



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

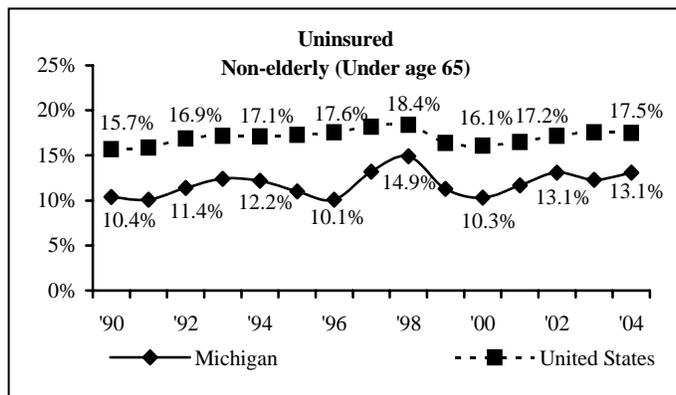
The Michigan Department of Community Health is pleased to present a series of briefs highlighting the 2006 report on the *Characteristics of the Uninsured and Select Health Insurance Coverage in Michigan*.

Health insurance coverage is an important element in keeping people healthy. Studies have shown that the consequences of not having health insurance coverage can be detrimental to people's health status. For instance, those without coverage may forego preventive services and delay seeking care until health problems are more advanced and difficult to treat. 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 populations.

According to the U.S. Census Bureau, the share of the non-elderly population without health insurance in the United States remained relatively stable from 2003 to 2004, moving from 17.6 percent in 2003 to 17.5 percent in 2004. However, the overall national trend of an increasing number of uninsured continues. The actual number of all individuals without health insurance increased to 45.8 million in 2004, an increase of more than 5 million since 2000.

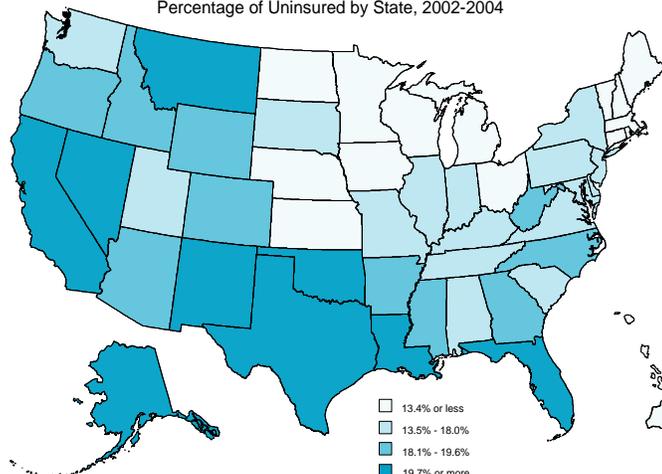
The percentage of Michigan residents without health insurance coverage increased in 2004. Of Michigan's 8.9 million non-elderly residents, 13.1 percent were without health insurance coverage, up from 12.3 percent in 2003. Children in Michigan continue to have a lower rate of uninsurance than children nationally. Almost all of the uninsured in Michigan are under the age of 65, with about one in seven being children. A high percentage of residents 65 years and older are insured through some type of private and public coverage program (i.e., Employer-based, Medigap, Medicare, Medicaid).

**Uninsured
Non-elderly Residents, 1990-2004**



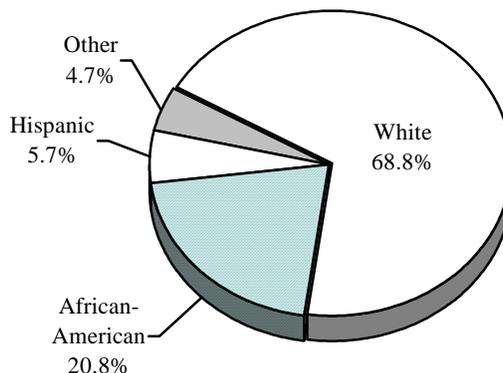
Michigan residents have been less likely to be uninsured than those nationally since 1987. The uninsured rates among the states ranged from 9.5 percent in Minnesota to 27.7 percent in Texas, based on 3-year average. Michigan is among the top quarter of the states for the lowest proportion of uninsured, with 12.9 percent.

**Uninsured
Percentage of Uninsured by State, 2002-2004**



The percent of uninsurance in Michigan increased for Caucasians, from 10.4% in 2003 to 11.8% in 2004, compared to a decline in the percent of uninsurance for Hispanics, African Americans, and Other minorities from 2003 to 2004. However, according to the 2002-2004 average, Hispanics (19.4%) are more likely to be uninsured, compared to Caucasians (11.5%) and African American (18.2%). Overall, minorities represent close to one-third of the uninsured population in Michigan.

**Distribution of the Uninsured by Race/Ethnicity
Non-elderly Michigan Residents, 2002-2004**



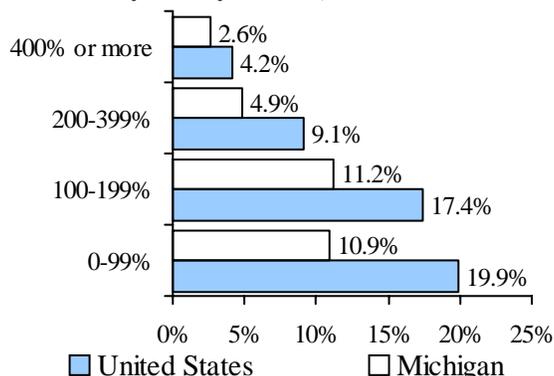


As for the uninsured by age, Michigan residents in all age groupings were less likely to be uninsured than those nationally. Children (6.5 percent) in Michigan, as nationally, were less likely to be uninsured than adults (15.4 percent). Young adults, ages 18-29, make up approximately 18.2 percent of the population in Michigan but represented nearly a third (33.4 percent) of the uninsured, based on 3-year average (2002-2004).

Uninsured by Age Michigan Residents, 2002-2004		
Age Group	Michigan	United States
Infants	8.1%	12.5%
Ages 1-5	5.4%	10.1%
Ages 6-12	5.9%	11.1%
Ages 13-17	8.2%	12.9%
All Children	6.5%	11.4%
Ages 18-20	16.7%	25.0%
Ages 21-24	28.8%	34.7%
Ages 25-29	24.0%	29.5%
Ages 30-44	14.7%	19.6%
Ages 45-54	11.3%	14.5%
Ages 55-64	9.8%	13.1%
All Adults	15.4%	20.1%
All Non-elderly	12.9%	17.6%

Health insurance coverage is closely linked to family income. The poor and working poor (family income below 200 percent of poverty) are more likely to be uninsured than families with income above 200 percent of poverty, both in Michigan and nationally. However, families in all income groups in Michigan were less likely to be uninsured than families nationally. In fact, children in families near poverty (less than 100 percent of poverty) nationally were two times more likely to be uninsured than those same children in Michigan (19.9 percent and 10.9 percent, respectively), based on 3-year average.

Percent of Children Uninsured by Family Income, 2002-2004



There was no significant difference in the uninsured rates in Michigan between adult males and females. Rural residents (14.3 percent) are slightly more likely to be uninsured than urban residents (12.6 percent). However, given the concentration of the state's population in urban areas, 82.4 percent of the uninsured resided in Michigan's 25 urban counties. As for Michigan's nine metropolitan areas, as defined by the U.S. Census Bureau, Ann Arbor residents had the lowest uninsured rate (8.3 percent) while Benton Harbor residents had the highest (23.1 percent).

Workers in Michigan (12.9 percent) were less likely to be without health insurance coverage than workers nationally (17.6 percent), based on 3-year average. Generally, the likelihood of an employee being insured increased with the firm size where a worker is employed. 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 workforce. Workers employed at smaller firms have the greatest risk of being uninsured.

Uninsured by Firm Size Michigan Workers, Ages 18-64, 2002-2004		
Number of Employees	Michigan	United States
Self-employed	20.5%	24.0%
Public Sector	7.1%	7.5%
Private Sector	11.2%	17.1%
Under 10 employees	21.9%	31.4%
10-24 employees	17.4%	26.0%
25-99 employees	12.1%	18.8%
100-499 employees	9.0%	13.8%
500-999 employees	7.4%	11.8%
1,000 or more employees	8.3%	10.9%
All Workers	12.9%	17.6%

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.

Issued: December 2006