

Michigan Uninsured at a Glance

The Michigan Department of Community Health is pleased to present a brief on the uninsured highlighting the report Characteristics of the Uninsured and Individuals with Select Health Insurance Coverage in Michigan released June 2009.

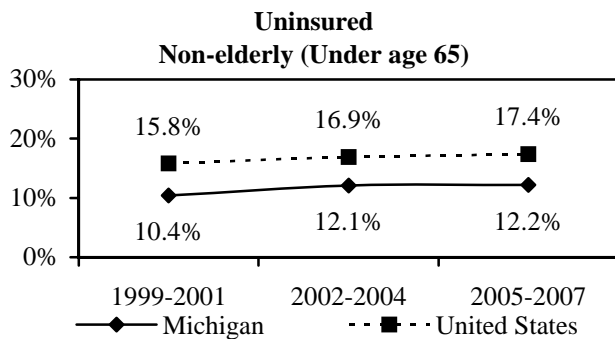
A person's ability to access health care can be hindered by a variety of factors, such as barriers to health care services or lack of health insurance coverage. For the most part, it is a lack of coverage that is often cited as the reason why people are unable to access health care services. In Michigan, residents with coverage are either covered through an employer-based, public, or individually purchased health plan.

Uninsured Non-Elderly Residents

Michigan has a lower percentage of uninsured residents than the majority of other states in the United States.

In 2005-2007, the proportion of non-elderly residents without health insurance in the United States ranged from a low of 9.4 percent in Massachusetts to a high of 27.1 percent in Texas, with Michigan ranked 11th lowest among the states with a non-elderly uninsured rate of 12.2 percent.

Michigan has over 1 million residents who are uninsured. Michigan's uninsured rate has remained between 9 and 13 percent over the past ten years. The national trend has been similar to Michigan by slightly increasing over time. 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 was made available.



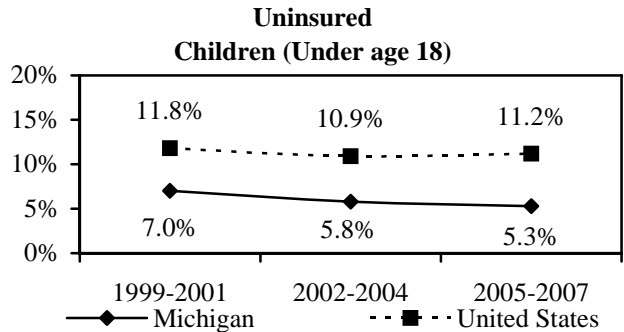
Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

Uninsured Children

Michigan is second in the nation only to Massachusetts in lowest uninsured rate for children in 2005-2007.

Michigan continues to experience a considerably lower rate of uninsured children than the United States rate. For 2005-2007, Michigan had an uninsured rate for children of 5.3 percent, compared with the United States rate of 11.2

percent. Michigan has experienced an overall reduction in rate of uninsured children from a high of 10.4% in 1998.



Source: CPS Data Files (1999-2008), Employee Benefit Research Institute

Adult Uninsured by Age

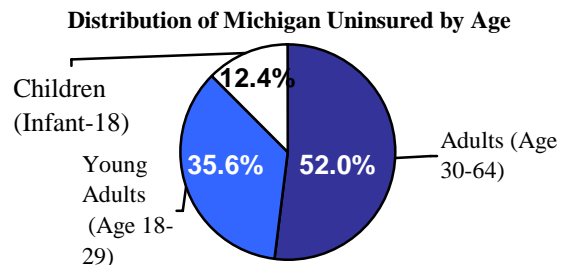
Young adults (ages 21-24) have the greatest risk of being uninsured.

Adults in Michigan are two and a half times as likely to be uninsured as children. Young adults (ages 21-24) have the highest uninsured rate at 29.7 percent. The rate drops to 16.7 percent for individuals ages 25-29. The rate of the uninsured continues to decrease as age increases.

Percent Uninsured by Age		
Age Group	Michigan	United States
	2005-2007	2005-2007
18-20	17.2%	24.1%
21-24	29.7%	32.7%
25-29	16.7%	29.2%
30-44	14.6%	20.0%
45-54	10.0%	15.1%
55-64	8.3%	12.4%
Adults (18-64)	14.9%	19.9%

Source: CPS Data Files (2006-2008), Employee Benefit Research Institute

Nevertheless, 52% of uninsured individuals in Michigan are adults ages 30-64.



Source: CPS Data Files (2006-2008), Employee Benefit Research Institute

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Uninsured by Race

Michigan Black and Hispanic residents are almost twice as likely as White residents to be uninsured.

Nineteen percent of Black and Hispanic residents are uninsured, while 10.3 percent of White residents are uninsured. Hispanics in Michigan are less likely to be uninsured at 19 percent than Hispanics on average in the United States which is 34.4 percent.

Percent Uninsured by Race		
Race	Michigan	United States
	2005-2007	2005-2007
White, non-Hispanic	10.3%	12.4%
Black, non-Hispanic	19.0%	21.0%
Hispanic or Latino	19.0%	34.4%
Other, non-Hispanic	15.4%	18.0%
All Races	12.2%	17.4%

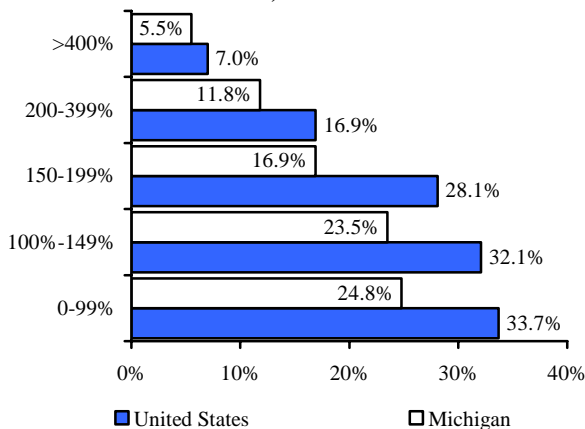
Source: CPS Data Files (2006-2008), Employee Benefit Research Institute

Uninsured by Household Income

Michigan's poor and working poor are almost three times as likely to be uninsured as the rest of Michigan.

Families 200 percent or above the Federal Poverty Level (FPL) have an 8.2 percent uninsured rate, while those below 200 percent of the FPL have a 22.2 percent uninsured rate. Even though the poor and working poor are more likely to be uninsured, they only comprise 51.4 percent of the uninsured population. Families with incomes 200 percent or above FPL represent the remaining 48.6 percent of the uninsured.

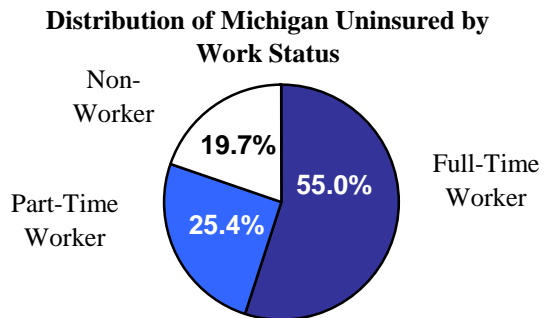
Percent Uninsured by Household Income, 2005-2007



Source: CPS Data Files (2006-2008), Employee Benefit Research Institute
 'Poor and working poor' is defined as up to 200 percent of the Federal Poverty Level (FPL). The poverty level defined by the Census Bureau for 2007 for a family of four is annual income below \$21,203 and the 200% level of poverty is \$42,406.

Uninsured by Work Status of Family Head

Of the uninsured population in Michigan, 80.4 percent are in households with part-time or full-time employees.



Source: CPS Data Files (2006-2008), Employee Benefit Research Institute

All Michiganians regardless of the work status of their head of household are less likely to be uninsured than similarly situated individuals nationally.

Part-year workers are most likely to be uninsured at 20.8 percent followed closely by non-workers. Full-time workers are least likely to be uninsured at 9.2 percent.

Percent Uninsured by Work Status of Family Head		
Work Status	Michigan	United States
	2005-2007	2005-2007
Full-Time/Full-Year Worker	9.2%	14.3%
Part-Time/Full-Year Worker	19.7%	25.1%
Full-Year/ Some Unemployment	19.4%	28.5%
Part-Year Worker	20.8%	25.5%
Non-Worker	20.2%	27.6%
All Non-elderly	12.2%	17.4%

Source: CPS Data Files (2006-2008), Employee Benefit Research Institute

The Department of Community Health acknowledges that information and reports by the Employee Benefit Research Institute (EBRI) and the U.S. Census Bureau were used to assist in development of this brief.

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. Additional information on the CPS can be found at: <http://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 brief, visit http://www.michigan.gov/mdch/0,1607,7-132-2944_5327-17224--,00.html or email HPAC@michigan.gov.