

*Michigan Department
of Community Health*



Jennifer M. Granholm, Governor
Janet Olszewski, Director

Health Policy, Regulation and Professions Administration

Special Report

July 2006

**Characteristics of the Uninsured
and Select Health Insurance Coverage in Michigan**

Non-Elderly Population

This report is based on U.S. Census Bureau Current Population Survey (CPS) data as reported for Michigan. Some researchers believe that the CPS estimates of the uninsured may be high due to data collection and analysis issues.

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FOREWORD

The Michigan Department of Community Health is pleased to release the 2006 edition of *Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan*. This report describes the uninsured and employer-based and private health insurance coverage in Michigan through easy-to-use maps, graphs, and tables based on the U.S. Census Bureau's Current Population Survey (CPS). The report also builds upon three preceding reports by the department: *Estimating the Uninsured Population*, July 1995; *Characteristics of Health Insurance in Michigan*, May 1997; and *Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan*, October 2001 and November 2003.

Given the changing nature of the health insurance market, accurate information about the uninsured and insurance coverage is important as we work to improve access to health care. This information can help to illustrate whether health care initiatives are increasing access, and knowing the characteristics can guide policymakers in developing further actions. These basic descriptive data, in an easily accessible form, are intended to help those working to improve health care coverage and access for Michigan residents.

OVERVIEW

Health insurance coverage is an important element in keeping people healthy. Studies have shown that not having insurance coverage is detrimental to health status because people may forego preventive services and delay seeking care until health problems are more advanced and harder to treat.

This report focuses primarily on three areas: the uninsured because of the related health consequences of being uninsured; employer-based coverage because nearly two-thirds of non-elderly Americans receive health insurance as a benefit from their employers; and individually purchased coverage because premiums are increasingly expensive.

Overall, Michigan residents compare favorably to residents of other states for having some type of health insurance coverage. Uninsured rates for Michigan residents have been lower than the national average since 1987 – the first year in which comparable state data became available. However, the percentage of Michigan residents without health insurance coverage increased in 2004 when compared to 2003 (13.2 percent to 12.3 percent). The proportion of US residents without health insurance remained stable from 2003 to 2004, moving from 17.7 percent in 2003 to 17.8 percent in 2004. Almost all of the uninsured in Michigan are under the age of 65, with about one in seven being children (under age 18).

Strong employer-based coverage is key to Michigan's relatively low uninsured rate. Nearly 70 percent of Michigan residents have health care coverage through their employer. Employer-based coverage rates in Michigan have been continually above the national average. Individually purchased coverage makes up only 6.1 percent of health insurance coverage in Michigan.

This report explores in greater depth the characteristics of the uninsured and selected health care coverage for the non-elderly population (under age 65). A high percentage of persons 65 and over are insured through some type of private and public coverage program (i.e., Employer-based, Medigap, Medicare, Medicaid). Additional data resources on health insurance coverage in Michigan can be found at www.michigan.gov/spg.

How to Use This Report

Single-year and three-year averages are available for state level data. Three-year averages are used for most comparisons, especially metropolitan areas and characteristics of the population. Many researchers believe that Current Population Survey (CPS) data can be used to produce relatively credible estimates by combining two or three years of data for smaller geographic areas and population subgroups.

For each analysis of the characteristics of the uninsured, there is a graph and a table. The graphs show the distribution of a group compared to the population. The tables depict the risk of being uninsured or having coverage within a population group. For instance, children in Michigan represent 14.7 percent of the uninsured non-elderly population, while 6.5 percent of children are uninsured (see page 13). In addition, each analysis on the uninsured highlights how Michigan compares to the United States; which segment of the population has the greatest risk of being uninsured; and which segment of the population represents the greatest proportion of uninsured. The profiles for employer-based and individually purchased coverage highlight, for the most part, the 11 characteristics covered in the uninsured section of the report.

The national comparisons were constructed by partitioning the states into four groups – two equal groups with rates higher than the national average and two equal groups with rates lower. Three-year averages were used to decrease the effects of rate variability. However, the Census Bureau does not recommend that these estimates be used to rank the states individually.

Limitations

The March CPS conducted by the U.S. Census Bureau is one of the most widely cited and available sources for data on the uninsured. The national sample size is large and the response rate is high. Estimates for smaller state and population subgroups can improve by combining several years of data. Single-year statewide estimates for Michigan should be relatively credible, keeping in mind the inherent limitations of any survey. For smaller areas and population subgroups in Michigan, three-year averages are used for most comparisons in this report to improve reliability. In addition, changes were made in the methodology and administration of the CPS in 1994, limiting trend analyses for prior years.

One of the most commonly cited limitation of the CPS is that estimates are not adjusted for the underreporting of Medicaid, although others debate whether an adjustment for Medicaid yields improved estimates of the uninsured. In addition, some researchers believe that the CPS estimates of the uninsured are too high and, thus, that respondents may be misinterpreting the survey questions on their insurance status. Even with these limitations, CPS estimates on the uninsured are most often used and accepted for federal planning purposes. For more information on strengths and weaknesses of the CPS or other data sources on the uninsured, see *How Many Uninsured? A Resource Guide for Community Estimates* by Elinor Sochowitzky and Nancy Turnbull (see References).

Acknowledgement

Initial analysis of the CPS data was provided by the Employee Benefit Research Institute (EBRI), which is a nonprofit, nonpartisan public policy research organization based in Washington, D.C. In addition, this report's framework and content is, in part, assembled using two primary resources: the *Uninsured in America* chart book by The Henry J. Kaiser Family Foundation, and the *1999 Health Insurance Coverage* report by the U.S. Census Bureau. Many facts and figures were used from these reports to provide more in-depth examination of the uninsured and health insurance coverage.

Estimated 2004 Michigan Demographics

Age Group	Total Population
Under 5 Years	649,842
5-13 Years	1,279,459
14-17 Years	604,138
All Children	2,533,439
18-24 Years	996,571
25-29 Years	629,259
30-44 Years	2,190,639
45-54 Years	1,496,114
55-64 Years	1,020,003
Total Non-Elderly Adults	6,332,586
65 Years and Over	1,246,595
Total Population	10,112,620

Gender	Total Population
Males	4,968,663
Females	5,143,957

Racial Group	Total Population
Caucasian Alone	8,232,138
African-American/Black Alone	1,450,583
American Indian or Alaskan Native Alone	60,462
Asian Alone	220,019
Other	3,770
Two or More Races	145,648

Source: Population Division, U.S. Census Bureau. Table 2: Annual Estimates of the Population by Sex and Age for Michigan: April 1, 2000 to July 1, 2004 (SC-EST2004-02-26) Release Date: March 2005. Table 3: Annual Estimates of the Population by Sex, Race and Hispanic or Latino Origin for Michigan: April 1, 2000 to July 1, 2004 (SC-EST2004-03-26) Release Date: August 11, 2005. CSA-EST2005-alldata: Population Estimates and Estimated Components of Change for Combined Statistical Areas and Their Geographic Components: April 1, 2000 to July 1, 2004. Release date 1-19-2006.

Population Estimate

Michigan is the eighth largest state in the nation with some 10.1 million residents, according to the U.S. Census Bureau's 2004 population estimates. The non-elderly population accounts for nearly 87.7 percent of Michigan's population.

The state's population is mostly urban and concentrated in urban areas in the southern Lower Peninsula. Detroit is the state's largest urban area, as defined by the U.S. Census Bureau, with a population of 4,479,884. Other major urban areas discussed in this report include Ann Arbor (population 601,274), Benton Harbor (population 162,486), Flint (population 440,853), Grand Rapids-Muskegon-Holland (population 1,114,600), Jackson (population 161,221), Kalamazoo-Battle Creek (population 456,544), Lansing-East Lansing (population 452,269), and Saginaw-Bay City-Midland (population 403,260). The regional population figures are based on a three-year average of estimated 2001, 2002 and 2003 figures.

The state also has a degree of racial and ethnic diversity similar to the nation. Nearly 81.5 percent of the state's population is Caucasian, 14.3 percent African-American, and 4.3 percent are one or more other races.

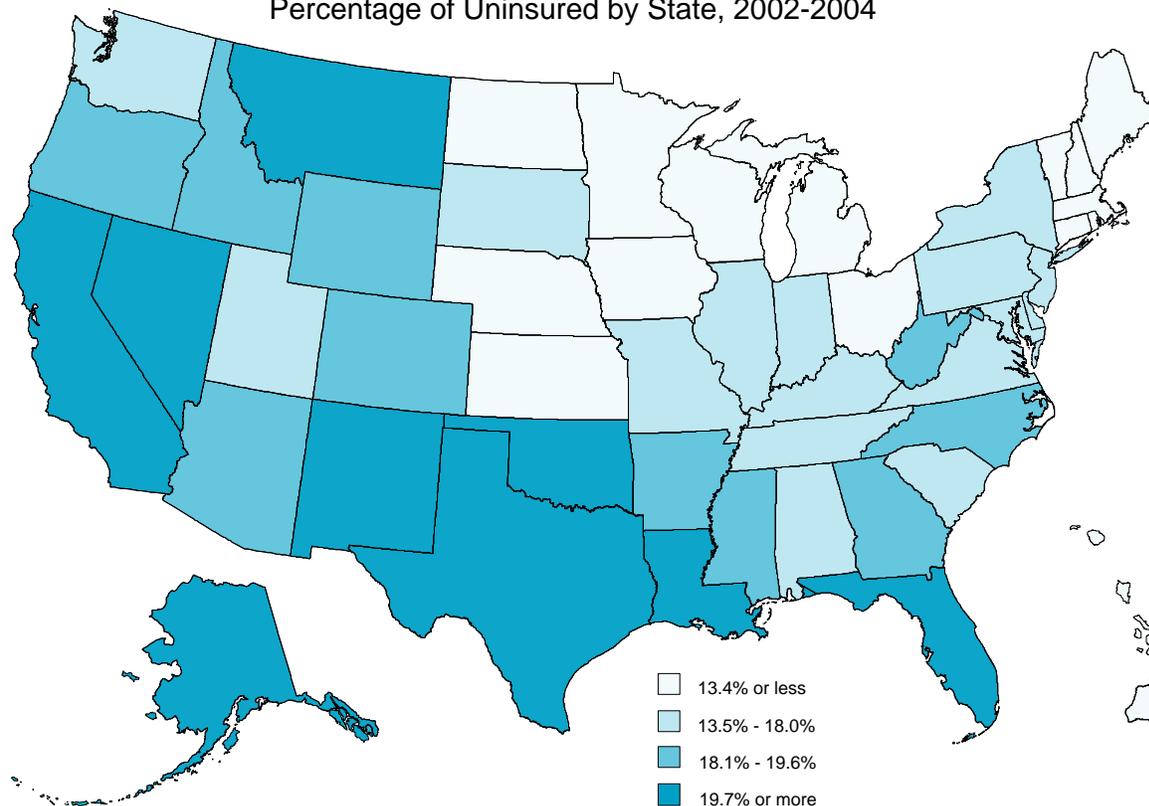
Tables listed on the left provide a snapshot of select populations identified in this report. For additional demographic information about Michigan, please visit the Michigan Information Center web site at <http://www.michigan.gov/census/>.

Note: See *Technical Notes* for methodology used to produce population estimates. Estimates listed above will vary from the weighting methodology used for the March Current Population Survey.

National Comparisons

Uninsured

Percentage of Uninsured by State, 2002-2004



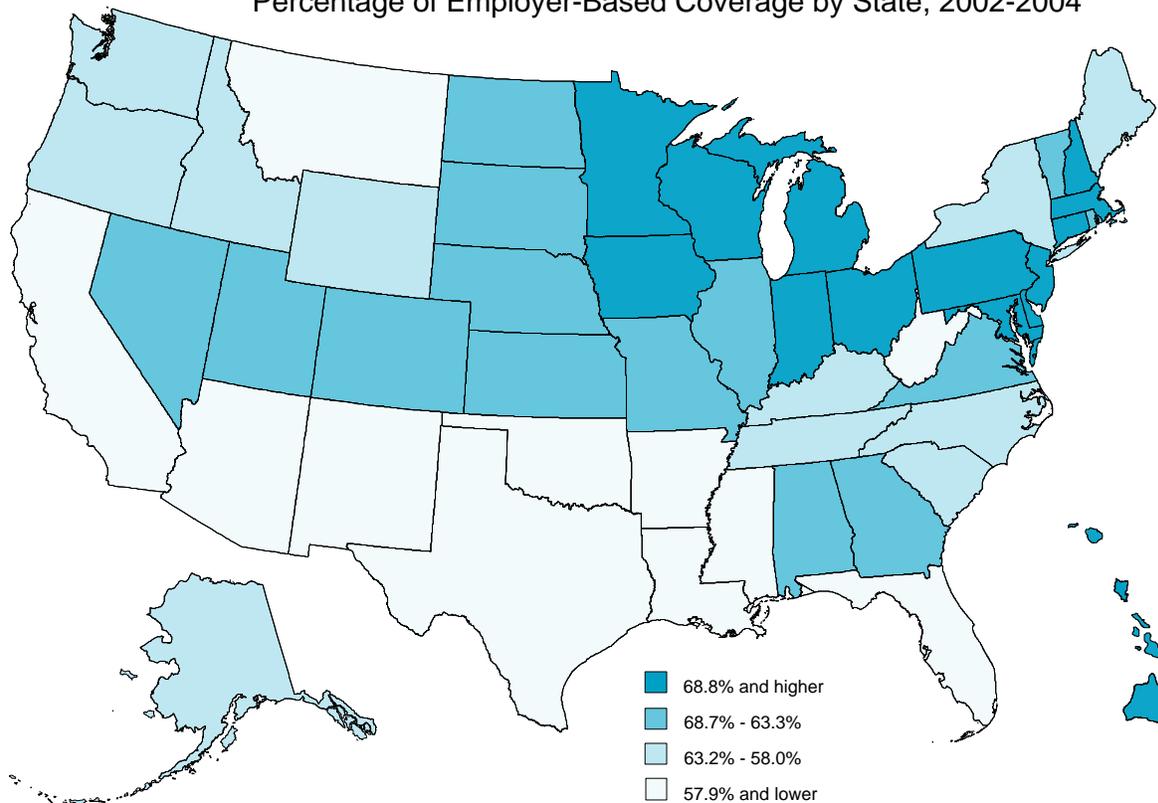
The share of the population without health insurance increased from 2001 through 2004, following decreases in 1999 and 2000. The proportion of people without health insurance ranges from 9.5 percent in Minnesota to 27.7 percent in Texas, based on a three-year average.

Percent Uninsured by State, 2002-2004							
Non-elderly (Under Age 65)							
State	Percent	State	Percent	State	Percent	State	Percent
Minnesota	9.5%	Michigan	12.9%	Washington	16.0%	Idaho	19.2%
Hawaii	11.6%	Ohio	13.4%	South Carolina	16.0%	Mississippi	19.5%
Iowa	11.7%	Missouri	13.5%	Illinois	16.0%	Arkansas	19.5%
Wisconsin	11.8%	Delaware	13.5%	Kentucky	16.1%	Arizona	19.6%
Vermont	12.0%	Pennsylvania	13.6%	New Jersey	16.3%	Alaska	19.8%
Rhode Island	12.0%	South Dakota	13.6%	New York	17.1%	California	20.5%
New Hampshire	12.0%	Tennessee	14.4%	United States	17.6%	Montana	20.9%
Massachusetts	12.3%	Utah	14.4%	Wyoming	18.1%	Louisiana	21.3%
Kansas	12.4%	D.C.	15.2%	Georgia	18.3%	Nevada	21.4%
Maine	12.5%	Alabama	15.4%	Oregon	18.4%	Florida	22.0%
Nebraska	12.5%	Virginia	15.5%	Colorado	18.5%	Oklahoma	22.5%
Connecticut	12.6%	Indiana	15.5%	West Virginia	18.7%	New Mexico	24.4%
North Dakota	12.8%	Maryland	15.7%	North Carolina	18.8%	Texas	27.7%

Source: CPS Data Files (2002-2004), Employee Benefit Research Institute.

Employer-Based Coverage

Percentage of Employer-Based Coverage by State, 2002-2004



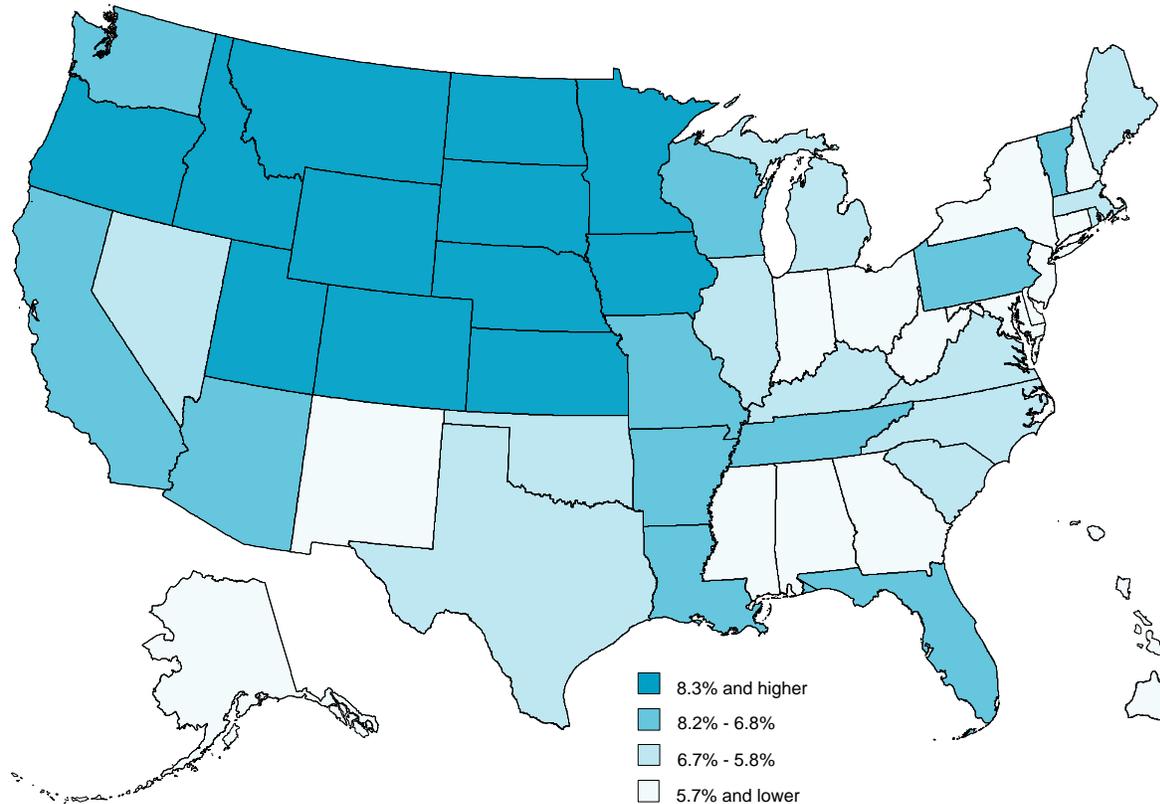
The proportion of people with employer-based health insurance coverage ranges from 77.0 percent in New Hampshire to 51.3 percent in New Mexico, based on a three-year average. The percent of people covered by employer-based health insurance declined nationally and in 47 of the 50 states based on the three-year average from 2002-2004. A high rate of employer-based coverage in Michigan is one of the primary reasons for the low uninsured rate.

Percent of Employer-Based Coverage by State, 2002-2004							
Non-elderly (Under age 65)							
State	Percent	State	Percent	State	Percent	State	Percent
New Hampshire	77.0%	Indiana	68.8%	Colorado	64.2%	D.C.	59.7%
Minnesota	73.5%	Kansas	68.4%	South Dakota	63.8%	Alaska	58.9%
New Jersey	71.5%	Rhode Island	67.9%	United States	63.2%	West Virginia	57.9%
Connecticut	71.4%	Utah	67.8%	Maine	63.2%	Florida	57.8%
Ohio	70.9%	Virginia	67.8%	Washington	63.0%	Oklahoma	57.3%
Hawaii	70.9%	Illinois	67.5%	New York	62.4%	California	56.9%
Delaware	70.5%	Missouri	67.4%	Kentucky	62.3%	Arizona	56.7%
Maryland	70.4%	Nebraska	65.9%	South Carolina	62.2%	Mississippi	56.0%
Iowa	70.1%	Nevada	65.2%	Oregon	62.1%	Louisiana	55.1%
Pennsylvania	69.9%	Alabama	64.8%	Wyoming	61.8%	Arkansas	54.8%
Michigan	69.8%	Vermont	64.7%	Idaho	60.7%	Texas	54.2%
Wisconsin	69.8%	North Dakota	64.7%	North Carolina	60.3%	Montana	53.4%
Massachusetts	69.5%	Georgia	64.4%	Tennessee	60.1%	New Mexico	51.3%

Source: CPS Data Files (2002-2004), Employee Benefit Research Institute.

Individually Purchased Coverage

Percentage of Individually Purchased Coverage by State, 2002-2004

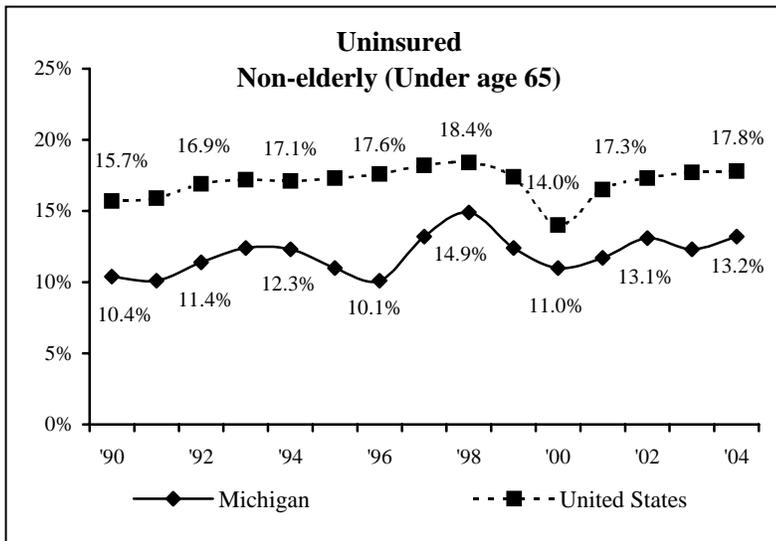


The proportion of people with individually purchased insurance ranges from 12.1 percent in North Dakota to 4.1 percent in New Jersey, based on a three-year average. Premiums for individually purchased insurance policies generally are more expensive than other group policies and have grown increasingly expensive, according to the Kaiser Commission on Medicaid and the Uninsured. Individually purchased coverage represents a small percentage (6.1 percent) of health insurance coverage in Michigan.

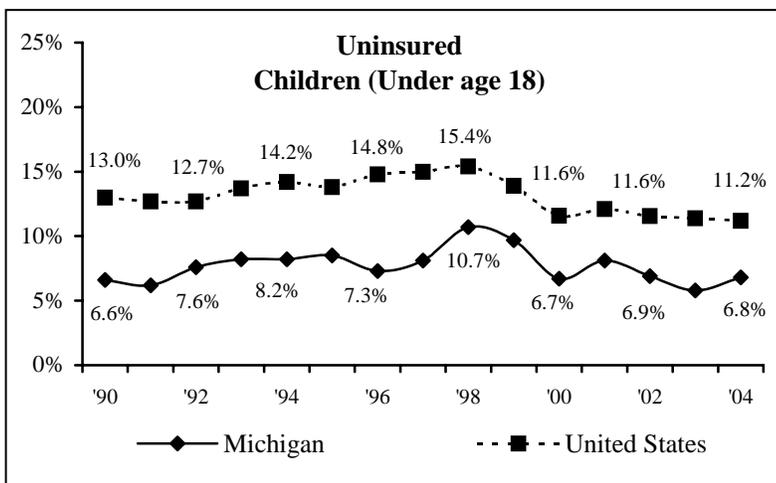
Percent of Individually Purchased Coverage by State, 2002-2004							
Non-elderly (Under age 65)							
State	Percent	State	Percent	State	Percent	State	Percent
North Dakota	12.1%	California	8.1%	Kentucky	6.6%	Georgia	5.6%
South Dakota	11.6%	Florida	8.0%	Virginia	6.5%	Mississippi	5.5%
Montana	11.6%	Washington	7.7%	Illinois	6.5%	Connecticut	5.4%
Nebraska	10.8%	Tennessee	7.6%	South Carolina	6.3%	Ohio	5.4%
Iowa	9.8%	Wisconsin	7.5%	D.C.	6.3%	New Mexico	5.1%
Utah	9.2%	Arkansas	7.4%	Oklahoma	6.3%	New York	5.1%
Minnesota	8.9%	Missouri	7.2%	Massachusetts	6.3%	Alabama	5.0%
Idaho	8.9%	Louisiana	6.9%	Michigan	6.1%	Alaska	4.9%
Wyoming	8.8%	Vermont	6.9%	Rhode Island	6.1%	Delaware	4.9%
Kansas	8.8%	Pennsylvania	6.8%	Nevada	5.8%	Hawaii	4.9%
Oregon	8.6%	United States	6.7%	Texas	5.8%	West Virginia	4.9%
Colorado	8.3%	North Carolina	6.6%	Indiana	5.7%	New Hampshire	4.7%
Arizona	8.2%	Maine	6.6%	Maryland	5.7%	New Jersey	4.1%

Source: CPS Data Files (2002-2004), Employee Benefit Research Institute.

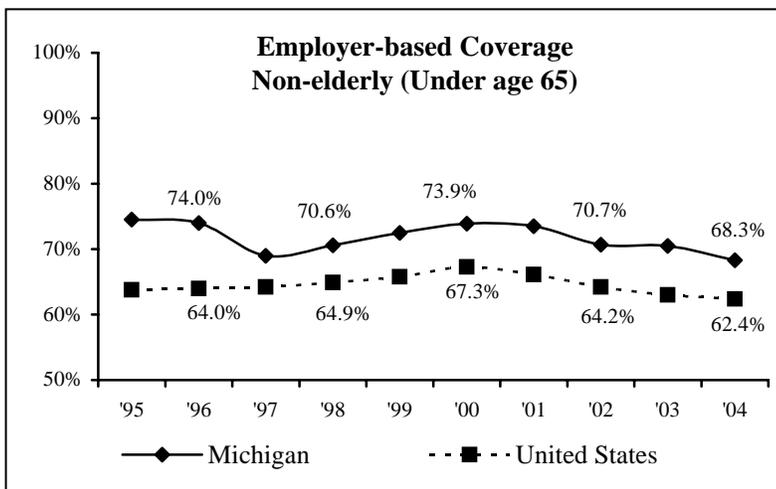
Michigan Trends



In 2004, the percent of the population without health insurance during the year rose in Michigan to 13.2 percent, up from 12.3 percent in 2003. This reflects a national trend. The proportion of residents without health insurance coverage in Michigan has been consistently lower than the national average since 1987, the first year when comparable data were made available.



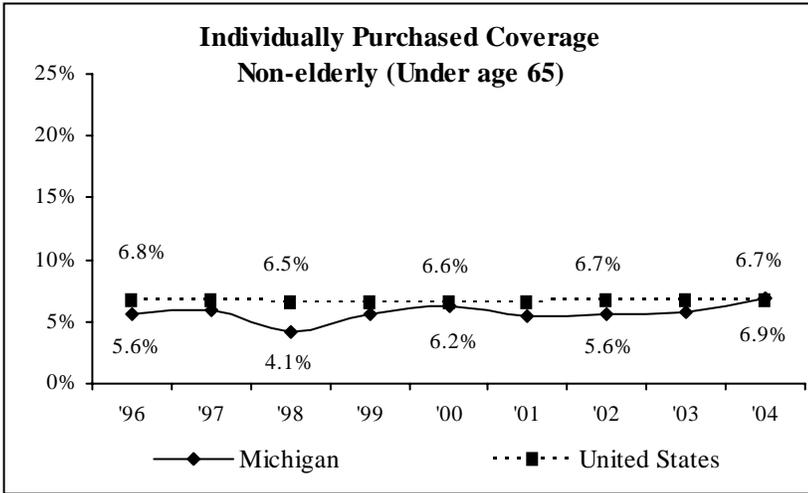
Children in Michigan continue to have a lower chance of being without health insurance than children nationally. Of Michigan's estimated 2.5 million children, 6.8 percent were without health insurance in 2004, down from 10.7 percent in 1998.



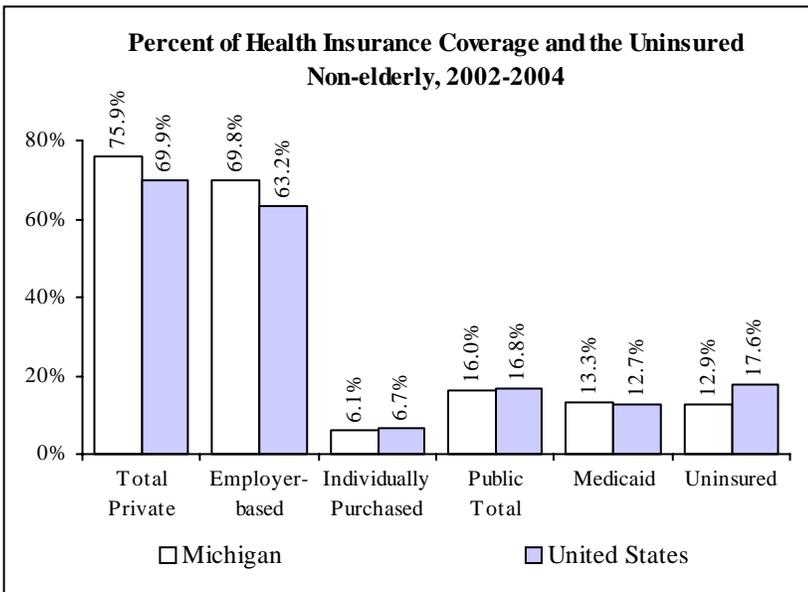
Private health insurance accounts for the majority of coverage available in Michigan (75.2 percent) and nationally (69.2 percent) in 2004. Employer-based coverage comprises the majority of this private coverage (68.3 percent in Michigan and 62.4 percent nationally).

Note: See Technical Notes for changes to the March CPS (survey redesign impacts employer-based coverage).

Source: CPS Data Files (1987-2004), Employee Benefit Research Institute.

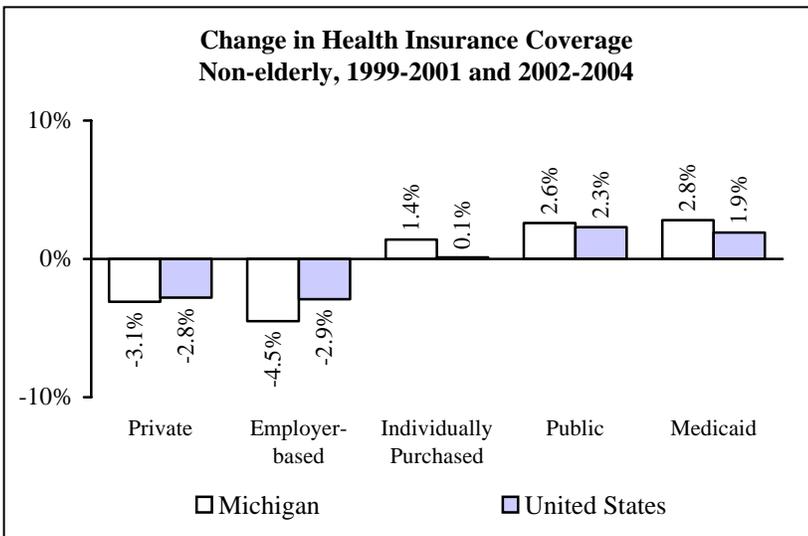


Individually purchased health insurance makes up only a small percentage (6.9 percent) of coverage in Michigan. Due in part to strong employer-based coverage in Michigan, the state has historically lagged behind the nation and other states in individually purchased coverage. According to the Kaiser Family Foundation National Survey on the Uninsured 2000, the primary reasons that uninsured adults lacked health insurance coverage is due to coverage being too expensive (74 percent) and their job not offering coverage (48 percent).



Between 2002 and 2004, private health insurance made up the majority of coverage in Michigan (75.9 percent) and the United States (69.9 percent), based on a three-year average. Private health insurance includes employer-based and individually purchased coverage. Employer-based health insurance in Michigan (69.8 percent) is above the national average (63.2 percent). Generally, other types of coverage in Michigan are slightly lower than the national average.

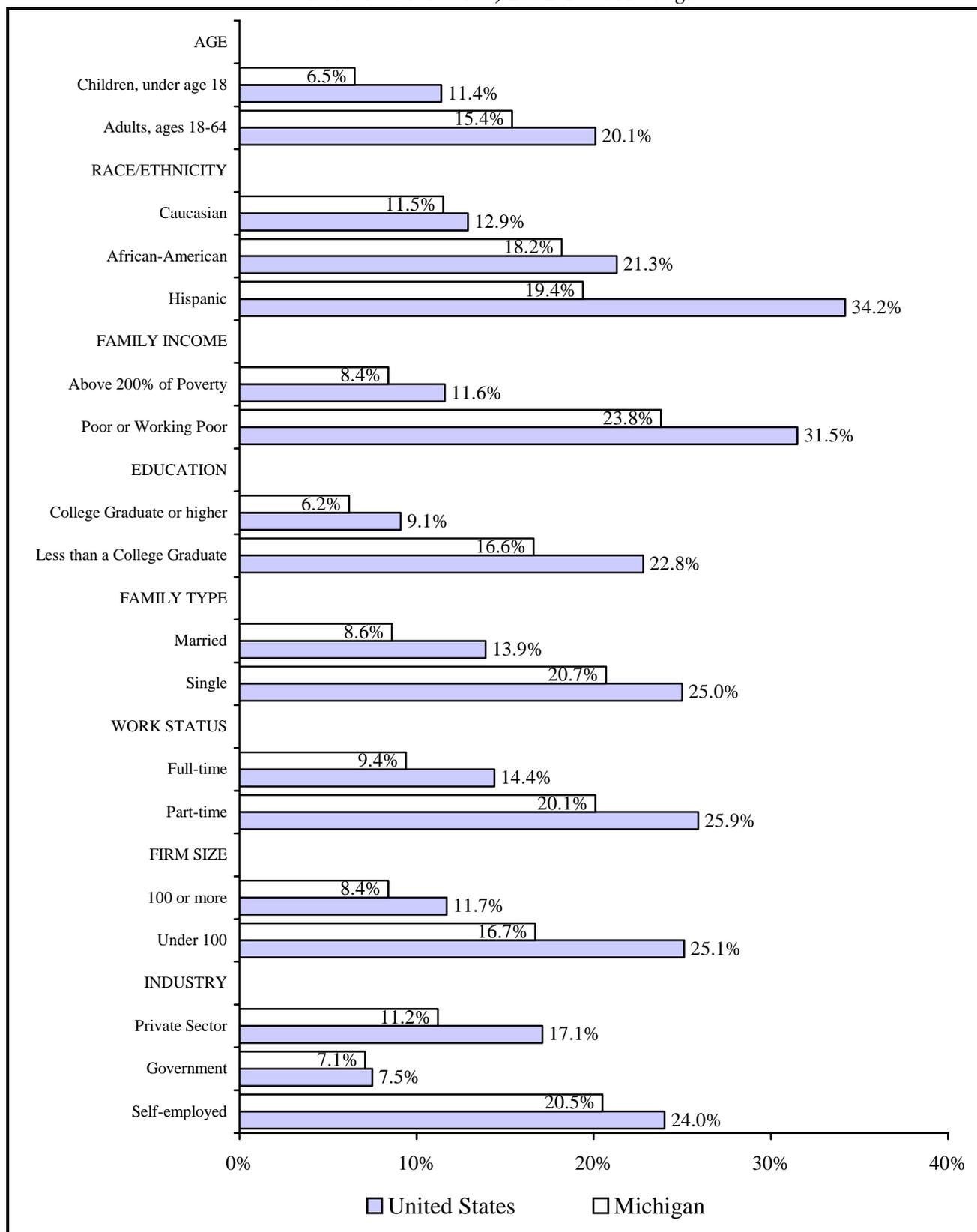
Note: Totals will not equal 100 percent due to dual coverage of individuals.



Private insurance coverage has decreased in Michigan (-3.1 percent) and nationally (-2.8 percent), based on a comparison of three-year averages. This decrease has been due to the decrease in employer-based coverage. Other types of health coverage discussed in this report have increased over the same time period.

Source: CPS Data Files (1987-2004), Employee Benefit Research Institute.

Profile of the Uninsured
Percent Uninsured, 2002-2004 Average



Source: CPS Data Files (2002-2004), Employee Benefit Research Institute.

Quick Facts on the Uninsured in Michigan *Non-elderly, 2002-2004 Average*

Quick Facts provide two ways of looking at the uninsured: the first bullet describes which groups in the population are more or less likely to be uninsured, while the second bullet highlights a group's proportion within the total uninsured population in Michigan.

By Age

- Adults (15.4 percent) are more likely to be uninsured than children (6.5 percent).
- Adults represent 85.3 percent of the uninsured while children represent 14.7 percent.

By Race and Ethnicity

- Hispanics (19.4 percent) are more likely to be uninsured than Caucasians (11.5 percent) and African-Americans (18.2 percent).
- Caucasians represent the majority (68.7 percent) of the uninsured while African-Americans represent 20.8 percent and other minorities 10.5 percent.

By Gender

- Adult males (16.9 percent) are more likely to be uninsured than adult females (14.1 percent).
- Adult males represent 53.5 percent of the uninsured while adult females represent 46.5 percent.

By Family Income

- Families with income below 200 percent of poverty (23.8 percent) are more likely to be uninsured than families with income at or above 200 percent (8.4 percent).
- Families with income at or above 200 percent of poverty represent 46.6 percent of the uninsured while families with income below 200 percent of poverty represent 53.4 percent.

By Family Income for Children

- Children in families with income below 200 percent of poverty (11.0 percent) are more likely to be uninsured than children in families with income at or above 200 percent of poverty (3.9 percent).
- Children in families with income below 200 percent of poverty represent 62.8 percent of the uninsured children while children in families with income at or above 200 percent represent 37.2 percent.

By Education

- Households where the family head has less than a college or professional school degree (16.6 percent) are more likely to be uninsured than household heads with a degree (6.2 percent).
- Households where the family head have less than a college or professional school degree represent 82.5 percent of the uninsured households while those with a degree represent 17.5 percent.

By Family Type

- Families headed by a single adult (20.7 percent) are more likely to be uninsured than families headed by a married couple (8.6 percent).
- Families with children represent 39.3 percent of the uninsured while families without children represent 60.7 percent.

By Location

- Urban residents (12.6 percent) are slightly less likely to be uninsured than rural residents (14.3 percent).
- Urban residents represent 85.3 percent of the uninsured while rural residents represent 14.7 percent.

By Work Status

- Part-time workers (20.1 percent) are more likely to be uninsured than full-time workers (9.4 percent).
- Full-time workers represent the majority (52.6 percent) of the uninsured workforce while part-time workers and seasonal workers represent 26.8 percent. Nonworkers represented 20.6 percent of the uninsured; this statistic became available for 1999-2001.

By Firm Size

- Employees at firms with less than 100 workers (16.7 percent) are more likely to be uninsured than those at firms with 100 or more workers (8.4 percent).
- Employees at firms with less than 100 workers represent 50.9 percent of the uninsured workforce while those at firms with 100 or more workers represent 49.1 percent.

By Industry

- Persons that are self-employed (20.5 percent) are more likely to be uninsured than those that are employed in the public sector (7.1 percent) or the private sector (11.2 percent).
- Persons employed in the private sector represent 59.8 percent of the uninsured workforce while those self-employed represent 13.4 percent, and those in the public sector 6.2 percent.

Source: CPS Data Files (2002-2004), Employee Benefit Research Institute.

Profile of the Uninsured by Age, 2002-2004 Average

Who are the uninsured?

Adults represent 85.3 percent of the uninsured in Michigan and children represent 14.7 percent. The proportion of the uninsured that are young adults ages 18 to 29 and adults ages 30-64 increased, while children (infant through age 17) declined based on a comparison of three-year averages (1999-2001 vs. 2002-2004).

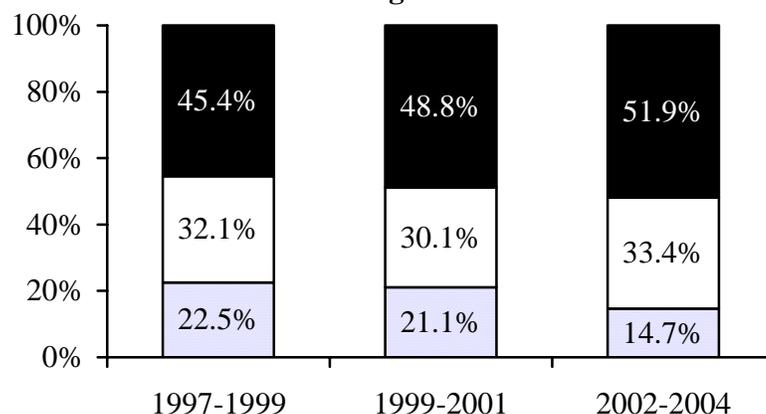
How does Michigan compare with the U.S.?

Both children (6.5 percent) and adults (15.4 percent) in Michigan are less likely to be uninsured than children (11.4 percent) and adults (20.1 percent) nationally.

Who's at risk for being uninsured?

Adults are more likely to be uninsured than children in Michigan. Children ages 13-17 (8.2 percent) and infants (8.1 percent) have the greatest risk among children for being uninsured. However, adults ages 21-24 (28.8 percent) and ages 25-29 (24.0 percent) are more likely to be without health insurance coverage than any other age group. In 2004, the risk of being uninsured for both children (6.8 percent) and adults (15.8 percent) increased in Michigan, up from 5.8 percent and 14.9 percent, respectively, in 2003.

**Distribution of the Uninsured by Age
Michigan Residents**



Children (Under age 18)
 Young Adults (ages 18-29)
 Adults (ages 30-64)

Percent Uninsured by Age					
Non-elderly (under age 65)					
Age Group	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
Infants	7.4%	8.2%	12.6%	8.1%	12.5%
Ages 1-5	6.2%	4.5%	7.0%	5.4%	10.1%
Ages 6-12	6.5%	5.6%	8.1%	5.9%	11.1%
Ages 13-17	7.7%	7.1%	8.8%	8.2%	12.9%
Children (under age 18)	6.8%	5.8%	8.2%	6.5%	11.4%
Ages 18-20	17.3%	16.8%	15.7%	16.7%	25.0%
Ages 21-24	31.7%	29.3%	27.9%	28.8%	34.7%
Ages 25-29	22.9%	23.9%	19.5%	24.0%	29.5%
Ages 30-44	15.1%	14.2%	12.4%	14.7%	19.6%
45-54	11.5%	10.5%	9.1%	11.3%	14.5%
55-64	10.9%	8.9%	9.1%	9.8%	13.1%
Adults (under age 65)	15.8%	14.9%	13.2%	15.4%	20.1%
ALL Non-elderly	13.2%	12.3%	11.7%	12.9%	17.6%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.

Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured
by Race and Ethnicity, 2002-2004 Average

Who are the uninsured?

Caucasians represent over two-thirds (68.7 percent) of the uninsured in Michigan. This is in contrast to the national average where Caucasians account for slightly less than half (48.0 percent) of the uninsured. African-Americans represented 20.8 percent of the uninsured in Michigan and 15.3 percent of the uninsured nationally. Hispanic residents represented 5.7 percent of the uninsured in Michigan and 29.5 percent of the uninsured nationally. Michigan residents whose race is ‘other’ (defined as a combination of two or more races by the Census Bureau) represented 4.7 percent of the uninsured. Nationally, residents of other races accounted for 7.2 percent of the uninsured.

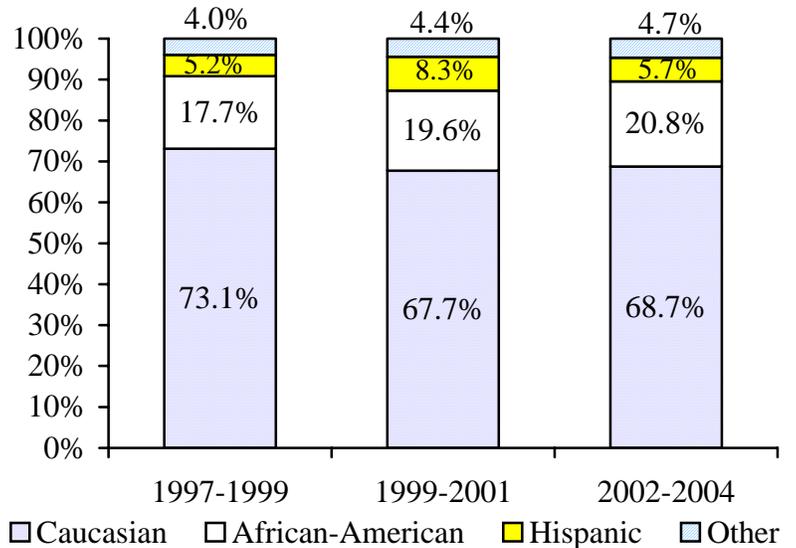
How does Michigan compare with the U.S.?

All racial and ethnic groups in Michigan are less likely to be uninsured than nationally.

Who’s at risk for being uninsured?

Hispanics have the highest risk of being uninsured in Michigan (19.4 percent) and nationally (34.2 percent). In Michigan, there was a decline in the risk of being uninsured for Hispanics, African Americans, and Other from 2003 to 2004. For Caucasians the risk of being uninsured increased from 10.4 percent in 2003 to 11.8 percent in 2004.

**Distribution of the Uninsured by Race
Michigan Residents**



Percent Uninsured by Race/Ethnicity					
Non-elderly (under age 65)					
Race/ Ethnicity	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
Caucasian	11.8%	10.4%	10.1%	11.5%	12.9%
African-American	18.2%	18.5%	15.9%	18.2%	21.3%
Hispanic	20.0%	23.5%	29.4%	19.4%	34.2%
Other	14.4%	15.5%	13.5%	13.4%	19.4%
ALL	13.2%	12.3%	11.7%	12.9%	17.6%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.

Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured by Gender, 2002-2004 Average

Who are the uninsured?

Men represent more than half (53.5 percent) of the uninsured adults in Michigan, and women represent 46.5 percent of uninsured adults in Michigan.

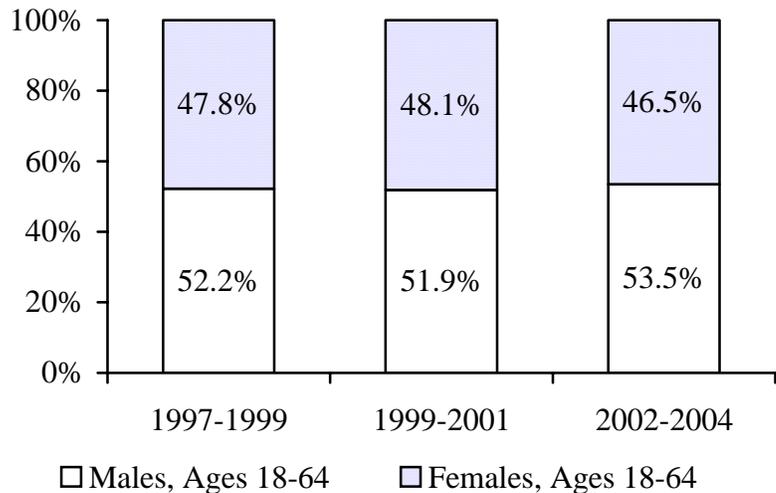
How does Michigan compare with the U.S.?

Both adult males and females (16.9 percent and 14.1 percent, respectively) in Michigan are less likely to be uninsured than adult males and females (22.1 percent and 18.3 percent, respectively) nationally.

Who's at risk for being uninsured?

Adult women (14.1 percent) run a slightly lower risk than men (16.9 percent) for being without health insurance coverage in Michigan, and nationally. The slight difference in rates may be due in part to state and federal assistance programs that are more likely to be used by single-parent families and pregnant women. In addition, both males (17.6 percent) and females (14.1 percent) in Michigan had increases in the risk of being uninsured in 2004, up from 16.5 percent and 13.4 percent, respectively, in 2003.

**Distribution of the Uninsured by Gender
Michigan Residents**



Percent Uninsured by Gender Adults, Ages 18-64					
Gender	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
Males, Ages 18-64	17.6%	16.5%	13.9%	16.9%	22.1%
Females, Ages 18-64	14.1%	13.4%	12.6%	14.1%	18.3%
ALL ADULTS	15.8%	14.9%	13.2%	15.4%	20.1%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.
Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured by Family Income, 2002-2004 Average

Who are the uninsured?

The distribution of the uninsured is higher among the poor and working poor (53.4 percent), those families with income below 200 percent of poverty, than families with incomes above 200 percent of poverty (46.6 percent).

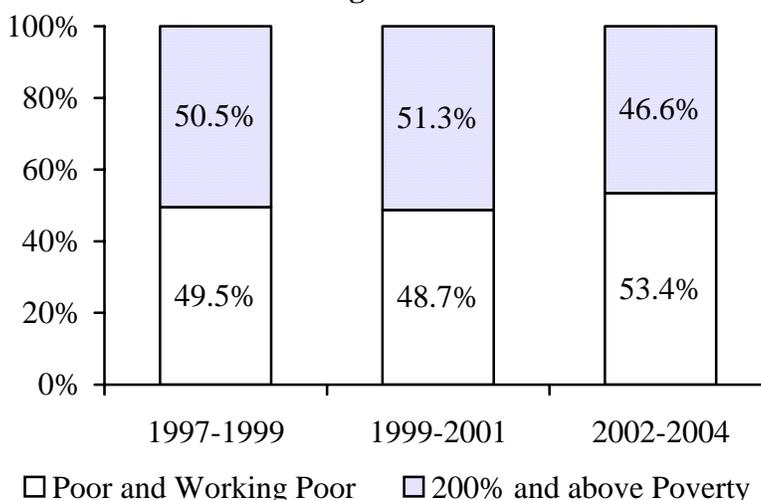
How does Michigan compare with the U.S.?

All family income groups in Michigan are less likely to be uninsured than families with similar income nationally.

Who's at risk for being uninsured?

The poor and working poor are about three times more likely to be uninsured than those with incomes above 200 percent of poverty. Families with incomes under 100 percent of poverty are slightly more likely (25.3 percent) to be uninsured than their counterparts at 100 to 149 percent of poverty (24.7 percent).

**Distribution of the Uninsured by Family Income
Michigan Residents**



The U.S. Census Bureau defines the Federal Poverty Level (FPL) by using a set of income thresholds that vary by family size and composition to determine income groupings for families. If a family's total income is less than that family's threshold, then every individual in that family is considered poor. Families with incomes greater than the poverty level but less than 125 percent of the poverty level are considered near poor. The working poor are those with family incomes between 125 and 200 of the FPL. In 2004, the average poverty threshold for a family of three with one child was \$18,850.

Percent Uninsured by Family Income					
Non-elderly (under age 65)					
Family Income as a Percent of Poverty	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
0 - 99%	26.3%	24.5%	26.6%	25.3%	33.7%
100 - 149%	23.8%	20.9%	25.3%	24.7%	32.0%
150 - 199%	23.9%	19.1%	17.5%	21.0%	27.7%
200 - 399%	12.0%	10.5%	11.6%	11.1%	16.6%
≥ 400%	4.9%	6.9%	5.4%	6.3%	7.6%
ALL	13.2%	12.3%	11.7%	12.9%	17.6%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.

Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured
by Family Income - Children less than 18, 2002-2004 Average

Who are the uninsured?

Unlike the overall population where the poor and working poor represent slightly more than half (53.4 percent) of the uninsured, children from these families account for almost two-thirds (62.8 percent) of the uninsured children in Michigan. Among children who have health insurance, 30 percent received some type of public coverage during 2004.

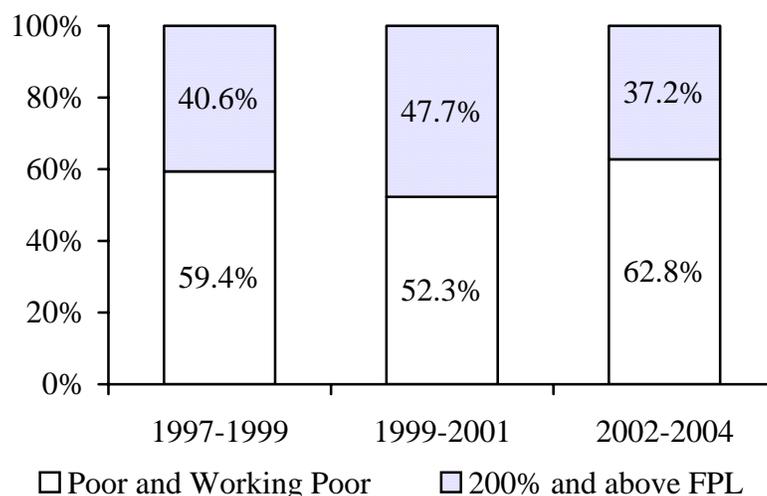
How does Michigan compare with the U.S.?

Children in Michigan (6.5 percent) from all family income groups are less likely to be uninsured than children nationally (11.4 percent).

Who's at risk for being uninsured?

Children in families with income below 200 percent of poverty (11.0 percent) have the greatest risk of being uninsured in Michigan. Yet, these children are at less risk for being without health insurance coverage than the same children (18.5 percent) nationally.

Distribution of Uninsured Children by Family Income, Michigan Residents



Percent of Children Uninsured by Family Income					
Children (under age 18)					
Family Income as a Percent of Poverty	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
0 - 99%	12.5%	10.6%	14.5%	10.9%	19.9%
100 - 149%	10.9%	9.4%	14.9%	13.1%	18.3%
150 - 199%	10.0%	4.3%	9.9%	9.3%	16.5%
200 - 399%	5.9%	5.5%	8.0%	4.9%	9.1%
≥ 400%	1.3%	3.0%	3.7%	2.6%	4.2%
ALL CHILDREN	6.8%	5.8%	8.2%	6.5%	11.4%

Notes: Family income is represented as a percentage of the federal poverty level (see previous page for definition).

Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.

Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured by Education, 2002-2004 Average

Who are the uninsured?

Adults with less than a college or professional degree represent 82.5 percent of the uninsured in Michigan, while college or professional school graduates represent 17.5 percent. High school graduates with no additional schooling (39.0 percent) represent the largest proportion of those uninsured.

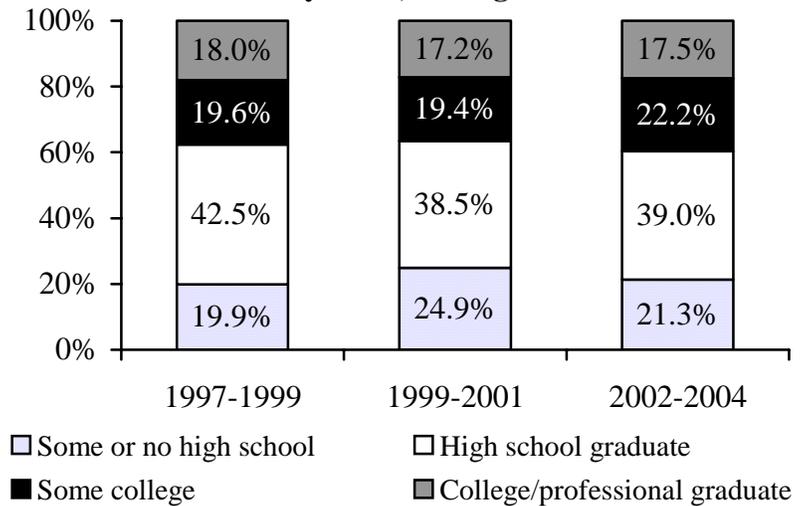
How does Michigan compare with the U.S.?

Persons at all levels of educational attainment in Michigan are less likely to be at risk of being uninsured than those nationally.

Who's at risk for being uninsured?

The likelihood of being uninsured decreases with higher educational attainment. Persons that did not graduate from high school have the greatest risk of being uninsured (26.7 percent). This risk has decreased from 27.1 percent, based upon three-year averages. College graduates experienced an increase in the risk of being without health insurance coverage, from 5.8 percent to 6.2 percent.

**Distribution of the Uninsured by Education
Level of Family Head, Michigan Residents**



Percent Uninsured by Education Non-elderly (under age 65)					
Education Level of Family Head	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
No High School	34.7%	21.4%	31.2%	28.6%	42.9%
Some High School	30.6%	23.2%	25.8%	26.1%	31.8%
High School Graduate	14.9%	15.6%	13.4%	15.4%	20.5%
Some College	15.6%	11.5%	11.0%	13.6%	16.1%
Associate Degree	6.4%	8.6%	6.7%	7.5%	12.4%
Bachelor's Degree	4.8%	6.8%	6.4%	5.9%	9.2%
Master's Degree	4.9%	6.7%	4.2%	6.1%	6.2%
Professional School	9.2%	2.0%	4.3%	5.9%	6.9%
Doctorate Degree	4.0%	2.1%	4.2%	2.7%	6.8%
ALL	13.2%	12.3%	11.7%	12.9%	17.6%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.

Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured by Family Type, 2002-2004 Average

Who are the uninsured?

Similar to the national trend, over one-half (56.9 percent) of Michigan residents live in families with children while they comprise 39.3 percent of the uninsured. Single people without children represent 20.7 percent of the adult population but account for over a third (39.6 percent) of the uninsured in Michigan.

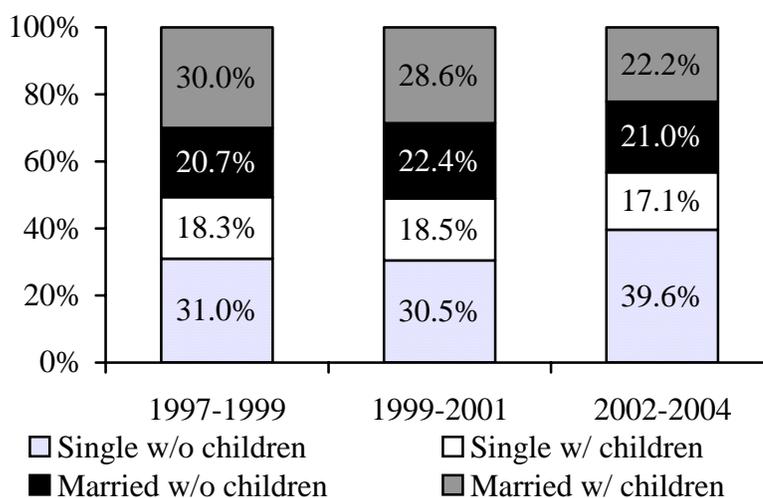
How does Michigan compare with the U.S.?

Both married couples (8.6 percent) and singles (20.7 percent) in Michigan are less likely to be without health insurance coverage than those married (13.9 percent) and single (25.0 percent) nationally.

Who's at risk for being uninsured?

Single adults without children have the highest risk for being uninsured (24.6 percent). This may be, in part, because single adults without children are more likely to be young and just entering the workforce in professions less likely to offer employer-based coverage. Moreover, single persons, with or without children, are more than two times more likely to lack health insurance than married persons in Michigan. In 2004, the uninsured rate for singles was 20.9 percent while married couples had a rate of 9.0 percent. Often, married people can be covered through their spouse's insurance.

**Distribution of the Uninsured by Family Type
Michigan Residents**



Percent Uninsured by Family Type Non-elderly (under age 65)					
Family Type	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
Married without Children	12.9%	10.5%	11.8%	12.1%	16.8%
Married with Children	7.0%	6.5%	7.2%	6.7%	12.4%
Single without Children	23.4%	25.3%	19.0%	24.6%	28.1%
Single with Children	17.5%	13.7%	17.6%	15.2%	20.1%
ALL	13.2%	12.3%	11.7%	12.9%	17.6%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.
Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured by Location, 2002-2004 Average

Who are the uninsured?

Slightly more than 85 percent of residents without health insurance coverage in Michigan live in an urban area. The terms urban and rural refer to counties either located within a Metropolitan Statistical Area (i.e., urban) or counties outside an MSA, (i.e., rural). Out of Michigan's 83 counties, 25 are defined as urban and 58 as rural. According to the Census Bureau, approximately 75.0 percent of the population in Michigan lives in an urban area.

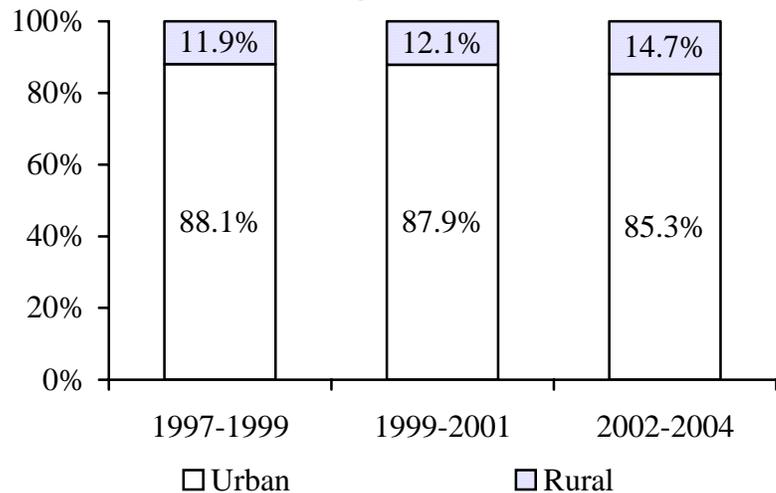
How does Michigan compare with the U.S.?

Both urban (12.6 percent) and rural (14.3 percent) residents in Michigan have lower uninsured rates than urban (17.5 percent) and rural (17.8 percent) residents nationally.

Who's at risk for being uninsured?

Residents in rural Michigan (14.3 percent) have a slightly greater risk for being without health insurance coverage than urban residents (12.6 percent), based on a comparison of three-year averages. In 2004, urban (13.2 percent) residents experienced an increase in the uninsured rate, up from 12.0 percent in 2003. Rates for rural residents declined slightly from 14.1 percent in 2003 to 13.1 percent in 2004.

**Distribution of the Uninsured by Location
Michigan Residents**



Percent Uninsured by Location					
Non-elderly (under age 65)					
Location	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
Urban	13.2%	12.0%	11.7%	12.6%	17.5%
Rural	13.1%	14.1%	12.4%	14.3%	17.8%
ALL	13.2%	12.3%	11.7%	12.9%	17.6%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.

Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured

by Work Status - Workers Ages 18-64, 2002-2004 Average

Who are the uninsured?

Approximately 88.3 percent of adults were employed either full-time or part-time in Michigan. Of the adult workers, 81.4 percent are employed full-time and these workers represent more than half (52.6 percent) of the uninsured. Nationally, 89.2 percent of adults were employed, 83.8 percent of whom were employed full-time. These workers represent 61.0 percent of the uninsured.

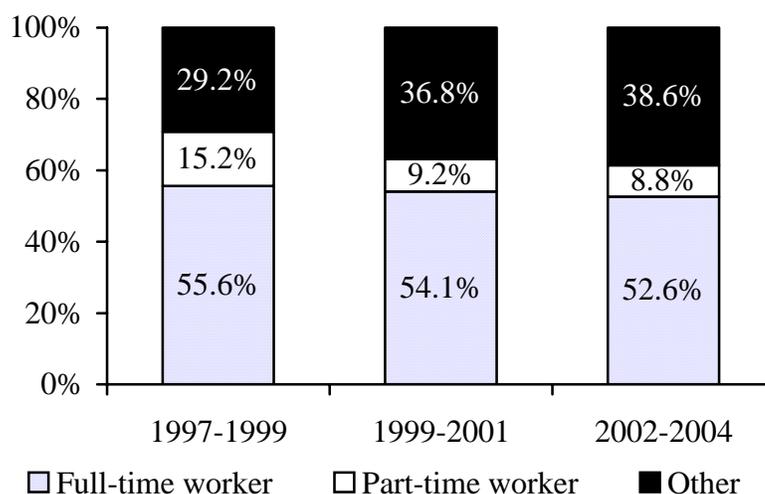
How does Michigan compare with the U.S.?

Workers in Michigan are less likely to be uninsured (12.9 percent) than workers nationally (17.6 percent).

Who's at risk for being uninsured?

Part-year workers are slightly more likely (21.2 percent) to be uninsured than their part-time full-year counterparts in Michigan (20.1 percent). Nationally, full-year workers with some unemployment (27.6 percent) were slightly more at risk of being uninsured than part-year workers (27.1 percent). On average, full-time workers (9.4 percent) in Michigan are less likely to be uninsured than full-time workers (14.4 percent) nationally.

**Distribution of the Uninsured by Work Status
Michigan Residents**



Percent Uninsured by Work Status					
Workers, Ages 18-64					
Work Status	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
Full-Time, Full-Year Worker	9.9%	9.1%	8.4%	9.4%	14.4%
Part-Time, Full-Year Worker	19.7%	17.4%	21.8%	20.1%	25.9%
Full-Year, Some Unemployment	22.0%	18.1%	18.6%	21.5%	27.6%
Part-Year Worker	21.6%	20.9%	21.9%	21.2%	27.1%
ALL WORKERS	13.2%	12.3%	11.7%	12.9%	17.6%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.

Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured
by Firm Size - Workers Ages 18-64, 2002-2004 Average

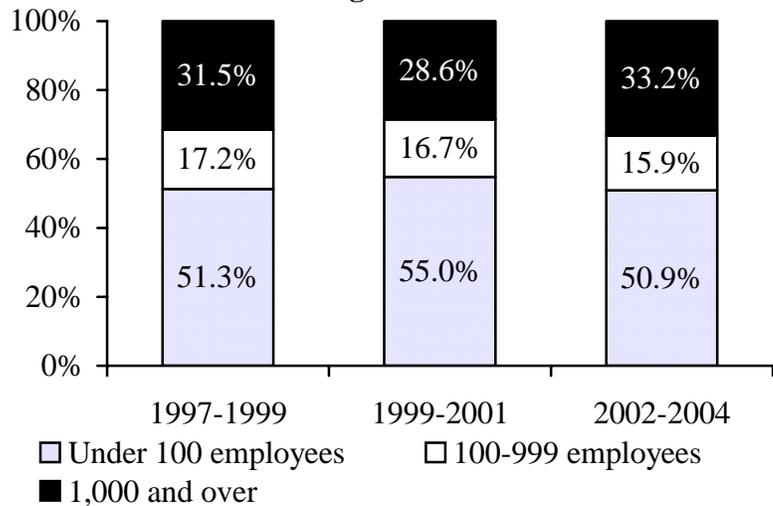
Who are the uninsured?

Employees at firms with fewer than 100 employees represent half (50.9 percent) of the uninsured while making up only 34.2 percent of the private sector workforce. The private sector represents 59.8 percent of the uninsured while the public sector represents 6.2 percent and the self-employed 13.4 percent. Nonworkers represent 20.6 percent of the uninsured.

How does Michigan compare with the U.S.?

Employees of private sector firms in Michigan are less likely to be uninsured (11.2 percent) than employees nationally (17.1 percent). This is due in part to the availability of employer-based coverage in Michigan. Among the self-employed, the rates of being uninsured are 20.5 percent in Michigan and 24.0 percent nationally.

**Distribution of the Uninsured by Firm Size
Michigan Residents**



Who's at risk for being uninsured?

The likelihood of being uninsured, both in Michigan and nationally, decreases with the increase in firm size based on three-year averages. Employees at firms with less than 10 workers (21.9 percent) and 10-24 workers (17.4 percent) have the greatest risk for being uninsured in Michigan. In 2004, the sharpest decline in the uninsured rate occurred in firms with 25-99 employees (8.0 percent), down from 15.7 percent in 2003. Those that worked in a firm with less than 10 employees experienced the sharpest increase in the uninsured rate from 16.9 percent in 2003 to 25.5 percent in 2004.

Percent Uninsured by Firm Size					
Workers, Ages 18-64					
Firm Size of Family Head Employer	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
Self-Employed	20.7%	19.2%	16.6%	20.5%	24.0%
Public Sector	6.6%	7.9%	7.7%	7.1%	7.5%
Private Sector	11.7%	10.5%	10.1%	11.2%	17.1%
Under 10	25.5%	16.9%	20.8%	21.9%	31.4%
10 - 24	16.6%	13.8%	19.8%	17.4%	26.0%
25 - 99	8.0%	15.7%	12.1%	12.1%	18.8%
100 - 499	11.9%	8.7%	8.6%	9.0%	13.8%
500 - 999	4.8%	8.6%	6.1%	7.4%	11.8%
1,000 or over	8.7%	7.8%	6.3%	8.3%	10.9%
ALL WORKERS	13.2%	12.3%	11.7%	12.9%	17.6%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.

Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Profile of the Uninsured
by Industry - Workers Ages 18-64, 2002-2004 Average

Who are the uninsured?

The largest workforce industries in Michigan were manufacturing with 25.4 percent of the workforce, services with 24.2 percent, and wholesale and retail trade with 11.8 percent. These industries represent 15.7 percent, 29.0 percent and 15.0 percent of the uninsured, respectively.

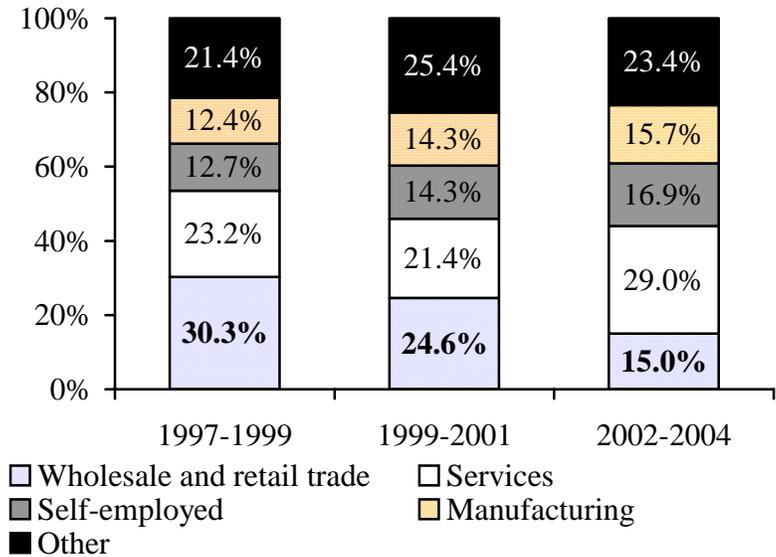
How does Michigan compare with the U.S.?

Workers in all industry categories in Michigan have lower rates of being uninsured than workers nationally.

Who's at risk for being uninsured?

Self-employed persons in Michigan are the most likely to be without health insurance coverage (20.5 percent), while nationally those who work in agriculture and mining are the most likely (43.6 percent). In Michigan, this industry has the second highest risk (17.7 percent) though it represents only 1.0 percent of the workforce. The risk of being uninsured increased in Michigan between 2003 and 2004 for the following industries: construction (12.6 percent to 19.6 percent), finance, insurance and real estate (3.7 percent to 6.6 percent), and services (12.0 percent to 15.5 percent).

**Distribution of the Uninsured by Industry
Michigan Residents**



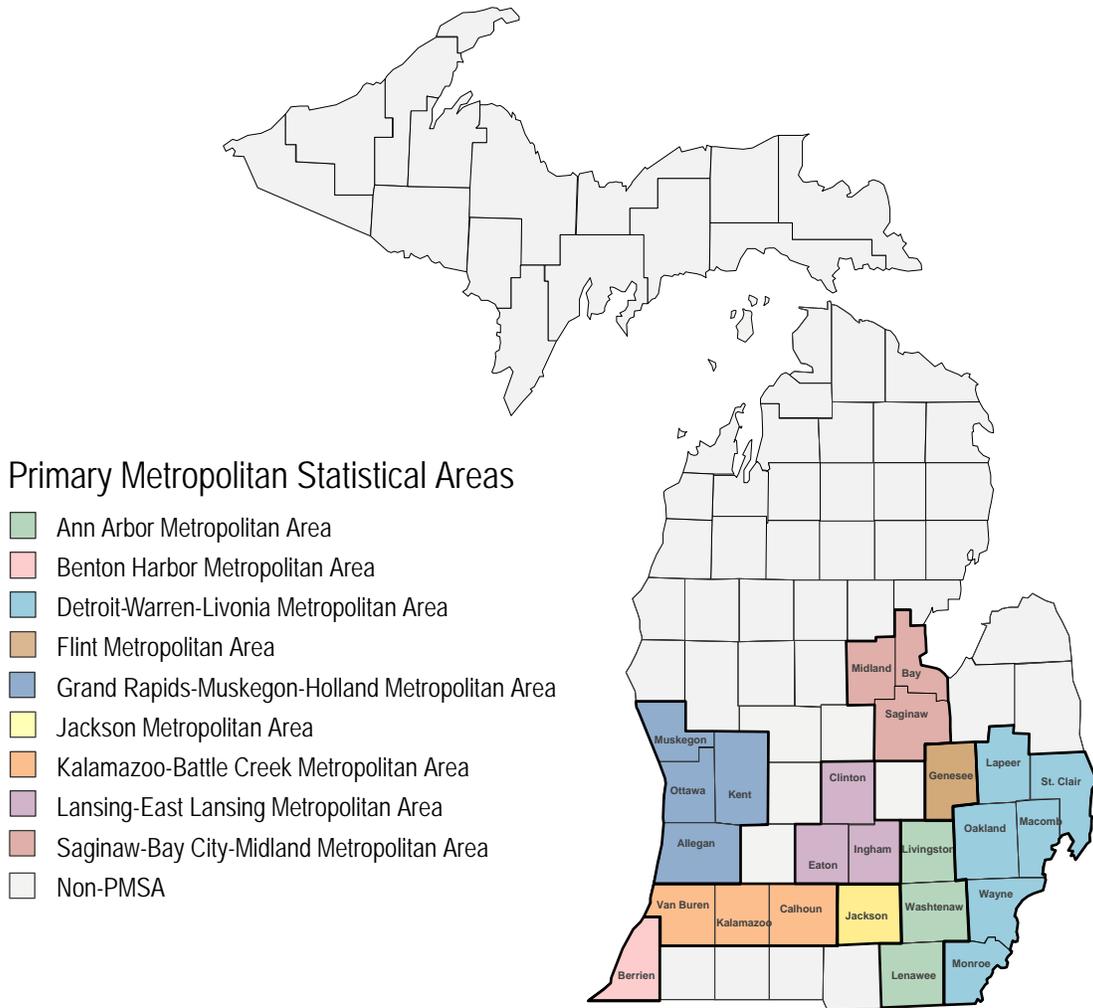
Percent Uninsured by Industry Workers, Ages 18-64					
Industry	Michigan				U.S.
	2004	2003	1999-2001	2002-2004	2002-2004
Self-Employed	20.7%	19.2%	16.6%	20.5%	24.0%
Government	6.6%	7.9%	7.7%	7.1%	7.5%
Agriculture/Mining	11.0%	29.2%	21.7%	17.7%	43.6%
Construction	19.6%	12.6%	16.5%	14.8%	27.7%
Manufacturing	6.8%	7.5%	5.1%	7.2%	11.5%
Trans., Communications, & Utilities	8.5%	9.0%	7.6%	12.0%	15.0%
Wholesale-Retail Trade	14.6%	14.5%	26.2%	14.6%	16.6%
Finance, Insurance & Real Estate	6.6%	3.7%	8.4%	6.3%	10.1%
Services	15.5%	12.0%	11.3%	13.9%	19.6%
ALL WORKERS	13.2%	12.3%	11.7%	12.9%	17.6%

Note: Comparisons in text are based on the current three-year average (2002-2004) unless otherwise noted.

Source: CPS Data Files (1997-2004), Employee Benefit Research Institute.

Metropolitan Areas in Michigan

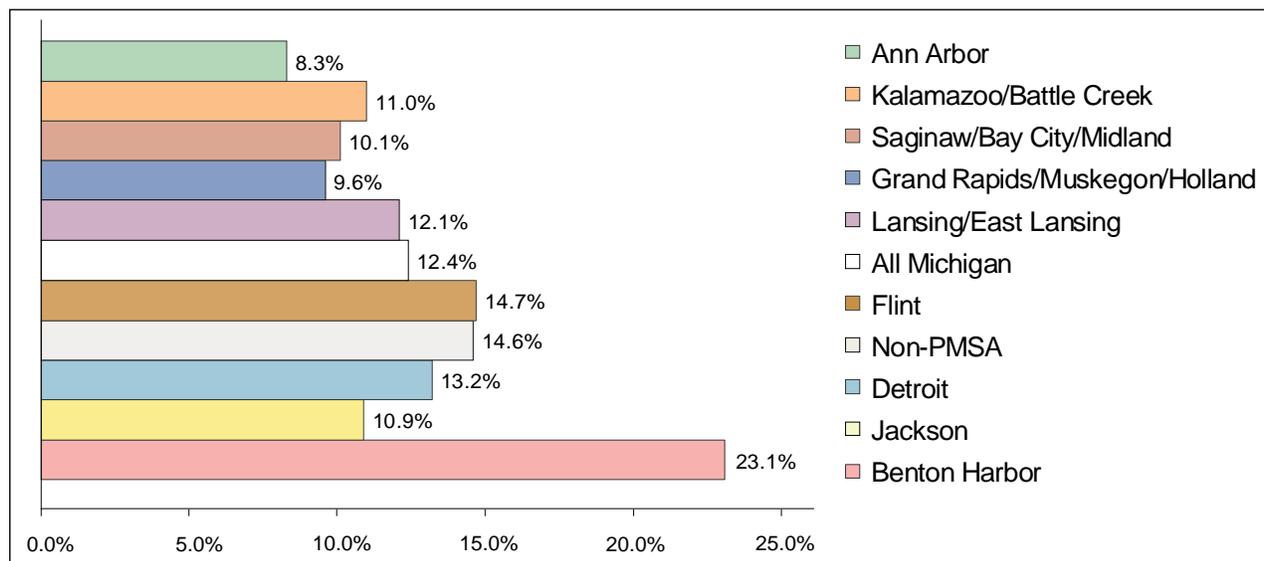
Metropolitan areas have a core area containing a large population center, together with adjacent communities having a high degree of economic and social integration with that core. Metropolitan areas include metropolitan statistical areas (MSAs), consolidated metropolitan statistical areas (CMSAs), and primary metropolitan statistical areas (PMSAs).



Michigan's population is mostly urban and concentrated in cities in the southern Lower Peninsula. Detroit is the state's largest metropolitan area, with a population of 4,479,884 based on a three-year average of estimated 2001, 2002 and 2003 figures. Other major urban areas include Ann Arbor (population 601,274), Benton Harbor (population 162,486), Flint (population 440,853), Grand Rapids-Muskegon-Holland (population 1,114,600), Jackson (population 161,221), Kalamazoo-Battle Creek (population 456,544), Lansing-East Lansing (population 452,269), and Saginaw-Bay City-Midland (population 403,260). The nine primary metropolitan statistical areas account for approximately 82.4 percent of the state's non-elderly population.

Percent Uninsured by Primary Metropolitan Statistical Areas (PMSA)

Non-elderly Michigan Residents, 2001-2003 Average



The majority of Michigan's non-elderly residents (82.4 percent) live within a Primary Metropolitan Statistical Area (PMSA). The population in Michigan residing in a primary metropolitan statistical area represents approximately 85.0 percent of the uninsured, 88.1 percent of employer-based coverage, and 87.5 percent of individually purchased coverage. The proportion of the uninsured increased in both the combined metropolitan areas from 11.7 percent to 12.0 percent, and in non-metropolitan areas from 13.4 percent to 14.6 percent, based on a comparison of three-year averages.

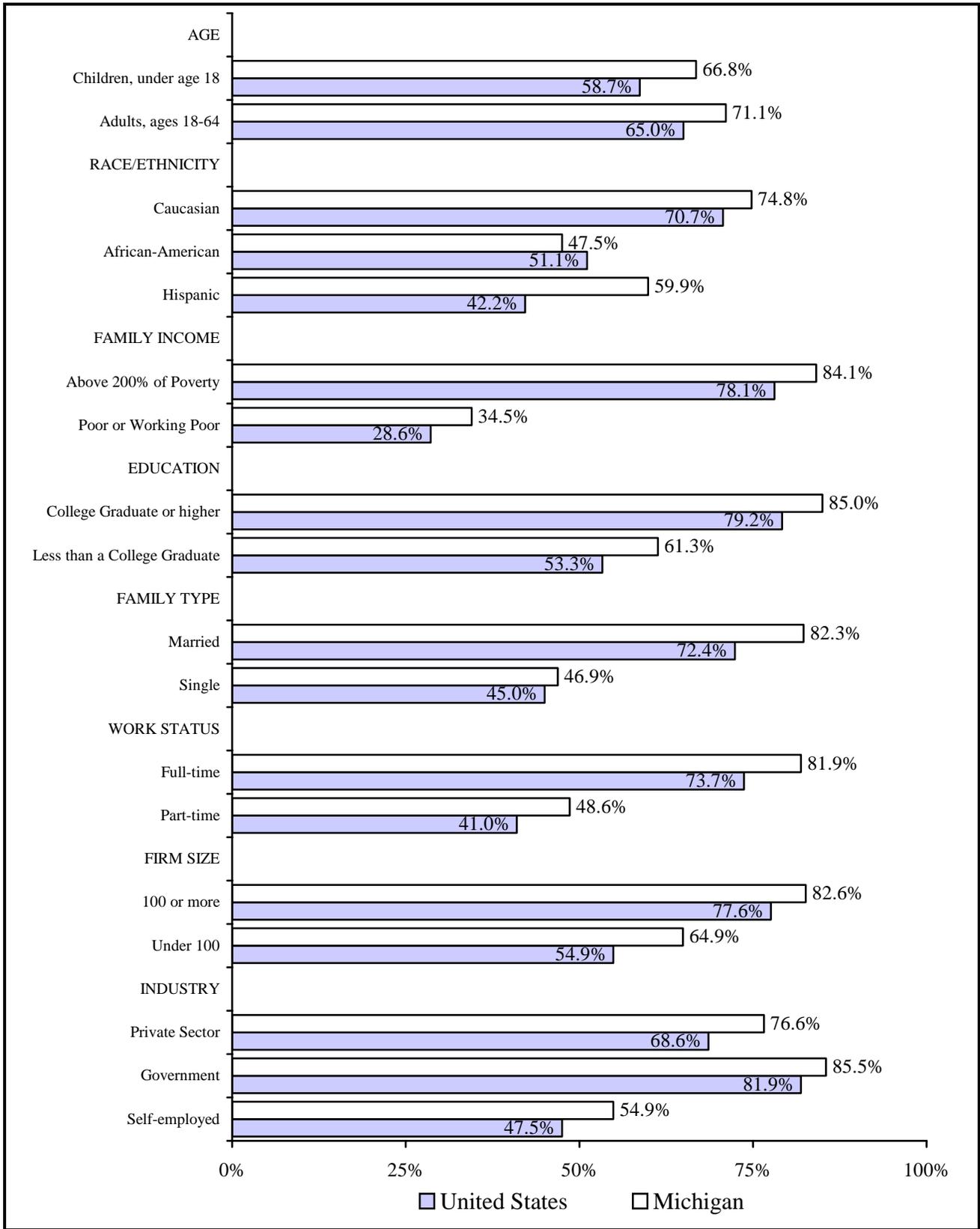
Percent Uninsured and Select Health Insurance Coverage by Primary Metropolitan Statistical Areas (PMSA)
Non-elderly (under age 65)

Primary Metropolitan Statistical Area	Uninsured		Employer-based Coverage		Individually Purchased Coverage	
	1997-1999	2001-2003	1997-1999	2001-2003	1997-1999	2001-2003
Ann Arbor	10.1%	8.3%	77.6%	74.4%	7.0%	10.0%
Benton Harbor	18.7%	23.1%	66.2%	54.9%	5.6%	2.5%
Detroit	13.4%	13.2%	70.5%	71.9%	4.4%	4.6%
Flint	13.2%	14.7%	62.3%	67.7%	8.1%	4.9%
Grand Rapids-Muskegon-Holland	14.3%	9.6%	75.8%	75.7%	4.7%	5.5%
Jackson	15.0%	10.9%	69.2%	74.0%	4.6%	5.3%
Kalamazoo-Battle Creek	16.6%	11.0%	65.9%	66.0%	9.1%	5.3%
Lansing-East Lansing	14.7%	12.1%	66.2%	72.8%	4.7%	6.2%
Saginaw-Bay City-Midland	11.7%	10.1%	67.7%	73.8%	7.0%	6.7%
Non-PMSA	13.4%	14.6%	70.9%	67.9%	5.7%	5.4%
ALL MICHIGAN	13.5%	12.4%	70.7%	71.8%	5.2%	5.4%

Note: Comparisons in text are based on the current three-year average (2001-2003) unless otherwise noted.

Source: CPS Data Files (1997-2003), Employee Benefit Research Institute.

Profile of Employer-based Coverage
Proportion with Employer-based Coverage, 2002-2004 Average



Source: CPS Data Files (2002-2004), Employee Benefit Research Institute.

Quick Facts on Employer-based Coverage in Michigan ***Non-elderly, 2002-2004 Average***

Quick Facts provide two ways of looking at employer-based coverage: the first bullet describes which groups in the population are more or less likely to have coverage, while the second bullet highlights a group's proportion of the total employer-based coverage in Michigan.

By Age

- Adults ages 30-64 (75.5 percent) are more likely to have employer-based coverage than young adults ages 18-29 (58.2 percent). As for children, infants (62.6 percent) are the least likely to have coverage.
- Adults ages 30-64 represent over half (57.2 percent) of the population with employer-based coverage while young adults ages 18-29 represent 15.1 percent and children 27.7 percent.

By Race and Ethnicity

- Caucasians (74.8 percent) are more likely to have employer-based coverage than African-Americans (47.5 percent) and Hispanics (59.9 percent). All other minorities (65.7 percent) have rates slightly lower than Caucasians for employer-based coverage.
- Caucasians represent 82.5 percent of the population with employer-based coverage while African-Americans represent 10.0 percent, Hispanics represent 3.3 percent and other minorities 4.3 percent.

By Gender

- Adult males (71.8 percent) are more likely to have employer-based coverage than adult females (70.3 percent).
- Adult males represent 49.5 percent of adults with employer-based coverage while adult females represent 50.5 percent.
- Both adult males and females (71.8 percent and 70.3 percent, respectively) in Michigan are more likely to have employer-based coverage than adults nationally (64.8 and 65.2 percent, respectively).

By Family Income

- Families with incomes at or above 200 percent of poverty (84.1 percent) are more likely to have employer-based coverage than families with incomes below 200 percent of poverty (34.5 percent).
- Families with incomes above 200 percent of poverty represent 85.8 percent of families with employer-based coverage while families with incomes below 200 percent of poverty represent 14.2 percent.

By Family Income for Children

- Children in families with incomes at or above 200 percent of poverty (85.2 percent) are more likely to have employer-based coverage than children in families with incomes below 200 percent of poverty (35.7 percent).
- Children in families with income at or above 200 percent of poverty represent 80.1 percent of the children with employer-based coverage while children in families with incomes below 200 percent of poverty represent 19.9 percent.

By Education

- Households where the family head has a college or professional degree (85.0 percent) are more likely to have employer-based coverage than households without a degree (61.3 percent).
- Households where the family head has a college and professional school degree represent 43.9 percent of the households with employer-based coverage while those households without a degree represent 56.1 percent.

By Family Type

- Families headed by married couples (82.3 percent) are more likely to have employer-based coverage than families headed by a single adult (46.9 percent).
- Families headed by married couples represent 76.3 percent of those with employer-based coverage while families with a single adult represent 23.6 percent.

By Location

- Urban residents (69.9 percent) are just as likely to have employer-based coverage as rural residents (69.6 percent).
- Urban residents represent 86.8 percent of the population with employer-based coverage while rural residents represent 13.2 percent.
- Both urban and rural residents (69.9 percent and 69.6 percent, respectively) in Michigan are more likely to have employer-based coverage than those nationally (64.0 percent and 59.5 percent, respectively).

By Work Status

- Full-time workers (81.9 percent) are more likely to have employer-based coverage than part-time workers (48.6 percent).
- Full-time workers represent 88.1 percent of the workforce with employer-based coverage while part-time and seasonal workers represent 11.9 percent.

By Firm Size

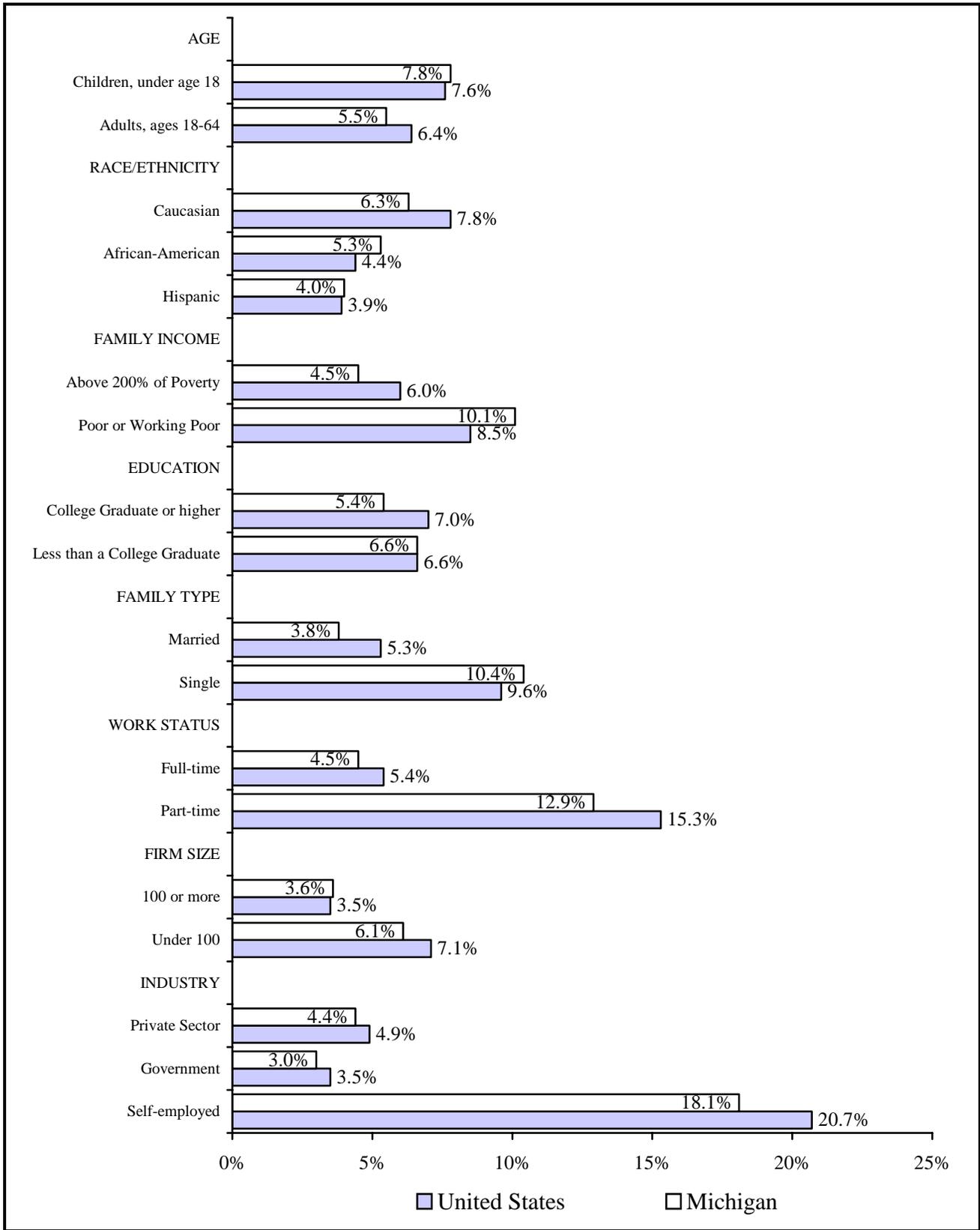
- Employees at firms with 100 or more workers (82.6 percent) are more likely to have employer-based coverage than employees at firms with less than 100 workers (64.9 percent).
- Employees at firms with 100 or more workers represent 71.0 percent of the workforce with employer-based coverage while those at firms with less than 100 workers represent 29.0 percent.

By Industry

- Public sector workers (85.5 percent) are more likely to have employer-based coverage than private sector workers (76.6 percent) and those that are self-employed (54.9 percent).
- Private sector workers represent 78.7 percent of the workforce with employer-based coverage while public sector workers represent 14.4 percent, and those who are self-employed represent 6.9 percent.

Source: CPS Data Files (2002-2004), Employee Benefit Research Institute.

Profile of Individually Purchased Coverage
Proportion with Individually Purchased Coverage, 2002-2004 Average



Source: CPS Data Files (2002-2004), Employee Benefit Research Institute.

Quick Facts on Individually Purchased Coverage in Michigan

Non-elderly, 2002-2004 Average

Quick Facts provide two ways of looking at individually purchased coverage: the first bullet describes which groups in the population are more or less likely to have coverage, while the second bullet highlights a group's proportion of the total individually purchased coverage in Michigan.

By Age

- Adults (5.5 percent) are nearly as likely as children (7.8 percent) to have individually purchased coverage.
- Adults represent 63.4 percent of the population with individually purchased coverage while children represent 36.6 percent.

By Race and Ethnicity

- Hispanics (4.0 percent), African-Americans (5.3 percent), Caucasians (6.3 percent), and other minorities (6.7 percent) have similar rates for individually purchased coverage.
- Caucasians represent the majority (79.7 percent) of the population with individually purchased coverage while African-Americans represent 12.8 percent, Hispanics represent 2.5 percent and other minorities represent 5.0 percent.

By Gender

- Adult males (4.7 percent) are just as likely as adult females (6.2 percent) to have individually purchased coverage.
- Adult females represent more than half (57.4 percent) of the adults with individually purchased coverage while adult males represent 42.6 percent.
- Both adult males and females (4.7 percent and 6.2 percent, respectively) in Michigan are less likely to have individually purchased coverage than adults nationally (6.0 percent and 6.7 percent, respectively).

By Family Income

- Families with incomes below 200 percent of poverty (10.1 percent) are more likely to have individually purchased coverage than families with incomes at or above 200 percent of poverty (4.5 percent).
- Families with incomes at or above 200 percent of poverty represent 52.8 percent of families with individually purchased coverage while families with incomes below 200 percent of poverty represent 47.2 percent.

By Family Income for Children

- Children in families with incomes below 200 percent of poverty (10.8 percent) are more likely to have individually purchased coverage than children in families with incomes at or above 200 percent of poverty (6.0 percent).
- Children in families with incomes below 200 percent of poverty represent more than half (51.8 percent) of the children with individually purchased coverage while children in families with incomes at or above 200 percent represent 48.2 percent.

By Education

- Households where the family head has less than a college or professional school degree (6.6 percent) are more likely to have individually purchased coverage than households with a degree (5.4 percent).
- Households where the family head has less than a college or professional school degree represent 68.3 percent of the households with individually purchased coverage while those with a degree represent 31.7 percent.

By Family Type

- Families headed by a single adult (10.4 percent) are more likely to have individually purchased coverage than families headed by a married couple (3.8 percent).
- Families headed by a single adult represent 59.9 percent of those families with individually purchased coverage while families headed by a married couple represent 40.1 percent.

By Location

- Urban residents (6.3 percent) are just as likely to have individually purchased coverage as rural residents (5.0 percent).
- Urban residents represent 89.1 percent of the population with individually purchased coverage while rural residents represent 10.9 percent.
- Both urban and rural residents (6.3 percent and 5.0 percent, respectively) in Michigan are less likely to have individually purchased coverage than those nationally (6.6 percent and 7.4 percent, respectively).

By Work Status

- Part-time workers (12.9 percent) are more likely to have individually purchased coverage than full-time workers (4.5 percent).
- Full-time workers represent 52.3 percent of the workforce with individually purchased coverage while part-time and seasonal workers represent 27.6 percent.

By Firm Size

- Employees in firms with less than 100 workers (6.1 percent) are more likely to have individually purchased coverage than employees at firms with 100 or more workers (3.6 percent).
- Employees at firms with less than 100 workers represent 47.0 percent of the workforce with individually purchased coverage while employees at firms with 100 or more represent 53.0 percent.

By Industry

- Persons that are self-employed (18.1 percent) are more likely to have individually purchased coverage than those employed in the private sector (4.4 percent) or the public sector (3.0 percent).
- Persons employed in the private sector represent 62.0 percent of the workforce with individually purchased coverage while the self-employed represent 31.1 percent, and those in the public sector 6.9 percent.

Source: CPS Data Files (2002-2004), Employee Benefit Research Institute.

Technical Notes

Current Population Survey (CPS) – CPS is primarily designed to collect labor force data, which also collects health insurance data through the March supplement of the survey. Statistics from the survey are subject to sampling and non-sampling errors. Medicare and Medicaid coverage are generally underreported compared with enrollment and participation data from the Centers for Medicare & Medicaid Services (CMS). The total sample size is usually 55,000 households nationwide totaling some 150,000 people. See Reference section for information on strengths and weaknesses of the CPS: *How Many Uninsured*. Additional information on the CPS can be found at: www.census.gov/hhes/www/poverty.html#cps.

CPS Weighting - The March CPS supplement requires the presentation of additional weights: a household weight, a family weight, and a March supplement weight. The Current Population Survey - Design and Methodology provides documentation of the weighting procedures for the CPS both with and without supplement questions. Due to an anomaly in the weighting for the State of Michigan, this report will not provide the numeric value for each population subgroup. The U.S Census Bureau is taking steps to correct the weighting anomaly for future surveys.

Current Population Survey definitions include:

Age – Age classification is based on the age of the person at his/her last birthday. The adult universe (i.e., population of marriageable age) is comprised of persons 15 years old and over.

Industry – Refers to the classification of the person's employer for the longest job held last year.

Family – A family is a group of two persons or more (one of whom is the householder) residing together and related by birth, marriage, or adoption. All such persons (including related subfamily members) are considered as members of one family.

Family Household – A family household is a household maintained by a family and may include among the household members any unrelated persons (unrelated subfamily members and/or unrelated individuals) who may be residing there. The number of family households is equal to the number of families. The count of family household members differs from the count of family members, however, in that the family household members include all persons living in the household, whereas family members include only the householder and relatives.

Full-Time Worker – Persons on full-time schedules include persons working 35 hours or more per week, persons who worked 1-34 hours for noneconomic reasons (e.g., illness) and usually work full-time, and persons “with a job but not at work” who usually work full-time.

Education – Highest grade of school attended by head of household.

Hispanic Origin – Persons of Hispanic origin in this file are determined on the basis of a question that asked for self-identification of the person's origin or descent. Persons of Hispanic origin, in particular, are those who indicated that their origin was Mexican-American, Chicano, Mexican, Mexicano, Puerto Rican, Cuban, Central or South American, or other Hispanic.

Current Population Survey changes to procedures, methodology, and tool by year:

1999 Estimates reflect the results of follow-up verification questions.

1997 People with no coverage other than access to Indian Health Service are no longer considered covered by health insurance; instead, they are considered to be uninsured (initiated with the March 1998 CPS). The effect of this change on overall estimates of health insurance coverage is negligible; however, the

- decrease in the number of people covered by Medicaid may be due in part to this change.
- 1994** Health insurance questions were redesigned. Increases in estimates of employment-based and military health care coverage may be partially due to questionnaire changes. Overall coverage estimates were not affected.
- 1993** Data collection method changed from paper and pencil to computer-assisted interviewing.
- 1992** Implementation of 1990 census population controls.
- 1987** Implementation of a new March CPS processing system.

Employee Benefit Research Institute (EBRI) – EBRI is a nonprofit, nonpartisan organization committed to original public policy research and education on economic security and employee benefits. The institute’s mission is to advance the public’s, the media’s and policymakers’ knowledge and understanding of employee benefits and their importance to our nation’s economy. Additional information on EBRI can be found at: www.ebri.org.

Federal Poverty Level – The U.S. Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation using the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and does not include capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children). They are excluded from the poverty universe--that is, they are considered neither as "poor" nor as "nonpoor." Additional information on FPL can be found at: www.census.gov/hhes/www/poverty.html.

Metropolitan Area – Metropolitan areas (MA) are defined by United States Office of Management and Budget (OMB) as a standard for collection and presentation of federal statistics. The general concept of an MA is that of a core area containing a large population nucleus, together with adjacent communities having a high degree of economic and social integration with that core. MAs include metropolitan statistical areas (MSAs), consolidated metropolitan statistical areas (CMSAs), and primary metropolitan statistical areas (PMSAs). For additional visit: www.census.gov/population/www/estimates/metroarea.html.

Population Estimates – The estimated population is a computed number of people living in an area (resident population) as of July 1. County estimates are calculated using demographic components of change model that incorporates information on natural change (births and deaths) and net migration (net domestic migration and net movement from abroad) in the area since the reference date. Additional information on the methodology can be found at: www.census.gov/population/www/methodep.html.

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More Information

For more information regarding this report, please contact:

Health Policy, Regulation and Professions Administration
Michigan Department of Community Health
Capitol View Building – 7th Floor
Lansing, Michigan 48913

Phone: (517) 241-2966

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