

Barely Hanging On:

Middle-Class and Uninsured

A STATE-BY-STATE ANALYSIS

Prepared for the Robert Wood Johnson Foundation by researchers at the State Health Access Data Assistance Center, University of Minnesota—Using data from the U.S. Census Bureau (1999, 2000, 2007 and 2008) and the Medical Expenditure Panel Survey, conducted by the Agency for Healthcare Research and Quality (1999–2001 and 2008).

This report is being released in conjunction with the Robert Wood Johnson Foundation's (RWJF) *Cover the Uninsured Week* (March 14 – March 20) 2010. Now in its eighth year, the campaign has become the largest nonpartisan mobilization in history seeking solutions for the 46.3 million Americans who are uninsured. Thousands of people will participate in hundreds of *Cover the Uninsured Week* community service and education events being held across the nation.

As part of the *Week* in 2010, the Foundation commissioned the State Health Access Data Assistance Center (SHADAC), located at the University of Minnesota School of Public Health, to develop a comprehensive, state-by-state analysis on trends in health insurance coverage, premiums, and offer rates.

The Foundation focuses on the pressing health and health care issues facing our country. As the nation's largest philanthropy devoted exclusively to improving the health and health care of all Americans, the Foundation works with a diverse group of organizations and individuals to identify solutions and achieve comprehensive, meaningful and timely change. For more than 35 years, the Foundation has brought experience, commitment, and a rigorous, balanced approach to the problems that affect the health and health care of those it serves. When it comes to helping Americans lead healthier lives and get the care they need, the Foundation expects to make a difference in your lifetime. For more information, visit www.rwjf.org.

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SHADAC helps states monitor rates of health insurance coverage and understand factors associated with uninsurance. SHADAC provides targeted policy analysis and technical assistance to states that are conducting their own health insurance surveys and/or using data from national surveys. Information is available at www.shadac.org.

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Table 5: Average total premium (in 2008 dollars) per enrolled employee for coverage at private-sector establishments that offer health insurance by coverage type

State	Single Coverage				Family Coverage			
	1999/2000	2008	\$ Change	Percent Change	1999/2000	2008	\$ Change	Percent Change
Alabama	2,926	4,139	1,213	41.5 ***	7,101	11,119	4,018	56.6 ***
Alaska^^^	4,135	5,293	1,158	28.0 ***	10,962	13,383	2,421	22.1 ***
Arizona	2,827	4,214	1,387	49.1 ***	7,558	12,292	4,734	62.6 ***
Arkansas	2,916	3,923	1,007	34.5 ***	7,219	11,220	4,001	55.4 ***
California	2,783	4,280	1,497	53.8 ***	7,435	12,254	4,819	64.8 ***
Colorado	2,934	4,303	1,369	46.6 ***	7,771	11,952	4,181	53.8 ***
Connecticut	3,537	4,740	1,203	34.0 ***	8,782	13,436	4,654	53.0 ***
Delaware^^^	3,676	4,733	1,057	28.8 ***	9,232	13,386	4,154	45.0 ***
District of Columbia^^^	3,626	4,890	1,264	34.9 ***	10,426	13,427	3,001	28.8 ***
Florida	2,991	4,517	1,526	51.0 ***	7,883	12,697	4,814	61.1 ***
Georgia	3,046	4,160	1,114	36.6 ***	7,593	11,659	4,066	53.5 ***
Hawaii^	2,761	3,831	1,070	38.8 ***	6,927	11,044	4,117	59.4 ***
Idaho^^^	3,235	4,104	869	26.9 ***	7,861	10,837	2,976	37.9 ***
Illinois	3,314	4,643	1,329	40.1 ***	8,424	12,603	4,179	49.6 ***
Indiana	3,113	4,495	1,382	44.4 ***	7,753	13,504	5,751	74.2 ***
Iowa	2,920	4,146	1,226	42.0 ***	7,189	10,947	3,758	52.3 ***
Kansas	2,949	4,197	1,248	42.3 ***	7,486	11,662	4,176	55.8 ***
Kentucky	2,933	4,009	1,076	36.7 ***	7,857	11,506	3,649	46.4 ***
Louisiana	2,967	4,055	1,088	36.7 ***	7,830	11,207	3,377	43.1 ***
Maine^	2,948	4,910	1,962	66.6 ***	7,730	13,102	5,372	69.5 ***
Maryland	3,157	4,360	1,203	38.1 ***	8,587	12,541	3,954	46.0 ***
Massachusetts	3,240	4,836	1,596	49.3 ***	8,555	13,788	5,233	61.2 ***
Michigan	3,229	4,388	1,159	35.9 ***	8,062	11,321	3,259	40.4 ***
Minnesota	3,022	4,432	1,410	46.6 ***	8,116	13,639	5,523	68.1 ***
Mississippi	2,916	4,124	1,208	41.4 ***	7,114	11,363	4,249	59.7 ***
Missouri	3,017	4,124	1,107	36.7 ***	7,633	11,557	3,924	51.4 ***
Montana^	2,996	4,355	1,359	45.4 ***	7,084	11,438	4,354	61.5 ***
Nebraska	2,874	4,392	1,518	52.8 ***	7,578	11,648	4,070	53.7 ***
Nevada^	2,910	3,927	1,017	34.9 ***	7,568	11,487	3,919	51.8 ***
New Hampshire^^	3,392	5,247	1,855	54.7 ***	9,149	13,592	4,443	48.6 ***
New Jersey	3,479	4,798	1,319	37.9 ***	8,871	12,789	3,918	44.2 ***
New Mexico^^	3,150	4,074	924	29.3 ***	7,564	12,071	4,507	59.6 ***
New York	3,422	4,638	1,216	35.5 ***	8,383	12,824	4,441	53.0 ***
North Carolina	3,015	4,460	1,445	47.9 ***	7,733	12,308	4,575	59.2 ***
North Dakota^^	2,787	3,830	1,043	37.4 ***	7,445	11,178	3,733	50.1 ***
Ohio	2,991	4,089	1,098	36.7 ***	7,586	11,425	3,839	50.6 ***
Oklahoma	3,138	4,072	934	29.8 ***	7,886	11,053	3,167	40.2 ***
Oregon	2,866	4,384	1,518	52.9 ***	7,462	12,585	5,123	68.7 ***
Pennsylvania	2,990	4,499	1,509	50.5 ***	7,904	12,339	4,435	56.1 ***
Rhode Island^	3,172	4,930	1,758	55.4 ***	7,826	13,363	5,537	70.8 ***
South Carolina	2,983	4,477	1,494	50.1 ***	7,643	12,068	4,425	57.9 ***
South Dakota^^	3,116	4,233	1,117	35.9 ***	8,218	11,382	3,164	38.5 ***
Tennessee	2,942	4,276	1,334	45.3 ***	7,526	12,302	4,776	63.5 ***
Texas	3,058	4,205	1,147	37.5 ***	7,917	11,967	4,050	51.2 ***
Utah^^	3,142	4,197	1,055	33.6 ***	7,665	11,783	4,118	53.7 ***
Vermont^	3,025	4,900	1,875	62.0 ***	7,949	13,091	5,142	64.7 ***
Virginia	2,945	4,202	1,257	42.7 ***	7,779	11,935	4,156	53.4 ***
Washington	3,100	4,404	1,304	42.0 ***	7,654	13,036	5,382	70.3 ***
West Virginia ^^	3,359	4,892	1,533	45.6 ***	8,320	12,887	4,567	54.9 ***
Wisconsin	3,282	4,777	1,495	45.6 ***	8,371	12,956	4,585	54.8 ***
Wyoming^^^		4,622				12,734		
United States	\$3,067	\$4,386	\$1,319	43.0 ***	\$7,904	\$12,298	\$4,394	55.6 ***

Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008; Calculations performed by SHADAC

Note: Prior to 2005, some state data is not available, single years are used when available 1999=^, 2000=^^, 2001=^^^, not available=^^^^

Table 6: Average total employee contribution (in 2008 dollars) per enrolled employee for coverage at private-sector establishments that offer health insurance by coverage type

State	Single Coverage						Family Coverage					
	1999/2000		2008		\$ Change	Percent Change	1999/2000		2008		\$ Change	Percent Change
	\$	% of Total	\$	% of Total			\$	% of Total	\$	% of Total		
Alabama	655	22.4	959	23.2	304	46.3 ***	1,994	28.1	3,265	29.4	1,271	63.7 ***
Alaska^^^	537	13.0	814	15.4	277	51.5 ***	2,823	25.8	3,248	24.3	425	15.1
Arizona	484	17.1	811	19.2	327	67.6 ***	2,160	28.6	4,136	33.6	1,976	91.4 ***
Arkansas	525	18.0	781	19.9	256	48.7 ***	1,946	27.0	3,085	27.5	1,139	58.5 ***
California	424	15.2	741	17.3	317	74.9 ***	1,856	25.0	3,398	27.7	1,542	83.0 ***
Colorado	492	16.8	998	23.2	506	103.0 ***	1,781	22.9	4,151	34.7	2,370	133.1 ***
Connecticut	682	19.3	992	20.9	310	45.4 ***	1,992	22.7	3,075	22.9	1,083	54.3 ***
Delaware^^^	669	18.2	885	18.7	216	32.2 **	1,966	21.3	3,373	25.2	1,407	71.6 ***
District of Columbia^^^	607	16.7	991	20.3	384	63.3 ***	2,397	23.0	3,834	28.6	1,437	59.9 ***
Florida	597	20.0	1,065	23.6	468	78.3 ***	2,328	29.5	4,412	34.7	2,084	89.6 ***
Georgia	603	19.8	972	23.4	369	61.2 ***	1,999	26.3	3,814	32.7	1,815	90.8 ***
Hawaii^	238	8.6	451	11.8	213	89.3 ***	1,632	23.6	2,597	23.5	965	59.1 ***
Idaho^^^	448	13.9	476	11.6	28	6.2	2,445	31.1	2,562	23.6	117	4.8
Illinois	610	18.4	954	20.5	344	56.5 ***	2,000	23.7	3,366	26.7	1,366	68.3 ***
Indiana	524	16.8	950	21.1	426	81.1 ***	1,533	19.8	2,472	18.3	939	61.2 ***
Iowa	631	21.6	756	18.2	125	19.8	1,697	23.6	2,524	23.1	827	48.7 ***
Kansas	523	17.7	807	19.2	284	54.4 ***	2,004	26.8	2,954	25.3	950	47.4 ***
Kentucky	509	17.4	806	20.1	297	58.4 ***	1,803	22.9	2,918	25.4	1,115	61.9 ***
Louisiana	540	18.2	868	21.4	328	60.6 ***	2,268	29.0	3,607	32.2	1,339	59.0 ***
Maine^	485	16.5	1,054	21.5	569	117.2 ***	2,281	29.5	4,017	30.7	1,736	76.1 ***
Maryland	656	20.8	964	22.1	308	47.0 ***	2,046	23.8	3,920	31.3	1,874	91.6 ***
Massachusetts	681	21.0	1,110	23.0	429	62.9 ***	1,838	21.5	3,363	24.4	1,525	83.0 ***
Michigan	486	15.0	735	16.8	249	51.3 ***	1,176	14.6	2,522	22.3	1,346	114.5 ***
Minnesota	578	19.1	891	20.1	313	54.2 ***	2,126	26.2	3,279	24.0	1,153	54.2 ***
Mississippi	560	19.2	749	18.2	189	33.7 *	1,959	27.5	3,458	30.4	1,499	76.5 ***
Missouri	483	16.0	956	23.2	473	98.1 ***	1,721	22.5	2,994	25.9	1,273	73.9 ***
Montana^	464	15.5	583	13.4	119	25.5 **	1,865	26.3	3,823	33.4	1,958	105.0 ***
Nebraska	616	21.4	1,010	23.0	394	63.9 ***	2,010	26.5	3,173	27.2	1,163	57.8 ***
Nevada^	276	9.5	863	22.0	587	212.2 ***	1,317	17.4	3,575	31.1	2,258	171.4 ***
New Hampshire^^	571	16.8	1,264	24.1	693	121.4 ***	2,130	23.3	3,922	28.9	1,792	84.1 ***
New Jersey	608	17.5	1,033	21.5	425	69.8 ***	1,749	19.7	3,286	25.7	1,537	87.9 ***
New Mexico^^	570	18.1	950	23.3	380	66.8 ***	2,550	33.7	4,021	33.3	1,471	57.7 **
New York	563	16.5	947	20.4	384	68.2 ***	1,766	21.1	3,376	26.3	1,610	91.1 ***
North Carolina	513	17.0	827	18.5	314	61.2 ***	2,160	27.9	4,115	33.4	1,955	90.6 ***
North Dakota^^	440	15.8	754	19.7	314	71.2 ***	2,121	28.5	3,388	30.3	1,267	59.8 ***
Ohio	573	19.2	885	21.6	312	54.3 ***	1,572	20.7	2,642	23.1	1,070	68.0 ***
Oklahoma	466	14.9	787	19.3	321	68.8 ***	2,080	26.4	3,619	32.7	1,539	74.0 ***
Oregon	381	13.3	612	14.0	231	60.6 ***	1,934	25.9	3,297	26.2	1,363	70.5 ***
Pennsylvania	475	15.9	852	18.9	377	79.2 ***	1,516	19.2	2,971	24.1	1,455	95.9 ***
Rhode Island^	536	16.9	1,050	21.3	514	95.7 ***	1,442	18.4	2,960	22.2	1,518	105.3 ***
South Carolina	551	18.5	849	19.0	298	54.1 ***	2,111	27.6	3,377	28.0	1,266	60.0 ***
South Dakota^^	574	18.4	887	21.0	313	54.4 ***	2,252	27.4	3,503	30.8	1,251	55.6 ***
Tennessee	574	19.5	914	21.4	340	59.3 ***	1,957	26.0	3,366	27.4	1,409	72.0 ***
Texas	528	17.3	844	20.1	316	59.8 ***	2,195	27.7	3,872	32.4	1,677	76.4 ***
Utah^^	706	22.5	752	17.9	46	6.5	1,757	22.9	2,760	23.4	1,003	57.1 ***
Vermont^	569	18.8	986	20.1	417	73.2 ***	1,659	20.9	3,435	26.2	1,776	107.0 ***
Virginia	631	21.4	988	23.5	357	56.5 ***	2,193	28.2	3,854	32.3	1,661	75.7 ***
Washington	390	12.6	569	12.9	179	46.0	2,041	26.7	3,258	25.0	1,217	59.6
West Virginia ^^	704	21.0	1,049	21.4	345	48.9 **	2,005	24.1	3,056	23.7	1,051	52.4 **
Wisconsin	688	21.0	1,069	22.4	381	55.5 ***	1,754	20.9	3,301	25.5	1,547	88.2 ***
Wyoming^^^			717	15.5					3,052	24.0		
United States	\$536	17.5	\$882	20.1	\$346	64.5 ***	\$1,880	23.8	\$3,394	27.6	\$1,514	80.5 ***

Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008; Calculations performed by SHADAC

Note: Prior to 2005, some state data is not available, single years are used when available 1999=^, 2000=^^, 2001=^^^, not available=^^^

Table 7: Percent change in median income of households

State	1999/2000	2007/2008	Percent Change
Alabama	45,567	44,155	-3.1
Alaska	66,244	64,701	-2.3
Arizona	48,773	47,972	-1.6
Arkansas	37,742	40,974	8.6 **
California	57,456	57,445	0.0
Colorado	61,284	62,217	1.5
Connecticut	64,053	65,644	2.5
Delaware	61,612	53,695	-12.9 ***
District of Columbia	50,754	54,162	6.7 *
Florida	47,441	46,206	-2.6
Georgia	51,667	48,369	-6.4 **
Hawaii	60,978	64,002	5.0
Idaho	46,643	49,247	5.6
Illinois	58,731	53,889	-8.2 ***
Indiana	51,932	47,898	-7.8 **
Iowa	52,179	50,465	-3.3
Kansas	49,798	49,119	-1.4
Kentucky	44,469	41,058	-7.7 **
Louisiana	40,301	41,232	2.3
Maine	48,406	48,481	0.2
Maryland	67,822	65,932	-2.8
Massachusetts	57,659	60,515	5.0
Michigan	58,230	50,528	-13.2 ***
Minnesota	64,306	57,607	-10.4 ***
Mississippi	42,426	37,579	-11.4 ***
Missouri	54,930	46,906	-14.6 ***
Montana	40,544	44,116	8.8 **
Nebraska	51,056	50,896	-0.3
Nevada	55,393	55,440	0.1
New Hampshire	61,592	68,175	10.7 **
New Jersey	63,644	64,070	0.7
New Mexico	42,984	44,081	2.6
New York	51,308	50,643	-1.3
North Carolina	48,024	44,058	-8.3 ***
North Dakota	43,606	49,325	13.1 ***
Ohio	52,371	48,960	-6.5 ***
Oklahoma	41,391	45,494	9.9 **
Oregon	52,812	51,947	-1.6
Pennsylvania	50,762	50,850	0.2
Rhode Island	53,980	54,767	1.5
South Carolina	47,045	44,034	-6.4 *
South Dakota	45,951	49,901	8.6 ***
Tennessee	44,912	41,240	-8.2 **
Texas	49,133	47,157	-4.0 *
Utah	59,479	59,062	-0.7
Vermont	51,619	49,959	-3.2
Virginia	59,006	61,710	4.6
Washington	55,964	58,472	4.5
West Virginia	37,315	40,851	9.5 **
Wisconsin	57,692	52,224	-9.5 ***
Wyoming	48,840	51,977	6.4 *
United States	\$52,544	\$51,233	-2.5 ***

Source: US Census Bureau Current Population Survey 2000, 2001, 2008, 2009

Table 8: Percent of private-sector employees in establishments that do not offer health insurance

State	1999/2000	2008	Percentage Point Change
Alabama	10.1	11.1	1.0
Alaska ^{^^^}	22.6	20.4	-2.2
Arizona	11.1	12.6	1.5
Arkansas	15.3	16.7	1.4
California	12.3	14.2	2.0
Colorado	9.7	14.6	4.9 *
Connecticut	7.5	7.5	0.0
Delaware ^{^^^}	7.7	10.4	2.7
District of Columbia ^{^^^}	4.3	6.1	1.8
Florida	10.8	11.0	0.3
Georgia	10.5	13.7	3.2
Hawaii [^]	1.5	2.1	0.6
Idaho ^{^^^}	31.1	19.7	-11.4 **
Illinois	8.3	13.9	5.7 **
Indiana	11.1	12.0	0.9
Iowa	12.8	11.3	-1.5
Kansas	10.6	15.8	5.2 **
Kentucky	10.3	11.6	1.3
Louisiana	15.1	14.2	-0.9
Maine [^]	15.5	12.7	-2.8
Maryland	9.3	12.2	2.9
Massachusetts	7.0	5.5	-1.5
Michigan	9.4	14.0	4.6 *
Minnesota	10.0	12.7	2.7
Mississippi	15.8	16.4	0.6
Missouri	10.9	11.1	0.2
Montana [^]	24.1	28.4	4.3
Nebraska	14.4	14.7	0.4
Nevada [^]	7.2	10.4	3.2
New Hampshire ^{^^}	7.4	9.3	1.9
New Jersey	9.7	7.5	-2.2
New Mexico ^{^^^}	17.8	14.2	-3.6
New York	9.4	9.6	0.2
North Carolina	9.7	12.3	2.6
North Dakota ^{^^}	19.4	13.5	-5.9 **
Ohio	8.3	9.2	1.0
Oklahoma	16.2	17.1	0.9
Oregon	12.5	14.9	2.4
Pennsylvania	7.9	9.7	1.8
Rhode Island [^]	9.2	8.8	-0.4
South Carolina	10.9	12.6	1.7
South Dakota ^{^^}	20.8	19.1	-1.7
Tennessee	11.2	12.1	0.9
Texas	14.3	15.0	0.7
Utah ^{^^}	12.3	14.9	2.6
Vermont [^]	12.6	13.6	1.0
Virginia	11.3	9.0	-2.3
Washington	11.9	13.7	1.8
West Virginia ^{^^}	13.0	14.9	1.9
Wisconsin	9.3	12.9	3.7 **
Wyoming ^{^^^}		22.9	
United States	10.8	12.3	1.6 ***

Table 9: Percent of private-sector employees not eligible for health insurance at establishments that offer health insurance

State	1999/2000	2008	Percentage Point Change
Alabama	17.8	22.0	4.3
Alaska ^{^^^}	35.4	24.2	-11.2 **
Arizona	22.1	25.5	3.5
Arkansas	22.5	21.4	-1.1
California	22.0	19.5	-2.5
Colorado	22.8	23.5	0.8
Connecticut	21.4	20.4	-1.0
Delaware ^{^^^}	21.7	20.9	-0.8
District of Columbia ^{^^^}	10.8	17.8	7.0 **
Florida	22.8	21.4	-1.4
Georgia	21.2	18.6	-2.6
Hawaii [^]	18.6	22.2	3.6
Idaho ^{^^^}	28.0	20.9	-7.1 *
Illinois	19.6	21.4	1.8
Indiana	23.0	18.9	-4.1
Iowa	22.4	20.6	-1.8
Kansas	22.0	22.5	0.5
Kentucky	22.4	19.6	-2.8
Louisiana	22.3	24.6	2.3
Maine [^]	23.0	19.7	-3.3 *
Maryland	22.2	20.3	-1.9
Massachusetts	19.8	25.4	5.7 *
Michigan	20.6	23.5	2.9
Minnesota	22.8	22.2	-0.6
Mississippi	21.6	19.6	-2.0
Missouri	21.7	23.0	1.3
Montana [^]	25.1	24.4	-0.7
Nebraska	22.5	20.4	-2.1
Nevada [^]	24.2	20.0	-4.2
New Hampshire ^{^^}	23.5	24.0	0.5
New Jersey	21.7	23.4	1.8
New Mexico ^{^^^}	35.5	27.0	-8.5
New York	19.6	21.5	2.0
North Carolina	20.6	20.6	0.0
North Dakota ^{^^}	23.2	24.1	0.9
Ohio	21.1	21.4	0.3
Oklahoma	20.8	27.4	6.6 **
Oregon	18.6	18.3	-0.2
Pennsylvania	19.4	23.5	4.1
Rhode Island [^]	22.5	25.5	3.0
South Carolina	19.4	22.0	2.6
South Dakota ^{^^}	25.9	26.6	0.7
Tennessee	23.8	26.2	2.5
Texas	20.6	23.0	2.4
Utah ^{^^}	24.5	25.6	1.1
Vermont [^]	21.7	21.0	-0.7
Virginia	21.9	22.0	0.2
Washington	21.1	21.4	0.3
West Virginia ^{^^}	20.2	22.8	2.6
Wisconsin	23.2	22.8	-0.4
Wyoming ^{^^^}		22.2	
United States	21.3	21.9	0.6

Table 10: Percent of private-sector employees eligible for, but not enrolled in, health insurance at establishments that offer it

State	1999/2000	2008	Percentage Point Change
Alabama	19.2	26.6	7.4 ***
Alaska ^{^^^}	17.6	19.9	2.3
Arizona	21.7	23.8	2.1
Arkansas	19.5	21.6	2.1
California	17.2	17.8	0.6
Colorado	18.5	21.4	2.9
Connecticut	23.0	18.1	-4.8
Delaware ^{^^^}	13.7	20.7	7.0 ***
District of Columbia ^{^^^}	11.3	16.0	4.7 **
Florida	23.0	22.9	-0.1
Georgia	22.4	22.0	-0.4
Hawaii [^]	12.5	12.6	0.1
Idaho ^{^^^}	20.8	20.2	-0.6
Illinois	16.0	18.8	2.8
Indiana	16.3	26.2	9.9 ***
Iowa	18.2	20.2	2.0
Kansas	18.0	21.7	3.7
Kentucky	18.1	21.5	3.5
Louisiana	21.6	19.6	-2.0
Maine [^]	19.8	25.8	6.0 **
Maryland	22.3	24.0	1.8
Massachusetts	18.8	22.5	3.8 *
Michigan	16.2	20.2	4.1 **
Minnesota	18.5	21.6	3.1
Mississippi	21.8	21.2	-0.6
Missouri	16.3	20.7	4.4 *
Montana [^]	19.7	21.7	2.0
Nebraska	21.4	25.0	3.6 *
Nevada [^]	15.1	27.9	12.8 ***
New Hampshire ^{^^}	25.0	28.4	3.4
New Jersey	18.6	24.9	6.3 **
New Mexico ^{^^^}	27.2	28.5	1.3
New York	19.1	22.0	2.9
North Carolina	16.3	25.2	8.9 ***
North Dakota ^{^^}	17.9	21.1	3.2
Ohio	18.6	22.6	4.1
Oklahoma	20.0	22.5	2.5
Oregon	13.1	14.3	1.2
Pennsylvania	17.0	18.0	1.1
Rhode Island [^]	17.3	22.4	5.1 **
South Carolina	16.3	24.2	7.9 ***
South Dakota ^{^^}	21.3	23.0	1.7
Tennessee	18.3	21.4	3.1
Texas	16.6	21.0	4.4 *
Utah ^{^^}	18.6	22.6	4.0
Vermont [^]	22.9	21.6	-1.3
Virginia	18.1	22.2	4.1 **
Washington	14.2	15.0	0.9
West Virginia ^{^^}	22.6	24.9	2.3
Wisconsin	20.0	24.1	4.1 **
Wyoming ^{^^^}		17.9	
United States	18.3	21.3	3.1 ***

Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2008; Calculations performed by SHADAC

Note: Prior to 2005, some state data is not available, single years are used when available 1999=[^], 2000=^{^^}, 2001=^{^^^}, not available=^{^^^}

Methods and Resources

In this report, we use data from ongoing federal surveys of individuals and employers to examine trends in health insurance coverage across all 50 states and the District of Columbia. We use data from the SHADAC-Enhanced Current Population Survey (CPS) for calendar years 1999, 2000, 2007 and 2008 to measure the coverage type of individuals. Data are averaged across two years 1999-2000 and 2007-2008 to ensure more stable estimates. Data on employer-sponsored health insurance premiums and offer rates, over the years 1999-2001 and 2008 come from the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC). These data, collected and distributed by the Agency for Healthcare Research and Quality (AHRQ), provide national- and state-level detail not available from other data sources.

CPS

Although this analysis was performed with data collected by the CPS, it includes several adjustments to the estimates that are not made by the Census Bureau when it reports health insurance estimates from the CPS. SHADAC developed this enhanced series to provide the most accurate and consistent estimates of health insurance coverage. SHADAC's enhanced CPS health insurance estimates reweight and adjust the data to account for historical changes in the survey's methodology, the conceptual definition of health insurance coverage, and the population counts used to weight the survey estimates. The enhanced estimates also adjust for procedures used by the Census Bureau to correct for missing data. These adjustments produce estimates that differ from those published by the Census Bureau, generally resulting in lower uninsurance estimates. However, they provide a more accurate assessment of coverage estimates both for any given year and over time (State Health Access Data Assistance Center 2009).

The CPS itself is a monthly survey that the Census Bureau conducts for the Bureau of Labor Statistics to provide data on labor force participation and unemployment. Health insurance coverage is collected through the Annual Social and Economic Supplement (ASEC), which was initially added to the CPS in March of each year and was expanded to February through April beginning in 2001. The CPS ASEC is both nationally and state representative and has included approximately 78,000 households per year since 2000 (U.S. Census Bureau 2002; Davern et al. 2003). The ASEC data were collected through a combination of telephone and in-person interviews using computer-assisted instruments (U.S. Census Bureau 2002). All rates cited in this report are based on weighted estimates. The complex survey design is corrected for using StataSE version 10 software.

The reference period for health insurance coverage in the ASEC is the previous calendar year, so the 2009 CPS data ask questions about coverage during calendar year 2008. In the CPS, people can report multiple sources of coverage,

and so the distribution across all coverage sources can add to more than 100%. For this report, if multiple sources of coverage were reported we assigned a primary source of coverage as follows: public coverage was always assigned as primary over employer or individual coverage, and employer coverage was always assigned as primary over individual coverage. The percentages are reported as multi-year averages in order to make the estimates more precise when making state comparisons, as recommended by the U.S. Census Bureau (U.S. Census Bureau 2007). The tables in this report are broken down by Federal Poverty Level (FPL); official US Census calculation can be found at <http://www.census.gov/hhes/www/poverty/threshld.html>. The income amounts for these levels vary by family size. For a family of four in 2008, the federal poverty level was \$21,834.

MEPS-IC

The MEPS-IC is a data source for ongoing monitoring of employer-sponsored health insurance coverage at both the state and national levels. National estimates are available for all years. For this analysis, data were selected to be comparable to the time period used to describe coverage trends. Prior to 2003, extra sampling to produce representative estimates for states was only provided to smaller states on a rotating basis. Therefore, this report presents the change from 1999/2000 to 2008 for 34 states, and the change for the other states was calculated using single year data for 1999, 2000 or 2001. One state (Wyoming) does not have data for any of these years and is left missing. In 2000 MEPS changed its definition of "family premium" and removed "employee-plus-one" plans from this definition in 2001. The result was a slight increase in the overall average of "family premiums" beginning in 2001. Beginning in 2008, data collection switched from a reference period of the previous calendar year to the current year, and so data for calendar year 2007 were not collected. For this analysis, SHADAC adjusted the premium estimates to 2008 dollars in order to adjust for inflation.

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