was a plan ever purchased? (N = 17,565)*	18.3	8.1
Type of Plan Purchased (N = 3,222)**		
Catastrophic Only	33.5	21.2
Full Medical Coverage	60.3	21.9
Prescription	-	-
Other	6.1	16.3
Didn't Know	-	-

* Only those who responded that they had tried to purchase health insurance were asked if the plan was actually purchased.

** Only those who had purchased a plan were asked about the type of plan purchased.

East Central R3-18A: Perceived Eligibility for Government-Sponsored Health Insurance

	Uninsured Households (N = 30,595)	
	Percent*	CI
Perceived Eligible for Government-Sponsored Health Insurance	17.8	6.1
Ever Applied for Government-Sponsored Health Insurance	44.2	7.8

* Only includes households with uninsured adults (18-64 years).

East Central R3-18: Willing to Pay and Enroll Adults in Government-Sponsored Health Insurance with Premium

Monthly Contribution (N = 25,353)*	Willing to Pay		Willing to Enroll in Program?	
	Percent	CI	Percent	CI
Nothing	12.0	5.7	77.6	20.6
\$1-\$50	39.3	8.5	86.3	9.8
\$51-\$100	33.3	8.2	100.0	0.0
\$101-\$150	-	-	-	-
\$151-\$200	9.0	5.0	100.0	0.0
\$200 or More	-	-	-	-

* Includes individuals in which a valid family income was reported.

East Central R3-19A: Awareness of Government-Sponsored Health Insurance for Children

	Uninsured Households	
	Percent	CI
Ever Heard of Healthy Kids or MI Child (N = 5,409)*	78.2	15.5
Ever Applied for Healthy Kids or MI Child (N = 4,228)**	53.3	20.5
Any Child Ever Receive Healthy Kids or MI Child (N = 2,253)***	74.1	25.2

* Only includes households with uninsured children.

** Only includes households with uninsured children that have heard of Healthy Kids or MIChild.

*** Only includes households with uninsured children that have applied for Healthy Kids of MIChild.

East Central R3-20: Enrolling Uninsured Child in State-Sponsored Health Insurance Program

Likelihood of Enrolling (N = 5,409)	No Cost		\$5/Month	
	Percent	CI	Percent	CI
Definitely would	68.5	17.1	75.6	15.9
Probably would	-	-	-	-
Would Not/Unsure*	-	-	-	-

* Includes the response categories: 'Definitely would not', 'Probably would not', and 'Unsure'.

West Central Region

The results presented below were weighted to produce estimates representative of this region's population and household count. All data presented at the individual level were weighted to match the 2004 CPS population estimates and data presented at the household level were weighted to match the household count according to the 2000 Census. All confidence intervals (CI) are at a 95% level of significance.

The tables in this section are similar to those presented in the Results section of this report. It is recommended that readers reference the text associated with corresponding statewide tables located in the Results section to fully understand the content of the regional tables. Because of the detailed nature of the Household Survey, many table cells include unweighted sample sizes that were too small to produce reliable estimates. A dash (-) appears in those cells.

West Central R4-2: Type of Health Insurance Coverage

Type of Coverage	Adults (18-64 years) (N = 951,741)		Children (0-17 years) (N = 403,318)	
	Percent	CI	Percent	CI
No Health Insurance	10.8	1.4	3.1	1.2
Had Health Insurance	89.2	1.4	96.9	1.2
Employer-Based	81.3	2.0	73.1	3.5
Self-Pay	12.5	1.6	9.1	2.2
Medicaid*	8.5	1.4	24.2	3.3
Medicare	5.8	1.0	1.3	0.9
Military/Veterans Affairs	2.0	0.6	0.9	0.6
Indian Health Services (IHS)	-	-	-	-
County Health Plan	1.1	0.4	0.4	0.4
Other	0.8	0.4	0.6	0.6

* In the case of children, Medicaid includes Healthy Kids and MI Child

West Central R4-3: Perception of Health Insurance

Type of Health Insurance	Adults (18-64 years) (N= 844,372)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	614,912	41.9	2.9	46.3	2.9	10.4	1.7
Self-pay	51,288	19.0	7.8	43.4	9.6	36.5	9.5
Medicaid	46,826	14.1	6.7	52.0	9.5	28.1	8.2
Medicare	13,018	-	-	42.5	15.0	57.5	15.0
Military	6,290	-	-	-	-	-	-
Indian Health Services	258	-	-	-	-	-	-
County-based	5,417	-	-	-	-	50.1	21.9
Other	5,004	-	-	-	-	-	-
Multiple Plans	101,360	33.0	6.4	44.3	6.7	20.7	5.4
Type of Health Insurance	Children (0-17 years) (N= 390,374)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	251,455	39.4	4.5	50.7	4.7	9.5	2.7
Self-pay	16,430	-	-	52.7	19.6	36.9	18.4
Medicaid	78,729	27.9	7.8	44.2	8.8	22.6	7.3
Medicare	3,703	-	-	-	-	-	-
Military		-	-	-	-	-	-
Indian Health Services		-	-	-	-	-	-
County-based		-	-	-	-	-	-
Other		-	-	-	-	-	-
Multiple Plans	37,359	35.7	11.2	53.9	11.6	9.7	6.1

West Central R4-4: Prescription Coverage Among Insured Individuals

Adults (18-64 years) (N= 844,372)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	614,912	96.2	1.0	10.2	1.8	62.6	2.9	25.4	2.7
Self-pay	51,288	54.2	9.5	12.2	9.3	35.1	12.6	51.4	13.2
Medicaid	46,826	91.9	7.0	36.3	9.1	40.5	9.4	22.0	8.2
Medicare	13,018	25.5	13.9	-	-	-	-	-	-
Military	6,290	85.6	20.2	-	-	59.9	23.5	-	-
Indian Health Serv.	258	-	-	-	-	-	-	-	-
County-based	5,416	70.1	24.6	-	-	-	-	-	-
Other	5,003	-	-	-	-	-	-	-	-
Multiple Plans	101,359	91.3	3.6	14.8	5.0	54.1	7.1	30.1	6.5
Children (0-17 years) (N= 390,374)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	244877	97.4	1.4	10.6	2.9	63.4	4.5	24.9	4.1
Self-pay	8929	54.3	19.6	-	-	-	-	94.7	7.5
Medicaid	75377	95.7	3.1	52.6	9.0	28.6	8.0	16.2	7.1
Medicare	3444	93.0	13.7	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-	-
Indian Health Serv	-	-	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Multiple Plans	35908	96.1	5.5	21.0	9.6	53.5	12.0	25.5	10.8

West Central R4-4A: Individuals Having Dental Insurance Among Insured and Uninsured

Dental Coverage	Insured		Uninsured	
	Percent	CI	Percent	CI
Adult (N= 946,192)	72.9	2.2	5.5	3.7
Children (N= 402,800)	77.4	3.2	-	-

West Central R4-6: Family Income for Insured and Uninsured Individuals

Family Income	Insured (N =1,050,685)*		Uninsured (N =102,172)*	
	Percent	CI	Percent	CI
Less than \$10,000	4.9	1.2	8.8	3.3
\$10,000 to < \$15,000	2.9	1.0	12.9	4.9
\$15,000 to < \$20,000	2.8	0.8	10.5	4.5
\$20,000 to < \$25,000	5.6	1.2	13.4	4.9
\$25,000 to < \$30,000	4.6	1.2	5.9	3.1
\$30,000 to < \$35,000	6.5	1.4	8.3	4.1
\$35,000 to < \$40,000	6.9	1.4	8.9	4.7
\$40,000 to < \$50,000	12.5	1.9	13.9	5.1
\$50,000 to < \$60,000	12.7	2.0	7.0	3.9
\$60,000 to < \$75,000	15.2	2.2	5.1	3.5
\$75,000 or more	25.7	2.5	5.3	2.9
Total	100		100	

* Includes individuals in which a valid family income was reported.

West Central R4-6B: Health Insurance Status by Poverty Levels

Poverty Level	Insured (N = 1,050,685)*		Uninsured (N = 102,172)*	
	Percent	CI	Percent	CI
100% Poverty	9.8	1.6	26.0	6.6
200% Poverty	29.3	2.6	64.8	6.9
300% Poverty	57.2	2.8	87.5	4.4

* Includes individuals in which a valid family income was reported.

West Central R4-7: Percentage of the Uninsured Population by Age and Gender*

Age Group	Male (N = 61,016)		Female (N = 53,230)		Total (N = 114,245)	
	Percent	CI	Percent	CI	Percent	CI
0 to 9	7.5	3.8	4.5	2.7	6.1	2.5
10 to 19	9.6	4.2	5.3	3.2	7.6	2.9
20 to 29	27.6	6.5	31.9	6.6	29.6	5.1
30 to 39	21.2	5.5	18.2	5.4	19.8	4.2
40 to 49	16.5	4.9	20.6	5.6	18.4	4.0
50 to 59	14.0	4.6	15.6	5.3	14.7	3.8
60 to 64	3.6	2.7	4.0	3.2	3.8	2.1
Total	100		100	-	10	

* This table excludes individuals whose age or gender was not obtained.

West Central R4-8: Time without Health Insurance

Time Period	Adults (18-64 years) (N = 100,018)		Children (0-17 years) (N = 12,426)	
	Percent	CI	Percent	CI
Less than 6 Months	20.2	4.9	32.1	17.8
6 to 12 Months	10.4	3.5	11.6	10.4
12 to 18 Months	5.1	2.5	-	-
18 to 24 Months	5.0	2.5	-	-
More than 24 Months	56.3	6.1	36.6	19.8
Never Had Coverage	3.0	1.8	-	
Total	100		100	

West Central R4-9: Primary Reason for Not Having Insurance

	Adults (N= 100,556)		Children (12,426)	
	Percent	CI	Percent	CI
Household can't afford it	38.3	6.3	25.0	17.1
Lost/Left job with coverage	30.6	5.5	-	-
Became ineligible	15.7	4.3	54.4	19.4
Waiting until an employer offers it	7.0	3.1	10.9	10.0
Employer dropped coverage	2.0	1.6	-	-
Don't want it/Don't believe in it	1.4	1.2	-	-
Employer pays for worker only	1.6	1.2	-	-
Disabled	-	-	-	-
Other	2.8	1.8	-	-
Total	100		100	

West Central R4-10: Employment Status by Insured and Uninsured Household

Employment Status	Insured Households* (N = 375,407)		Uninsured Households (N = 64,808)	
	Percent**	CI	Percent**	CI
Employed	75.8	2.2	65.0	5.8
Self-Employed	11.4	1.6	20.8	4.9
Not Employed	22.0	2.1	47.4	6.0
Other***	20.2	2.1	20.7	4.9

* In insured households, employment status was only obtained for the respondent and spouse. In uninsured households, employment status was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employment status category. However, a household can only be counted once within an employment status category.

*** Includes individuals reported as disabled or retired.

West Central R4-11: Employer Industry Type for Insured and Uninsured Households

Industry Type	Insured Households* (N = 303,244)		Uninsured Households (N = 50,512)	
	Percent**	CI	Percent**	CI
Construction, Natural Resources, & Mining	9.4	1.6	15.0	4.9
Education & Health Services	33.3	2.6	20.2	5.5
Financial Activities, Professional and Business Services	16.8	2.1	12.6	4.5
Government	8.5	1.6	6.7	3.4
Information/Computer Technology	2.6	0.9	-	-
Leisure & Hospitality (restaurants and bars)	4.5	1.2	19.2	5.4
Manufacturing	23.2	2.4	19.4	5.4
Transportation & Utilities	7.7	1.5	7.0	3.5
Wholesale & Resale Trade	13.1	1.9	13.8	4.7
Other Services	15.2	2.0	24.5	5.9
Other	1.9	0.8	-	-

* In insured households, industry type was only obtained for the respondent and spouse. In uninsured households, industry type was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one industry type category. However, a household can only be counted once within an industry type category.

West Central R4-12: Employer Size for Insured and Uninsured Households

Number of Employees	Insured Households* (N = 303,244)		Uninsured Households (N = 50,512)	
	Percent**	CI	Percent**	CI
Just One	9.6	1.7	20.2	5.5
2 to 10	17.2	2.1	24.4	5.8
11 to 24	8.5	1.6	9.0	3.9
25 to 50	11.2	1.8	12.3	4.5
51 to 100	8.3	1.6	8.4	3.7
101 to 500	28.5	2.5	18.1	5.2
More than 500	42.0	2.8	24.4	5.8

* In insured households, employer size was only obtained for the respondent and spouse. In uninsured households, employer size was obtained for all employed adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employer size category. However, a household can only be counted once within an employment size category.

West Central R4-12A: Uninsured Households with at Least One Person Working in Each Hour Category

Hours Per Week	Uninsured Working Household (N = 50,512)	
	Percent*	CI
Less Than 30 Hours/Week	25.5	5.9
30 to 39 Hours/Week	25.8	6.0
40 or More Hours/Week	72.5	6.1

* Percentages will total more than 100% because a household may include adults in more than one category. However, a household can only be counted once within any one category.

West Central R4-13: Reasons Employed Members of Uninsured Households Had for Being Ineligible for Employer-Based Coverage

	Uninsured Working Household (N = 50,512)	
	Percent*	CI
Percent of Households with Employers Offering Health Insurance	64.3	6.5
Percent of Households with Eligible Employees	50.6	6.8
Reasons for Ineligibility (N= 24,939)		
Part-Time Employee	33.1	13.2
Temporary Worker	21.2	11.8
Doesn't Work Enough Hours	-	-
Haven't Worked Long Enough	35.6	13.4
Other	-	-

* Percentages may total more than 100% because a household may include more than one employed individual ineligible for employer-based health insurance.

West Central R4-14: Reasons for Not Having Employer-Based Coverage in Uninsured Households

Reasons Eligible Worker is Without Employer-Based Coverage (N = 8,738)	Uninsured Employed Households	
	Percent*	CI
Can't Afford It	59.6	15.4
Part-Time/Not Enough Hours	-	-
Reasons Worker's Coverage Not Extended to Other Uninsured Household Members (N = 18,254)**		
Can't Afford It	24.9	4.5
Insurance Covers Workers Only	-	-
Not Immediate Family	38.3	10.7
Not Eligible***	20.1	8.9
Other	13.7	7.7

* Percentages total more than 100% because a household may include more than one uninsured adult who is not working.

** Only includes households with insured workers and other uninsured members.

*** 'Not eligible' was not a response option originally available to respondents. It was created during the recoding process because of the large number of respondents who reported this in the 'Other-Specify' response option. This category primarily includes households who reported the uninsured person as being ineligible for employer-based coverage due to their age.

West Central R4-15: Willingness to Pay Out-of-Pocket for Employer-Based Health Insurance

Amount Per Month	Uninsured Households (N = 36,748)*	
	Percent	CI
Nothing	7.9	4.7
\$1 to \$50	38.1	7.9
\$51 to \$100	25.5	7.0
\$101 to \$150	9.2	4.8
\$151 to \$200	9.5	4.9
\$201 to \$400	7.3	4.4
More than \$400	-	-

* The total number of households includes households where the respondent and/or spouse were uninsured and at least one valid dollar amount was provided.

West Central R4-16: Reasons Household Members Chose Jobs That Did Not Offer Health Insurance Over Jobs That Did

	Uninsured Households	
	Percent*	CI
Ever take a job that did not offer health insurance over one that did? (N = 64,808)	29.5	5.5
Reasons for taking job without health insurance (N = 19,144)*		
Made More Money	50.5	10.9
Liked Job Better	15.5	8.2
Didn't Want or Need Insurance	-	-
Easier Commute	-	-
Other	22.4	9.2

* Only those who had taken a job that did not offer health insurance over one that did were asked about the reasons for this decision.

West Central R4-17: Types of Health Insurance Purchased on Own

	Uninsured Households	
	Percent*	CI
Any household member try to purchase health insurance on own? (N = 64,808)	36.3	13.9
Was a plan ever purchased? (N = 23,541)*	33.9	9.5
Type of Plan Purchased (N = 7,982)**		
Catastrophic Only	15.7	13.1
Full Medical Coverage	65.6	16.0
Prescription	-	-
Other	-	-
Didn't Know	-	-

* Only those who responded that they had tried to purchase health insurance were asked if the plan was actually purchased.

** Only those who had purchased a plan were asked about the type of plan purchased.

West Central R4-18A: Perceived Eligibility for Government-Sponsored Health Insurance

	Uninsured Households (N = 46,038)	
	Percent*	CI
Perceived Eligible for Government-Sponsored Health Insurance	12.9	4.9
Ever Applied for Government-Sponsored Health Insurance	42.1	7.1

* Only includes households with uninsured adults (18-64 years).

West Central R4-18: Willing to Pay and Enroll Adults in Government-Sponsored Health Insurance with Premium

Monthly Contribution (N = 39,551)*	Willing to Pay		Willing to Enroll in Program?	
	Percent	CI	Percent	CI
Nothing	12.1	5.2	85.4	15.5
\$1-\$50	39.3	7.6	97.0	4.1
\$51-\$100	29.2	7.0	93.4	7.3
\$101-\$150	5.9	3.6	89.8	19.0
\$151-\$200	9.8	4.6	81.6	18.8
\$200 or More	-	-	-	-

*Includes individuals that provided a valid dollar amount.

West Central R4-19A: Awareness of Government-Sponsored Health Insurance for Children

	Uninsured Households	
	Percent*	CI
Ever Heard of Healthy Kids or MI Child (N = 7,436)*	87.1	13.2
Ever Applied for Healthy Kids or MI Child (N = 6,480)**	71.8	17.2
Any Child Ever Receive Healthy Kids or MI Child (N = 4,652)***	48.2	21.7

* Only includes households with uninsured children.

** Only includes households with uninsured children that have heard of Healthy Kids or MI Child.

*** Only includes households with uninsured children that have applied for Healthy Kids of MI Child.

West Central R4-20: Enrolling Uninsured Child in State-Sponsored Health Insurance Program

Likelihood of Enrolling (N = 7,437)	No Cost		\$5/Month	
	Percent	CI	Percent	CI
Definitely would	68.1	16.7	70.9	16.4
Probably would	-	-	-	-
Would Not/Unsure*	-	-	-	-

* Includes the response categories: 'Definitely would not', 'Probably would not', and 'Unsure'.

Northern Lower Peninsula Region

The results presented below were weighted to produce estimates representative of this region's population and household count. All data presented at the individual level were weighted to match the 2004 CPS population estimates and data presented at the household level were weighted to match the household count according to the 2000 Census. All confidence intervals (CI) are at a 95% level of significance.

The tables in this section are similar to those presented in the Results section of this report. It is recommended that readers reference the text associated with corresponding statewide tables located in the Results section to fully understand the content of the regional tables. Because of the detailed nature of the Household Survey, many table cells include unweighted sample sizes that were too small to produce reliable estimates. A dash (-) appears in those cells.

Northern LP R5-2: Type of Health Insurance Coverage

Type of Coverage	Adults (18-64 years) (N = 295,377)		Children (0-17 years) (N = 108,006)	
	Percent	CI	Percent	CI
No Health Insurance	16.5	2.2	4.5	1.8
Had Health Insurance	83.5	2.2	95.5	1.8
Employer-Based	78.5	2.6	63.4	5.4
Self-Pay	16.3	2.6	4.8	2.2
Medicaid*	10.0	1.8	37.3	5.4
Medicare	8.0	1.6	1.0	1.3
Military/Veterans Affairs	3.9	1.2	3.0	2.1
Indian Health Services (IHS)	0.6	0.6	-	-
County Health Plan	0.5	0.4	-	-
Other	1.2	0.6	-	-

* In the case of children, Medicaid includes Healthy Kids and MI Child

Northern LP R5-3: Perception of Health Insurance

Type of Health Insurance	Adults (18-64 years) (N= 246,184)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	160,250	35.8	4.1	49.4	4.3	12.9	2.8
Self-pay	20,137	21.3	9.3	40.9	11.2	33.1	10.8
Medicaid	14,716	17.8	9.2	47.9	11.4	28.9	10.5
Medicare	3,813	-	-	-	-	59.1	19.6
Military	3,483	38.0	23.2	43.9	22.2	-	-
Indian Health Services	312	-	-	-	-	-	-
County-based	624	-	-	-	-	-	-
Other	658	-	-	-	-	-	-
Multiple Plans	42,192	33.0	7.4	46.9	7.7	18.6	6.1
Type of Health Insurance	Children (0-17 years) (N= 103,007)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	55,226	38.5	7.3	48.6	7.5	12.0	4.9
Self-pay	2,821	-	-	-	-	-	-
Medicaid	31,873	34.6	9.6	46.2	10.0	17.5	7.8
Medicare	-	-	-	-	-	-	-
Military	1,350	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Multiple Plans	11,172	31.5	16.1	59.7	16.9	-	-

Northern LP R5-4: Prescription Coverage Among Insured Individuals

Adults (18-64 years) (N= 246,184)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	160,250	92.7	2.2	5.9	2.1	62.7	4.3	29.6	4.1
Self-pay	20,137	54.1	11.2	-	-	48.8	14.9	43.9	14.9
Medicaid	14,716	87.9	7.3	41.6	12.1	41.8	12.2	16.5	9.6
Medicare	3,813	40.5	18.6	-	-	-	-	-	-
Military	3,483	95.6	12.7	45.2	22.8	45.1	23.5	-	-
Indian Health Services	312	-	-	-	-	-	-	-	-
County-based	624	-	-	-	-	-	-	-	-
Other	658	-	-	-	-	-	-	-	-
Multiple Plans	42,192	89.4	4.3	11.2	5.2	61.4	8.2	26.0	7.6
Children (0-17 years) (N= 103,007)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	51089	92.5	3.9	7.9	4.3	61.8	7.5	27.8	6.7
Self-pay	1135	-	-	-	-	-	-	-	-
Medicaid	29407	92.3	5.5	53.0	10.6	33.0	10.0	13.1	7.6
Medicare	-	-	-	-	-	-	-	-	-
Military	1350	100.0	0.0	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Multiple Plans	11027	98.7	2.5	24.5	14.5	57.8	16.9	15.0	12.0

Northern LP R5-4A: Individuals Having Dental Insurance Among Insured and Uninsured

Dental Coverage	Insured		Uninsured	
	Percent	CI	Percent	CI
Adult (N= 295,062)	66.2	3.1	-	-
Children (N= 107,861)	75.2	4.8	-	-

Northern LP R5-6: Family Income for Insured and Uninsured Individuals

Family Income	Insured (N = 296,538)*		Uninsured (N = 47,748)*	
	Percent	CI	Percent	CI
Less than \$10,000	5.3	1.6	15.6	5.4
\$10,000 to < \$15,000	4.6	1.6	8.6	4.0
\$15,000 to < \$20,000	4.5	1.6	8.2	4.0
\$20,000 to < \$25,000	6.0	1.8	11.5	4.8
\$25,000 to < \$30,000	5.5	1.6	6.6	3.6
\$30,000 to < \$35,000	8.0	2.2	13.0	5.8
\$35,000 to < \$40,000	6.0	2.0	8.5	5.2
\$40,000 to < \$50,000	16.5	3.0	9.3	5.0
\$50,000 to < \$60,000	11.4	2.6	6.4	3.6
\$60,000 to < \$75,000	14.9	3.0	5.5	4.0
\$75,000 or more	17.2	3.0	6.6	4.4
Total	100		100	

* Includes individuals in which a valid family income was reported.

Northern LP R5-6B: Health Insurance Status by Poverty Levels

Poverty Level	Insured (N = 296,538)*		Uninsured (N = 47,748)*	
	Percent	CI	Percent	CI
100% Poverty	12.3	2.6	21.6	6.1
200% Poverty	35.7	3.8	62.7	7.5
300% Poverty	61.6	3.7	87.4	5.5

* Includes individuals in which a valid family income was reported.

Northern LP R5-7: Percentage of the Uninsured Population by Age and Gender

Age Group	Male (N = 27,544)		Female (N = 25,861)		Total (N = 53,405)	
	Percent	CI	Percent	CI	Percent	CI
0 to 9	5.2	3.5	2.0	2.3	3.6	2.3
10 to 19	9.1	4.0	10.4	4.6	9.7	3.0
20 to 29	24.4	6.5	20.6	6.3	22.6	5.0
30 to 39	14.0	4.9	16.3	5.7	15.1	4.3
40 to 49	26.6	6.4	19.7	5.7	23.2	4.5
50 to 59	18.5	6.0	23.2	6.8	20.7	4.9
60 to 64	2.2	2.6	7.9	4.3	5.0	2.6
Total	100		100		100	

* This table excludes individuals whose age or gender was not obtained.

Northern LP R5-8: Time without Health Insurance

Time Period	Adults (18-64 years) (N = 47,805)		Children (0-17 years) (N = 4,715)	
	Percent	CI	Percent	CI
Less than 6 Months	11.1	3.6	18.5	13.8
6 to 12 Months	8.4	3.8	9.7	11.6
12 to 18 Months	9.3	4.0	12.0	13.8
18 to 24 Months	7.6	3.8	11.9	13.4
More than 24 Months	57.0	6.8	35.2	21.6
Never Had Coverage	6.7	3.6	12.8	15.0
Total	100		100	

Northern LP R5-9: Primary Reason for Not Having Insurance

	Adults (18-64 years) (N= 48,563)		Children (0-17 years) (N= 4,715)	
	Percent	CI	Percent	CI
Household can't afford it	45.6	6.6	43.6	22.0
Lost/Left job with coverage	29.5	5.6	3.4	6.6
Became ineligible	10.8	3.8	19.7	13.8
Waiting until an employer offers it	6.1	3.0	17.5	16.6
Employer dropped coverage	1.0	1.2	-	-
Don't want it/Don't believe in it	2.9	2.2	8.0	10.8
Employer pays for worker only	0.9	1.0	-	-
Disabled	0.9	1.0	-	-
Other	2.3	2.0	7.8	8.8
Total	100		100	

Northern LP R5-10: Employment Status by Insured and Uninsured Household

Employment Status	Insured Household* (N = 116,303)		Uninsured Household (N = 31,530)	
	Percent**	CI	Percent**	CI
Employed	67.4	3.3	66.8	6.3
Self-Employed	11.1	2.2	29.1	6.0
Not Employed	17.4	2.6	39.8	6.4
Other***	32.0	3.3	23.4	5.6

* In insured households, employment status was only obtained for the respondent and spouse. In uninsured households, employment status was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employment status category. However, a household can only be counted once within an employment status category.

*** Includes individuals reported as disabled or retired.

Northern LP R5-11: Employer Industry Type for Insured and Uninsured Households

Industry Type	Insured Household* (N = 84,044)		Uninsured Household (N = 25,560)	
	Percent**	CI	Percent**	CI
Construction, Natural Resources, & Mining	14.4	2.8	28.4	6.6
Education & Health Services	35.1	3.9	19.5	5.8
Financial Activities, Professional and Business Services	13.7	2.8	9.0	4.3
Government	11.3	2.6	-	-
Information/Computer Technology	3.1	1.5	-	-
Leisure & Hospitality (restaurants and bars)	8.2	2.3	24.6	6.3
Manufacturing	17.6	3.1	11.9	4.8
Transportation & Utilities	7.0	2.1	-	-
Wholesale & Resale Trade	11.9	2.7	13.0	5.0
Other Services	13.6	2.8	19.3	5.8
Other	1.5	1.1	-	-

* In insured households, industry type was only obtained for the respondent and spouse. In uninsured households, industry type was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one industry type category. However, a household can only be counted once within an industry type category.

Northern LP R5-12: Employer Size for Insured and Uninsured Households

Number of Employees	Insured Household* (N = 84,044)		Uninsured Household (N = 25,560)	
	Percent**	CI	Percent**	CI
Just One	10.0	2.5	28.2	6.6
2 to 10	21.2	3.3	35.9	7.0
11 to 24	6.7	2.1	8.8	4.2
25 to 50	13.3	2.8	11.4	4.7
51 to 100	12.0	2.6	-	-
101 to 500	30.5	3.7	12.0	4.8
More than 500	29.5	3.7	24.3	6.3

* In insured households, employer size was only obtained for the respondent and spouse. In uninsured households, employer size was obtained for all employed adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employer size category. However, a household can only be counted once within an employment size category.

Northern LP R5-12A: Uninsured Households with at Least One Person Working in Each Hour Category

Hours Per Week	Uninsured Working Household (N = 25,560)	
	Percent*	CI
Less Than 30 Hours/Week	21.6	6.0
30 to 39 Hours/Week	26.1	6.4
40 or More Hours/Week	75.6	6.4

* Percentages will total more than 100% because a household may include adults in more than one category. However, a household can only be counted once within any one category.

Northern LP R5-13: Reasons Employed Members of Uninsured Households Had for Being Ineligible for Employer-Based Coverage

	Uninsured Working Household (N = 25,560)	
	Percent*	CI
Percent of Households with Employers Offering Health Insurance	44.8	7.2
Percent of Households with Eligible Employees	34.7	6.9
Reasons for Ineligibility (N= 16,695)		
Part-Time Employee	43.7	19.1
Temporary Worker	-	-
Doesn't Work Enough Hours	-	-
Haven't Worked Long Enough	-	-
Other	-	-

* Percentages may total more than 100% because a household may include more than one employed individual ineligible for employer-based health insurance.

Northern LP R5-14: Reasons for Not Having Employer-Based Coverage in Uninsured Households

Reasons Eligible Worker is Without Employer-Based Coverage (N = 3,197)	Uninsured Employed Households	
	Percent*	CI
Can't Afford It	86.6	15.0
Part-Time/Not Enough Hours	-	-
Reasons Worker's Coverage Not Extended to Other Uninsured Household Members (N = 6,097)**		
Can't Afford It	24.8	12.6
Insurance Covers Workers Only	-	-
Not Immediate Family	25.3	12.8
Not Eligible***	28.8	13.2
Other	-	-

* Percentages total more than 100% because a household may include more than one uninsured adult who is not working.

** Only includes households with insured workers and other uninsured members.

*** 'Not eligible' was not a response option originally available to respondents. It was created during the recoding process because of the large number of respondents who reported this in the 'Other-Specify' response option. This category primarily includes households who reported the uninsured person as being ineligible for employer-based coverage due to their age.

Northern LP R5-15: Willingness to Pay Out-of-Pocket for Employer-Based Health Insurance

Amount Per Month	Uninsured Households (N = 19,808)*	
	Percent	CI
Nothing	8.5	4.8
\$1 to \$50	31.4	7.8
\$51 to \$100	22.7	7.1
\$101 to \$150	-	-
\$151 to \$200	19.2	6.6
\$201 to \$400	9.0	4.9
More than \$400	-	-

* The total number of households includes households where the respondent and/or spouse were uninsured and at least one valid dollar amount was provided.

Northern LP R5-16: Reasons Household Members Chose Jobs That Did Not Offer Health Insurance Over Jobs That Did

	Uninsured Households	
	Percent*	CI
Ever take a job that did not offer health insurance over one that did? (N = 31,530)	29.6	6.1
Reasons for taking job without health insurance (N = 9,340)*		
Made More Money	38.1	11.6
Liked Job Better	22.9	10.2
Didn't Want or Need Insurance	-	-
Easier Commute	-	-
Other	22.8	10.2

* Only those who had taken a job that did not offer health insurance over one that did were asked about the reasons for this decision.

Northern LP R5-17: Types of Health Insurance Purchased on Own

	Uninsured Households	
	Percent*	CI
Any household member try to purchase health insurance on own? (N = 31,530)	41.5	6.6
Was a plan ever purchased? (N = 13,086)*	40.3	10.0
Type of Plan Purchased (N = 5,274)**		
Catastrophic Only	24.8	14.0
Full Medical Coverage	49.1	15.8
Prescription	20.8	13.0
Other	-	-
Didn't Know	-	-

* Only those who responded that they had tried to purchase health insurance were asked if the plan was actually purchased.

** Only those who had purchased a plan were asked about the type of plan purchased.

Northern LP R5-18A: Perceived Eligibility for Government-Sponsored Health Insurance

	Uninsured Households (N = 23,686)	
	Percent*	CI
Perceived Eligible for Government-Sponsored Health Insurance	20.4	6.3
Ever Applied for Government-Sponsored Health Insurance	42.2	7.6

* Only includes households with uninsured adults (18-64 years).

Northern LP R5-18: Willing to Pay and Enroll Adults in Government-Sponsored Health Insurance with Premium

Monthly Contribution (N = 20,012)*	Willing to Pay		Willing to Enroll in Program?	
	Percent	CI	Percent	CI
Nothing	7.8	4.6	-	-
\$1-\$50	42.7	8.2	94.8	6.0
\$51-\$100	22.3	7.0	96.7	6.4
\$101-\$150	-	-	-	-
\$151-\$200	14.3	5.9	100.0	0.0
\$200 or More	9.9	5.0	93.1	13.4

* Includes individuals in which a valid family income was reported.

Northern LP R5-19A: Awareness of Government-Sponsored Health Insurance for Children

	Uninsured Households	
	Percent*	CI
Ever Heard of Healthy Kids or MI Child (N = 3,295)*	89.0	14.4
Ever Applied for Healthy Kids or MI Child (N = 2,932)	76.3	19.0
Any Child Ever Receive Healthy Kids or MI Child (N = 2,238)	69.1	22.7

* Only includes households with uninsured children.

** Only includes households with uninsured children that have heard of Healthy Kids or MI Child.

*** Only includes households with uninsured children that have applied for Healthy Kids of MI Child.

Northern LP R5-20: Enrolling Uninsured Child in State-Sponsored Health Insurance Program

Likelihood of Enrolling (N = 3,295)	No Cost		\$5/Month	
	Percent	CI	Percent	CI
Definitely would	80.5	16.9	72.3	18.5
Probably would	-	-	-	-
Would Not/Unsure*	-	-	-	-

* Includes the response categories: 'Definitely would not', 'Probably would not', and 'Unsure'.

Upper Peninsula Region

The results presented below were weighted to produce estimates representative of this region's population and household count. All data presented at the individual level were weighted to match the 2004 CPS population estimates and data presented at the household level were weighted to match the household count according to the 2000 Census. All confidence intervals (CI) are at a 95% level of significance.

The tables in this section are similar to those presented in the Results section of this report. It is recommended that readers reference the text associated with corresponding statewide tables located in the Results section to fully understand the content of the regional tables. Because of the detailed nature of the Household Survey, many table cells include unweighted sample sizes that were too small to produce reliable estimates. A dash (-) appears in those cells.

Upper Peninsula R6-2: Type of Health Insurance Coverage

Type of Coverage	Adults (18-64 years) (N = 199,209)		Children (0-17 years) (N = 63,643)	
	Percent	CI	Percent	CI
No Health Insurance	12.3	1.8	2.8	1.8
Had Health Insurance	87.7	1.8	97.2	1.8
Employer-Based	78.4	2.4	72.8	5.0
Self-Pay	15.8	2.4	9.9	3.3
Medicaid*	8.8	1.6	25.5	4.9
Medicare	6.4	1.4	1.1	1.3
Military/Veterans Affairs	4.0	1.2	2.0	1.5
Indian Health Services (IHS)	2.8	1.0	3.4	2.0
County Health Plan	1.1	0.6	1.0	1.1
Other	1.2	0.8	2.9	2.1

* In the case of children, Medicaid includes Healthy Kids and MICHild

Upper Peninsula R6-3: Perception of Health Insurance

Type of Health Insurance	Adults (18-64 years) (N= 174,523)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	116,059	36.8	3.9	47.4	4.0	14.5	2.8
Self-pay	13,585	10.3	6.6	52.1	10.9	34.8	10.4
Medicaid	7,160	22.9	11.5	43.7	13.5	30.3	13.5
Medicare	2,863	-	-	34.0	19.1	39.4	19.6
Military	2,424	-	-	75.6	17.5	-	-
Indian Health Services	872	-	-	-	-	-	-
County-based	1,228	-	-	-	-	-	-
Other	978	-	-	-	-	-	-
Multiple Plans	29,354	27.1	6.5	50.7	7.2	19.3	5.6
Type of Health Insurance	Children (0-17 years) (N= 61,813)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	37,009	38.0	6.7	44.8	6.9	14.4	5.1
Self-pay	2,596	-	-	43.4	26.9	45.4	27.7
Medicaid	9,433	50.4	14.7	30.5	13.3	15.8	11.0
Medicare	-	-	-	-	-	-	-
Military	851	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-
Other	925	-	-	-	-	-	-
Multiple Plans	10,604	31.9	11.8	47.6	12.7	17.5	9.6

Upper Peninsula R6-4: Prescription Coverage Among Insured Individuals

Adults (18-64 years) (N= 174,523)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	116,059	91.5	2.2	7.5	2.2	60.2	4.0	30.7	3.8
Self-pay	13,585	49.3	10.9	-	-	52.8	15.1	40.0	14.5
Medicaid	7,160	84.2	11.7	20.0	10.9	61.8	14.1	18.2	12.5
Medicare	2,863	34.8	19.3	-	-	-	-	-	-
Military	2,424	96.3	10.3	-	-	65.0	21.7	-	-
Indian Health Serv.	872	-	-	-	-	-	-	-	-
County-based	1,228	90.8	22.0	-	-	-	-	-	-
Other	978	100.0	0.0	-	-	-	-	-	-
Multiple Plans	29,354	85.6	5.0	16.8	5.8	58.4	7.8	24.1	6.8
Children (0-17 years) (N= 61,813)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	34,562	93.4	3.1	7.4	3.1	58.0	7.3	32.6	7.1
Self-pay	835	32.2	25.9	-	-	-	-	-	-
Medicaid	8,709	92.3	8.0	50.6	15.3	36.4	14.5	-	-
Medicare	-	-	-	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-	-
Indian Health Serv.	-	-	-	-	-	-	-	-	-
County-based	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Multiple Plans	10,131	95.5	4.5	35.3	12.7	45.5	12.9	19.2	10.4

Upper Peninsula R6-4A: Individuals Having Dental Insurance Among Insured and Uninsured

Dental Coverage	Insured		Uninsured	
	Percent	CI	Percent	CI
Adult (N= 199,020)	67.2	3.0	-	-
Children (N= 63,480)	78.5	4.5	-	-

Upper Peninsula R6-6: Family Income for Insured and Uninsured Individuals

Family Income	Insured (N = 205,742)*		Uninsured (N = 24,116)*	
	Percent	CI	Percent	CI
Less than \$10,000	4.1	1.2	12.3	5.0
\$10,000 to < \$15,000	4.4	1.4	8.9	4.1
\$15,000 to < \$20,000	2.9	1.2	9.6	4.4
\$20,000 to < \$25,000	6.5	1.8	13.0	5.4
\$25,000 to < \$30,000	4.8	1.6	10.2	5.8
\$30,000 to < \$35,000	5.1	1.4	10.4	5.8
\$35,000 to < \$40,000	5.1	1.6	5.7	3.8
\$40,000 to < \$50,000	13.1	2.6	12.9	5.6
\$50,000 to < \$60,000	14.3	2.8	8.3	5.4
\$60,000 to < \$75,000	15.8	2.8	3.8	3.0
\$75,000 or more	23.8	3.4	4.8	3.4
Total	100		100	

* Includes individuals in which a valid family income was reported.

Upper Peninsula R6-6B: Health Insurance Status by Poverty Levels

Poverty Level	Insured (N = 296,538)*		Uninsured (N = 47,748)*	
	Percent	CI	Percent	CI
100% Poverty	9.8	2.2	18.9	6.0
200% Poverty	27.3	3.3	54.3	8.1
300% Poverty	52.7	3.6	84.0	5.5

* Includes individuals in which a valid family income was reported.

Upper Peninsula R6-7: Percentage of the Uninsured Population by Age and Gender*

Age Group	Male (N = 13,423)		Female (N = 12,742)		Total (N = 26,165)	
	Percent	CI	Percent	CI	Percent	CI
0 to 9	3.5	3.5	2.4	3.3	3.0	2.7
10 to 19	6.5	4.0	7.3	4.9	6.9	3.3
20 to 29	27.0	7.7	17.6	7.0	22.4	5.5
30 to 39	12.3	5.6	17.9	6.5	15.0	4.9
40 to 49	28.5	7.7	27.7	7.5	28.1	5.7
50 to 59	17.7	6.6	23.4	7.8	20.5	5.5
60 to 64	4.5	3.9	3.7	3.6	4.1	2.8
Total	100		100		100	

* This table excludes individuals whose age or gender was not obtained.

Upper Peninsula R6-8: Time without Health Insurance

Time Period	Adults (18-64 years) (N = 24,212)		Children (0-17 years) (N = 1,667)	
	Percent	CI	Percent	CI
Less than 6 Months	12.0	4.8	9.8	14.2
6 to 12 Months	10.0	4.2	16.6	23.8
12 to 18 Months	3.1	2.2	-	-
18 to 24 Months	7.5	3.8	17.5	30.8
More than 24 Months	61.4	7.0	51.2	34.8
Never Had Coverage	6.1	3.2	5.0	10.2
Total	100		100	

Upper Peninsula R6-9: Primary Reason for Not Having Insurance

	Adults (18-64 years) (N= 24,088)		Children (0-17 years) (N= 1,667)	
	Percent	CI	Percent	CI
Household can't afford it	45.0	7.2	53.6	34.2
Lost/Left job with coverage	22.8	5.8	-	-
Became ineligible	17.7	5.2	25.0	20.4
Waiting until an employer offers it	9.3	3.8	-	-
Employer dropped coverage	1.6	1.6	-	-
Don't want it/Don't believe in it	0.5	1.0	5.0	10.2
Employer pays for worker only	0.4	0.8	4.8	9.6
Disabled	-	-	-	-
Other	2.8	2.0	11.6	20.4
Total	100		100	

Upper Peninsula R6-10: Employment Status by Insured and Uninsured Household

Employment Status	Insured Households* (N = 82,971)		Uninsured Households (N = 17,274)	
	Percent**	CI	Percent**	CI
Employed	71.1	3.0	77.1	6.1
Self-Employed	11.0	2.0	20.9	5.8
Not Employed	18.8	2.5	33.5	6.7
Other***	25.8	2.9	15.4	5.1

* In insured households, employment status was only obtained for the respondent and spouse. In uninsured households, employment status was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employment status category. However, a household can only be counted once within an employment status category.

*** Includes individuals reported as disabled or retired.

Upper Peninsula R6-11: Employer Industry Type for Insured and Uninsured Households

Industry Type	Insured Households* (N = 63,156)		Uninsured Households (N = 15,387)	
	Percent**	CI	Percent**	CI
Construction, Natural Resources, & Mining	16.3	2.7	24.7	6.5
Education & Health Services	40.5	3.6	27.7	6.7
Financial Activities, Professional and Business Services	11.2	2.4	9.3	4.4
Government	16.9	2.8	-	-
Information/Computer Technology	2.5	1.2	-	-
Leisure & Hospitality (restaurants and bars)	5.2	1.7	20.3	6.0
Manufacturing	11.6	2.4	8.6	4.3
Transportation & Utilities	6.6	1.9	10.1	4.6
Wholesale & Resale Trade	11.3	2.4	16.8	5.6
Other Services	12.5	2.5	17.5	5.6
Other	-	-	-	-

* In insured households, industry type was only obtained for the respondent and spouse. In uninsured households, industry type was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one industry type category. However, a household can only be counted once within an industry type category.

Upper Peninsula R6-12: Employer Size for Insured and Uninsured Households

Number of Employees	Insured Households* (N = 63,156)		Uninsured Households (N = 15,387)	
	Percent**	CI	Percent**	CI
Just One	7.8	2.0	20.9	6.2
2 to 10	19.7	2.9	33.3	7.0
11 to 24	10.8	2.3	13.4	5.1
25 to 50	10.9	2.4	10.1	4.6
51 to 100	11.5	2.4	5.4	3.5
101 to 500	29.4	3.4	14.0	5.2
More than 500	34.7	3.5	21.0	6.1

* In insured households, employer size was only obtained for the respondent and spouse. In uninsured households, employer size was obtained for all employed adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employer size category. However, a household can only be counted once within an employment size category.

Upper Peninsula R6-12A: Uninsured Households with at Least One Person Working in Each Hour Category

Hours Per Week	Uninsured Working Household (N = 15,387)	
	Percent*	CI
Less Than 30 Hours/Week	30.0	6.9
30 to 39 Hours/Week	22.2	6.2
40 or More Hours/Week	73.8	6.7

* Percentages will total more than 100% because a household may include adults in more than one category. However, a household can only be counted once within any one category.

Upper Peninsula R6-13: Reasons Employed Members of Uninsured Households Had for Being Ineligible for Employer-Based Coverage

	Uninsured Working Household (N = 15,387)	
	Percent*	CI
Percent of Households with Employers Offering Health Insurance	57.7	7.4
Percent of Households with Eligible Employees	46.1	7.4
Reasons for Ineligibility (N=8,301)		
Part-Time Employee	62.2	15.7
Temporary Worker	-	-
Doesn't Work Enough Hours	-	-
Haven't Worked Long Enough	-	-
Other	-	-

* Percentages may total more than 100% because a household may include more than one employed individual ineligible for employer-based health insurance.

Upper Peninsula R6-14: Reasons for Not Having Employer-Based Coverage in Uninsured Households

Reasons Eligible Worker is Without Employer-Based Coverage (N = 2,569)	Uninsured Employed Households	
	Percent*	CI
Can't Afford It	71.7	16.2
Part-Time/Not Enough Hours	-	-
Reasons Worker's Coverage Not Extended to Other Uninsured Household Members (N = 5,261)**		
Can't Afford It	23.3	10.7
Insurance Covers Workers Only	-	-
Not Immediate Family	35.6	11.9
Not Eligible***	34.5	11.9
Other	-	-

* Percentages total more than 100% because a household may include more than one uninsured adult who is not working.

** Only includes households with insured workers and other uninsured members.

*** 'Not eligible' was not a response option originally available to respondents. It was created during the recoding process because of the large number of respondents who reported this in the 'Other-Specify' response option. This category primarily includes households who reported the uninsured person as being ineligible for employer-based coverage due to their age.

Upper Peninsula R6-15: Willingness to Pay Out-of-Pocket for Employer-Based Health Insurance

Amount Per Month	Uninsured Households (N = 9,390)*	
	Percent	CI
Nothing	-	-
\$1 to \$50	25.1	8.5
\$51 to \$100	42.6	9.5
\$101 to \$150	-	-
\$151 to \$200	-	-
\$201 to \$400	10.3	6.0
More than \$400	-	-

* The total number of households includes households where the respondent and/or spouse were uninsured and at least one valid dollar amount was provided.

Upper Peninsula R6-16: Reasons Household Members Chose Jobs that Did Not Offer Health Insurance Over Jobs That Did

	Uninsured Households	
	Percent*	CI
Ever take a job that did not offer health insurance over one that did? (N = 17,274)	26.6	6.2
Reasons for taking job without health insurance (N = 4,603)*		
Made More Money	40.4	13.1
Liked Job Better	-	-
Didn't Want or Need Insurance	-	-
Easier Commute	-	-
Other	26.3	11.9

* Only those who had taken a job that did not offer health insurance over one that did were asked about the reasons for this decision.

Upper Peninsula R6-17: Types of Health Insurance Purchased on Own

	Uninsured Households	
	Percent*	CI
Any household member try to purchase health insurance on own? (N = 17,274)	40.1	7.0
Was a plan ever purchased? (N = 6,925)*	37.3	10.9
Type of Plan Purchased (N = 2,585)**		
Catastrophic Only	27.6	16.2
Full Medical Coverage	40.2	17.8
Prescription	9.9	11.8
Other	18.4	14.9
Didn't Know	4.0	11.7

* Only those who responded that they had tried to purchase health insurance were asked if the plan was actually purchased.

** Only those who had purchased a plan were asked about the type of plan purchased.

Upper Peninsula R6-18A: Perceived Eligibility for Government-Sponsored Health Insurance

	Uninsured Households (N = 12,182)	
	Percent*	CI
Perceived Eligible for Government-Sponsored Health Insurance	9.2	5.0
Ever Applied for Government-Sponsored Health Insurance	39.8	8.3

* Only includes households with uninsured adults (18-64 years).

Upper Peninsula R6-18: Willing to Pay and Enroll Adults in Government-Sponsored Health Insurance with Premium

Monthly Contribution (N = 9,990)*	Willing to Pay		Willing to Enroll in Program?	
	Percent	CI	Percent	CI
Nothing	12.8	6.5	80.3	20.8
\$1-\$50	30.7	8.8	100.0	0.0
\$51-\$100	37.7	9.1	95.4	6.4
\$101-\$150	-	-	-	-
\$151-\$200	-	-	-	-
\$200 or More	-	-	-	-

* Includes individuals in which a valid family income was reported.

Upper Peninsula R6-19A: Awareness of Government-Sponsored Health Insurance for Children

	Uninsured Households	
	Percent	CI
Ever Heard of Healthy Kids or MI Child (N = 1,076)*	91.8	24.0
Ever Applied for Healthy Kids or MI Child (N = 988)**	-	-
Any Child Ever Receive Healthy Kids or MI Child (N = 508)***	-	-

* Only includes households with uninsured children.

** Only includes households with uninsured children that have heard of Healthy Kids or MI Child.

*** Only includes households with uninsured children that have applied for Healthy Kids of MI Child.

Upper Peninsula R6-20: Enrolling Uninsured Child in State-Sponsored Health Insurance Program

Likelihood of Enrolling (N = 1,076)	No Cost		\$5/Month	
	Percent	CI	Percent	CI
Definitely would	-	-	-	-
Probably would	-	-	-	-
Would Not/Unsure*	-	-	-	-

* Includes the response categories: 'Definitely would not', 'Probably would not', and 'Unsure'.

Detroit Region

The results presented below were weighted to produce estimates representative of this region's population and household count. All data presented at the individual level were weighted to match the 2004 CPS population estimates and data presented at the household level were weighted to match the household count according to the 2000 Census. All confidence intervals (CI) are at a 95% level of significance.

The tables in this section are similar to those presented in the Results section of this report. It is recommended that readers reference the text associated with corresponding statewide tables located in the Results section to fully understand the content of the regional tables. Because of the detailed nature of the Household Survey, many table cells include unweighted sample sizes that were too small to produce reliable estimates. A dash (-) appears in those cells.

Detroit R7-2: Type of Health Insurance Coverage

Type of Coverage	Adults (18-64 years) (N = 526,616)		Children (0-17 years) (N = 279,962)	
	Percent	CI	Percent	CI
No Health Insurance	17.5	2.1	4.7	2.3
Had Health Insurance	82.5	2.1	95.3	2.3
Employer-Based	68.6	3.4	45.5	5.7
Self-Pay	9.0	1.9	4.0	1.8
Medicaid*	24.2	2.9	53.6	4.7
Medicare	10.3	1.9	5.7	3.3
Military/Veterans Affairs	2.1	0.7	-	-
Indian Health Services (IHS)	-	-	-	-
County Health Plan	2.4	1.5	4.7	2.7
Other	1.0	0.5	1.5	1.1

* In the case of children, Medicaid includes Healthy Kids and MI Child

Detroit R7-3: Perception of Health Insurance

Type of Health Insurance	Adults (18-64 years) (N= 429,896)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	255,105	37.1	4.4	47.9	4.5	12.7	3.0
Self-pay	17,069	37.0	19.1	30.9	15.2	27.7	17.8
Medicaid	63,996	14.1	6.0	48.8	8.3	37.1	8.1
Medicare	9,191	-	-	38.5	20.1	58.4	21.9
Military	3,806	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-
County-based	4,883	-	-	-	-	-	-
Other	-	-	-	-	-	-	-
Multiple Plans	73,837	28.3	7.4	47.7	8.6	21.7	6.2
Type of Health Insurance	Children (0-17 years) (N= 264,966)						
	Number	Very Adequate		Adequate		Not Adequate	
		Percent	CI	Percent	CI	Percent	CI
Employer-based	100,356	35.1	7.6	48.6	8.2	16.3	6.9
Self-pay	2,744	-	-	-	-	-	-
Medicaid	109,616	24.2	7.8	52.1	9.4	22.8	8.0
Medicare	4,562	-	-	67.0	34.9	-	-
Military	-	-	-	-	-	-	-
Indian Health Services	-	-	-	-	-	-	-
County-based	5,127	-	-	63.8	48.8	-	-
Other	-	-	-	-	-	-	-
Multiple Plans	40,759	28.1	13.9	38.5	15.9	32.8	16.9

Detroit R7-4: Prescription Coverage Among Insured Individuals

Adults (18-64 years) (N= 429,896)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	255,105	96.2	1.4	16.4	3.3	61.4	4.4	20.6	4.3
Self-pay	17,069	77.0	13.4	-	-	50.3	22.0	38.7	21.6
Medicaid	63,996	89.5	6.0	48.3	8.6	29.3	8.2	21.9	7.0
Medicare	9,191	65.7	17.8	-	-	-	-	-	-
Military	3,806-	92.3	14.3	-	-	-	-	-	-
Indian Health Serv.	-	-	-	-	-	-	-	-	-
County-based	4,883	89.2	14.6	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Multiple Plans	73,837	92.4	4.2	23.8	9.3	52.9	8.9	22.9	7.1
Children (0-17 years) (N= 264,966)									
Type of Health Insurance	Number	Prescription Coverage		Amount Prescription Coverage Pays					
		Percent	CI	All		Most		Some	
				Percent	CI	Percent	CI	Percent	CI
Employer-based	85109	98.7	1.4	18.6	7.3	58.1	8.4	20.8	6.9
Self-pay	-	-	-	-	-	-	-	-	-
Medicaid	105842	96.6	3.7	55.5	9.6	30.0	9.2	11.7	5.9
Medicare	4562	100.0	0.0	-	-	-	-	-	-
Military	-	-	-	-	-	-	-	-	-
Indian Health Serv.	-	-	-	-	-	-	-	-	-
County-based	5127	100.0	0.0	90.7	15.0	-	-	-	-
Other	-	-	-	-	-	-	-	-	-
Multiple Plans	39252	96.3	4.5	28.1	14.3	32.8	15.1	39.1	17.2

Detroit R7-4A: Individuals Having Dental Insurance Among Insured and Uninsured

Dental Coverage	Insured		Uninsured	
	Percent	CI	Percent	CI
Adult (N= 521,835)	77.1	3.1	3.6	2.6
Children (N= 278,111)	76.3	5.1	-	-

Detroit R7-6: Family Income for Insured and Uninsured Individuals

Family Income	Insured (N = 563,845)*		Uninsured (N = 92,413)*	
	Percent	CI	Percent	CI
Less than \$10,000	14.6	2.9	19.5	6.3
\$10,000 to < \$15,000	7.8	2.1	17.9	5.9
\$15,000 to < \$20,000	9.2	3.1	10.8	4.7
\$20,000 to < \$25,000	6.4	2.1	9.3	4.5
\$25,000 to < \$30,000	6.9	2.1	7.4	3.8
\$30,000 to < \$35,000	8.4	2.5	10.2	5.9
\$35,000 to < \$40,000	6.1	1.9	4.4	3.1
\$40,000 to < \$50,000	6.7	2.0	8.4	5.3
\$50,000 to < \$60,000	7.7	2.1	3.0	2.3
\$60,000 to < \$75,000	8.7	2.3	5.1	4.7
\$75,000 or more	17.6	3.1	4.0	3.1
Total	100			

* Includes individuals in which a valid family income was reported.

Detroit R7-6B: Health Insurance Status by Poverty Levels

Poverty Level	Insured (N = 563,845)*		Uninsured (N = 92,113)*	
	Percent	CI	Percent	CI
100% Poverty	31.1	4.3	42.3	8.0
200% Poverty	53.9	4.3	72.4	1.1
300% Poverty	72.2	3.6	91.3	3.3

* Includes individuals in which a valid family income was reported.

Detroit R7-7: Percentage of the Uninsured Population by Age and Gender*

Age Group	Male (N = 51,049)		Female (N = 53,191)		Total (N = 104,240)	
	Percent	CI	Percent	CI	Percent	CI
0 to 9	5.1	4.2	5.9	3.6	5.5	3.1
10 to 19	14.5	5.4	11.3	4.4	12.8	3.9
20 to 29	32.2	7.6	25.1	6.4	28.6	5.5
30 to 39	22.0	6.1	20.3	5.8	21.1	4.6
40 to 49	15.0	5.6	16.7	5.5	15.9	4.1
50 to 59	8.5	4.3	17.9	5.7	13.3	3.7
60 to 64	-	-	-	-	2.7	1.8
Total	100		100		100	

* This table excludes individuals whose age or gender was not obtained.

Detroit R7-8: Time without Health Insurance

Time Period	Adults (18-64 years) (N = 88,838)		Children (0-17 years) (N = 13,145)	
	Percent	CI	Percent	CI
Less than 6 Months	17.8	4.9	37.3	24.3
6 to 12 Months	14.1	2.5	22.1	16.1
12 to 18 Months	5.6	2.5	-	-
18 to 24 Months	3.6	2.3	-	-
More than 24 Months	36.3	6.1	29.3	16.7
Never Had Coverage	2.6	1.7	-	-
Total	100		100	

Detroit R7-9: Primary Reason for Not Having Insurance

Primary Reasons	Adults (N = 90,613)		Children (N = 13,145)	
	Percent	CI	Percent	CI
Household can't afford it	27.6	5.7	-	-
Lost/Left job with coverage	33.7	5.7	-	-
Became ineligible	18.6	4.9	44.5	20.1
Waiting until an employer offers it	12.6	4.5	-	-
Employer dropped coverage	-	-	-	-
Don't want it/Don't believe in it	-	-	-	-
Employer pays for worker only	-	-	-	-
Disabled	-	-	-	-
Other	3.9	2.1	-	-
Total	100		100	

Detroit R7-10: Employment Status by Insured and Uninsured Households

Employment Status	Insured Households* (N = 225,092)		Uninsured Households (N = 69,209)	
	Percent**	CI	Percent**	CI
Employed	58.3	3.4	66.3	5.9
Self-Employed		1.4	9.7	3.7
Not Employed	21.0	2.8	59.6	6.2
Other***	30.7	3.2	21.5	5.1

* In insured households, employment status was only obtained for the respondent and spouse. In uninsured households, employment status was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employment status category. However, a household can only be counted once within an employment status category.

*** Includes individuals reported as disabled or retired.

Detroit R7-11: Employer Industry Type for Insured and Uninsured Households

Industry Type	Insured Household* (N = 138,321)		Uninsured Household (N = 49,240)	
	Percent**	CI	Percent**	CI
Construction, Natural Resources, & Mining	4.2	1.7	6.5	3.7
Education & Health Services	33.2	4.1	30.5	6.9
Financial Activities, Professional and Business Services	16.4	3.3	12.0	4.9
Government	15.0	3.1	7.6	3.9
Information/Computer Technology	2.9	1.3	4.1	2.9
Leisure & Hospitality (restaurants and bars)	4.2	1.8	14.6	5.3
Manufacturing	15.9	3.2	12.7	4.9
Transportation & Utilities	5.8	2.1	4.4	2.9
Wholesale & Resale Trade	7.1	2.1	12.9	5.1
Other Services	12.7	2.9	26.8	6.6
Other	-	-	2.3	2.5

* In insured households, industry type was only obtained for the respondent and spouse. In uninsured households, industry type was obtained for all adult household members.

** Percentages will total more than 100% because a household may include adults in more than one industry type category. However, a household can only be counted once within an industry type category.

Detroit R7-12: Employer Size for Insured and Uninsured Households

Number of Employees	Insured Household* (N = 138,321)		Uninsured Household (N = 49,240)	
	Percent**	CI	Percent**	CI
Just One	4.7	2.0	10.3	4.6
2 to 10	7.5	2.3	12.9	5.0
11 to 24	4.9	2.0	7.9	4.1
25 to 50	5.6	2.1	12.2	5.0
51 to 100	5.6	2.0	8.1	4.2
101 to 500	14.4	3.1	17.3	5.7
More than 500	59.2	4.3	35.7	6.6

* In insured households, employer size was only obtained for the respondent and spouse. In uninsured households, employer size was obtained for all employed adult household members.

** Percentages will total more than 100% because a household may include adults in more than one employer size category. However, a household can only be counted once within an employment size category.

Detroit R7-12A: Uninsured Households with at Least One Person Working in Each Hour Category

Hours Per Week	Uninsured Working Household (N = 49,240)	
	Percent*	CI
Less Than 30 Hours/Week	24.7	6.5
30 to 39 Hours/Week	26.9	6.6
40 or More Hours/Week	69.5	6.3

* Percentages will total more than 100% because a household may include adults in more than one category. However, a household can only be counted once within any one category.

Detroit R7-13: Reasons Employed Members of Uninsured Households Had for Being Ineligible for Employer-Based Coverage

	Uninsured Working Household (N = 49,240)	
	Percent*	CI
Percent of Households with Employers Offering Health Insurance	64.7	7.1
Percent of Households with Eligible Employees	52.7	7.4
Reasons for Ineligibility (N = 10,605)		
Part-Time Employee	38.7	15.5
Temporary Worker	-	--
Doesn't Work Enough Hours	-	-
Haven't Worked Long Enough	37.0	15.5
Other	13.4	9.0

* Percentages may total more than 100% because a household may include more than one employed individual ineligible for employer-based health insurance.

Detroit R7-14: Reasons for Not Having Employer-Based Coverage in Uninsured Households

Reasons Eligible Worker is Without Employer-Based Coverage (N = 7,977)	Uninsured Employed Households	
	Percent*	CI
Can't Afford It	70.4	16.4
Part-Time/Not Enough Hours	-	-
Reasons Worker's Coverage Not Extended to Other Uninsured Household Members (N = 18,237)**		
Can't Afford It	21.6	10.2
Insurance Covers Workers Only	-	-
Not Immediate Family	34.4	6.6
Not Eligible***	23.3	10.6
Other	19.5	10.0

* Percentages total more than 100% because a household may include more than one uninsured adult who is not working.

** Only includes households with insured workers and other uninsured members.

*** 'Not eligible' was not a response option originally available to respondents. It was created during the recoding process because of the large number of respondents who reported this in the 'Other-Specify' response option. This category primarily includes households who reported the uninsured person as being ineligible for employer-based coverage due to their age.

Detroit R7-15: Willingness to Pay Out-of-Pocket for Employer-Based Health Insurance

Amount Per Month	Uninsured Households (N = 37,275)*	
	Percent	CI
Nothing	-	-
\$1 to \$50	38.1	8.2
\$51 to \$100	34.0	8.0
\$101 to \$150	12.0	5.6
\$151 to \$200	-	-
\$201 to \$400	-	-
More than \$400	-	-

* The total number of households includes households where the respondent and/or spouse were uninsured and at least one valid dollar amount was provided.

Detroit R7-16: Reasons Household Members Chose Jobs That did not Offer Health Insurance Over Jobs That Did

	Uninsured Households (N = 69,209)	
	Percent	CI
Ever take a job that did not offer health insurance over one that did? (N = 69,209)	26.9	5.6
Reasons for taking job without health insurance (N = 18,611)		
Made More Money	54.7	12.0
Liked Job Better	-	-
Didn't Want or Need Insurance	-	-
Easier Commute	-	-
Other	-	-

* Only those who had taken a job that did not offer health insurance over one that did were asked about the reasons for this decision.

Detroit R7-17: Types of Health Insurance Purchased on Own

	Uninsured Households	
	Percent*	CI
Any household member try to purchase health insurance on own? (N = 69,209)	32.0	5.8
Was a plan ever purchased? (N = 22,135)*	22.1	9.1
Type of Plan Purchased (N = 4,895)**		
Catastrophic Only	-	-
Full Medical Coverage	56.1	21.6
Prescription	-	-
Other	-	-
Didn't Know	-	-

* Only those who responded that they had tried to purchase health insurance were asked if the plan was actually purchased.

** Only those who had purchased a plan were asked about the type of plan purchased.

Detroit R7-18A: Perceived Eligibility for Government-Sponsored Health Insurance

	Uninsured Households (N = 45,232)	
	Percent*	CI
Perceived Eligible for Government-Sponsored Health Insurance	38.4	7.5
Ever Applied for Government-Sponsored Health Insurance	47.3	7.7

* Only includes households with uninsured adults (18-64 years).

Detroit R7-18: Willing to Pay and Enroll Adults in Government-Sponsored Health Insurance with Premium

Monthly Contribution (N = 45,232)	Willing to Pay		Willing to Enroll in Program?	
	Percent	CI	Percent	CI
Nothing	-	-	-	-
\$1-\$50	50.0	8.4	-	-
\$51-\$100	31.3	7.8	98.6	2.7
\$101-\$150	7.2	4.4	100	0.0
\$151-\$200	-	-	-	-
\$200 or More	-	-	-	-

* Includes individuals that provided a valid dollar amount.

Detroit R7-19A: Awareness of Government-Sponsored Health Insurance for Children

	Uninsured Households	
	Percent*	CI
Ever Heard of Healthy Kids or MI Child (N = 7,395)*	89.0	12.1
Ever Applied for Healthy Kids or MI Child (N = 6,581)	74.3	18.6
Any Child Ever Receive Healthy Kids or MI Child (N = 4,888)	67.8	23.0

* Only includes households with uninsured children.

Detroit R7-20: Enrolling Uninsured Child in State-Sponsored Health Insurance Program

Likelihood of Enrolling (N = 7,395)	No Cost		\$5/Month	
	Percent	CI	Percent	CI
Definitely would	80.4	16.6	76.8	17.3
Probably would	-	-	-	-
Would Not/Unsure*	-	-	-	-

* Includes the response categories: 'Definitely would not', 'Probably would not', and 'Unsure'.

APPENDIX IX – Glossary

Adults – Persons 18 to 64 years of age. Because of eligibility for Medicare, persons 65 years of age and older were excluded from the study.

Insured Household – A household where all members had health insurance.

Uninsured Household – A household with one or more members that did not have health insurance.

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