Health Systems - 4
Insurance Coverage

Indicator Definition: Percentage of adults without health coverage via insurance or entitlement. Average monthly enrollees in Michigan’s Medicaid program.

Indicator Overview:
- Health insurance coverage is an important determinant of access to care. A 2009 Institute of Medicine (IOM) literature review found that access to healthcare services improved for children and they were less likely to experience unmet healthcare needs when they acquired health insurance. The same IOM literature review found that adults without health insurance are less likely to receive effective clinical preventive services, and that among chronically ill adults, those without health insurance were more likely to delay or forgo needed healthcare and medications. In Michigan, efforts to expand healthcare coverage primarily focus on persons aged 64 and younger; those aged 65 and older are typically insured by Medicare.
- Adults ages 18-34 years are almost twice as likely to be uninsured (24.4%) as those ages 35-64 years (13.3%). Among the non-elderly, Hispanics are most likely to be uninsured at 21.9 percent, followed closely by Blacks at 19.7 percent; Whites have an uninsured rate of 12.5 percent. Single residents without kids are most likely to be uninsured at 29.1 percent while individuals from families that include married residents with kids are least likely to be uninsured at 7 percent.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Michigan</td>
<td>12.7%</td>
<td>13.9%</td>
</tr>
<tr>
<td>United States</td>
<td>17.5%</td>
<td>17.8%</td>
</tr>
</tbody>
</table>

→ Additional Information: As of September 2011, over 19 percent of Michigan’s population (1,926,323 residents) is Medicaid eligible (enrolled in Medicaid). Between 2001 and September 2011, Michigan has seen a 72 percent increase in the number of Medicaid eligibles. The increase in Medicaid enrollment and the increase in uninsured correspond with a decrease in employer-based health insurance coverage. From 2000 to 2009, the percent of the non-elderly population with employer-based health insurance coverage dropped from 76.7 percent to 65.1 percent.

↔ State-National Comparison: As indicated on the chart to the left, Michigan children nearly twice as likely to be insured as children in the United States. The percentage of uninsured non-elderly Michigan residents has risen over time. In 2006-2008, 12.7 percent of non-elderly residents were uninsured, while in 2007-2009, 13.9 percent of non-elderly residents were uninsured. This is a greater increase in uninsured percentage than in the United States over the same period.

↔ Trends: Although Michigan’s rate of uninsured has increased, the proportion of residents without health insurance coverage in Michigan has been consistently lower than the national average for non-elderly adults since 1987, the first year when comparable data were made available.

Average Monthly Number of Medicaid Recipients in Michigan, 2001-September 2011

Links to Other Sources of Information:
MDCH, Uninsured Reports and Briefs: [http://www.michigan.gov/mdch/0,1607,7-132-2944_5327-17224--00.html](http://www.michigan.gov/mdch/0,1607,7-132-2944_5327-17224--00.html)
MDCH, Other Links of Interest on Health Insurance Statistics: [http://www.michigan.gov/mdch/0,1607,7-132-2943_37434-128490--00.html](http://www.michigan.gov/mdch/0,1607,7-132-2943_37434-128490--00.html)

Links to Related Public Health Programs:
MDCH, Medicaid Program: [http://www.michigan.gov/mdch/0,1607,7-132-2943_4860--00.html](http://www.michigan.gov/mdch/0,1607,7-132-2943_4860--00.html)