

*Michigan Department
of Community Health*



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Special Report

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**Characteristics of the Uninsured
and Individuals with 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 CPS estimates of the uninsured may be high due to data collection and analysis techniques.

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FOREWORD

The Michigan Department of Community Health is pleased to release the 2008 edition of *Characteristics of the Uninsured and Individuals with Select Health Insurance Coverage in Michigan*. This report describes the uninsured, as well as those who have employer-based and individually purchased health insurance coverage in Michigan through easy-to-use charts, graphs, and tables based on the U.S. Census Bureau's Current Population Survey (CPS). This report also builds upon six 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, November 2003, July 2006, and June 2007.

Given the changing nature of the health insurance market, it is important to have accurate information about the uninsured, as well as the insured, as we work to improve access to health care. Information in this document can help guide policymakers in developing action plans and aid them in determining whether health care initiatives are actually increasing access to care. These basic descriptive data, in an easily accessible format, are intended to help those working to improve health care coverage and access for Michigan residents.

OVERVIEW

Health insurance coverage is critical to keeping Michigan's residents healthy. Studies have shown that having over one million Michiganders without insurance coverage is detrimental to both to those without coverage, as well as to those who have health insurance.

This report focuses primarily on three categories of Michigan's non-elderly residents: the uninsured, those with employer-based coverage, and individuals who purchase their own insurance coverage.

Overall, Michigan residents compare favorably to residents of other states for having some type of health insurance. Uninsured rates for Michigan residents have been lower than the national average since 1987, the first year in which comparable state data became available. The percentage of Michigan adults without health insurance coverage increased in Michigan between 1999-2001 and 2004-2006 from 11.9 percent to 14.8 percent; meanwhile the proportion of uninsured children fell from 7 percent in 1999-2001 to 5.2 percent in 2004-2006. Similar trends were seen in the rest of the nation, but with larger numbers. Nationally adult uninsurance went from 17.5 percent in 1999-2001 to 19.9 percent in 2004-2006, while child rates of uninsurance fell from 23.4 percent in 1999-2001 to 11 percent in 2004-2006.

Strong employer-based coverage is key to Michigan's relatively low uninsured rate. Employer-based coverage rates in Michigan are continually above the national average. Nearly seven out of 10 (69.2 percent) Michigan residents have health insurance through their employer, while the national rate is 62.7 percent. Individually purchased coverage makes up only 6.4 percent of health insurance coverage in Michigan; the rate is 6.9 percent nationally.

This report explores in greater depth the characteristics of the uninsured and individuals with selected health coverage for the non-elderly population (under age 65). Focus is on the non-elderly because persons aged 65 and older are by and large insured, often with coverage options such as Medicare, which are not uniformly available to the rest of the population.

Additional data resources on health insurance coverage in Michigan can be found at www.michigan.gov/spg.

Data Source

Three-year averages of Current Population Survey (CPS) data are used throughout this document because many researchers believe that CPS data produce relatively credible estimates when three years of data are combined for states and population subgroups.

For each analysis of the characteristics of the uninsured, there is a graph and a table. The graphs show the percentage of individuals with a certain characteristic as compared to the entire population. The tables depict the chances of an individual having a particular characteristic, such as being uninsured or having a specific type of coverage. For example, 12.5 percent of uninsured non-elderly Michigianians are children, while 5.7 percent of children are uninsured (see page 12). In addition, each analysis highlights how Michigan compares to the United States.

Limitations

The Current Population Survey (CPS) conducted by the U.S. Census Bureau is one of the most widely cited and available sources for data on health insurance or lack thereof. The national sample size is large and the response rate is high. Reliability for state and population subgroups can be enhanced by combining several years of data so three-year averages are used for most comparisons in this report.

CPS estimates on the uninsured are the most frequently used and accepted data for federal planning purposes and for state-to-state comparisons.

Additional information on the CPS can be found at: <http://www.census.gov/> CPS information specific to health care as well as the revised estimates and information on the methodology is available at: <http://www.census.gov/hhes/www/hlthins/hlthins.html>.

Acknowledgement

Initial analysis of the CPS data was provided by the Employee Benefit Research Institute (EBRI), which is a non-profit, non-partisan public policy research organization based in Washington, D.C.

Michigan Demographics

Age Group	Population
Under 5 Years	639,239
5-9 Years	657,808
10-14 Years	721,956
15-19 Years	751,512
Total Children	2,770,515
20-24 Years	686,462
25-34 Years	1,261,563
35-44 Years	1,469,671
45-54 Years	1,536,628
55-64 Years	1,110,437
Total Non-Elderly Adults	6,064,761
65 Years and Over	1,260,367
Total Population	10,095,643

Gender	Population
Males	4,968,640
Females	5,127,003

Racial Group	Population
White	8,026,545
Black/African American	1,426,809
American Indian/Alaskan Native	50,474
Asian	236,972
Native Hawaiian/Other Pacific Islander	1,423
Other	174,476
Two or more races	178,944
Hispanic or Latino (of any race)	392,770

Source: U.S. Census Bureau, 2006 American Community Survey

Michigan's Population

Michigan is the eighth most populous state in the nation with slightly more than 10 million residents, according to the U.S. Census Bureau's 2006 American Community Survey. Non-elderly residents account for almost 88 percent of Michigan's population, which is mostly urban and concentrated in the southeastern portion of the state. According to the 2004-2006 Current Population Survey, Detroit-Warren-Livonia is Michigan's largest metropolitan area with a non-elderly population of almost four million individuals, or almost 45% of the state's non-elderly population. The number of non-elderly residents in other major urban areas is as follows: Grand Rapids-Wyoming (689,378), Ann Arbor (362,668), Lansing-East Lansing (358,181), Flint (344,897), Kalamazoo-Portage (276,879), Jackson (244,492), Holland-Grand Haven (209,575), Muskegon-North Shores (208,993), Saginaw-Saginaw Township North (190,094), Monroe (179,787), and Niles-Benton Harbor (115,687).

The state's racial breakdown is somewhat similar to the rest of the United States, except that the percentage of Hispanics (of any race) is substantially lower in Michigan than nationally. According to the U.S. Census Bureau 2006 American Community Survey, in Michigan, 79.5 percent of the population is White, 14.1 percent is Black and 3.9 percent is Hispanic or Latino, of any race. In the United States 73.9 percent of the population is White, 12.4 percent is Black and 14.8 percent is Hispanic, of any race.

The tables on the left provide a snapshot of select population characteristics. For additional demographic information about Michigan, please visit the Michigan Information Center website at <http://www.michigan.gov/census/>.

National Comparisons

The proportion of non-elderly people without health insurance ranges from a low of 9.6 percent in Minnesota to a high of 26.8 percent in Texas, with Michigan having the 11th lowest rate of uninsured non-elderly residents in the nation.

Percent Non-elderly Uninsured by State, 2004-2006							
Minnesota	9.6%	Nebraska	12.6%	Kentucky	15.7%	Georgia	19.3%
Hawaii	9.9%	Kansas	12.6%	Wyoming	16.0%	Montana	19.6%
Wisconsin	10.7%	North Dakota	12.8%	Alabama	16.0%	Arkansas	20.1%
Iowa	10.7%	South Dakota	13.4%	New Jersey	16.3%	Mississippi	20.4%
Maine	11.0%	Washington	14.1%	Idaho	16.6%	California	20.5%
Rhode Island	11.5%	Missouri	14.1%	Utah	17.0%	Nevada	20.7%
Massachusetts	11.6%	Delaware	14.4%	United States	17.3%	Louisiana	21.1%
Pennsylvania	11.8%	Indiana	14.5%	West Virginia	18.0%	Arizona	21.6%
New Hampshire	11.8%	Virginia	14.7%	Alaska	18.2%	Oklahoma	21.7%
Connecticut	11.9%	New York	15.0%	Colorado	18.2%	New Mexico	24.0%
Michigan	12.0%	Illinois	15.2%	North Carolina	18.2%	Florida	24.0%
Vermont	12.2%	Maryland	15.2%	South Carolina	18.3%	Texas	26.8%
Ohio	12.2%	Tennessee	15.5%	Oregon	19.0%		

Source: CPS Data Files (2005-2006), Employee Benefit Research Institute.

The proportion of Americans with employer-based health insurance coverage ranges from a low of 52.5 percent in New Mexico to a high of 75.7 percent in New Hampshire, with Michigan having the 13th highest level of employer-based coverage in the nation. This high rate of employer-based coverage is one of the primary reasons for Michigan's low uninsured rate.

Nationally, the percentage of people covered by employer-based health insurance declined slightly between 2002–2004 and 2004–2006 from 64.4 percent to 62.7 percent. While still remaining above the national average, it also declined in Michigan from 71.5 percent to 69.2 percent during this same time period.

Percent with Employer-Based Coverage by State, 2004-2006							
New Mexico	52.5%	North Carolina	60.6%	Vermont	64.3%	Ohio	69.2%
Texas	54.4%	West Virginia	60.7%	Utah	64.7%	Virginia	69.5%
Mississippi	54.8%	Georgia	60.7%	Missouri	65.0%	Maryland	69.8%
California	55.1%	Oregon	61.5%	Nevada	65.2%	Wisconsin	69.9%
Arizona	55.1%	South Dakota	62.3%	Washington	65.4%	Pennsylvania	69.9%
Arkansas	55.2%	Idaho	62.4%	North Dakota	65.9%	Delaware	69.9%
Louisiana	55.5%	Kentucky	62.5%	Kansas	67.4%	Iowa	70.1%
Montana	56.3%	United States	62.7%	Nebraska	67.5%	Connecticut	71.2%
Florida	57.0%	Alabama	62.8%	Indiana	67.7%	Minnesota	71.6%
Oklahoma	57.1%	Wyoming	63.2%	Rhode Island	67.7%	New Jersey	72.0%
Alaska	59.1%	Maine	63.3%	Illinois	68.0%	Hawaii	72.1%
Tennessee	59.7%	New York	63.3%	Massachusetts	69.0%	New Hampshire	75.7%
South Carolina	60.5%	Colorado	63.6%	Michigan	69.2%		

Source: CPS Data Files (2004-2006), Employee Benefit Research Institute.

The proportion of people with individually purchased insurance ranges from a low of 3.7 percent in West Virginia to a high of 12.5 percent in North Dakota; Michigan ranks in the middle at 6.4 percent. The proportion of Michiganians and Americans who purchase individual policies remained constant between 2002-2004 and 2004-2006.

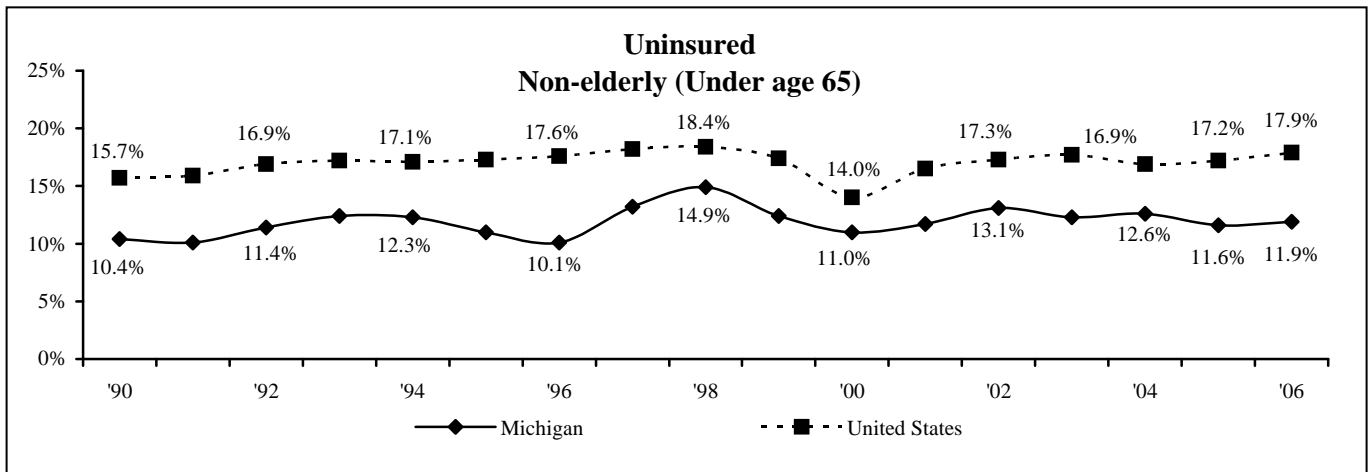
Premiums for individually purchased insurance policies generally are more expensive than other group policies and have grown increasingly expensive. According to the Kaiser Family Foundation September 2007 issue paper “Trends in Health Care Costs and Spending”, health insurance premiums have consistently grown faster than inflation or workers earnings in recent years. Between 2002 and 2007, the cumulative growth in health insurance premiums was 78 percent, compared with cumulative inflation of 17 percent and cumulative wage growth of 19 percent.

Individually Purchased Coverage by State, 2004-2006							
West Virginia	3.7%	Texas	5.9%	United States	6.9%	Kansas	9.0%
New Jersey	3.9%	Ohio	5.9%	Maine	6.9%	California	9.0%
Delaware	4.3%	Kentucky	6.0%	Arizona	7.0%	Iowa	9.3%
Hawaii	5.0%	Maryland	6.1%	Louisiana	7.1%	Utah	9.3%
Alabama	5.4%	New Hampshire	6.1%	North Carolina	7.2%	Idaho	9.4%
Georgia	5.5%	Illinois	6.2%	Florida	7.3%	Colorado	9.4%
Virginia	5.6%	Nevada	6.2%	Washington	7.4%	Wyoming	9.6%
South Carolina	5.7%	Rhode Island	6.2%	Pennsylvania	7.5%	Minnesota	9.8%
New York	5.7%	Indiana	6.2%	Tennessee	7.6%	Nebraska	10.1%
Connecticut	5.8%	Mississippi	6.2%	Wisconsin	7.7%	Montana	11.0%
Alaska	5.8%	Vermont	6.3%	Arkansas	7.8%	South Dakota	12.1%
Oklahoma	5.9%	Michigan	6.4%	Missouri	7.8%	North Dakota	12.5%
New Mexico	5.9%	Massachusetts	6.6%	Oregon	8.4%		

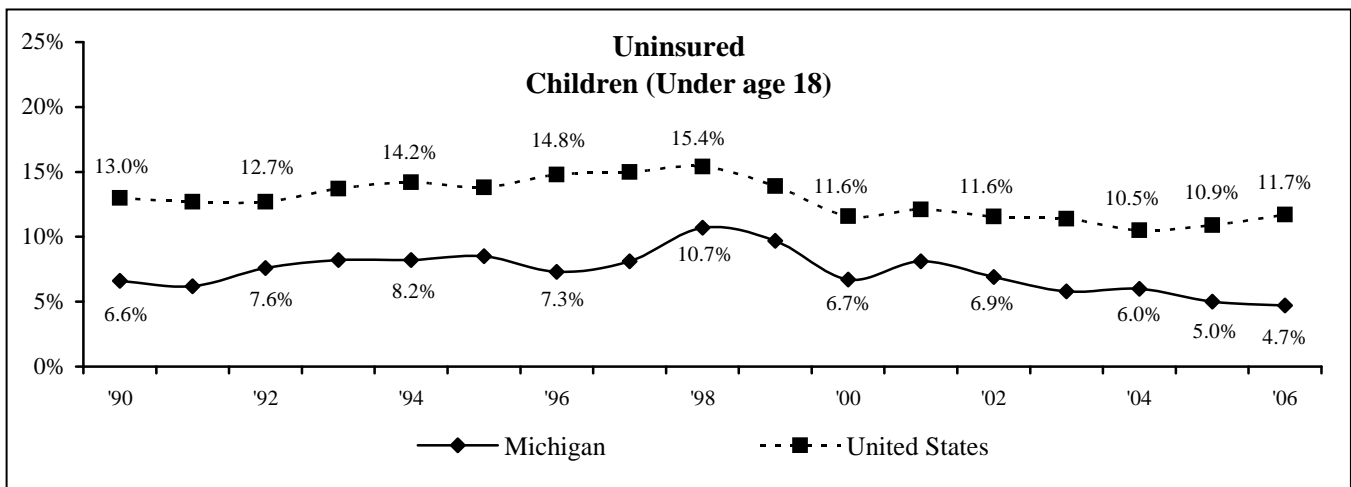
Source: CPS Data Files (2003-2005), Employee Benefit Research Institute.

Michigan Trends

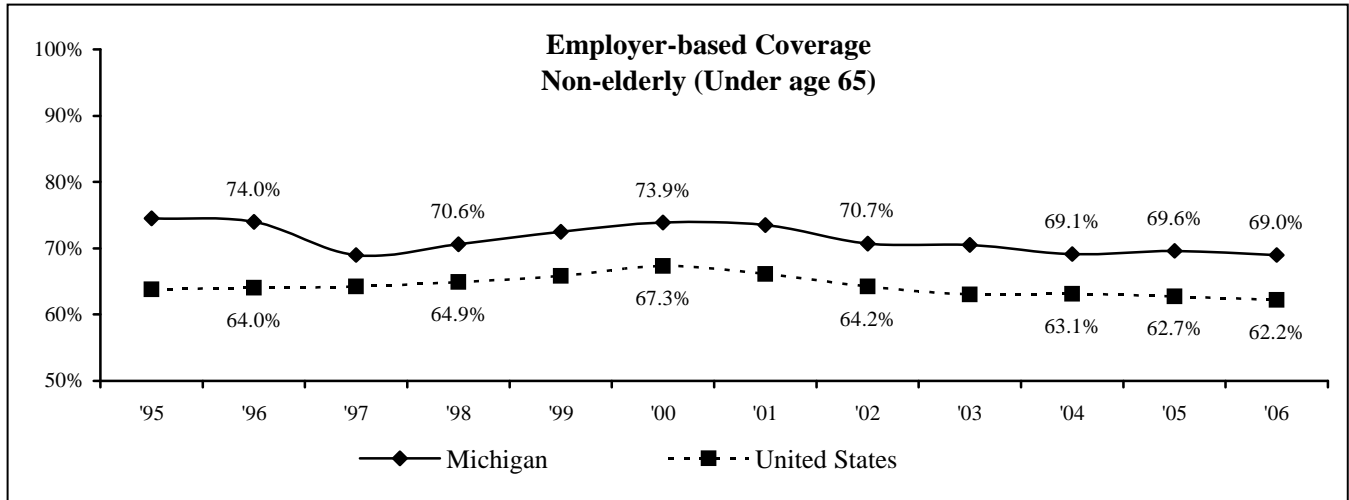
Using only annual data, the percent of the non-elderly population without health insurance declined in Michigan from 12.7 percent to 11.9 percent, a continuing downward trend since 2004. The national trend showed a slight increase of .2 percent. The proportion of residents without health insurance coverage in Michigan has been consistently lower than the national average since 1987, the first year when comparable data were made available.



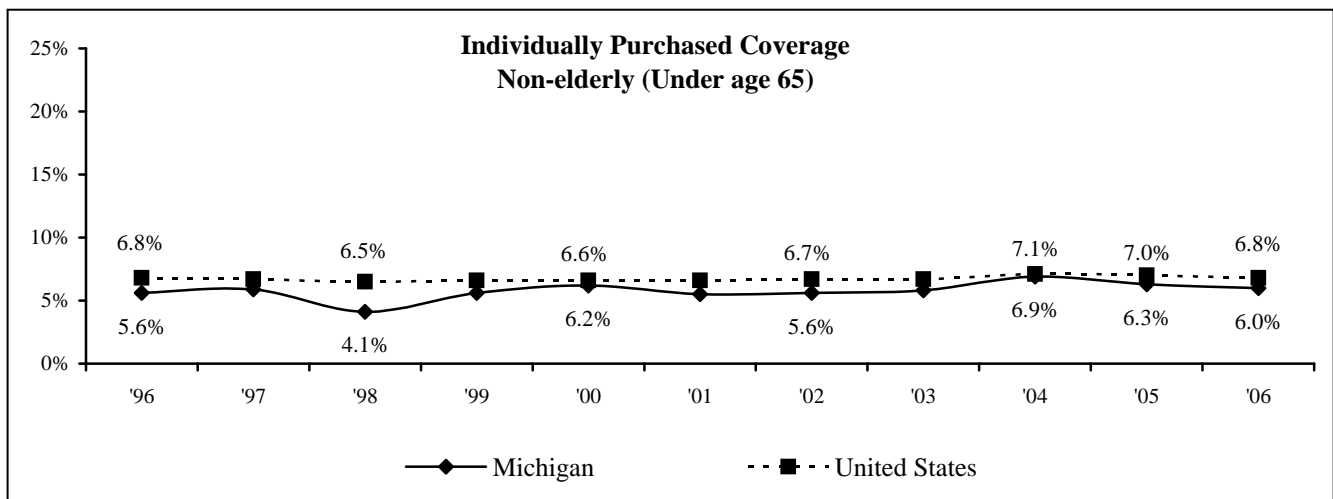
Michigan children are two and a half times less likely to be uninsured than other children throughout the United States. Of Michigan's almost 2.5 million children, 4.7 percent were without health insurance in 2006, continuing a downward trend from a high of 10.7 percent in 1998. For the past three years Michigan has realized a continued downward trend in rates of uninsurance for children, while the national average is rising.



Employer-based health insurance has always accounted for the majority of health insurance coverage both in Michigan and throughout the United States, with Michigan consistently having rates above the national average. The availability of employer-based coverage has been declining gradually throughout the nation and in Michigan since 2000.



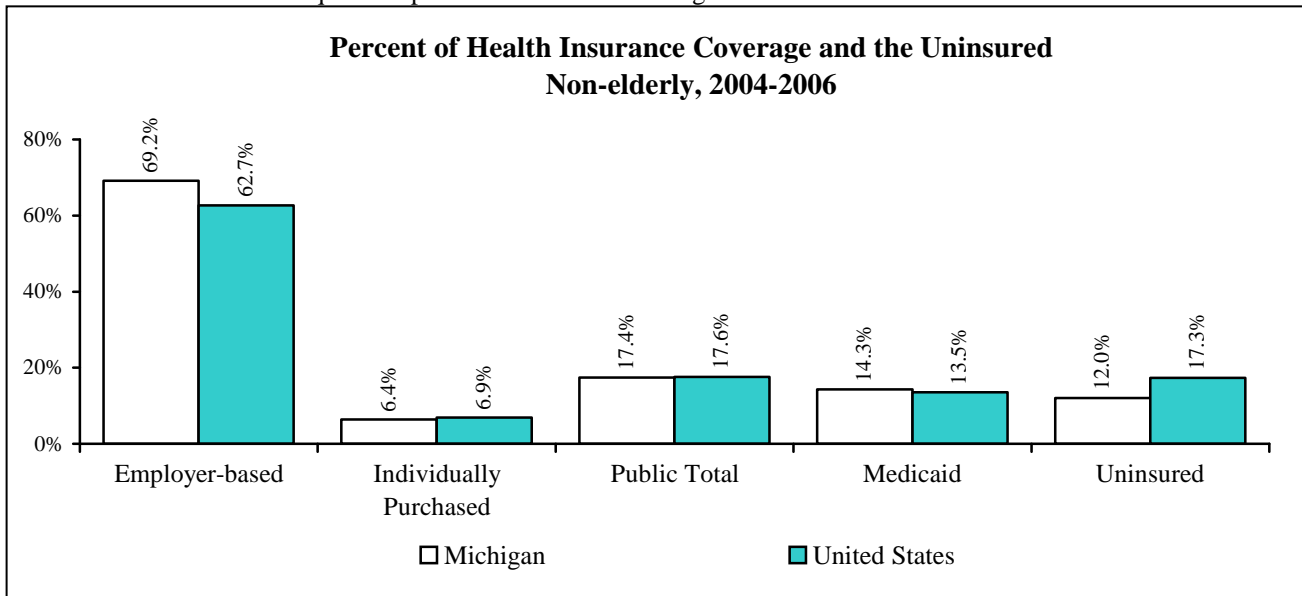
Individually purchased health insurance has historically made up a small, but fairly steady percentage of health insurance coverage both in Michigan and nationally. Due in part to strong employer-based coverage, Michigan generally has a smaller percentage of residents with individually purchased coverage than in the rest of the nation.



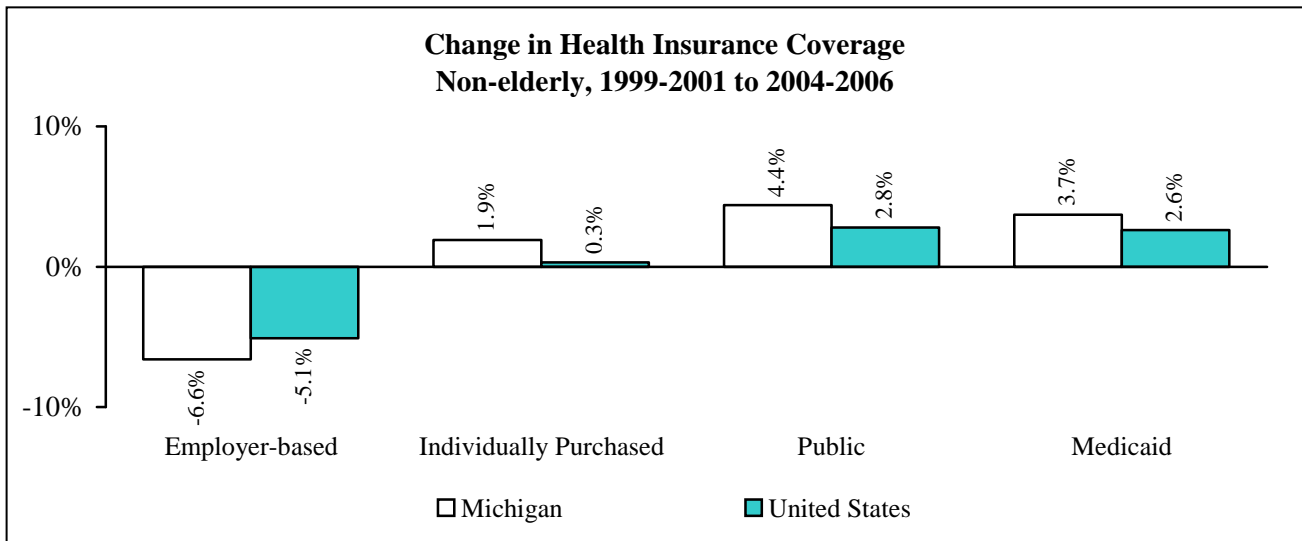
According to the Michigan State Planning Project for the Uninsured 2005 Household Health Insurance Survey, the major reasons why individuals lack health insurance coverage are because coverage is too expensive (35.4 percent), they lost or left a job that had coverage (28.0 percent), or they became ineligible for their coverage (19.7 percent).

The incidence of employer-based health insurance in Michigan (69.2 percent) is above the national average (62.5 percent); this accounts in large part for the fact that Michigan has a 5.3 percent lower rate of uninsurance than the rest of the nation since other types of coverage are fairly comparable.

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

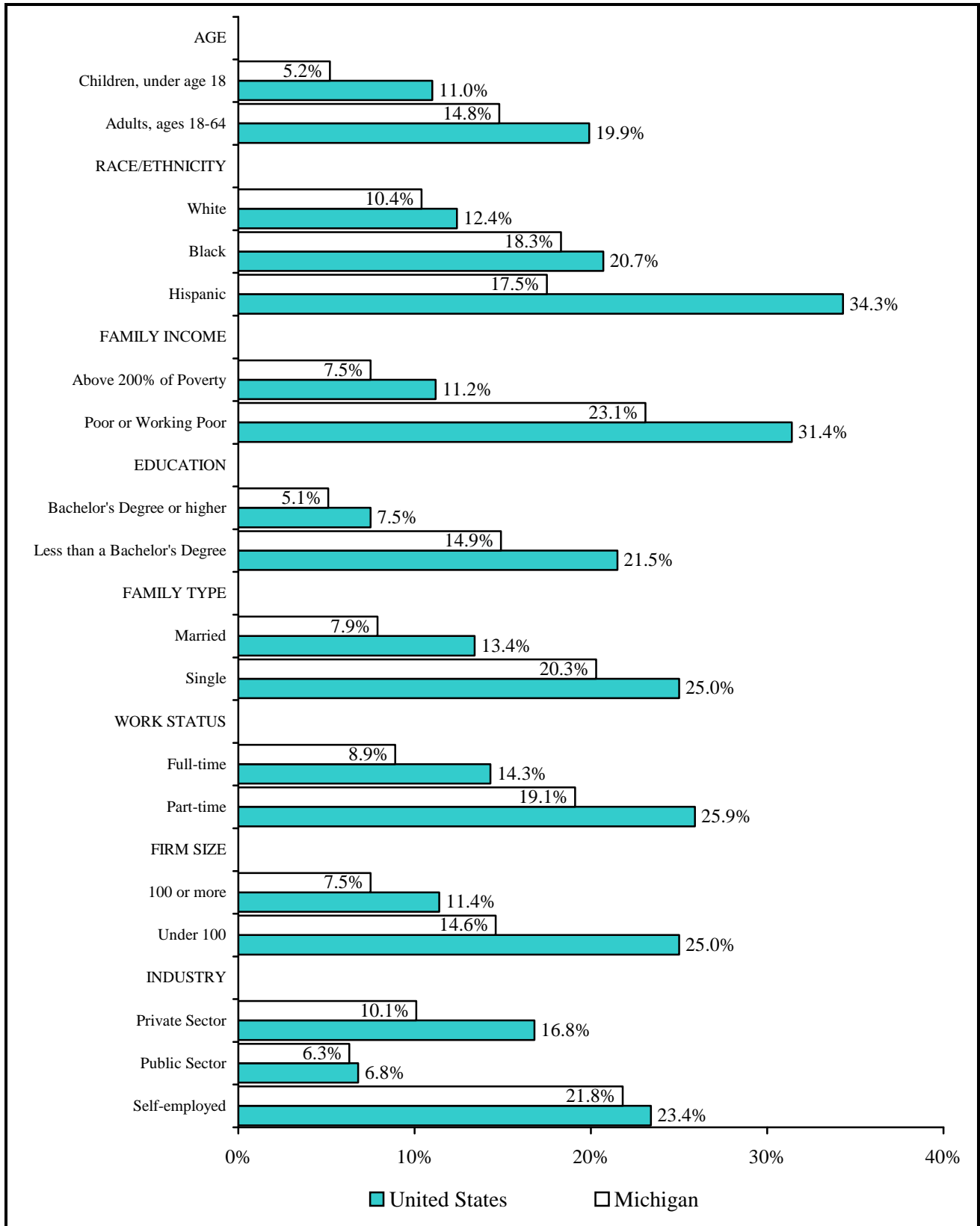


Employer-based coverage decreased in Michigan (-6.6 percent) and nationally (-5.1 percent) between 1999-2001 and 2004-2006. Other types of health insurance options increased over the same time period, with the most notable being public coverage, which includes Medicaid and Medicare.



Source: CPS Data Files (1987-2005), Employee Benefit Research Institute.

Profile of the Uninsured
Percent of Non-elderly Uninsured, 2004-2006 Average



Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (2004-2006), Employee Benefit Research Institute.

Quick Facts on the Uninsured in Michigan

Non-elderly, 2004-2006 CPS Average

By Age

- Adults are much more likely to be uninsured, with a rate of 14.8 percent, than children whose rate of uninsurance is 5.2 percent. Almost one in three (31.3 percent) of young adults aged 21 to 24 is uninsured, this declines to one in four (24.2 percent) for young adults aged 25 to 29. Uninsured rates decline for each decade after the 20s.
- Adults represent 87.5 percent of the uninsured while children represent 12.5 percent.

By Race and Ethnicity

- Blacks, with an uninsurance rate of 18.3 percent, are the most likely Michigianians to be uninsured, followed closely by Hispanics whose rate is 17.5 percent; Whites have an uninsurance rate of 10.4 percent.
- Two-thirds of the uninsured are White, 22.0 percent are Black, and Hispanics represent 5.7 percent of the uninsured; other races constitute the remaining 5.8 percent of the uninsured.

By Gender

- Adult males, with an uninsured rate of 16.4 percent, are more likely to be uninsured than adult females whose rate is 13.2 percent.
- Adult males represent 54.5 percent of the uninsured while adult females represent 45.5 percent.

By Family Income

- Almost one out of four of families (23.1 percent) with incomes below 200 percent of poverty are uninsured, while only 7.5 percent of families with incomes at or above 200 percent of the Federal Poverty Level are uninsured.
- More than half (55.4 percent) of the uninsured live in families with incomes below 200 percent of poverty, while families with incomes above 199 percent of poverty represent the remaining 44.5 percent of the uninsured.

By Family Income for Children

- The lower the family income, the more likely it is that children will be uninsured. One out of ten children is uninsured in families with incomes below 100 percent of poverty while only one in 20 children is uninsured in families with incomes between 150 and 399 percent of poverty. The lowest rate of uninsurance (2.7 percent) is found in families with incomes above 400 percent of poverty.
- Almost two-thirds of uninsured children (62.4 percent) live in families with incomes below 200 percent of poverty.

By Education

- In general, the higher the educational attainment of the head of household, the lower the rate of uninsurance. Families headed by an individual with less than a bachelor's degree have an uninsured rate of 14.9 percent; while those headed by a person with at least a bachelor's degree have an uninsured rate of 5.1 percent.
- Households headed by a person with less than a bachelor's degree represent 87.6 percent of uninsured households while families headed by a person with a bachelor's degree or higher represent 12.4 percent.

By Family Type

- More than one in five households headed by a single adult are uninsured which is more than two and a half times that for families headed by a married couple which have an uninsured rate of 7.9 percent.
- Families with children represent 39.5 percent of the uninsured, while households without children represent 60.5 percent.
- More than half (56.6 percent) of the uninsured live in families headed by a single individual, while the remaining 43.4 percent live in households headed by a married couple.

By Location

- Urban areas of the state have a somewhat higher rate of uninsurance of 12.2 percent as opposed to rural rates of 11.0 percent.
- A full 86 percent of the uninsured live in urban areas of the state while only 14 percent live in rural areas.

By Work Status

- Almost one in five (19.1 percent) individuals in families with a part-time worker are uninsured, which is more than double that for families with a full-time worker whose rate is 8.9 percent.
- Individuals in households with a full-time worker represent the majority (52.9 percent) of the uninsured while those in households with part-time and seasonal workers represent 26 percent. Members of households headed by a non-worker represent 21.2 percent of the uninsured.

By Private Sector Firm Size

- Individuals in families headed by an employee at a private sector firm with less than 100 workers are almost twice as likely to be uninsured, with a rate of 14.6 percent, than those headed by a worker at a firm with 100 or more employees, whose rate of uninsurance is 7.5 percent.
- More than half (52.3 percent) of the uninsured live with a household headed by a worker at a private firm with less than 100 employees; almost one-third (30.4 percent) live with a head of household working in a firm with more than 1,000 employees.

By Industry

- Families headed by a person who is self-employed are three times more likely to be uninsured, with a rate of 21.8 percent, than individuals in families headed by a worker in the public sector who have an uninsured rate of 6.3 percent; one in ten individuals in families headed by a worker in the private sector is uninsured.
- Individuals in working families whose head of household is employed in the private sector represent 57.2 percent of the uninsured, those headed by a person who is self-employed represent 16 percent, those headed by a public sector employee comprise 5.7 percent of the uninsured and those headed by a non-worker constitute 21.2 percent of the uninsured.

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (2004-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Age

Who are the uninsured?

A full 87.5 percent of the uninsured in Michigan are adults, while only 12.5 percent are children. Young adults have the highest rate of uninsurance with individuals aged 21 to 24 having an uninsured rate of 31.3 percent and those aged 25 to 29 having a rate of 24.2 percent. The rate of uninsurance decreases significantly after age 29 and continues to decline steadily thereafter.

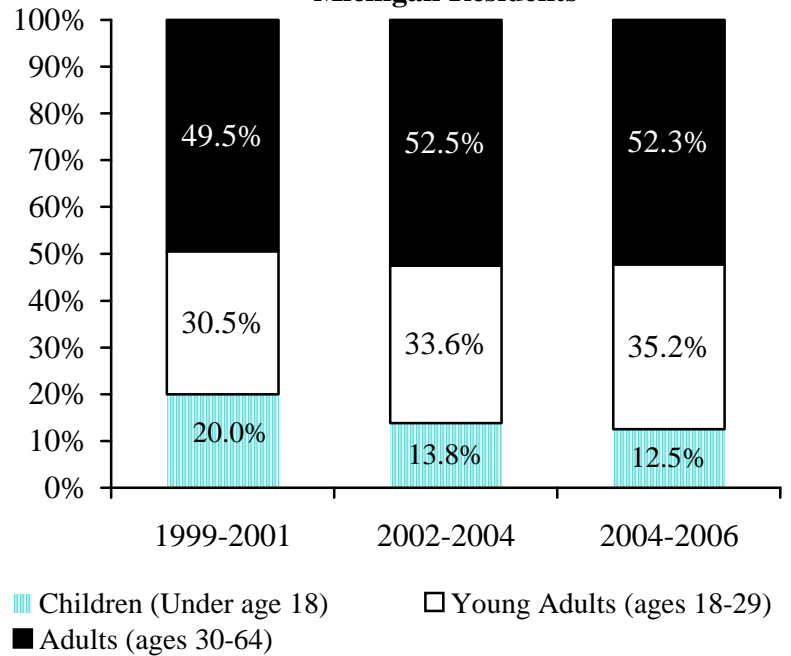
How does Michigan compare with the rest of the U.S.?

Both Michigan children whose rate of uninsurance is 5.2 percent, and adults whose rate is 14.8 percent are less likely to be uninsured than children and adults nationally whose rates of uninsurance are 11.0 percent and 19.9 percent respectively.

Who's at risk for being uninsured?

Adults in Michigan are more than two and a half times as likely to be uninsured as children, and young adults have the greatest risk of any age group for being uninsured. Between 1999-2001 and 2004-2006 the chance of being uninsured decreased for children from 7.0 percent to 5.2 percent. During this same time, the rate of uninsurance increased for adults up to age 60, but particularly for young adults.

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



Percent Uninsured by Age						
Age Group	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
Infants	8.7%	6.8%	6.1%	13.3%	12.0%	13.1%
1-5	6.5%	4.9%	4.8%	10.9%	9.6%	9.8%
6-12	7.1%	5.4%	4.4%	11.4%	10.6%	10.5%
13-17	7.1%	7.0%	6.6%	13.0%	12.4%	12.5%
Children (0-17)	7.0%	5.8%	5.2%	11.8%	10.9%	11.0%
18-19	10.7%	13.4%	14.3%	21.4%	21.7%	22.2%
20-29	20.7%	24.3%	26.9%	27.3%	30.4%	30.7%
30-39	11.5%	15.3%	15.8%	17.8%	20.4%	21.1%
40-49	9.2%	12.5%	11.1%	13.5%	15.8%	16.7%
50-59	7.8%	8.4%	8.9%	11.4%	12.1%	13.0%
60-64	9.9%	9.7%	8.7%	12.8%	12.4%	12.3%
Adults (18-64)	11.9%	14.7%	14.8%	17.5%	19.3%	19.9%
ALL Non-elderly	10.4%	12.1%	12.0%	15.8%	16.9%	17.3%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Race

Who are the uninsured?

Whites represent almost 80 percent of the total population in Michigan, but only two-thirds of the uninsured. Blacks constitute 14.1 percent of the population, but are over-represented among the uninsured since 22.9 percent of the uninsured are Black. Hispanic residents represent 3.9 percent of Michigan's population, but 5.7 percent of the uninsured.

How does Michigan compare with the rest of the U.S.?

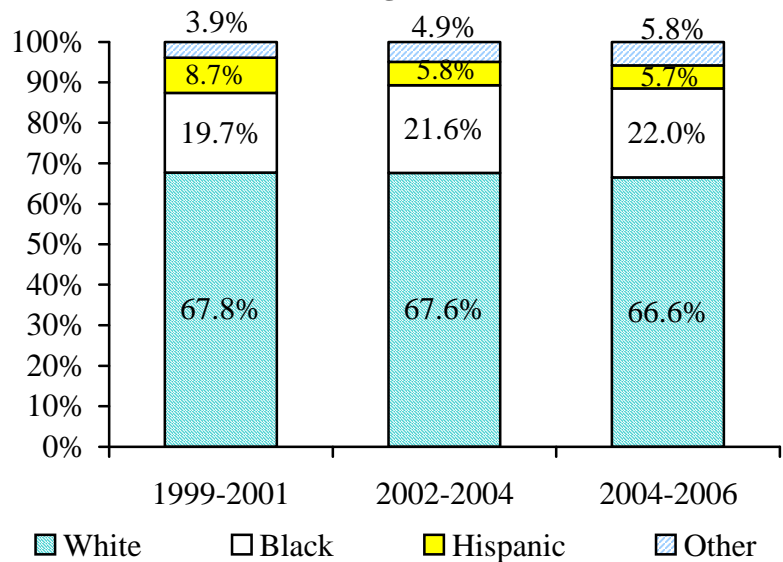
All racial and ethnic groups in Michigan are less likely to be uninsured than similar groups nationally, with Hispanics having half the rate of uninsurance in Michigan as in the rest of the nation. The disparity in rates is less substantial for all other races.

Who's at risk for being uninsured?

Blacks have the highest risk of being uninsured in Michigan (18.3 percent) followed closely by Hispanics whose rate is 17.5 percent. The rate of uninsurance for Whites is 10.4 percent.

The risk of being uninsured increased somewhat for all races except for Hispanics between 1999-2001 and 2003-2005.

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



Percent Uninsured by Race						
Race	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
White	9.0%	10.6%	10.4%	10.8%	12.1%	12.4%
Black	14.2%	17.8%	18.3%	20.0%	20.5%	20.7%
Hispanic	27.3%	18.6%	17.5%	34.2%	33.6%	34.3%
Other	11.1%	13.1%	15.1%	20.5%	18.6%	17.9%
ALL Non-elderly	10.4%	12.1%	12.0%	15.8%	16.9%	17.3%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Gender

Who are the uninsured?

Women comprise 50.8 percent of the population, but only 45.5 percent of the uninsured, mostly due to their higher rates of coverage under Medicaid programs for pregnant women and low-income families, many of which are headed by single women.

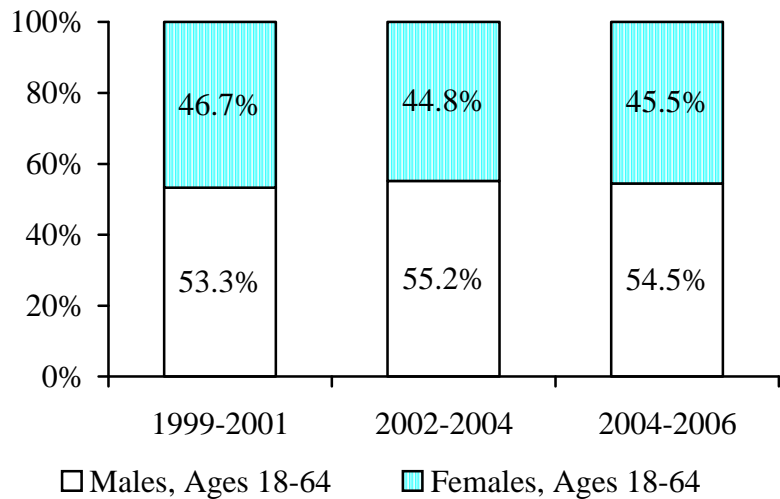
How does Michigan compare with the rest of the U.S.?

Both adult males and females in Michigan, with uninsured rates of 16.4 percent and 13.2 percent respectively, are less likely to be uninsured than adult males and females nationally whose rates of uninsurance are 22.1 percent and 17.7 percent respectively.

Who's at risk for being uninsured?

Adult women run a slightly lower risk than men of being without health insurance coverage both in Michigan and nationally. The difference in rates may be due in part to state and federal assistance programs that are more targeted to single-parent families, most of which are headed by women, and pregnant women.

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



All adults in Michigan and nationally realized an increased risk of being uninsured between 1999-2001 and 2004-2006.

Percent Uninsured by Gender						
Gender	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
Male (18-64)	12.8%	16.5%	16.4%	19.2%	21.5%	22.1%
Female (18-64)	11.0%	12.9%	13.2%	15.9%	17.2%	17.7%
Adults	11.9%	14.7%	14.8%	17.5%	19.3%	19.9%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Family Income

Who are the uninsured?

Michigan's poor and working poor (up to 200 percent of the Federal Poverty Level) have an uninsured rate of 23.1 percent, which is three times higher than for those with incomes above 200 percent of poverty, whose rate of uninsurance is 7.5 percent. The poverty level for a family of four in 2006 was \$20,000; 200 percent of poverty was \$40,000 per year.

How does Michigan compare with the U.S.?

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

Who's at risk for being uninsured?

The risk of being uninsured is directly related to family income. More than one out of four (26 percent) of families with incomes under 100 percent of poverty are uninsured; this rate declines to 23.1 percent for those living between 100 and 149 percent of poverty. The percentage of uninsured continues to decline with increased income until it is 4.8 percent for those living above 400 percent of the Federal Poverty Level.

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



Percent Uninsured by Family Income						
Family Income	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
0 - 99%	24.9%	25.0%	26.0%	33.6%	33.2%	33.7%
100 - 149%	22.4%	23.8%	23.1%	30.1%	31.6%	31.4%
150 - 199%	17.3%	20.3%	18.1%	25.6%	27.1%	28.0%
200 - 399%	10.2%	10.4%	11.0%	14.6%	15.9%	16.6%
≥ 400%	4.2%	5.3%	4.8%	6.0%	6.7%	6.9%
All Non-elderly	10.4%	12.1%	12.0%	15.8%	16.9%	17.3%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Family Income - Children less than 18

Who are the uninsured?

The chances of a child being insured is directly related to the family income; the higher the income the higher the rates of insurance. Children living in homes below the Federal Poverty Level in Michigan have an uninsured rate of 10.7 percent; this rate declines to 7.8 percent for children in homes between 100 and 149 percent of poverty and continues to decline to one in twenty children from homes in the 150 percent to 399 percent of poverty range. The rate of uninsurance for children living in homes above 400 percent of poverty is 1.9 percent.

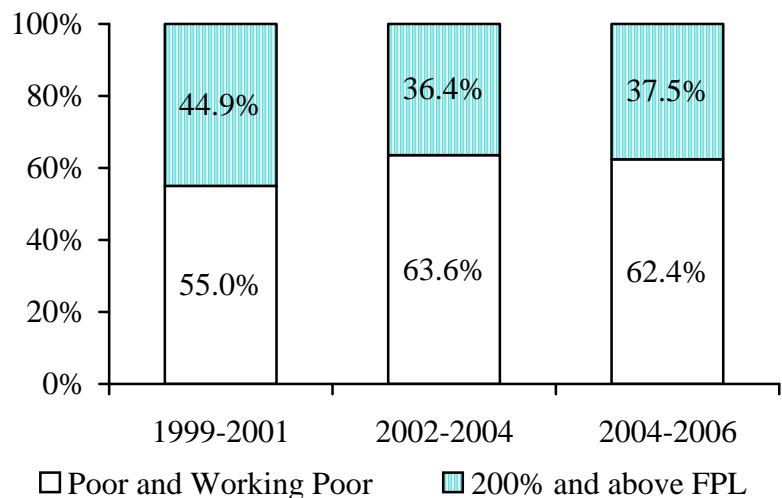
How does Michigan compare with the rest of the U.S.?

Michigan children from all family income groups are about half as likely to be uninsured than children in similar situations nationally.

Who's at risk for being uninsured?

Children in families with lower incomes have a greater risk of being uninsured than children in higher income families, both in Michigan and throughout the nation.

**Distribution of Uninsured Children
by Family Income, Michigan Residents**



Percent Uninsured Children by Family Income						
Family Income	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
0 - 99%	13.0%	10.3%	10.7%	22.3%	19.1%	18.9%
100 - 149%	12.1%	11.5%	7.8%	19.6%	17.8%	17.4%
150 - 199%	9.6%	7.9%	5.4%	16.5%	15.9%	15.5%
200 - 399%	6.1%	4.2%	4.4%	9.0%	8.6%	9.1%
≥ 400%	3.2%	2.4%	1.9%	3.9%	3.9%	4.1%
All Children	7.0%	5.8%	5.2%	11.8%	10.9%	11.0%

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

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Education Attainment of Family Head

Who are the uninsured?

Generally the more education a head of household has, the less likely it is that members of that household will be uninsured. Almost nine in ten uninsured individuals (87.5 percent) live in families headed by a person with less than a bachelor's degree. Families whose head has less than a high school education have the highest rate of uninsurance, 24.2 percent; the rate of uninsurance declines to 14.7 percent for families headed by a high school graduate and further declines to 14.3 percent for families headed by a person with some college. Major reductions in rates of uninsurance are seen with completion of any degree, including an associate's degree.

How does Michigan compare with the rest of the U.S.?

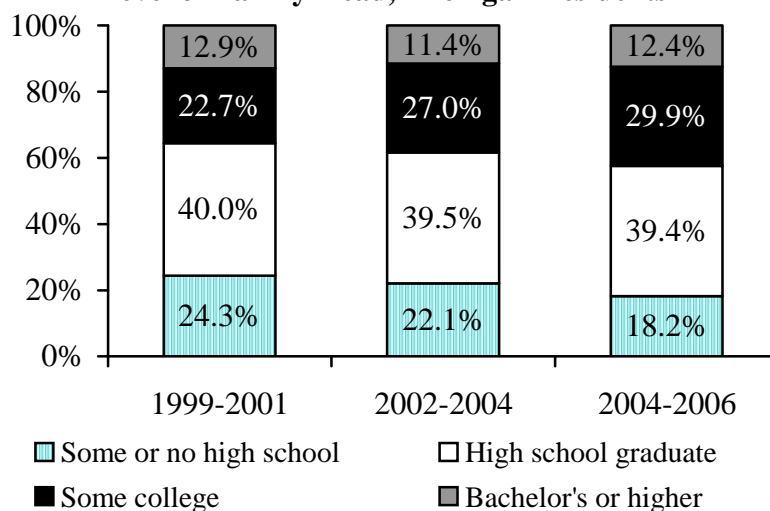
Families headed by individuals at every level of educational attainment in Michigan tend to be less likely to be at risk of being uninsured than similar families nationally.

Who's at risk for being uninsured?

The likelihood of being uninsured tends to decrease with higher educational attainment. Families headed by an individual who did not graduate from high school have the greatest risk of being uninsured (24.2 percent).

Increases in rates of uninsurance can be seen between 1999-2001 and 2004-2006 in most categories of educational attainment with a few exceptions which tend to represent small segments of the population and therefore smaller sample sizes.

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



Percent Uninsured by Education of Family Head						
Educational Level	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
No High School	29.1%	28.4%	28.1%	40.9%	42.2%	43.0%
Some High School	22.1%	25.3%	23.1%	30.7%	31.1%	32.4%
High School Graduate	12.2%	14.6%	14.7%	17.7%	19.8%	20.6%
Some College	8.7%	12.6%	14.3%	13.8%	15.4%	16.1%
Associate Degree	7.3%	6.7%	8.0%	10.3%	11.7%	12.2%
Bachelor's Degree	6.0%	5.7%	5.7%	7.5%	8.4%	8.7%
Master's Degree	4.2%	4.9%	2.7%	4.5%	5.3%	5.0%
Professional School	2.7%	4.2%	8.2%	5.4%	6.1%	6.5%
Doctorate Degree	2.1%	2.7%	4.3%	5.2%	5.8%	5.1%
All Non-elderly	10.4%	12.1%	12.0%	15.8%	16.9%	17.3%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Family Type

Who are the uninsured?

Families with children are more likely to be insured than those without children, with married couples with children having the lowest rate of uninsurance, 6.1 percent. Fifty-seven percent of Michigan residents live in families with children, but they comprise only 39.5 percent of the uninsured. Single people without children are the most likely to be uninsured with almost one in four (23.7 percent) being uninsured.

How does Michigan compare with the rest of the U.S.?

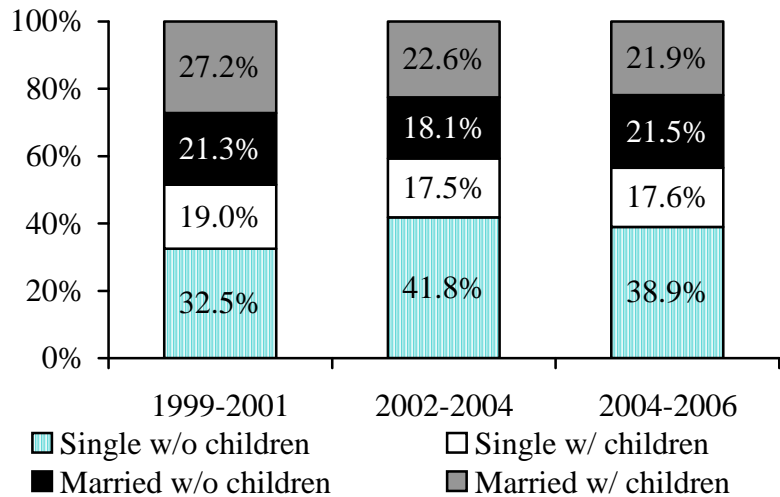
The rate of uninsurance in Michigan for both married couples whose rate is 7.9 percent, and singles whose rate is 20.3 percent, is lower than rates for married couples and singles nationally whose rates are 13.4 percent and 25 percent respectively.

Who's at risk for being uninsured?

Single adults without children have the highest risk for being uninsured with a rate of 23.7 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. Additionally, Medicaid is targeted to families with children, so singles are less likely to have such coverage.

Single persons with children are also more than twice as likely to be uninsured than their married counterparts. One reason for this discrepancy may be that married people are frequently covered through their spouse's insurance.

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



Family Type	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
Married, no kids	9.8%	9.8%	11.1%	13.6%	14.9%	15.1%
Married with kids	6.2%	6.4%	6.1%	11.7%	12.1%	12.4%
Single, no kids	18.1%	24.3%	23.7%	25.1%	27.6%	28.2%
Single with kids	15.6%	14.7%	15.3%	19.7%	19.4%	20.0%
All Non-elderly	10.4%	12.1%	12.0%	15.8%	16.9%	17.3%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Location

Who are the uninsured?

A full 86 percent of Michigan residents without health insurance live in an urban area, with the remainder living in rural areas of the state. The terms urban and rural refer to counties located either within a Metropolitan Statistical Area (urban) or outside a Metropolitan Statistical Area (rural). Out of Michigan's 83 counties, 25 are defined as urban and 58 as rural.

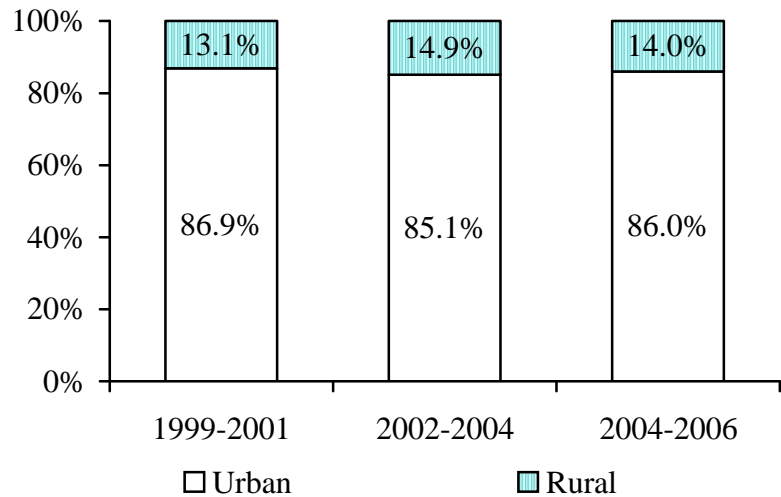
How does Michigan compare with the rest of the U.S.?

Both urban and rural residents in Michigan, with uninsurance rates of 12.2 percent and 11.0 percent respectively, have lower uninsured rates than similar individuals nationally whose rates are 17.2 percent and 17.8 percent respectively.

Who's at risk for being uninsured?

Residents in urban Michigan have a slightly greater risk of being without health insurance coverage than rural residents. This reverses an earlier trend in which the rate of uninsurance was greater in rural areas of the state and results primarily from an almost two percent increase in the rate of uninsurance in urban areas between 1999-2001 and 2004-2006.

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



Percent Uninsured by Location						
Location	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
Urban	10.3%	11.9%	12.2%	15.8%	16.8%	17.2%
Rural	11.8%	13.6%	11.0%	15.7%	17.2%	17.8%
All Non-elderly	10.4%	12.1%	12.0%	15.8%	16.9%	17.3%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Work Status of Family Head

Who are the uninsured?

Almost eight out of ten Michigan uninsured residents live in a household headed by a person who is employed. Over half (52.9 percent) live in households headed by a full-time worker; another quarter are headed by a part-time or part-year worker; 21.2 percent are headed by a non-worker.

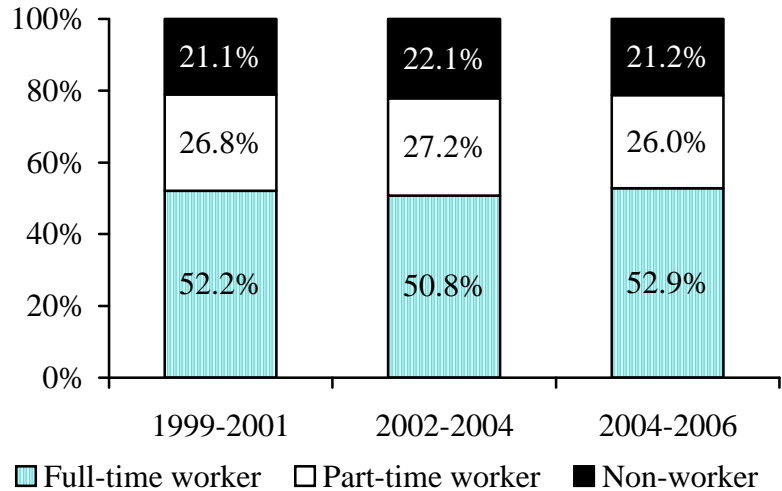
How does Michigan compare with the rest of the U.S.?

All Michiganians regardless of the work status of their head of household are less likely to be uninsured than similarly situated individuals nationally. Households with full-time workers have an uninsured rate of 8.9 percent in Michigan and 14.3 percent nationally; those with part-time workers have uninsured rates of 19.1 percent in Michigan and 25.9 percent throughout the U.S.

Who's at risk for being uninsured?

Households headed by individuals who work part-time or are non-workers are more likely to be uninsured than those headed by full-time workers, both in Michigan and nationally.

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



Percent Uninsured by Work Status of Family Head						
Work Status	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
Full-Time/Full-Year Worker	7.2%	8.5%	8.9%	12.7%	13.6%	14.3%
Part-Time/Full-Year Worker	21.2%	19.1%	18.7%	25.1%	24.6%	24.8%
Full-Year/Some Unemployment	17.7%	20.6%	17.8%	26.1%	27.0%	27.3%
Part-Year Worker	18.5%	20.4%	22.8%	25.7%	26.1%	25.5%
Non-Worker	22.0%	22.8%	21.3%	26.2%	27.2%	27.5%
All Non-elderly	10.4%	12.1%	12.0%	15.8%	16.9%	17.3%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Private Sector Firm Size of Family Head

Who are the uninsured?

Members of households headed by the self-employed individuals have the highest rate of uninsurance (21.8 percent), while those in households headed by a worker in the public sector have the lowest rate, 6.3 percent. Family members of workers in the private sector have an uninsured rate of 10.1 percent, however rates vary greatly based on the size of the firm. In general, the fewer employees, the more likely it is that workers and their families will be uninsured.

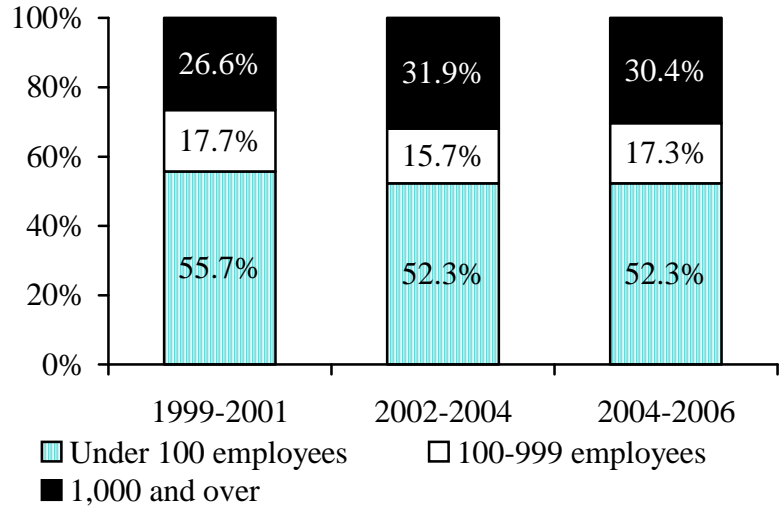
How does Michigan compare with the rest of the U.S.?

Individuals in households headed by a worker in any size of private sector firm in Michigan are less likely to be uninsured than those in similar situations in the rest of the nation. Families of self-employed and public sector workers are also less likely to be uninsured in Michigan than in the rest of the nation.

Who's at risk for being uninsured?

In general, the larger the business in which a head of household works, the less likely it is that members of the household will be uninsured. Individuals in families headed by an individual who is self-employed or employed with a private sector firm with less than 100 workers have the greatest risk of being uninsured in Michigan.

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



Percent Uninsured by Sector & Firm Size of Family Head Employer						
Sector	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
Self-Employed	15.9%	19.2%	21.8%	21.1%	23.0%	23.4%
Public Sector	6.5%	6.8%	6.3%	6.2%	6.8%	6.8%
Private Sector	8.8%	10.3%	10.1%	15.5%	16.3%	16.8%
Non-Worker	22.0%	22.8%	21.3%	26.2%	27.2%	27.5%
Private Sector - Firm Size						
Under 10	18.3%	21.0%	21.1%	30.6%	30.7%	31.1%
10 – 24	15.6%	16.9%	15.1%	24.7%	25.2%	26.1%
25 – 99	11.6%	10.8%	9.3%	18.2%	18.0%	18.9%
100 – 499	8.3%	7.9%	8.5%	12.7%	13.1%	14.1%
500 – 999	4.9%	7.4%	7.0%	11.5%	11.2%	11.1%
1,000 or over	5.1%	7.3%	7.1%	9.2%	10.2%	10.4%
All Non-elderly	10.4%	12.1%	12.0%	15.8%	16.9%	17.3%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.
Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of the Uninsured by Industry of Family Head

Who are the uninsured?

Members of households with workers employed in the service sector comprise 40.7 percent of the uninsured whose head of household works in private industry. This is due to the fact that services have both a high rate of uninsurance (13.1 percent) and more employees than any other type of business. Households headed by a construction worker or a person employed in wholesale/retail trade have the highest rates of uninsurance of 15.1 percent and 14 percent respectively. Employees in the information, manufacturing, and finance/insurance/real estate sectors have the lowest rates of uninsurance, with rates of 5.5, 5.6 and 6.4 percent respectively. However, because manufacturing has so many employees, it constitutes a larger share of uninsured than smaller industries with higher rates of uninsurance.

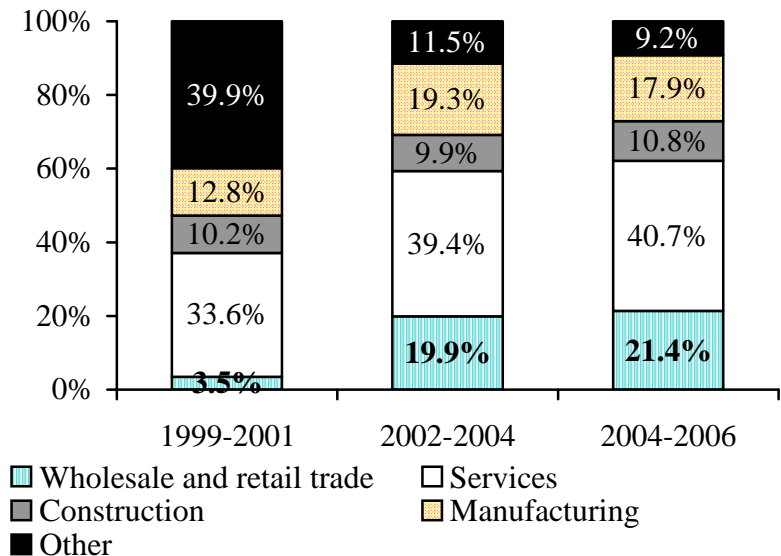
How does Michigan compare with the rest of the U.S.?

Workers and their families in all sectors in Michigan have lower rates of uninsurance than similar workers nationally.

Who's at risk for being uninsured?

Individuals in families with a head of household who works in construction, wholesale/retail trade and services are the most likely to be uninsured.

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



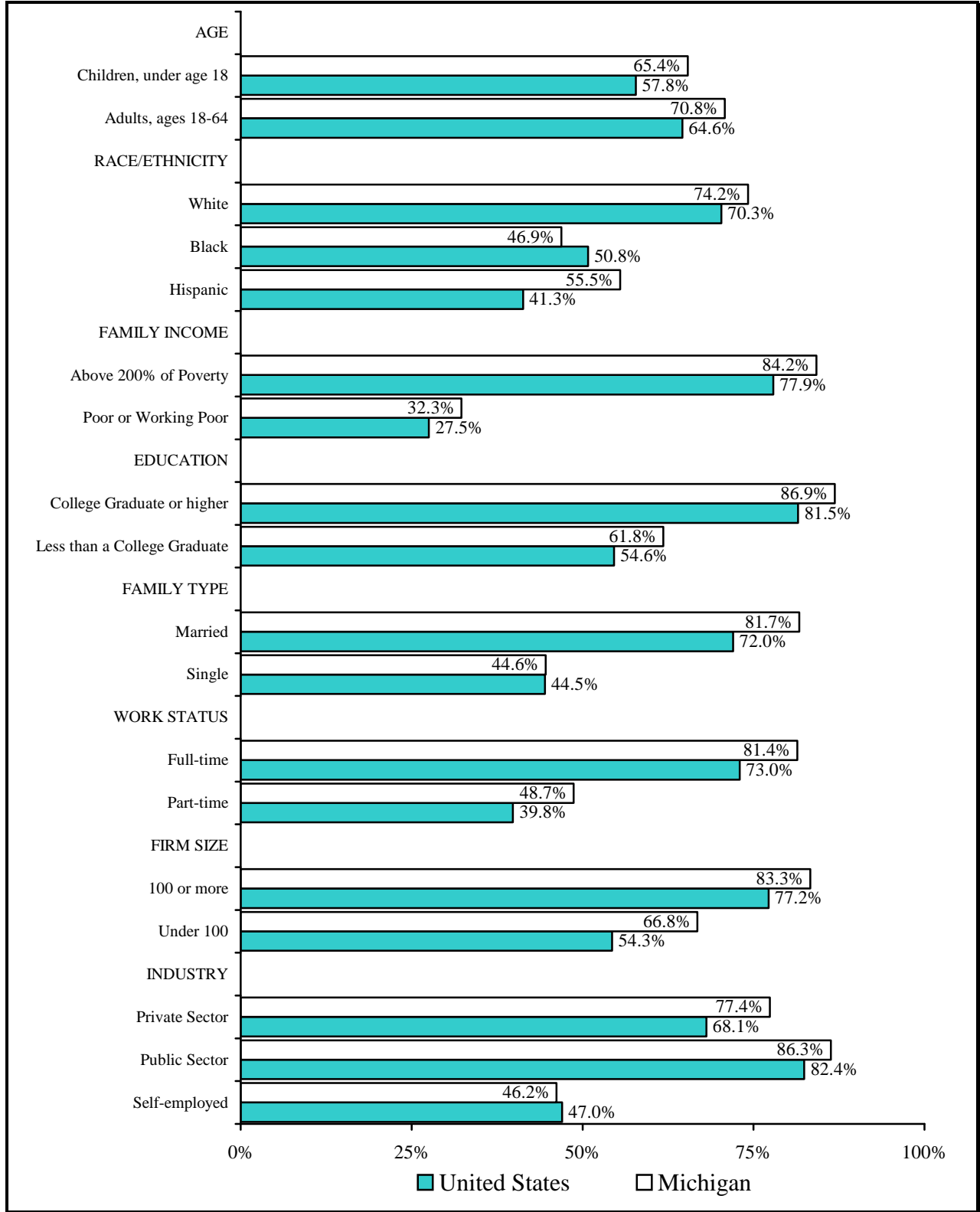
Percent Uninsured by Industry of Family Head

Industry	Michigan			U.S.		
	1999-2001	2002-2004	2004-2006	1999-2002	2002-2004	2004-2006
Agriculture	20.6%	15.9%	9.1%	36.6%	32.3%	33.2%
Mining	34.1%	0.0%	0.0%	9.4%	10.3%	11.4%
Construction	13.5%	14.2%	15.1%	25.7%	27.1%	29.3%
Manufacturing	3.8%	6.1%	5.6%	9.1%	10.8%	10.9%
Wholesale-Retail Trade	7.6%	13.4%	14.0%	11.5%	15.8%	16.7%
Transportation/Utilities	6.0%	11.0%	7.5%	11.2%	14.2%	15.0%
Information	17.5%	7.4%	5.5%	11.3%	7.8%	8.3%
Finance/Insurance/Real Estate	9.6%	6.1%	6.4%	23.2%	9.3%	9.3%
Services	22.0%	13.0%	13.1%	13.9%	18.9%	18.7%
All Non-elderly	10.4%	12.1%	12.0%	15.8%	16.9%	17.3%

Note: Comparisons in text are based on the current three-year average (2004-2006) unless otherwise noted.

Source: CPS Data Files (1999-2006), Employee Benefit Research Institute.

Profile of Employer-based Coverage
Percentage with Employer-based Coverage, 2004-2006 Average



Source: CPS Data Files (2003-2005), Employee Benefit Research Institute.

Quick Facts on Employer-based Coverage in Michigan *Non-elderly, CPS 2004-2006 Average*

By Age

- Three quarters of adults aged 30-64 have employer-based coverage while only about half (52.7 percent) of young adults age 21 to 24 have such coverage.
- Almost three-quarters (72.9 percent) of those with employer-based coverage in Michigan are adults, with the remainder being children.

By Race and Ethnicity

- Almost three out of four (74.2 percent) Whites have employer-based coverage, compared to less than half (46.9 percent) of Blacks and 55.5 percent of Hispanics.
- Whites represent 82.5 percent of the population with employer-based coverage while Blacks represent 9.8 percent; Hispanics represent 3.1 percent, and other minorities 4.5 percent.

By Gender

- Adult males and females have 70.8 percent and 70.9 percent respective chances of having employer-based coverage.
- The distribution of adults with employer-based coverage is fairly evenly split between men and women.

By Family Income

- Only about one-third (32.3 percent) of families with incomes below 200 percent of poverty have employer-based insurance, while 84.2 percent of individuals in families with incomes at and above 200 percent of poverty have such coverage.
- Families with incomes at and above 200 percent of poverty represent 86.6 percent of those with employer-based coverage while families with incomes below 200 percent of poverty represent the other 13.4 percent.

By Family Income for Children

- More than nine out of 10 (91.5 percent) of children in families with incomes above 400 percent have employer-based insurance; 79.3 percent of children in families from 200 to 399 percent of poverty have such coverage, and less than one-third (32.6 percent) of children in families below 200 percent of poverty have employer-based coverage.
- Children in families with income at or above 200 percent of poverty represent 81.1 percent of children with employer-based coverage while children in families with incomes below 200 percent of poverty represent the remaining 18.9 percent.

By Education

- Almost nine out of 10 (86.9 percent) of individuals in households where the head of the family has at least a bachelor's degree have employer-based coverage as compared to less than two-thirds (61.8 percent) of those in households with less than a bachelor's degree.
- Households headed by an individual with at least an associate degree constitute almost half of those with employer-based coverage.

By Family Type

- Families headed by married couples are much more likely to have employer-based coverage, with a rate of 81.7 percent, than families headed by a single adult whose rate is 44.6 percent.
- More than three-quarters of families with employer-based coverage are married, while families with a single adult represent only 21.6 percent of those with employer-based insurance, but one-third of the population.

By Location

- Rural and urban residents are similarly likely to have employer-based insurance with rates of 69.6 percent and 69.2 percent respectively.
- Urban residents represent 84.6 percent of the population with employer-based coverage, while rural residents represent 15.4 percent.

By Work Status

- Families headed by a full-time worker are much more likely to have employer-based coverage, with a rate of 81.4 percent, than those headed by a part-time worker whose rate is 48.7 percent.
- Full-time workers and their families represent 84.3 percent of Michiganians with employer-based coverage, while part-time and seasonal workers and their families represent 11.4 percent; the remaining 4.2 percent are from households headed by a non-worker.

By Private Sector Firm Size

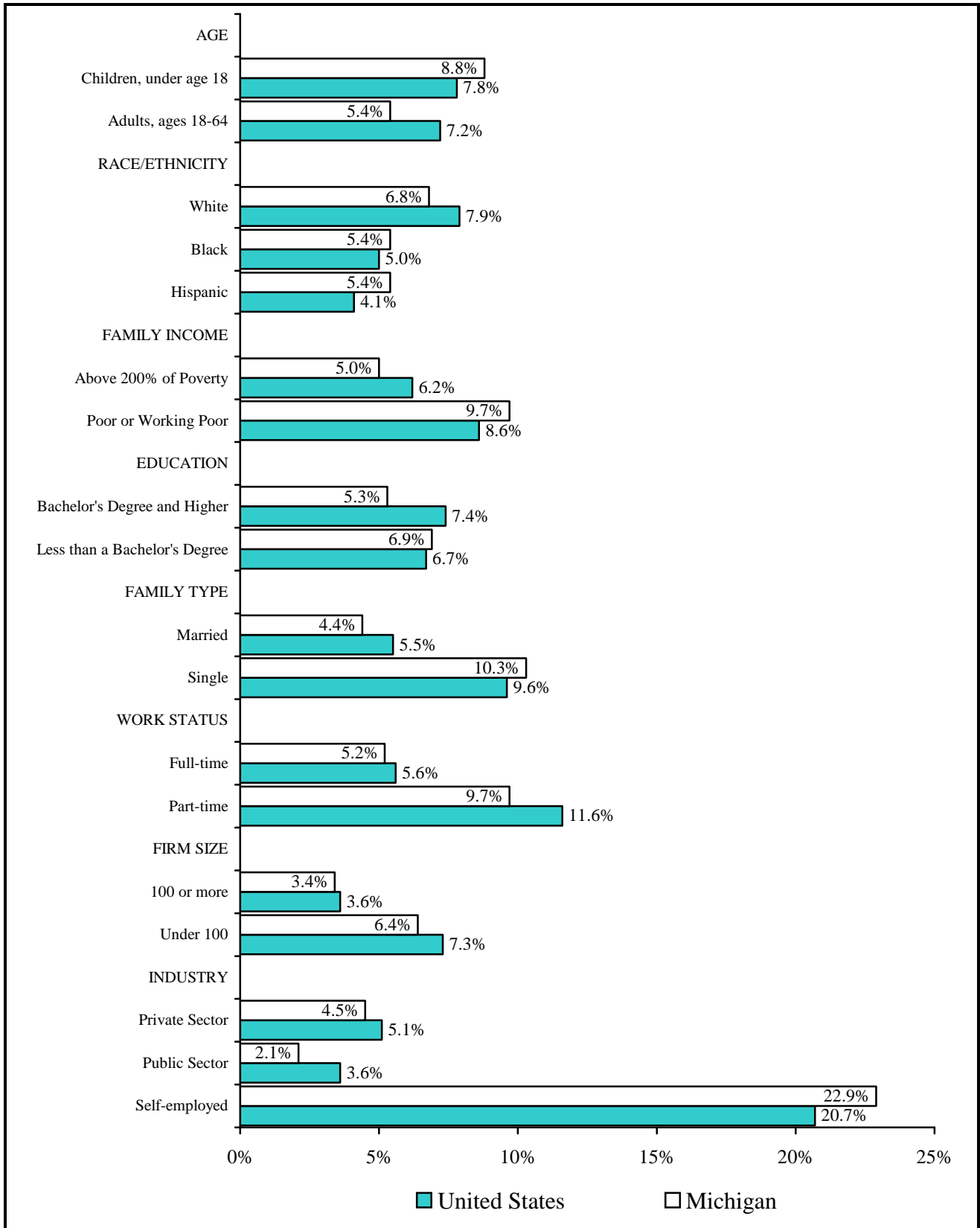
- Approximately three-quarters (77.4 percent) of individuals in families headed by a worker in the private sector have employer-based insurance, while 86.3 percent those in the public sector and 46.2 percent of the self-employed have such coverage. By and large, families of workers in larger firms are more likely to have employer-based coverage than those in smaller firms ranging from 52.4 percent for firms with less than 10 employees to 83.8 percent for firms with at least 1000 employees.
- More than three-quarters (76.4 percent) of those with employer-based coverage have a head of household who works in the private sector, 13.6 percent in the public sector, and 5.9 percent are self-employed. Almost half (46.3 percent) of families with employer-based insurance are headed by workers at private firms with at least 1000 workers.

By Industry

- Families headed by workers in mining, manufacturing, finance/insurance/real estate, and transportation all have employer-based insurance rates above 80 percent. Individuals in families headed by workers in agriculture and services have employee-based coverage rates of less than 70 percent.
- More than one-third (36.8 percent) of individuals in households headed by a worker in a private firm are in the manufacturing sector.

Source: CPS Data Files (2004-2006), Employee Benefit Research Institute.

Profile of Individually Purchased Coverage
Percentage with Individually Purchased Coverage, 2004-2006 Average



Source: CPS Data Files (2004-2006), Employee Benefit Research Institute.

Quick Facts on Individually Purchased Coverage in Michigan

Non-elderly, 2004-2006 Average

By Age

- Only 5.4 percent of adults and 8.8 percent of children have individually purchased health insurance.
- Almost two-thirds (60.7 percent) of Michigianians with individually purchased coverage are adults, the other 39.3 percent are children.

By Race and Ethnicity

- Rates for individually purchased health insurance are similarly low for all races, with 5.4 percent of Hispanics and Blacks having such coverage, as do 6.8 percent of Whites.
- Whites represent the majority (81.4 percent) of the population with individually purchased coverage, while Blacks represent 12.3 percent, Hispanics represent 3.3 percent and other minorities represent 3.0 percent.

By Gender

- Rates for adult males and females for individually purchased coverage are similar with rates of 5.4 percent and 5.5 percent respectively.
- Adult females represent slightly more than half of adults with individually purchased coverage, while adult males represent 48.5 percent.

By Family Income

- Only 5.0 percent of families with incomes at or above 200 percent of poverty have individually purchased coverage, while 9.7 percent of families with incomes below 200 percent of poverty have such insurance.
- Families with incomes at or above 200 percent of poverty represent 56 percent of families with individually purchased coverage, while families with incomes below 200 percent of poverty represent 44 percent.

By Family Income for Children

- Children in families with incomes below 200 percent of poverty are more likely to have individually purchased coverage than children in families with incomes above 200 percent of poverty, with rates for private coverage of 6.7 percent for children in homes below 100 percent of poverty, 5.8 percent for children in homes with income between 200 and 399 percent of poverty, and 3.1 percent for children in homes above 400 percent of poverty.
- More than half (55.9 percent) of children with individually purchased coverage are in families with incomes below 200 percent of poverty; the remaining 44.1 percent are in families with incomes at or above 200 percent.

By Education

- Rates for individually purchased health insurance are similar for all families regardless of educational attainment of the head of household, with households in which the family head has less than a bachelor's degree having a rate of 6.9 percent and households in which the head has at least a bachelor's degree having a rate of 5.3 percent.
- Three-quarters of households with individually purchased coverage have a head of household with less than a bachelor's degree; the other quarter are headed by an individual with least a bachelor's degree.

By Family Type

- Families headed by a single adult are more than twice as likely to have individually purchased coverage, with a rate of 10.3 percent, than families headed by a married couple which have such coverage at a rate of 4.4 percent.
- Families headed by a single adult represent 54.2 percent of families with individually purchased coverage, while families headed by a married couple represent 45.8 percent of families with such coverage.

By Location

- Similar percentages of urban and rural residents have individually purchased coverage with rates of 6.6 percent and 5.2 percent respectively.
- Urban residents represent 87.7 percent of the population with individually purchased coverage while rural residents represent 12.3 percent.

By Work Status

- With a rate of 9.7 percent, part-time workers and their families are almost twice as likely to have individually purchased coverage as households headed by full-time workers, whose rate is 5.2 percent.
- Full-time workers represent over half (58.4 percent) of those with individually purchased coverage, while part-time and seasonal workers represent 24.7 percent and non-workers are the other 16.8 percent.

By Private Sector Firm Size

- Household members of employees in private sector firms with less than 100 workers are more likely to have individually purchased coverage than those who live with employees at firms with 100 or more workers, with rates of 6.4 percent and 3.4 percent respectively.
- Over half (51.5 percent) of those with individually purchased insurance live in households with a family head who works at a private sector firm with less than 100 workers; almost a third (32.1 percent) live in households in which the head of household works at a firm with more than 1,000 employees. The remaining 16.4 percent are headed by workers in firms with 100 to 999 employees.

By Industry

- Individuals whose head of household is self-employed are more likely to have individually purchased coverage, with a rate of 22.9 percent. Only 4.5 percent of family members whose household head is employed in the private sector have such coverage, as do 2.1 percent of those who live with a head of household employed in the public sector.
- Those who live with a head of household employed in the private sector represent 48.2 percent of persons with individually purchased coverage, while those who live with the self-employed represent 31.3 percent, and those who live with a head of household in the public sector comprise 3.6 percent. Family members living with a non-worker represent 16.8 percent of those with individually purchased insurance.

Source: CPS Data Files (2004-2006), 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.

Michigan's population is mostly urban and concentrated in cities in the southern Lower Peninsula. Detroit-Warren-Livonia is the state's largest metropolitan area, with a non-elderly population of 3,914,070 based on CPS 2004-2006 data. The non-elderly population in other major urban areas is as follows: Grand Rapids-Wyoming (689,378), Ann Arbor (362,668), Lansing-East Lansing (358,181), Flint (344,897), Kalamazoo-Portage (276,879), Jackson (244,492), Holland-Grand Haven (209,575), Muskegon-North Shores (208,993), Saginaw-Saginaw Township North (190,094), Monroe (179,787), and Niles-Benton Harbor (115,687).

Counties in Metropolitan Areas

Ann Arbor: Washtenaw County

Detroit-Warren-Livonia: Lapeer, Livingston, Macomb, Oakland and St. Clair Counties

Flint: Genesee County

Grand Rapids-Wyoming: Barry, Ionia, Kent and Newaygo Counties

Holland-Grand Haven: Ottawa County

Jackson: Jackson County

Kalamazoo-Portage: Kalamazoo and Van Buren Counties

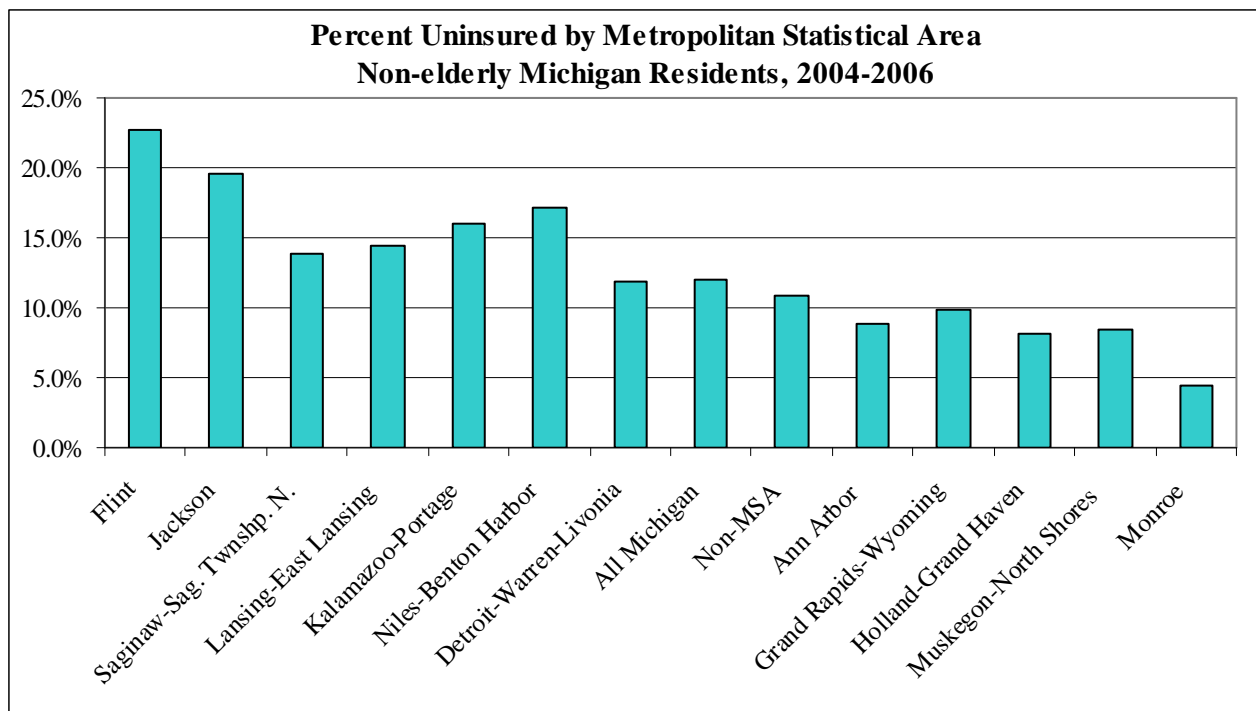
Lansing-East Lansing: Clinton, Eaton and Ingham Counties

Monroe: Monroe County

Muskegon-North Shores: Muskegon County

Niles-Benton Harbor: Berrien County

Saginaw-Saginaw Township North: Saginaw County



The majority of Michigan's non-elderly residents (83.6 percent) live within a metropolitan area, as do 85.2 percent of Michigan's uninsured. However, uninsurance rates vary dramatically among the various metropolitan statistical areas, ranging from a low of 4.4 percent in Monroe to a high of 22.7 percent in Flint. The metro areas also include 83.6 percent of individuals with employer-based coverage, and 86.6 percent of those with individually purchased coverage.

Percent Uninsured and Select Health Insurance Coverage by Metropolitan Statistical Areas Non-elderly Michigan Residents, 2004-2006			
Metropolitan Statistical Area	Uninsured	Employer-based Coverage	Individually Purchased Coverage
	2004-2006	2004-2006	2004-2006
Ann Arbor	8.9%	74.3%	8.3%
Detroit-Warren-Livonia	11.8%	68.9%	6.8%
Flint	22.7%	55.9%	5.6%
Grand Rapids-Wyoming	9.9%	73.5%	5.3%
Holland-Grand Haven	8.2%	76.2%	11.8%
Jackson	19.6%	63.2%	7.7%
Kalamazoo-Portage	16.0%	67.4%	5.5%
Lansing-East Lansing	14.4%	73.6%	4.3%
Monroe	4.4%	78.1%	6.5%
Muskegon-North Shores	8.4%	68.7%	6.0%
Niles-Benton Harbor	17.2%	67.4%	3.6%
Saginaw-Saginaw Township North	13.9%	61.3%	6.0%
Non-MSA	10.8%	69.2%	5.2%
ALL MICHIGAN	12.0%	69.2%	6.4%

Source: CPS Data Files (2004-2005), Employee Benefit Research Institute

Note: Comparisons in text are based on the three year average (2004-2006) unless otherwise noted.

Technical Notes

Current Population Survey (CPS) –The data presented in this report come from the March (Annual Social and Economic) Supplement to the Current Population Survey (CPS). This survey has been conducted by the Census Bureau (part of the U.S. Department of Commerce) for the Bureau of Labor Statistics (BLS, part of the U.S. Department of Labor) every month for more than 50 years. It is the primary source of data on labor force characteristics of the U.S. civilian non-institutionalized population and is the official source of data on unemployment rates, poverty, and income in the United States.

Approximately 57,000 households, representing 112,000 individuals, are interviewed each month as part of the Current Population Survey. Households are scientifically selected on the basis of geographic region of residence to insure that data collected is representative of the nation, individual states, and other specified areas. A sample unit is interviewed for four consecutive months, and then is interviewed again for the same four months a year later, but not during the intervening eight months.

Theoretically, individuals are followed over time, but in practice, the survey does not re-interview *individuals*, it re-interviews occupants of *households* included in the sample. If the occupants of a household change over the course of the eight interviews, the new occupants in the household will take the place of the former residents for the remaining interviews.

The first- and the fifth-month interviews are almost always conducted in person by an interviewer. More than 90 percent of the interviews conducted in months two through four and six through eight are conducted by telephone. However, interviewers visit households without telephones, residents who have poor English-language skills, or those who decline a telephone interview. Interviewers usually obtain responses from more than 93 percent of their eligible cases, however, the response rate varies by type of area and mix of telephone versus personal-visit interviews.

Since 1980, the supplement to the March CPS has included questions on health insurance coverage. Separate questions are asked about employment-based health insurance, health insurance purchased directly from an insurer, insurance from a source outside of the household, Medicare, Medicaid, Tricare, CHAMPVA, Indian Health Service, and other state-specific non-Medicaid health programs for low-income individuals. These questions are asked of the household respondent, who is then asked whether anyone else in the household is covered by the health plan(s).

Until recently, a question specifically about being uninsured was never asked. Estimates of the uninsured were calculated as a residual; that is, persons were counted as being uninsured if they did not report having any type of health insurance coverage.

When the CPS began including questions about health insurance, they always asked about coverage during the previous calendar year. For example, in March 2005, interviewers asked about health insurance coverage during 2004, so the uninsured estimate represents the number of people who were uninsured for the entire previous calendar year. One measurement issue that arises in this structure is that individuals potentially are asked to recall the type of health insurance they had 14 months prior to being interviewed. A second issue is that some individuals do not understand the question and report the type of health insurance they have as of the interview date. Third, the CPS may not be picking up all Medicaid recipients because some states do not refer to their public program as “Medicaid”. In fact, there is strong evidence that the CPS under-reports Medicaid coverage based on comparisons of CPS data with enrollment data provided by the Centers for Medicare & Medicaid Services (CMS) which is the federal agency primarily responsible for administering Medicaid. Last, because respondents are asked to provide information about all sources of health insurance coverage during the previous calendar year, some individuals reported having health insurance coverage from more than one source, all of which were coded.

The CPS has undergone a number of changes over the years that affect the comparability of data over time. The remainder of this section discusses those changes.

In March 1988, the CPS questionnaire was substantially changed. Questions were added that picked up more people with health insurance coverage and reduced the number of uninsured in the survey (Moyer, 1989; and Swartz and Purcell, 1989). Prior to the March 1988 CPS, only employed persons were asked about employment-based health insurance. Starting with the March 1988 CPS, all persons age 15 and older were asked whether they had employment-based coverage. This change resulted in the identification of coverage for individuals and their families covered by former employers through either retiree health benefits or COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985).

Another major change in March 1988 was that questions were added about coverage from sources outside the household. Imputation methods for children's coverage were also revised to collect more accurate information about coverage type and policyholder. An additional set of questions was added to get more accurate information about children on Medicaid and those covered by a plan purchased directly from an insurer. Finally, weighting, programming, and processing improvements were made to the survey (Levit et al., 1992).

In March 1995, the CPS questionnaire was once again revised to allow the Census Bureau to utilize a more detailed set of health insurance questions designed to take advantage of computer-assisted survey interviewing collection (CASIC) technology. The order of the questions was changed, as was some of the wording. In addition, the sampling frame was changed, potentially complicating comparability of estimates prior to March 1995 with those after that date. The new questions appear to have affected responses regarding the total number of respondents covered by employment-based health insurance coverage, individually purchased coverage, Tricare, and CHAMPVA. Questions on Medicare and Medicaid were also revised.

In March 1998, the Census Bureau modified its definition of Medicaid coverage. Previously, an individual covered only by the Indian Health Service (IHS) was counted as part of the Medicaid population. Beginning with the March 1998 CPS, individuals covered solely by IHS were counted as uninsured. This methodological change affected roughly 300,000 individuals. If this change had not taken place, the Medicaid population would have fallen by 0.9 percentage points between 1996 and 1997, instead of by 1.1 percentage points, and the uninsured would have increased to only 18.1 percent instead of 18.3 percent. However, overall, this was a minor change to the uninsured estimates in the CPS.

In March 2000, the Census Bureau added a question to the CPS to verify whether a person was actually uninsured. In essence, anyone who did not report any health insurance coverage during 2000 was asked an additional question about whether they were uninsured. Those who reported that they had coverage were then asked about the type of coverage. The verification questions resulted in the Census Bureau providing a "corrected" estimate for the uninsured in 1999. Prior to the correction, 17.5 percent of the non-elderly, representing 42.1 million individuals, were estimated to be uninsured in 1999. The verification questions resulted in a decline in the number and percentage of non-elderly individuals without health insurance coverage in 1999. Some of the persons who would have been counted as uninsured under the old methodology were now counted as having either employment-based health insurance or purchased health insurance directly from an insurer. Hence, the corrected estimate for the uninsured in 1999 is 16.2 percent, or 39 million, a reduction from the previous estimate of 17.5 percent, or 42.1 million. Since the verification questions were not asked prior to the March 2000 CPS, data prior to that date are not directly comparable with data collected after that time period.

In 2001, two changes were made to the CPS. First, the sample was expanded to improve state estimates of SCHIP (State Children's Health Insurance Program) enrollees. Overall, this expanded sample increased the uninsured estimate from 14 percent of the population to 14.1 percent, which accounted for an increase of nearly 200,000 uninsured individuals (Mills, 2002). The Census Bureau also introduced Census 2000-based weights to begin with the March 2002 CPS and provided new estimates for the March 2000 and March 2001 CPS that were based on the new weights. When using the Census 1990-based weights for the March 2001 CPS, 15.8 percent of the non-elderly population, or 38.4 million people, were uninsured. However, when using the Census 2000-based weights,

16.1 percent of the non-elderly population was estimated to be uninsured, representing 39.4 million people. The SCHIP sample expansion combined with an expansion in the number of Hispanic households interviewed each March results in 99,000 households being interviewed for the survey, representing 211,000 individuals.

In August 2006, the Census Bureau released a revised March 2005 CPS dataset. The 2004 data were revised to reflect a correction to the weights, and the estimates were revised based on improvements to the methodology that assigns health insurance coverage to dependents.

Finally, in March 2007, the Census Bureau announced that it was revising the March 2005 and March 2006 datasets after discovering a coding error that affected a small number of individuals who were coded as not having health insurance coverage when in fact they did have coverage. Based on the new Census data, the number of individuals under age 65 with health insurance increased by 1.8 million in both 2004 and 2005. The increase in coverage was mainly due to an increase in the number of dependents with employment-based health benefits. The 1.8 million additional people with health insurance coverage represents 0.7 percent additional individuals with coverage and 0.7 percent fewer uninsured individuals.

Additional information on the CPS can be found at: <http://www.census.gov/>. CPS information specific to health care is available at: <http://www.census.gov/hhes/www/hlthins/hlthins.html>.

Current Population Survey definitions include:

Age – Age classification is based on the age of the person at his/her last birthday. The adult universe is comprised of persons 18 years old and over.

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

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.

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

Full-year Some Unemployment - A worker who normally works the entire year either full-time or part-time, but experienced a period of unemployment during the year.

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.

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

Part-time Worker – An individual who works the entire year, but less than 35 hours per week

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 income thresholds that vary by family size and composition to determine poverty. If a family's total income is less than that family's threshold of poverty, 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. 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). These individuals are excluded from the poverty universe--that is, they are considered neither as "poor" nor as "non-poor." Additional information on FPL can be found at: www.census.gov/hhes/www/poverty.html.

More Information

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