



Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan Health Insurance Coverage at a Glance

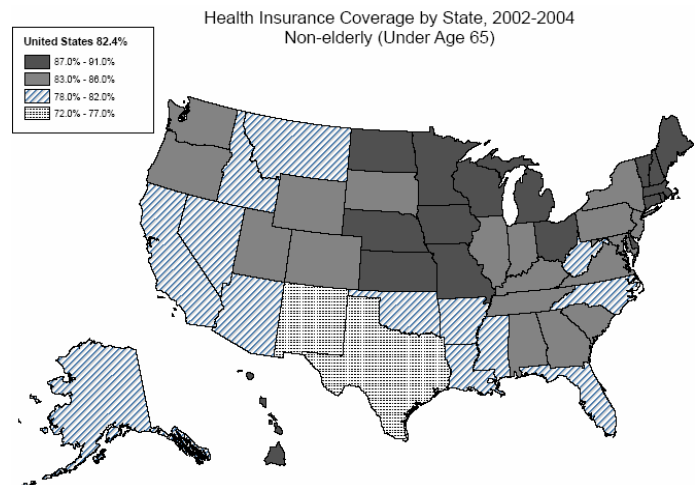
The Michigan Department of Community Health is pleased to present a series of briefs highlighting the 2006 report on the *Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan*.

A person's ability to access health care can be hindered by a variety of factors, such as barriers to health insurance services or lack of health insurance coverage. For the most part, it is the lack of coverage that is often cited as the reason why people are unable to access health care services. In Michigan, most residents are either covered through an employer sponsored, public, or individually purchased health plan. Understanding the levels and characteristics of health insurance coverage and the uninsured are important for Michigan's health care future as Michigan and its communities strive to improve the health of our residents.

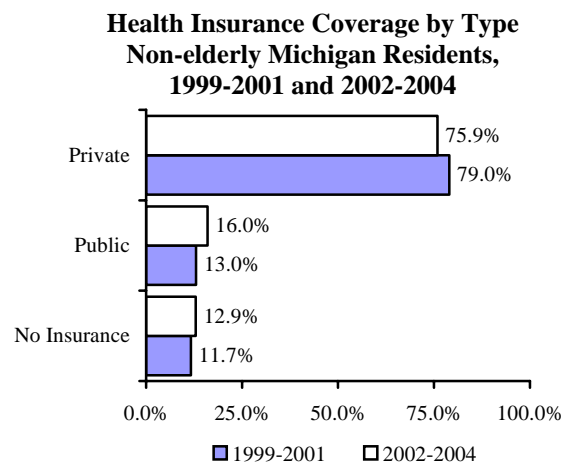
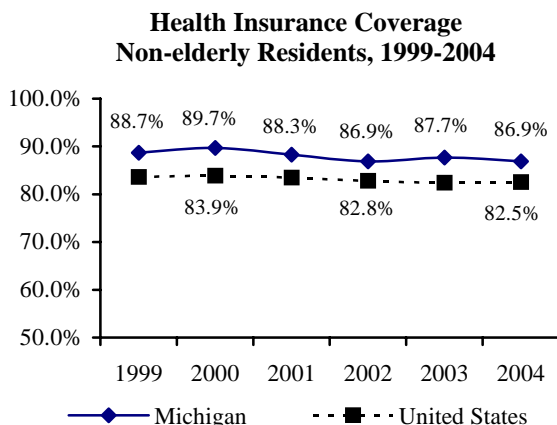
According to the U.S. Census Bureau, the share of the population with health insurance in the United States has been steadily declining since 2000, although remaining relative stable from 2003 to 2004, moving from 82.3 percent in 2003 to 82.2 percent in 2004. Much of this decline can be attributed to the decline in people covered by employer-based health insurance.

The proportion of Michigan residents with health insurance coverage decreased in 2004 from 2003. Of Michigan's 8.9 million non-elderly residents, 86.9 percent had health insurance coverage, down from 87.7 in 2003. While health insurance coverage for children remained stable in 2004 (94.1 percent), from 94.2 percent in 2003, coverage for Michigan's estimated 2.5 million children has increased from 1998 (89.3 percent). As for residents 65 and older, almost all are covered through some type of private coverage, Medicare, Medicaid, or a combination of these coverage types.

Since 1987, Michigan has continued to be above the national average for the proportion of people with health insurance coverage. State coverage rates range from 90.5 percent in Minnesota to 72.3 percent in Texas, based on 3-year average. Michigan is among the top quarter of the states, with 87.1 percent insured.



Also like the national trend, the percent of people covered by private insurance in Michigan continues to decrease, from 79.0 percent based on 1999-2001 average, to 75.9 percent based on 2002-2004 average. Overall, there has been an increase in the percent of uninsured, and publicly provided coverage continues to experience an upward trend.



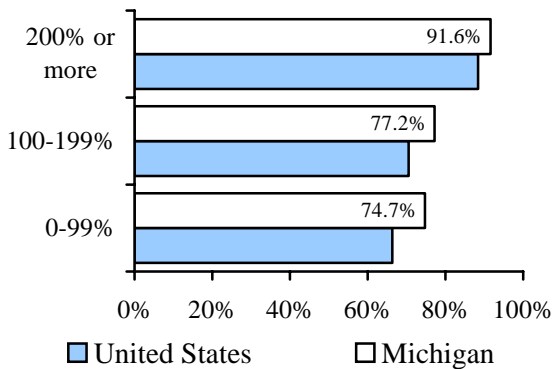


In Michigan, both children (93.5 percent) and adults (84.6 percent) were more likely to have health insurance coverage than children (88.6 percent) and adults (79.9 percent) nationally.

Health Insurance Coverage by Age Michigan Residents, 2002-2004		
Age Group	Michigan	United States
Infants	91.9%	87.5%
Ages 1-5	94.6%	89.9%
Ages 6-12	94.1%	88.9%
Ages 13-17	91.8%	87.1%
All Children	93.5%	88.6%
Ages 18-20	83.3%	75.0%
Ages 21-24	71.2%	65.3%
Ages 25-29	76.0%	70.5%
Ages 30-44	85.3%	80.4%
Ages 45-54	88.7%	85.5%
Ages 55-64	90.2%	86.9%
All Adults	84.6%	79.9%
Total Non-elderly	87.1%	82.4%

In addition, all family income groups in Michigan were more likely to have health insurance coverage than the same families nationally. And although the poor and working poor are less likely to have coverage, families near the poverty line (under 100 percent of poverty) in Michigan fared much better than those nationally. Overall in Michigan, 91.6 percent of families with income at or above 200 percent poverty and 76.3 percent with income below 200 percent had some type of health insurance coverage.

**Health Insurance Coverage by Family Income
Non-elderly Residents, 2002-2004**



The likelihood of being insured increased with a person's income and education level. Adult females (85.9 percent) are more likely to have coverage than adult males (83.1 percent). Urban residents (87.4 percent) are slightly more likely to have coverage than rural residents (85.7 percent).

Health insurance coverage is also closely linked with the availability of employer-sponsored coverage. Workers in almost every industry category in Michigan were more likely to have employer-based coverage than workers nationally. Michigan workers were also more likely to have employment-based coverage in firms employing more than a 100 workers. In 2004, the sharpest decline in coverage occurred in firms with less than 10 employees (74.5 percent), down from 83.1 percent in 2003. Workers that were self-employed or worked in agriculture and mining had low coverage rates.

Health Insurance Coverage by Industry Michigan Workers, Ages 18-64, 2002-2004		
Industry	Michigan	United States
Self-employed	79.5%	76.0%
Government	92.9%	92.5%
Agriculture/Mining	82.3%	56.4%
Construction	85.2%	72.3%
Manufacturing	92.8%	88.5%
Trans, Comm, & Utilities	88.0%	85.0%
Wholesale-Retail trade	85.4%	83.4%
Finance, Ins, & Real Estate	93.7%	89.9%
Services	86.1%	80.4%
All Workers	87.1%	82.4%

The Department of Community Health acknowledges that information and reports by the Employee Benefit Research Institute (EBRI), the U.S. Census Bureau, and the Henry J. Kaiser Family Foundation were used to assist in development of the briefs and report.

Estimates are based on the Current Population Survey (CPS) conducted by the U.S. Census Bureau. Preliminary tabulations and analysis for this report were provided by the EBRI. For more information on the CPS, visit the U.S. Census Bureau's web site at www.census.gov. Three-year averages are used for most comparisons to eliminate year-to-year fluctuations and improve reliability. For more information about this report and other health insurance estimates for Michigan, call the Department of Community Health at (517) 241-2966.

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