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WHO ARE THE UNINSURED IN MICHIGAN?

According to the Michigan Household Survey on Health Insurance (numbers are rounded off):

RATES OF UNINSURANCE

- The uninsured rate of all Michigan residents is 7.8% or 790,000 individuals.
- Among person under the age of 65, 8.8% are uninsured.
- The uninsured rate among adults ages 18-64 is 10.9% for 690,000 uninsured adults.
- For children under the age of 18, 3.7% are uninsured for 93,000 uninsured children.
- The highest percentage (26%) of the uninsured falls between the ages of 20 and 29; 21% are between the ages of 30 and 39. The percentage of uninsured goes down to 20% for 40 to 49 year olds, 13% of the uninsured are between 50 to 59 years of age and 3% are 60 to 64 year olds.
- The city of Detroit has the highest adult uninsured regional rate at 18%, followed closely by the Northern Lower Peninsula, which as an adult uninsured regional rate of 17%. The southeast, except for Detroit, has the lowest rate at 9%.
- 32% of uninsured children and 54% of uninsured adults have been uninsured for over 24 months; over 30% of uninsured children, but only 16% of uninsured adults have been uninsured for less than 6 months.
- Uninsured adults indicate that the primary reasons for being uninsured are that they could not afford it (36%) or they had lost/left a job with coverage (31%); for children the primary reason for uninsurance are that they became ineligible (37%) or the family could not afford to purchase coverage (33%).

EMPLOYER-BASED INSURANCE

- Among insured adults, 81% receive insurance through their employer, 12% are self-pay and 9% receive Medicaid. For insured children, 71% receive coverage that is employer-based, 29% is self-pay and 27% have Medicaid. (These do not add up to 100% because some individuals have more than on type of coverage)
- 80% of uninsured households have a least one adult who is employed or self-employed. Of households with at least one working adult, 73% have someone working 40 or more hours per week.
- 41% of the uninsured households work for a business that has fewer than 10 employees and 62% work for businesses with fewer than 50 employees. However, 30% work for companies with more than 500 employees. (The total exceeds 100% because employer size was obtained for all employed members of each household)
- 62% of uninsured employed households have at least one adult who works for an employer who offers health insurance to eligible employees. However, only 47% of these households have a worker who is actually eligible for the employer-based insurance. Workers are ineligible for employer-based coverage because they are part-time (39%), they have not worked long enough (34%), they are temporary (11%) or they don't work enough hours (9%). Of the 60,000 uninsured working households that are eligible for employer-based coverage, 65% do not take the insurance because they cannot afford their share of the premium.
- Of the 120,000 households that have a worker but do not receive dependent coverage, 38% are because the dependents are not immediate family, 27% are not eligible generally due to age and 19% cannot afford the coverage.

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INCOME STATUS OF UNINSURED

- Individuals with an annual family income of less than \$10,000 have an uninsured rate of 19%. This is a lower uninsured rate than individuals with an annual income of \$10,000 to \$15,000 per year, who have the highest rate at 26%. Individuals with annual income between \$15,000 and \$25,000 have an uninsured rate of about 20%. Uninsured rates continue to decrease with higher annual incomes above \$25,000, until at the income level of \$75,000 or more, the uninsured rate is 3%.
- More than a quarter of the uninsured population lives below 100% of the poverty level; 63% live below 200% of poverty and 85% of the uninsured population live 300% below poverty.

UNINSURED WILLINGNESS TO PAY FOR INSURANCE

- Over 90% of 273,000 uninsured households would be willing to pay something to participate in an employer-based insurance program offering basic coverage, with over 35% willing to pay up to \$50/month, and an additional 30% willing to pay up to \$100/month.
- Over 90% of 273,000 uninsured households would be willing to pay something to participate in a government-sponsored insurance program offering basic coverage, with over 41% willing to pay up to \$50/month, and an additional 30% willing to pay up to \$100/month.

UNINSURED KNOWLEDGE AND ATTITUDES ABOUT GOVERNMENT-SPONSORED HEALTH INSURANCE

- Among uninsured households with at least one uninsured child, 83% had heard of government-sponsored health insurance programs for children, and in that group almost 70% had applied for such coverage. Of those that applied, 70% had received a state-sponsored health plan for a child at one time. However, 17% of uninsured households with children said they did not know about state-sponsored health insurance programs.
- 94% of uninsured households with at least one uninsured child would definitely or probably enroll that child in a government-sponsored health insurance program if there were a \$5 monthly premium, 92% would enroll their children if there were no premium.

UNINSURED ACCESS TO HEALTH CARE SERVICES

- Over half of uninsured adults (55%) report that there was a time during the past year when they needed to see a doctor but could not because of the cost.
- Over half of uninsured adults report that getting medical care since becoming uninsured has been very difficult or somewhat difficult.
- More than one-third of uninsured adults have accumulated large medical bills that have been difficult to pay off.
- About half of uninsured adults state that the most worrisome aspect of being uninsured is being financially unable to pay for healthcare.

OTHER SOURCES

- According to EBRI, 63% of uninsured children in Michigan live below 200% of poverty. This means that 59,000 children are eligible for but not enrolled in Healthy Kids or MICHild.