

Annual Insurance Update 2011

Health Insurance in Kansas

KHI/12-04 | March 2012



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About this Report

HOW TO USE THIS REPORT

As the debate about federal health reform — and health reform right here in Kansas — continues, this 2011 Annual Insurance Update provides the latest available information from the U.S. Census Bureau on insurance coverage in Kansas. The information can be used to better understand how proposed changes in the Affordable Care Act might impact insurance coverage in our state.

The report begins with an overview of insurance coverage — who has it and who doesn't — and where Kansans get insurance coverage. It describes the link between employment and insurance coverage, then explores differences in insurance coverage across the state. Finally, the report includes a look at the important trends in insurance coverage during the last decade to put the current status in context and to begin imagining what the future of insurance coverage in Kansas might look like.

In addition to providing an overview for all Kansans, the Current Coverage section of this report examines the major sources of health insurance for non-elderly adults (age 19–64), children (age 0–18) and seniors (age 65 and older). This section also highlights differences in insurance coverage among Kansans based on their race or ethnicity, income and employment status.

Because essentially all Kansans 65 and older are covered by the federal Medicare program, much of this report focuses on children and adults younger than 65.

Information about insurance coverage in this report is based on technical data from the Current Population Survey done by the U.S. Census Bureau. The report attempts to simplify the presentation of the data so policy-relevant issues can be more easily identified and discussed. For the interested reader, a set of tables with more detailed information is included at the end of the report, along with a list of endnotes and citations.

Some readers may notice a slight change from certain specific data in previous reports from KHI and others. That's because the U.S. Census Bureau recently revised how it determines who is uninsured based on the Current Population Survey. Uninsured rates for previous years have been revised to reflect this change.

AUTHORS

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ACKNOWLEDGEMENTS

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Current Coverage

INSURANCE COVERAGE IN KANSAS

About 350,000 Kansans — or 12.8 percent of the population — were uninsured in 2009–2010, not significantly different from the 12.3 percent who were uninsured in 2008–2009. The uninsured rate in Kansas was significantly lower than the uninsured rate of 16.2 percent for the United States as a whole in 2009–2010.

Among Kansas children ages 0–18, about 58,000 — or 7.7 percent — were uninsured in 2009–2010, a slight decrease from the 9.2 percent who were uninsured in 2008–2009, but again not significantly different. The uninsured rate for Kansas

children was significantly lower than the uninsured rate of 10.1 percent for children in the United States in 2009–2010.

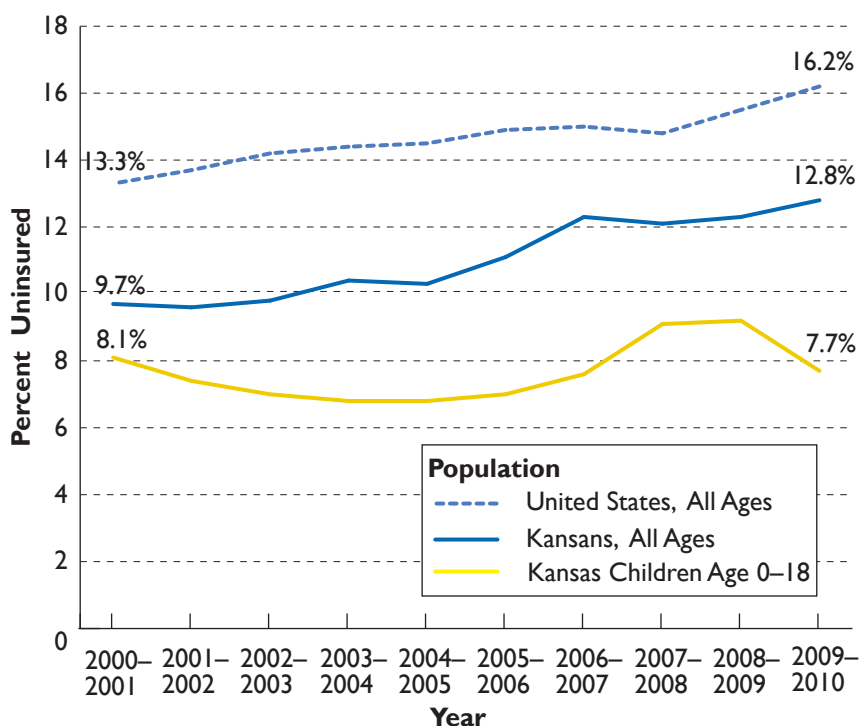
Uninsured Rate Among Kansas Children

It is worth noting that these data do not show an increase in the number or percent of uninsured children in Kansas during the past few years, unlike other recent studies that have reported an increase in uninsured children in Kansas that ranks among the largest increases in the United States. Without getting into too many technicalities, the difference appears to be the source and appropriateness of the data used to make the comparisons.

This report uses two-year averages from the Annual Social and Economic Supplement to the Current Population Survey by the U.S. Census Bureau. It is considered an appropriate source of data to compare uninsured rates during this time period. While there was a decrease in the rate of uninsured Kansas children during this time period, the difference was not statistically significant.

Other studies reporting an increase in the number and percent of uninsured Kansas children between 2008 and 2010 used data from the American Community Survey (ACS). However, these data are not comparable over that time period due to a change in the methodology that was highlighted when the data were released. Furthermore, even if the ACS data provided a valid comparison, the differences reported were not statistically significant. Unfortunately, much was made about these numbers that likely confused the picture about changes in the insurance status of Kansas children in recent years.

Figure 1. Uninsured Rates for Kansas and the United States



Source: KHI estimates are two-year averages based on the 2001 to 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Current Coverage

SOURCES OF HEALTH INSURANCE

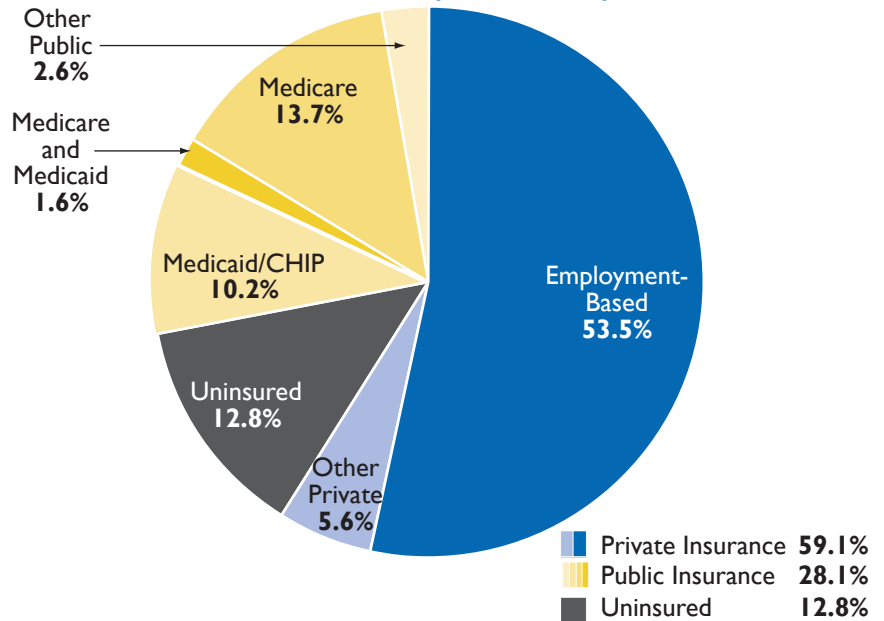
All Kansans

More than half (53.5 percent) of all Kansans are covered by employment-based health insurance. More than one fourth of Kansans — 28.1 percent — are covered by a public health insurance program such as Medicaid, the Children’s Health Insurance Program (CHIP) or Medicare.¹

Adults (Age 19–64)

For non-elderly adult Kansans, employers are the largest source of insurance. Nearly two out of three (63.9 percent) 19- to 64-year-olds have employment-based coverage, while 7.2 percent have other private coverage, 11.2 percent have public insurance and 17.8 percent are uninsured.

Figure 2. Sources of Health Insurance: All Kansans (2009–2010)

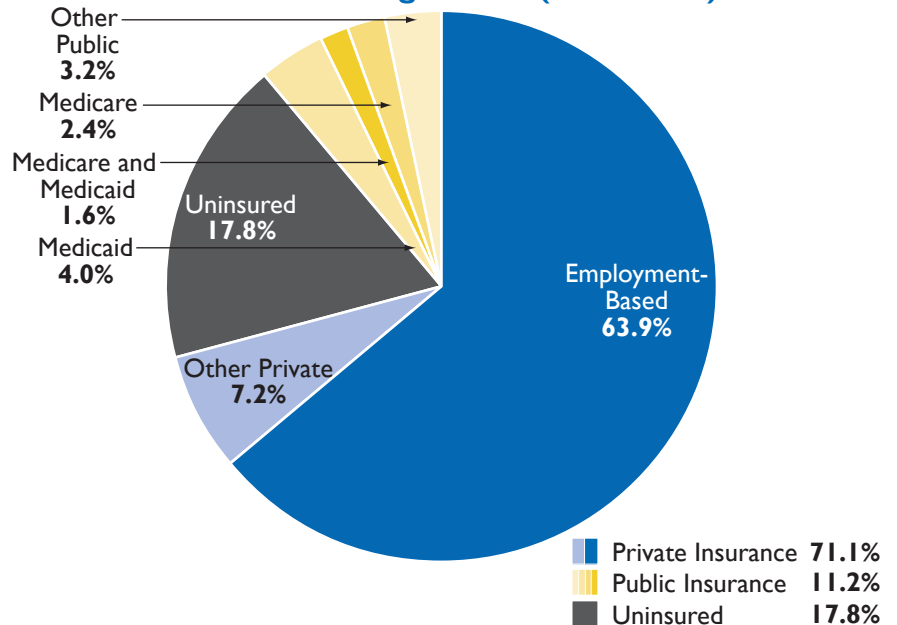


Notes: All Kansans: Approximately 2,751,000.

Percentages may not sum to 100 percent because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 3. Sources of Health Insurance: Kansas Adults Age 19–64 (2009–2010)

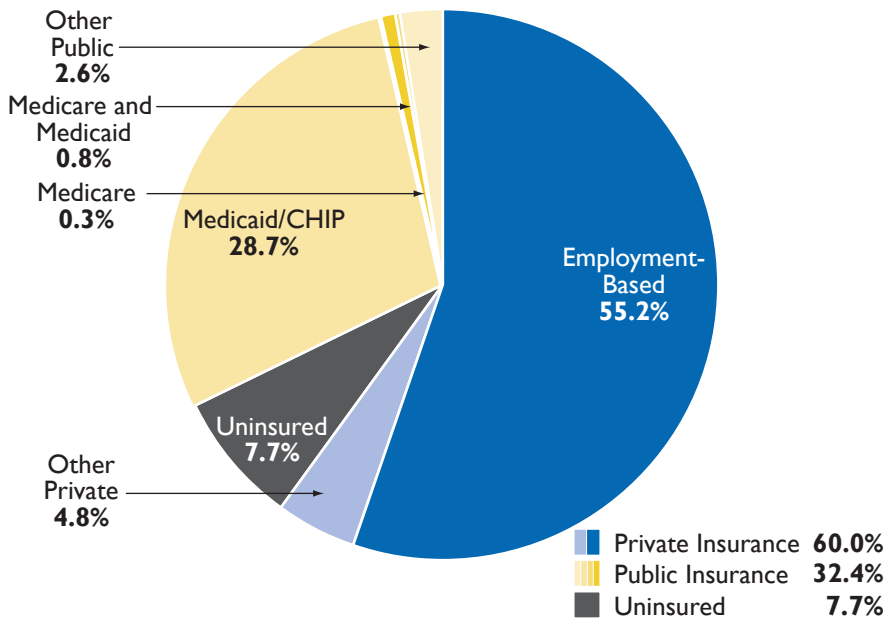


Notes: All Kansas adults age 19–64: Approximately 1,644,000.

Percentages may not sum to 100 percent because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 4. Sources of Health Insurance: Kansas Children Age 0–18 (2009–2010)



Notes: All Kansas children age 0–18: Approximately 751,000. Percentages may not sum to 100 percent because of rounding.
 Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

SOURCES OF HEALTH INSURANCE

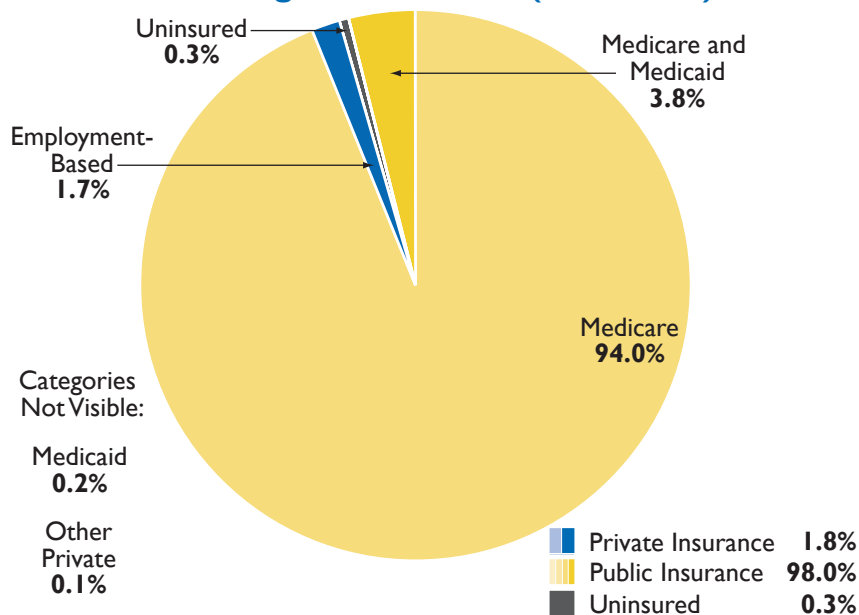
Children (Age 0–18)

More than half (55.2 percent) of Kansas children are covered by employment-based insurance, typically through a parent’s employer. Nearly one third — 32.4 percent — receive public coverage, such as Medicaid or CHIP. Children are less likely to be uninsured than non-elderly adults because they are more likely to be eligible for public coverage.

Older Kansans (Age 65+)

Almost all (98.0 percent) Kansans age 65 and older have public health insurance: 97.8 percent have Medicare coverage², including 3.8 percent with both Medicare and Medicaid. An additional 0.2 percent have Medicaid only.

Figure 5. Sources of Health Insurance: Kansans Age 65 and Older (2009–2010)



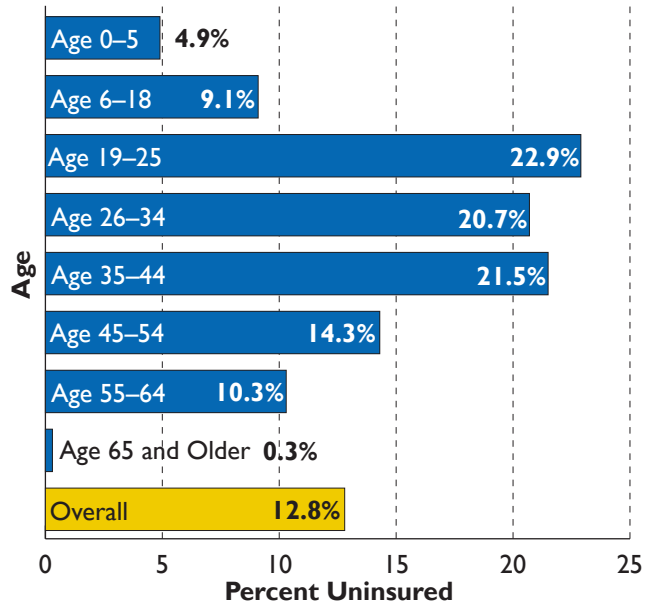
Notes: All Kansans age 65 and older: Approximately 356,000. Percentages may not sum to 100 percent because of rounding.
 Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Current Coverage

ALL KANSANS Age

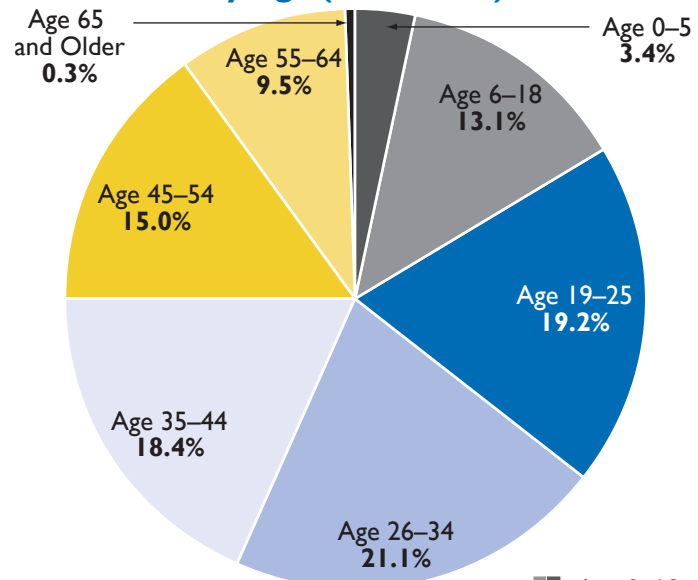
Few Kansans older than 65 are uninsured because of the availability of Medicare. For those under 65, children up to age 5 are the least likely to be uninsured, while adults age 19 to 44 are the most likely to be uninsured. Of all uninsured Kansans, 58.7 percent are between the ages of 19 and 44.

Figure 6. All Kansans: Likelihood of Being Uninsured by Age Group (2009–2010)



Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 7. Uninsured Kansans by Age (2009–2010)



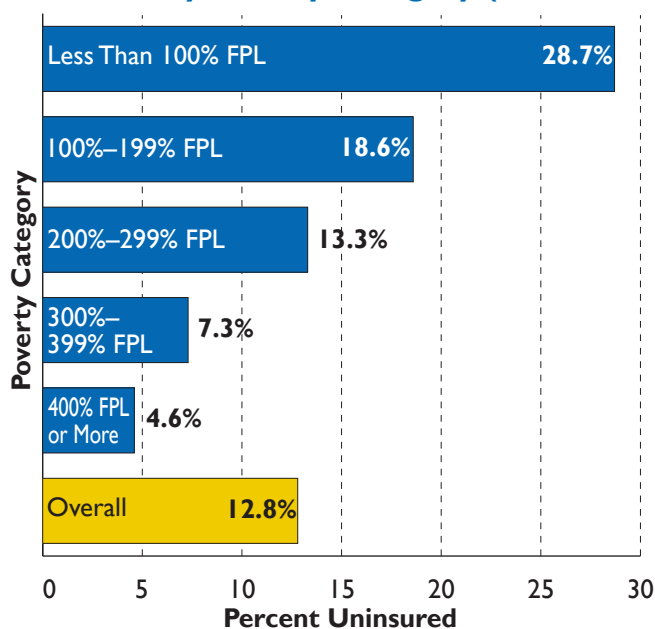
Notes: Uninsured Kansans: Approximately 351,000. Percentages may not sum to 100 percent because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Age 0–18	16.5%
Age 19–44	58.7%
Age 45–64	24.5%
Age 65+	0.3%

More than half of all uninsured Kansans are between the ages of 19 and 44.

Figure 8. All Kansans: Likelihood of Being Uninsured by Poverty Category (2009–2010)

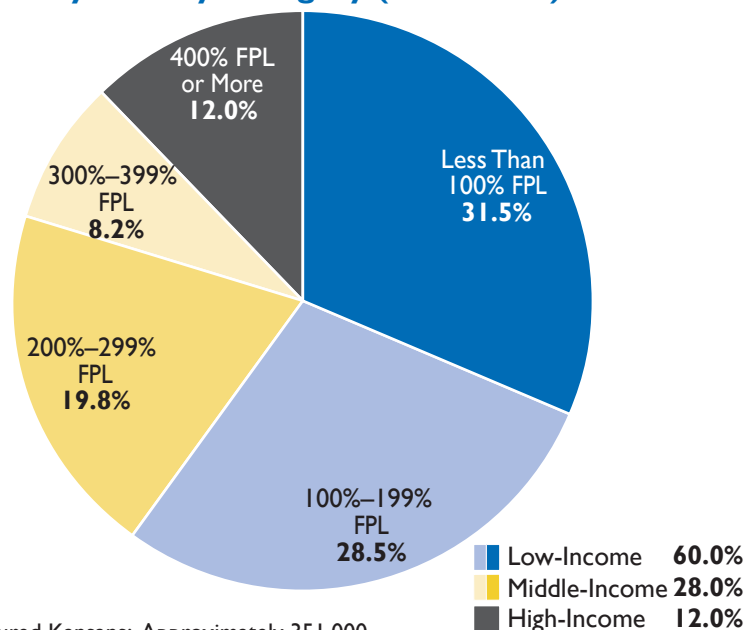


Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

ALL KANSANS Family Income

Kansans with lower incomes are less likely to have insurance. More than one in four (28.7 percent) Kansans with incomes below 100 percent of the Federal Poverty Level (FPL), which was \$22,050 for a family of four in 2010, are uninsured compared to fewer than one in 20 (4.6 percent) of those with incomes above 400 percent of FPL (\$88,200 for a family of four in 2010). However, more than two out of three (68.5 percent) uninsured Kansans are not classified as poor because they have incomes above 100 percent of FPL. These individuals and families are likely to be working but not able to afford health insurance.

Figure 9. Uninsured Kansans by Poverty Category (2009–2010)



Notes: Uninsured Kansans: Approximately 351,000.

Percentages may not sum to 100 percent because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

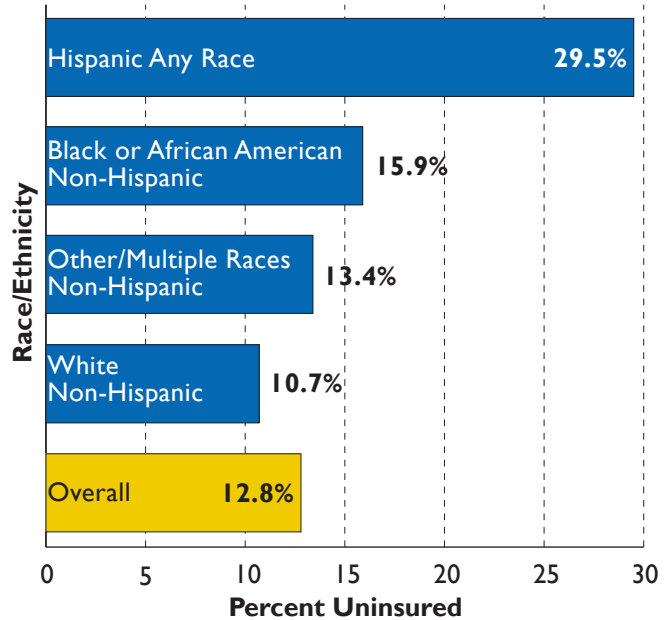
*Two-thirds of uninsured
Kansans have family incomes
above the Federal Poverty
Level.*

Current Coverage

ALL KANSANS Race/Ethnicity

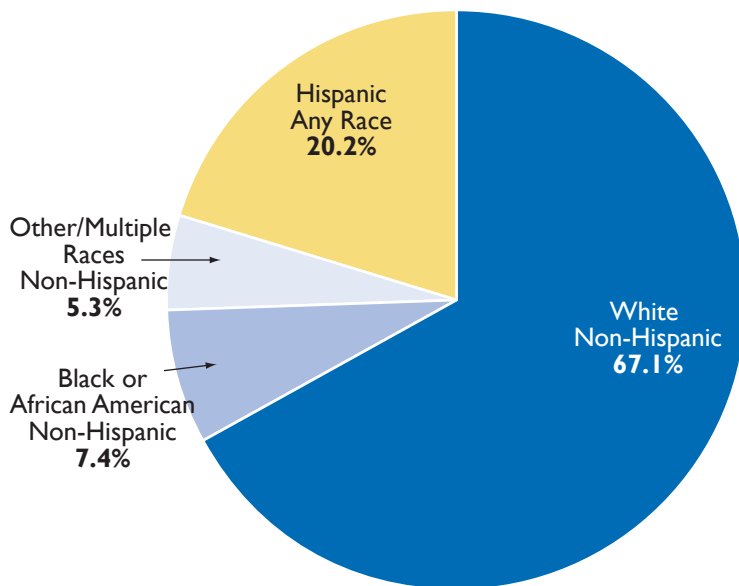
Minorities in Kansas are more likely to be uninsured. Hispanic Kansans are nearly three times more likely to be uninsured than white non-Hispanic Kansans (29.5 percent compared with 10.7 percent). Among Kansans who are black non-Hispanic, 15.9 percent are uninsured. However, two out of every three (67.1 percent) uninsured Kansans are white non-Hispanic.

Figure 10. All Kansans: Likelihood of Being Uninsured by Race/Ethnicity (2009–2010)



Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 11. Uninsured Kansans by Race/Ethnicity (2009–2010)

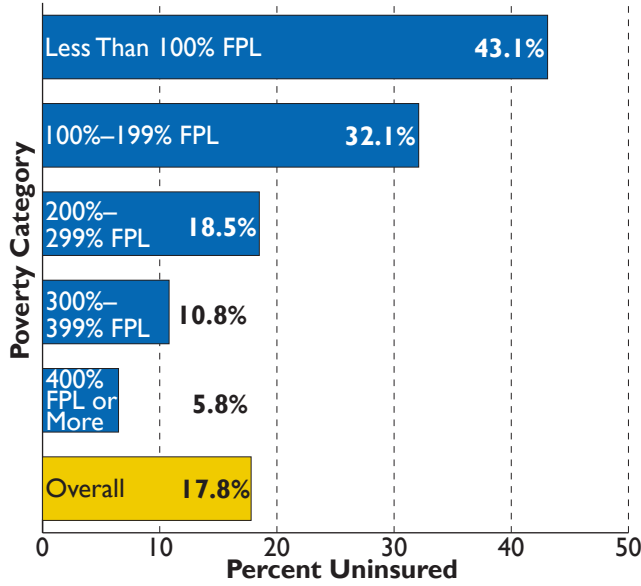


Notes: Uninsured Kansans: Approximately 351,000.

Percentages may not sum to 100 percent because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 12. Kansas Adults Age 19–64: Likelihood of Being Uninsured by Poverty Category (2009–2010)

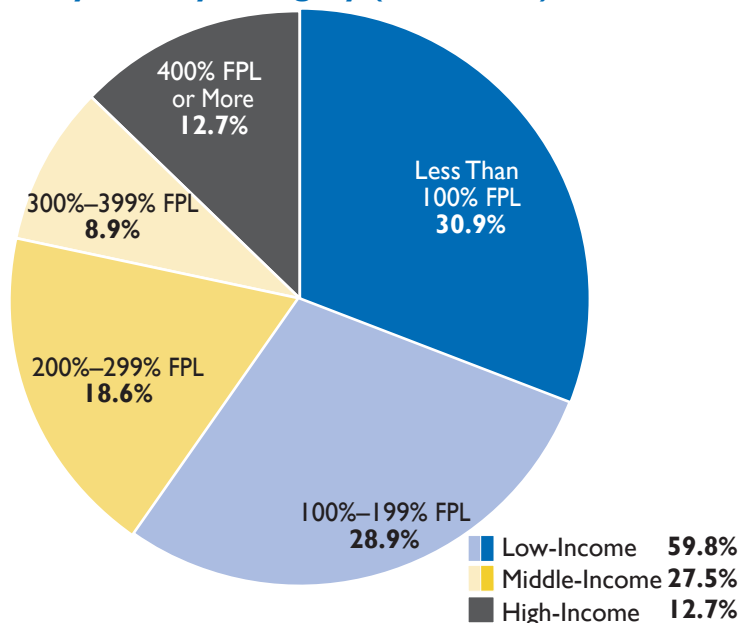


Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

ADULTS (AGE 19–64) Family Income

Because most low-income, non-disabled adults in Kansas are not eligible for Medicaid, many of them remain uninsured. Only parents in families with incomes below 27 percent of FPL — \$5,953.50 for a family of four in 2010 — are eligible for Medicaid, and childless adults do not qualify regardless of their income unless they are disabled. Non-elderly adults with incomes below 100 percent of FPL have the highest uninsured rate at 43.1 percent. One in three (32.1 percent) adults with incomes between 100 percent and 200 percent of FPL is uninsured.

Figure 13. Uninsured Kansas Adults Age 19–64 by Poverty Category (2009–2010)



Notes: Uninsured Kansas adults age 19–64: Approximately 292,000. Percentages may not sum to 100 percent because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

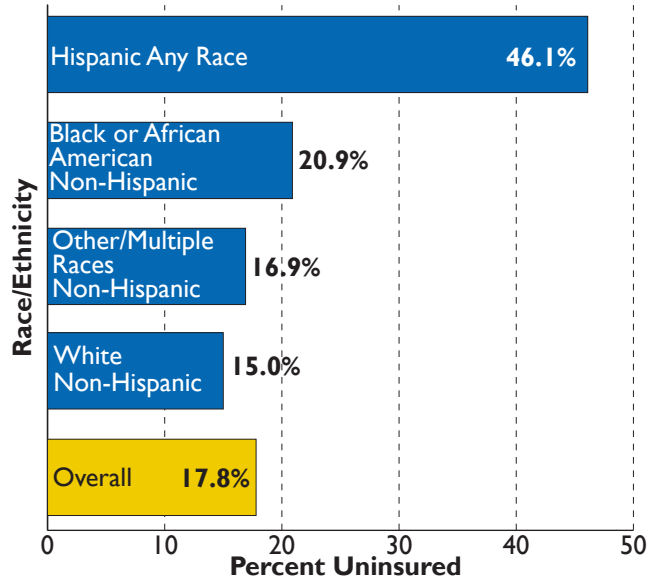
More than two-thirds of uninsured, non-elderly adults in Kansas live in families with incomes above the federal poverty cutoff.

Current Coverage

ADULTS (AGE 19–64) Race/Ethnicity

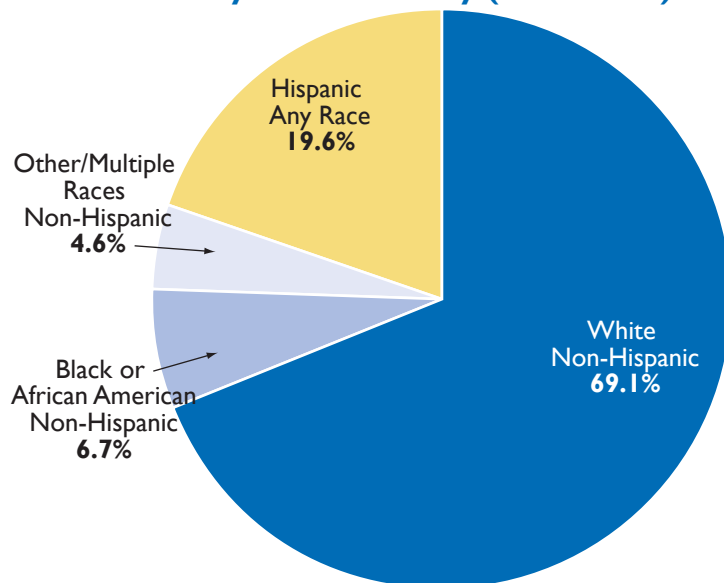
Among non-elderly adults in Kansas, nearly half (46.1 percent) of Hispanics and one in five (20.9 percent) black non-Hispanics are uninsured, compared with 15.0 percent of white non-Hispanics. The majority (69.1 percent) of uninsured, non-elderly adults in Kansas are white non-Hispanics.

Figure 14. Kansas Adults Age 19–64: Likelihood of Being Uninsured by Race/Ethnicity (2009–2010)



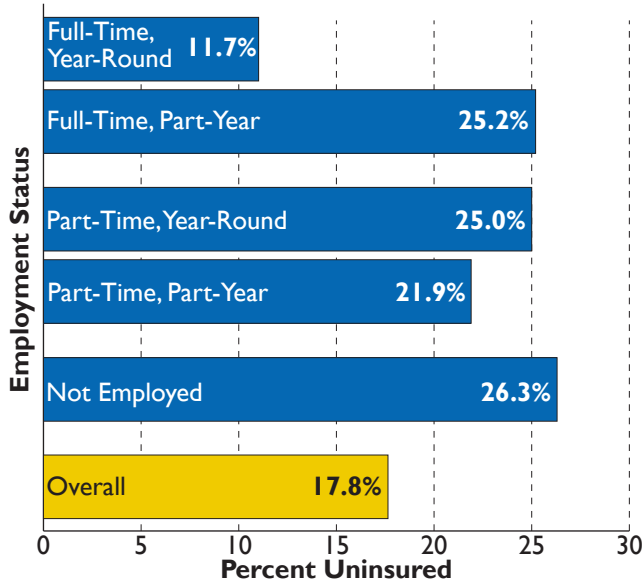
Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 15. Uninsured Kansas Adults Age 19–64 by Race/Ethnicity (2009–2010)



Notes: Uninsured Kansas adults age 19–64: Approximately 292,000. Percentages may not sum to 100 percent because of rounding.
Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 16. Kansas Adults Age 19–64: Likelihood of Being Uninsured by Employment Status (2009–2010)

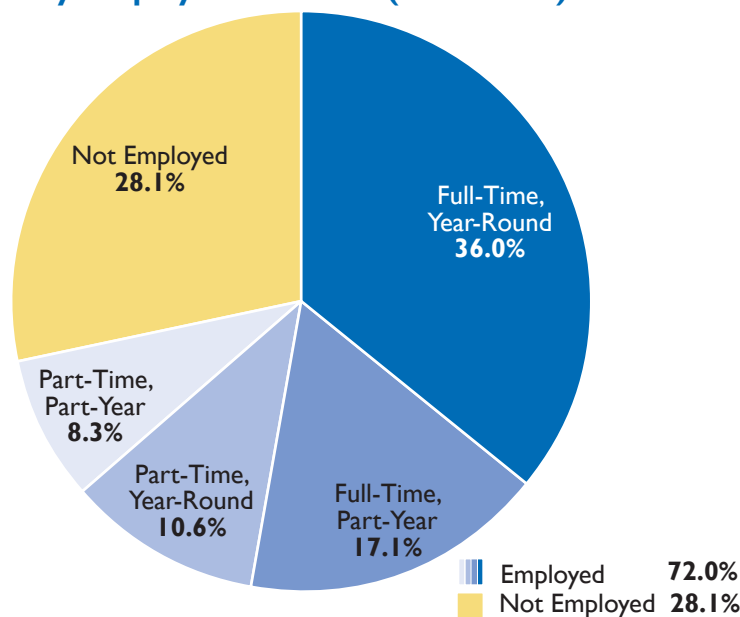


Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

ADULTS (AGE 19–64) Employment Status

Non-elderly adult Kansans who are unemployed are more likely to be uninsured than those who worked full-time, year-round (26.3 percent compared with 11.7 percent). Part-time and part-year workers are nearly as likely as the unemployed to lack insurance. It is important to note, however, that nearly three out of four (72.0 percent) uninsured Kansas adults are working.

Figure 17. Uninsured Kansas Adults Age 19–64 by Employment Status (2009–2010)



Notes: Uninsured Kansas adults age 19–64: Approximately 292,000. Percentages may not sum to 100 percent because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Although employment improves a person’s chance of being insured, nearly three out of four uninsured adults in Kansas are working.

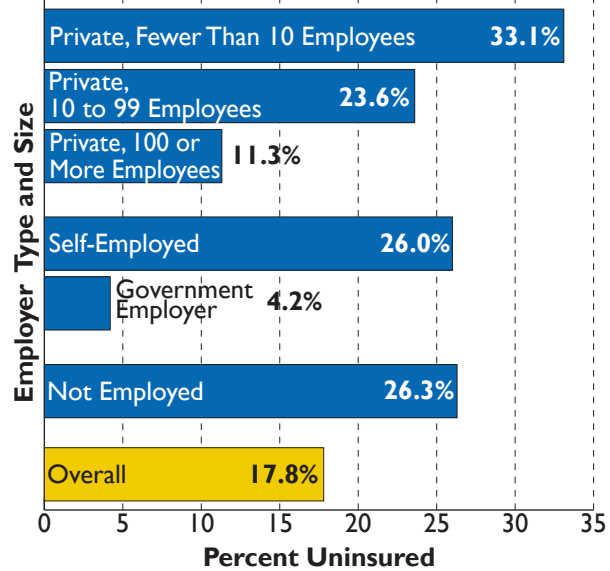
Current Coverage

ADULTS (AGE 19–64) Employer Type and Size

Among adult employees age 19–64, those who work for small-sized employers are more likely to be uninsured. For example, among those working for businesses with fewer than 10 employees, one in three (33.1 percent) is uninsured, compared with about one in nine (11.3 percent) who works for companies with 100 or more employees.

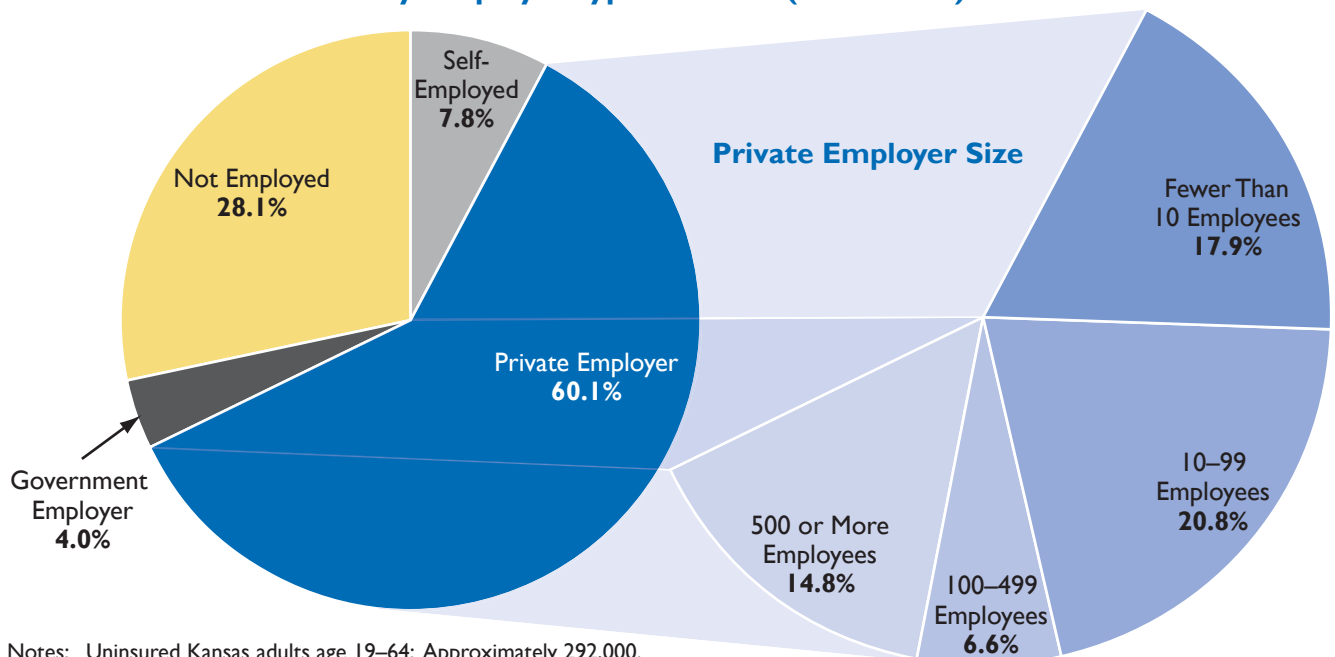
One in four (26.0 percent) self-employed adult Kansans is uninsured — similar to the 26.3 percent of unemployed adults in Kansas who are uninsured.

**Figure 18. Kansas Adults Age 19–64:
Likelihood of Being Uninsured
by Employer Type and Size (2009–2010)**



Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

**Figure 19. Uninsured Kansas Adults Age 19–64
by Employer Type and Size (2009–2010)**



Notes: Uninsured Kansas adults age 19–64: Approximately 292,000. Percentages may not sum to 100 percent because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Why Do So Many Working Kansans Remain Uninsured?

It is not obvious why so many working Kansans and their dependents are uninsured. Whether an employee gets insurance coverage through their employer depends on several things. First, does the employer offer insurance to its employees? And if offered, is

the employee eligible for the insurance? Finally, if it is offered and they are eligible, employees must decide if the insurance coverage is affordable and meets their needs. Employers pass on variable amounts of the cost of insurance to employees, often covering more of the cost for the employee than for their spouse or children.

Table 1 shows how many Kansas employers offer health insurance, how many of the employees are eligible for that insurance and what proportion actually enrolls in insurance coverage offered through their employer.

Table 1. Kansas Private Employers and Health Insurance Coverage^A

	Firm ^B Size					Total
	Fewer Than 10 Employees	10–24 Employees	25–99 Employees	100–999 Employees	1,000 or More Employees	
Number of establishments ^C	41,884	7,863	5,502	5,640	9,658	70,547
Percent of establishments that offer health insurance	33.4%	53.1%	78.6%	97.5%	100.0%	53.4%
Percent of employees eligible for health insurance in establishments that offer health insurance	82.0%	81.1%	82.8%	78.7%	81.5%	81.1%
Percent of employees eligible for health insurance who are enrolled in health insurance at establishments that offer health insurance	81.9%	75.7%	77.0%	75.7%	76.2%	76.5%
Percent of all employees who are enrolled in health insurance at establishments that offer health insurance	67.2%	61.4%	63.8%	59.6%	62.0%	62.0%

Notes:

- Based on 2010 Medical Expenditure Panel Survey (MEPS) Employer Data.
- “Firm” refers to a unique private sector business that has one or more locations or establishments within the state. The firm size categories are based on the total number of employees regardless of location, while the establishment data is limited to Kansas locations.
- “Establishment” refers to unique business locations within the state. For example, Wal-Mart is a single firm with more than 1,000 employees that has multiple locations or “establishments” in Kansas.

Current Coverage

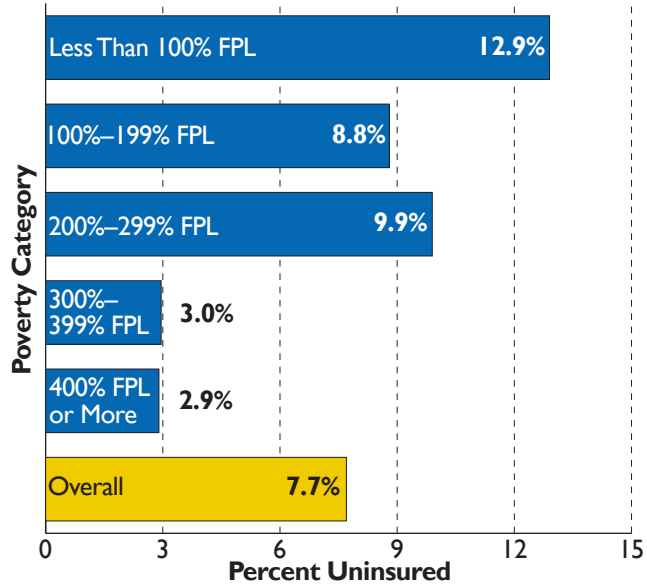
CHILDREN (AGE 0–18) Family Income

Children in families with incomes below 100 percent of FPL (\$22,050 for a family of four in 2010) are four times more likely to be uninsured than those living in families with incomes above 400 percent of FPL (\$88,200 for a family of four in 2010): 12.9 percent compared with 2.9 percent.

In Kansas, children in families with incomes below 241 percent of FPL in 2010 (\$53,140.50 for a family of four) are eligible for Medicaid or CHIP. Despite this, approximately two-thirds of uninsured Kansas children live in families likely to be eligible for Medicaid or CHIP, as 60.3 percent of uninsured Kansas children live in families with incomes below 200 percent of FPL and another 26.2 percent live in families with incomes between 200 percent and 300 percent of FPL.

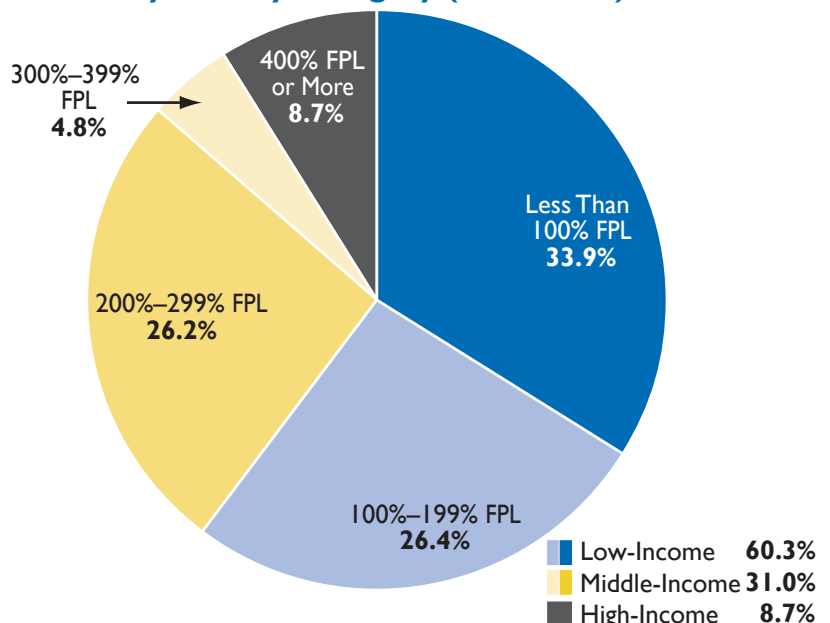
Most uninsured Kansas children are eligible for Medicaid or CHIP based on their family income.

Figure 20. Kansas Children Age 0–18: Likelihood of Being Uninsured by Poverty Category (2009–2010)



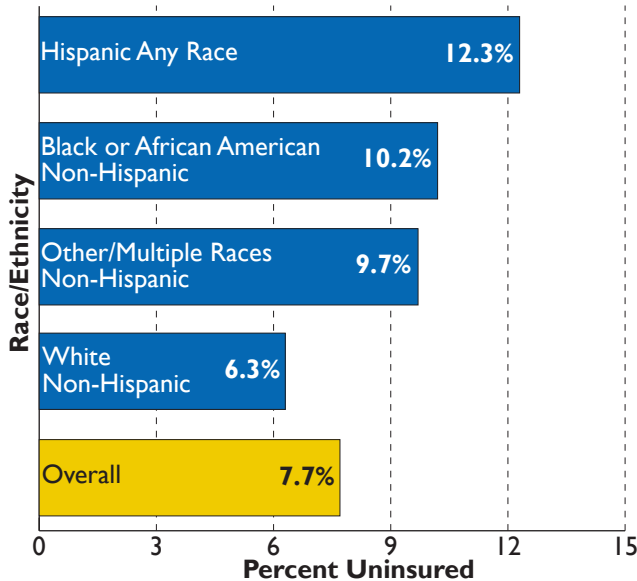
Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 21. Uninsured Kansas Children Age 0–18 by Poverty Category (2009–2010)



Notes: Uninsured Kansas children age 0–18: Approximately 58,000. Percentages may not sum to 100 percent because of rounding.
Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 22. Kansas Children Age 0–18: Likelihood of Being Uninsured by Race/Ethnicity (2009–2010)

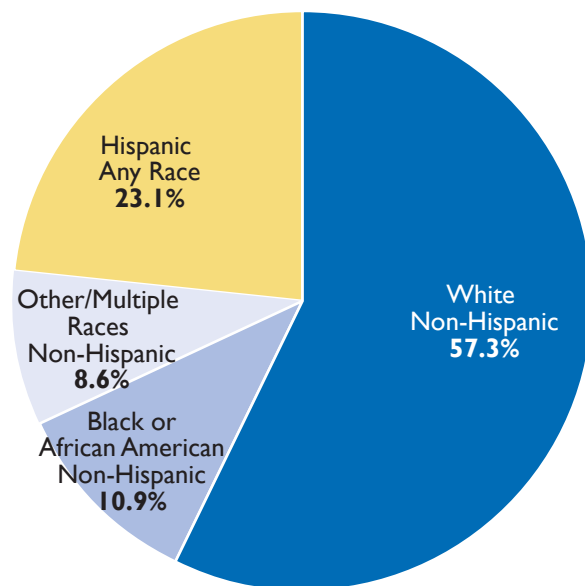


Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

CHILDREN (AGE 0–18) Race/Ethnicity

Minority children in Kansas are more likely to be uninsured. Hispanic children are nearly twice as likely as their white non-Hispanic counterparts to be uninsured (12.3 percent compared with 6.3 percent). One in 10 Kansas children who are black non-Hispanic (10.2 percent) or other/multiple races (9.7 percent) is uninsured.

Figure 23. Uninsured Kansas Children Age 0–18 by Race/Ethnicity (2009–2010)



Most uninsured children in Kansas are white non-Hispanic.

Notes: Uninsured Kansas children age 0–18: Approximately 58,000. Percentages may not sum to 100 percent because of rounding.
Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Current Coverage

COUNTY COMPARISON: THE UNINSURED AND PUBLIC INSURANCE PARTICIPATION Uninsured Kansans (Age 0–64)

Within Kansas, the uninsured rates for people under 65 vary significantly, ranging from a low of 9.8 percent in Johnson County to a high of 25.5 percent in Stanton County. The generally more populous, and prosperous, eastern and south-central regions of the state tend to have lower uninsured rates than the more rural western region. Although Johnson County residents are the most likely to have insurance coverage, Johnson County has more uninsured residents than all other counties but one (Sedgwick). Nearly half — 49.0 percent — of uninsured Kansans younger than 65 live in one of the five largest counties: Johnson, Sedgwick, Shawnee, Wyandotte or Douglas.

Uninsured Kansas Children (Age 0–18)

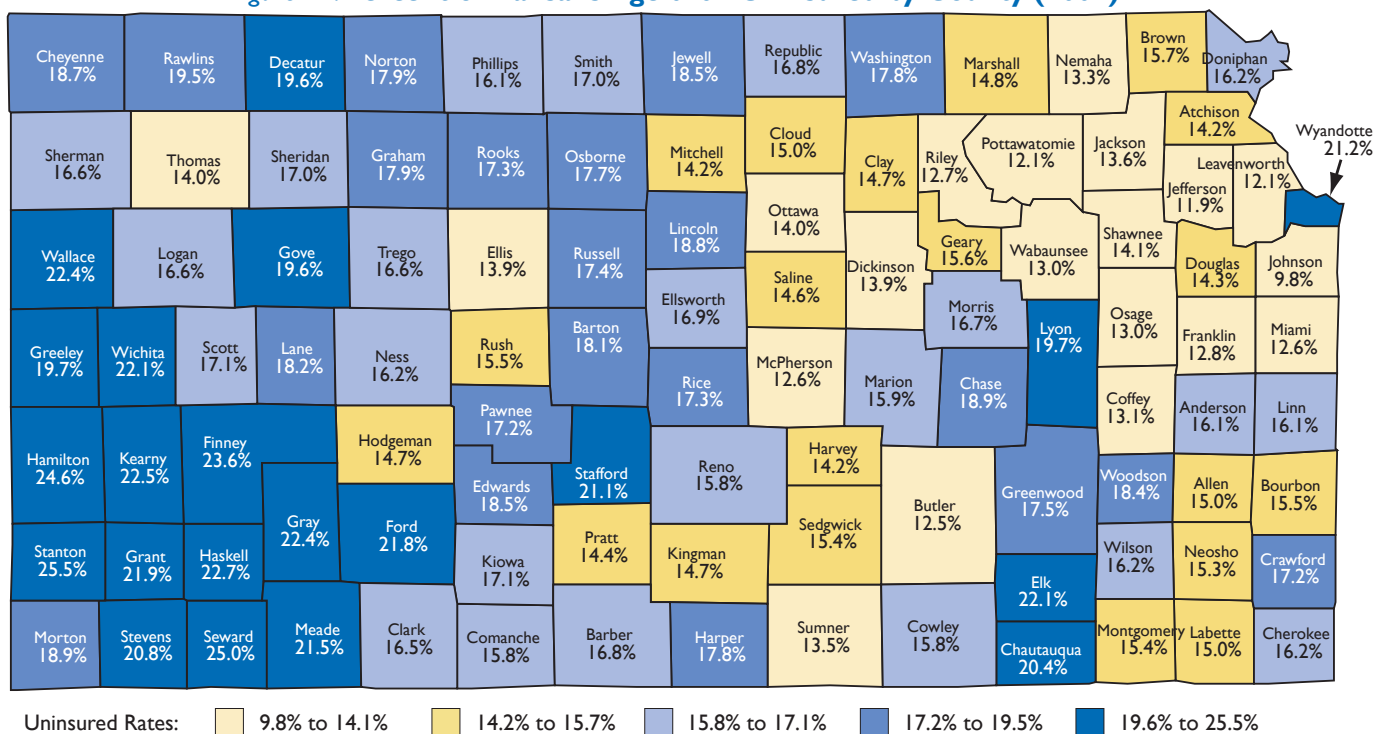
Like the adult uninsured rates, there is significant variation among counties in the rates of

uninsured children. The overall uninsured rates are lower for children than for adults, but still there is nearly a fourfold difference between the highest and lowest rates of uninsured children among Kansas counties (Stanton County at 19.6 percent compared with Johnson County at 5.2 percent). Once again the uninsured rates for children tend to be higher in western counties and lower in eastern and south-central counties.

Public Insurance Coverage in Kansas

Participation in public insurance programs has been increasing in the United States and in Kansas. Participation rates³ in Medicaid and CHIP, the primary public insurance programs for non-elderly Kansans (age 0–64), vary widely across the state. There is a fourfold difference in the highest and lowest participation rates, which are found in Wyandotte (24.4 percent) and Riley (5.7 percent) counties. Generally, counties in southeast Kansas have higher participation rates in Medicaid and CHIP than northern and western Kansas counties.

Figure 24. Percent of Kansans Age 0–64 Uninsured by County (2009)



Coverage Trends

IMPACT OF PUBLIC POLICY

Examining how insurance coverage in Kansas has changed over the last decade provides some interesting insights into how the economy, job market and existing health policy affect coverage. It also provides an indication of where things might be headed without policy intervention. This section highlights selected trends in insurance coverage among non-elderly adults (age 19–64) and children (age 0–18) in Kansas, emphasizing the role played by public policy, poverty and employment and employment-based insurance.

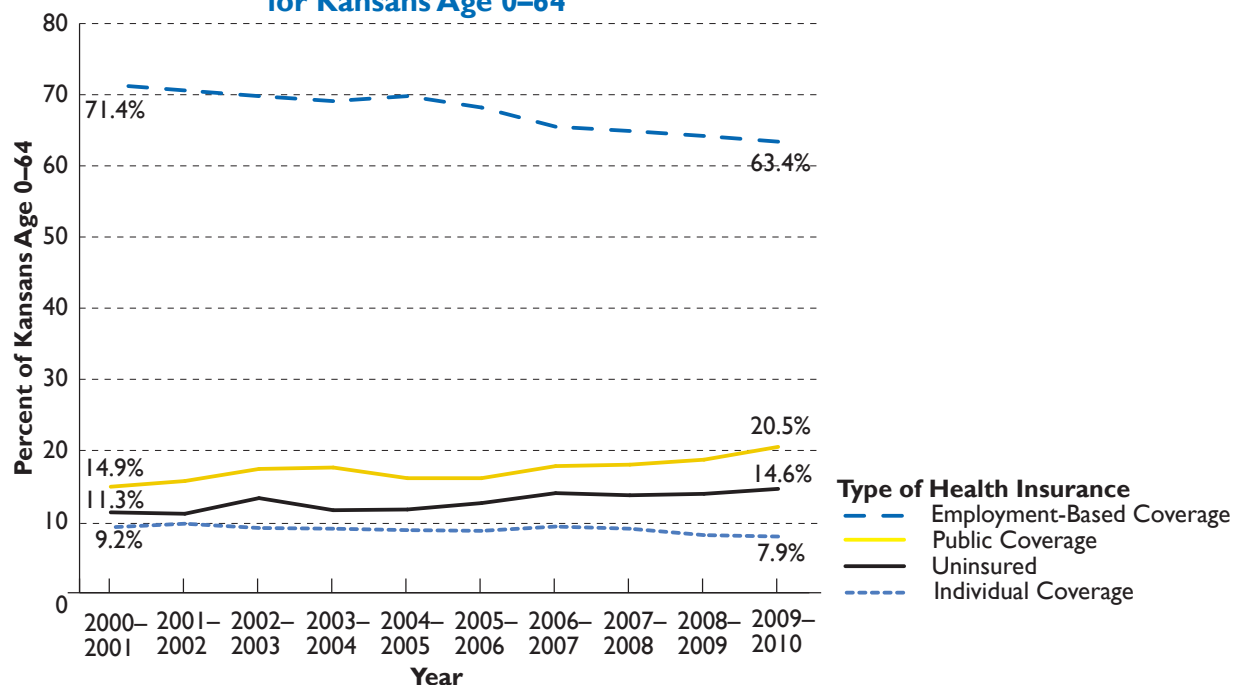
Kansans (Age 0–64)

For Kansans under age 65, several trends in health insurance coverage have emerged over the last decade:

- Fewer non-elderly adults and children in Kansas are covered by health insurance provided through an employer — overall 63.4 percent now compared to 71.4 percent a decade ago.

- While the uninsured rate for children in Kansas decreased slightly or remained about the same during the last 10 years (8.1 percent to 7.7 percent), the uninsured rate among non-elderly adults in Kansas increased substantially, by more than one-third, from 12.8 percent to 17.8 percent.
- The proportion of children covered by public health insurance increased by half over the decade, from 24.4 percent to 35.7 percent. The proportion of non-elderly adults covered by public health insurance increased by one-fourth, from 10.7 percent to 13.5 percent.
- Given this decade-long decrease in employment-based insurance coverage, without the increase in coverage by public health insurance most policy analysts believe that the uninsured rate in the United States and in Kansas would have increased even more substantially than it did during this period.

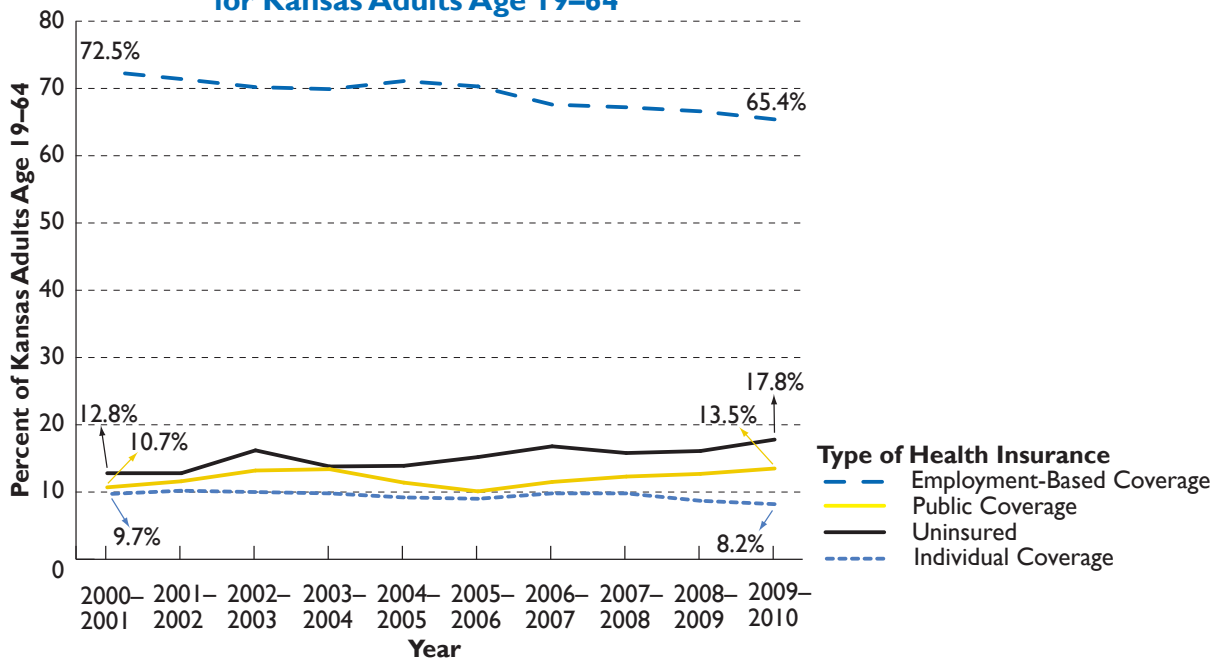
Figure 27. Trends in Sources of Coverage for Kansans Age 0–64



Note: These estimates include respondents who reported multiple forms of insurance and may total more than 100 percent.

Source: KHI estimates are two-year averages based on the 2001 to 2011 Annual Social and Economic Supplements to the Current Population Surveys.

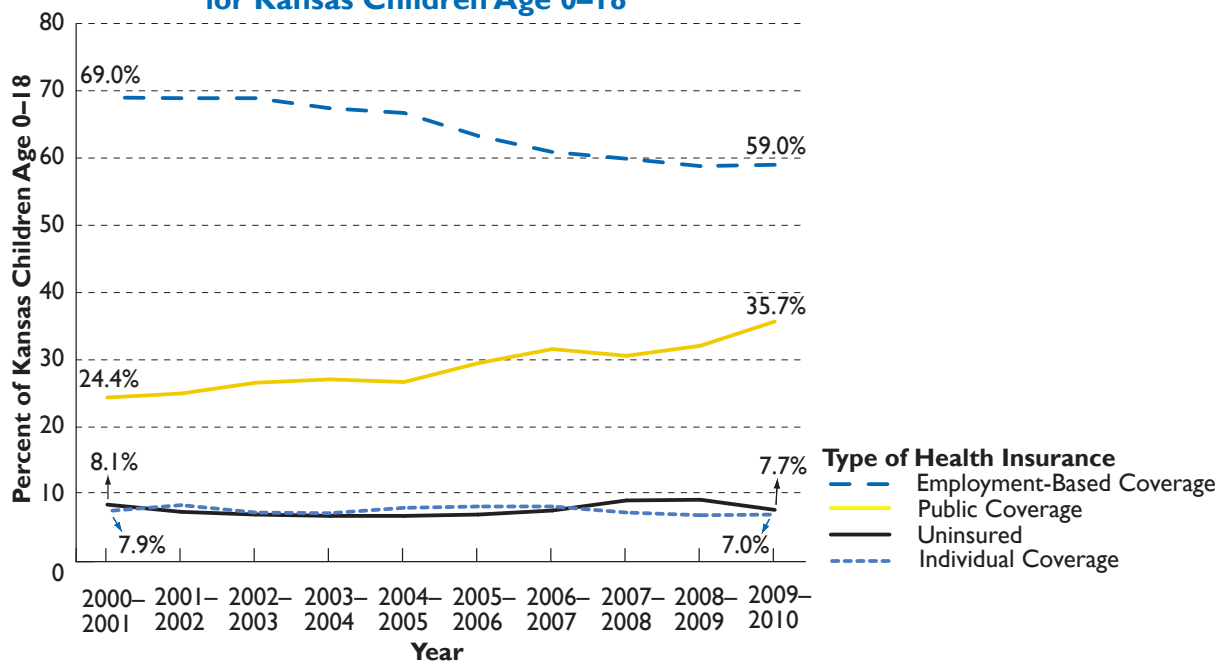
Figure 28. Trends in Sources of Coverage for Kansas Adults Age 19–64



Note: These estimates include respondents who reported multiple forms of insurance and may total more than 100 percent.

Source: KHI estimates are two-year averages based on the 2001 to 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Figure 29. Trends in Sources of Coverage for Kansas Children Age 0–18



Note: These estimates include respondents who reported multiple forms of insurance and may total more than 100 percent.

Source: KHI estimates are two-year averages based on the 2001 to 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Coverage Trends

ROLE OF FAMILY INCOME

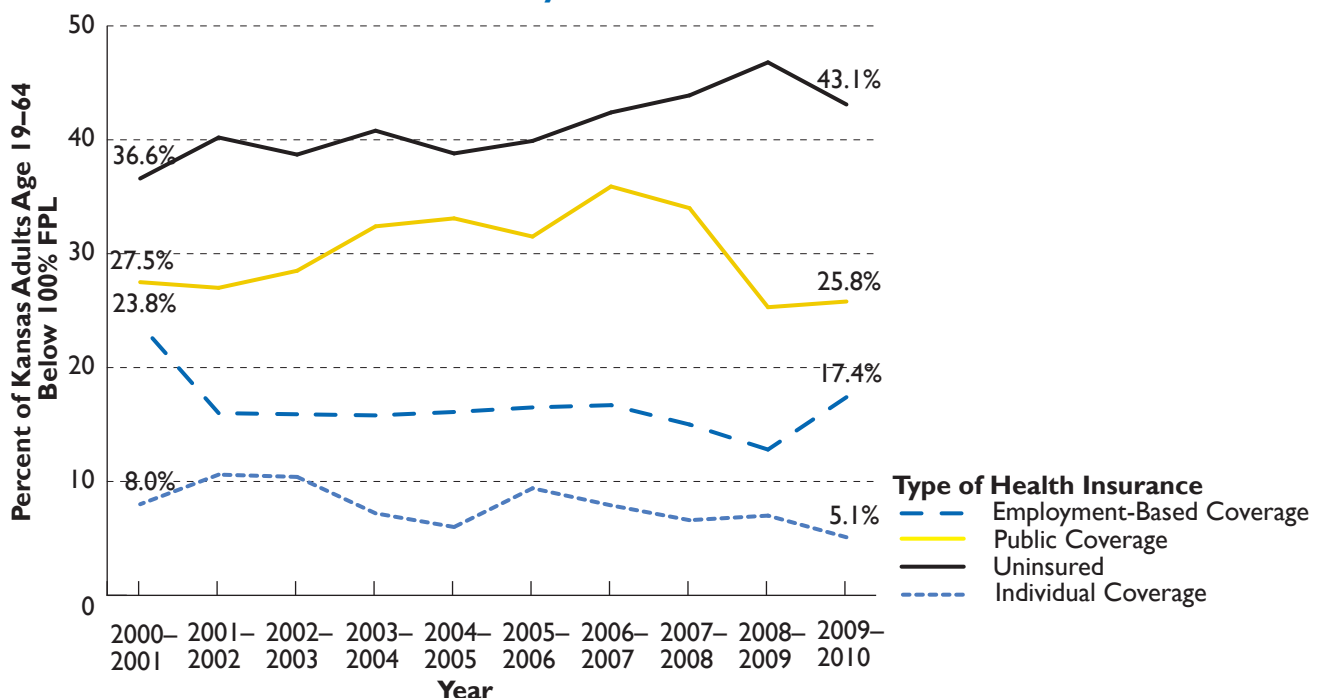
The trends in insurance coverage in Kansas over the last decade are different for those of different ages and for those living in families with different incomes. Public policy plays a part in these differences, as does being employed or not, the kind of employer one works for and the kind of insurance offered. All of these factors affect the insurance options available to Kansas families and the affordability of those options.

For the approximately 384,000 Kansans living in families with incomes below 100 percent of FPL (\$22,050 for a family of four in 2010), differences

in insurance coverage sources for adults and children during the last 10 years reflect the policies in place.

For non-elderly Kansas adults below 100 percent of FPL, the uninsured rate has increased over the last 10 years, from 36.6 percent to 43.1 percent, a sizeable but not statistically significant change. With the continued increase in the cost of health care and insurance, and the bleak economic conditions, adults in Kansas too young for Medicare are more likely to lose insurance coverage.

Figure 30. Coverage Trends for Kansas Adults Age 19–64 with Family Incomes Less Than 100 Percent of Federal Poverty Level



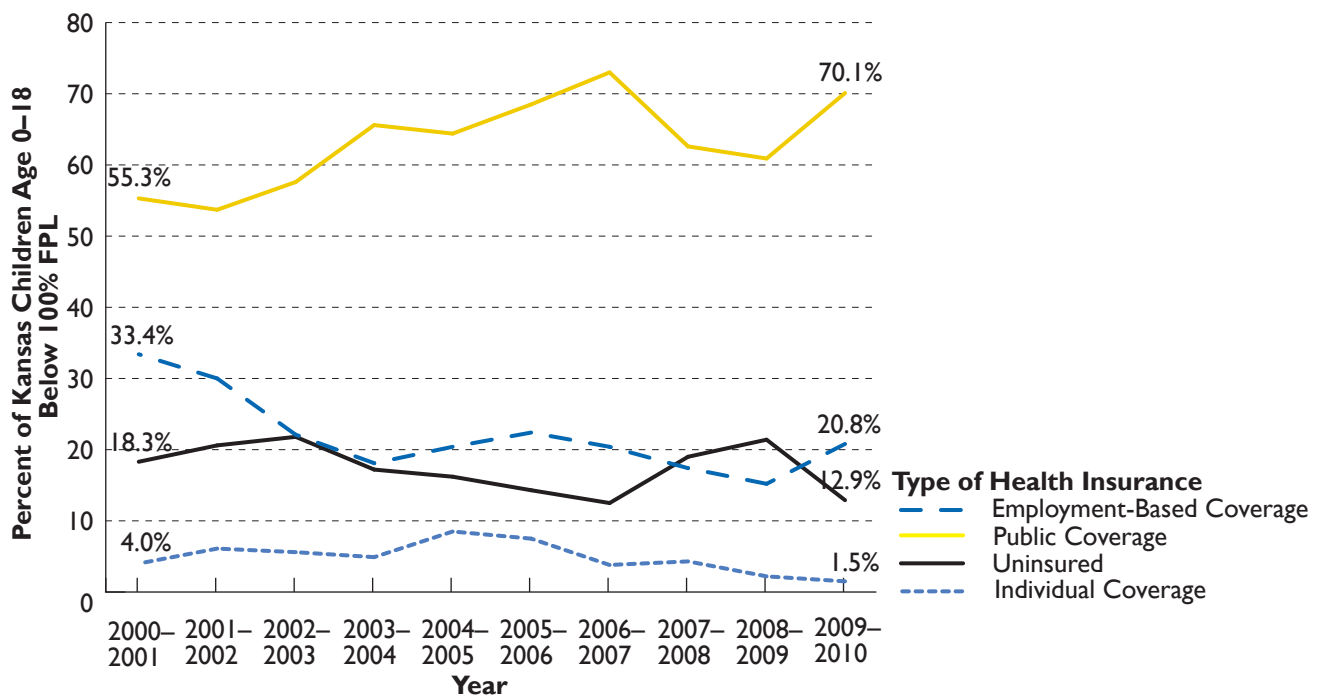
Note: These estimates include respondents who reported multiple forms of insurance and may total more than 100 percent.

Source: KHI estimates are two-year averages based on the 2001 to 2011 Annual Social and Economic Supplements to the Current Population Surveys.

There are few options for public health insurance for low-income, non-elderly adults in Kansas. Only parents in families with incomes below 27 percent of FPL (\$5,953.50 for a family of four in 2010) are eligible for Medicaid, and childless adults are not eligible regardless of income unless they are disabled. As a result, public coverage rates of poor adults in Kansas during this 10-year period remained relatively flat — going from 27.5 percent to 25.8 percent. But employment-based coverage decreased by one-fourth, from 23.8 percent to 17.4 percent.

Among poor Kansas children, 12.9 percent are uninsured now compared with 18.3 percent a decade ago, a substantial decrease. This reflects the availability of Medicaid coverage for poor children in our state, and perhaps the increased efforts on outreach and streamlining of enrollment. Public coverage for poor children increased by more than a fourth during this period, from 55.3 percent to 70.1 percent, while employment-based coverage for these children decreased by a third, from 33.4 percent to 20.8 percent.

Figure 31. Coverage Trends for Kansas Children Age 0–18 with Family Incomes Less Than 100 Percent of Federal Poverty Level



Note: These estimates include respondents who reported multiple forms of insurance and may total more than 100 percent.

Source: KHI estimates are two-year averages based on the 2001 to 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Coverage Trends

ROLE OF EMPLOYER TYPE AND SIZE

Employment status and employer type and size are closely linked with whether Kansans are insured. During the last decade, some important trends have emerged.

Non-elderly adults (age 19–64) who work for employers with fewer than 100 employees have seen the greatest erosion in insurance coverage: 27.2 percent are uninsured now compared with 16.8 percent a decade earlier. Small employers have been more likely to stop offering insurance to their employees in recent years because of higher costs, more variability in year-to-year cost increases and the burden of administering the employee benefit.

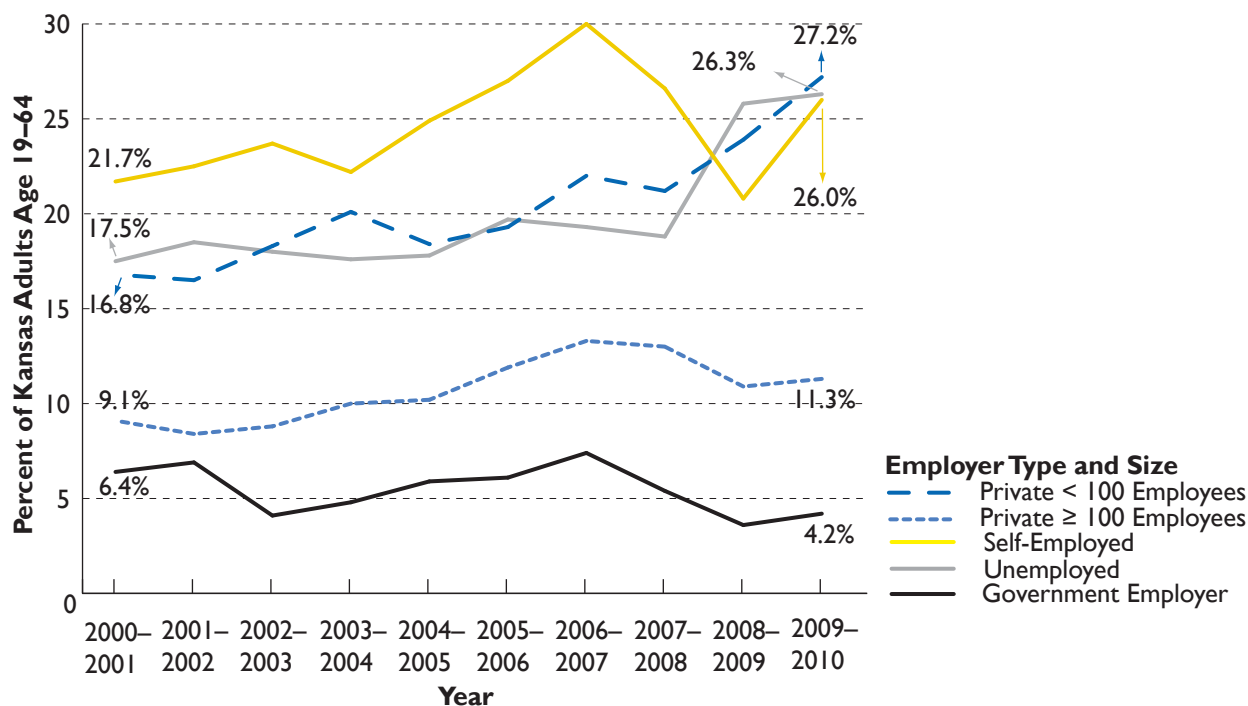
Non-elderly adults working for employers with 100 or more employees are about as likely now

as a decade ago to lack insurance — 11.3 percent compared with 9.1 percent. Large employers continue to be more likely to offer health insurance to their employees to remain competitive in the labor market. But for a variety of reasons, including that a larger share of the cost of health insurance is being passed on to employees, more employees are opting out of the insurance coverage even when it's available.

Non-elderly adults who are self-employed are about as likely to be uninsured now as a decade ago: 26.0 percent compared with 21.7 percent.

Only government workers seem to have escaped this trend: 4.2 percent of non-elderly adults working for the government are uninsured now compared with 6.4 percent a decade earlier.

Figure 32. Kansas Adults Age 19–64: Likelihood of Being Uninsured by Employer Type and Size



Source: KHI estimates are two-year averages based on the 2001 to 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Appendix

TYPES OF HEALTH INSURANCE COVERAGE

As part of the Current Population Survey (CPS), the Census Bureau collects data about the different types of health insurance coverage and broadly classifies those types as private coverage or government-sponsored coverage.

Private health insurance is coverage by a health plan provided through an employer or union or purchased by an individual from a private health insurance company.

Here's how the Census Bureau defines the types of private coverage:

- Employment-based health insurance is coverage offered through an individual's or relative's employment. It may be offered by an employer or by a union.
- Direct-purchase health insurance is coverage through a plan that an individual purchases from a private company. This report refers to direct-purchase health insurance as other private insurance.

Government-sponsored health insurance includes plans funded at the federal, state or local

level. The major categories of government, or public, health insurance are Medicare, Medicaid, the Children's Health Insurance Program (CHIP), the Indian Health Service, military health care and state plans.

Here's how the Census Bureau defines the types of public coverage:

- Medicare is the federal program that helps pay health care costs for people 65 and older and for certain people under 65 with long-term disabilities.
- Medicaid is a program administered at the state level that provides medical assistance to the needy. Families with dependent children, the aged, blind and disabled who are in financial need are eligible for Medicaid.
- CHIP is administered at the state level, providing health care to low-income children who do not qualify for Medicaid.
- Indian Health Service (IHS) is a health care program through which the Department of Health and Human Services provides medical assistance to eligible American Indians at

IHS facilities. In addition, the IHS helps pay the cost of selected health care services provided at non-IHS facilities.

- Military health care includes TRICARE and CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs), as well as care provided by the Department of Veterans Affairs:
 - TRICARE is a military health care program for active duty and retired members of the uniformed services, their families and survivors.
 - CHAMPVA is a medical program through which the Department of Veterans Affairs helps pay the cost of medical services for eligible veterans, veterans' dependents and survivors of veterans.
 - The Department of Veterans Affairs provides medical assistance to eligible veterans of the Armed Forces.

This report refers to all non-Medicaid, non-CHIP and non-Medicare government coverage as other public coverage.

Appendix

ABOUT THE DATA

The primary data source for this report was the Current Population Survey (CPS) Annual Social and Economic Supplement (ASEC). The CPS is a monthly survey conducted by the U.S. Census Bureau for the Bureau of Labor Statistics to gather information on the labor force characteristics of the U.S. population. It samples the civilian non-institutionalized population living in the United States. Once a year, the Census Bureau expands the CPS and includes a questionnaire called the ASEC that gathers additional information.

Data from the 2011 CPS ASEC represent approximately 3,000 Kansans surveyed in February, March or April of 2011 about their health insurance status in 2010.

The CPS ASEC asks respondents about their health insurance during the previous calendar year. Respondents are allowed to report that they were covered by more than one form of health insurance. People are considered insured if “covered

by any type of health insurance for part or all of the previous calendar year.”⁴ Respondents who reported that they were never covered by any form of health insurance during the past year are categorized as uninsured. People covered by only the Indian Health Service throughout the year also are considered uninsured.

The Census Bureau intends the CPS uninsured estimate to represent people without insurance for a full year. However, because some respondents may misreport their health insurance status, the CPS estimates of full-year uninsured rates for the U.S. population tend to be higher than full-year estimates based on data from other surveys, such as the National Health Interview Survey and the Medical Expenditure Panel Survey.⁵

Generally, the CPS uninsured estimates tend to be more similar to estimates of the population that is uninsured at a point in time. Some researchers treat both the CPS uninsured estimates and CPS estimates of particular types

of insurance coverage as point-in-time estimates.

Currently, the CPS is the only annual source of state-level health insurance data that allows researchers to examine trends over time for all states. However, the yearly sample sizes within each state are often small enough that state estimates are considerably less reliable than national estimates. For this reason, the Census Bureau recommends that researchers use two-year averages to evaluate state trends over time. This report uses two-year averages.

In September 2011, the Census Bureau revised CPS ASEC health insurance estimates for 2000 to 2009 as part of ongoing efforts to improve the quality and consistency of its data. The Census Bureau published the revisions after KHI issued its *2011 Health Insurance Coverage in Kansas Fact Sheet*. Because the fact sheet is based on two-year averages for 2009–2010, the percentages reported on it may be slightly different than those in the present report. Some inconsistencies with

specific numbers in other KHI and national reports using the unrevised numbers also may be noticed.

American Community Survey

The American Community Survey (ACS) is an ongoing nationwide survey based on a much larger sample than the CPS ASEC. Nationally, about 250,000 households per month receive the ACS. Because of the ACS survey size, one year of ACS data can be used to generate estimates for counties or cities with populations of 65,000 or more and three years of ACS data can be used to generate estimates for those with populations of 20,000 or more. The ACS started including health insurance questions in 2008 and therefore doesn't yet provide consistent historical data on health coverage like the CPS ASEC.

Small Area Health Insurance Estimates

In October 2011, the U.S. Census Bureau released estimates of health insurance coverage for every county in the

United States for 2008 and 2009. The Small Area Health Insurance Estimates (SAHIE) program models county-level insurance coverage by combining 2000 Census Bureau and ACS data with administrative records from other sources, such as Medicaid and CHIP. Rather than using CPS data, as it had for past SAHIE estimates, the Census Bureau now uses ACS data because it allows for more detailed income group information as well as a higher level of precision in the county-level estimates.

Medical Expenditure Panel Survey — Insurance Component

The federal Agency for Healthcare Research and Quality obtains Medical Expenditure Panel Survey — Insurance Component (MEPS-IC) data through a survey of employers about the number and types of health insurance plans they offer and eligibility requirements for those plans. This information was used in this report to determine the number of private employers of various sizes that offer health insurance coverage,

the number of employees eligible for that coverage and the number of employees who sign up for that coverage.

Statistical Significance

Using the Kansas CPS data, we estimated and compared the percentages of uninsured Kansans across time and by subgroups of interest (such as age groups). We also examined the percentages of Kansans with various forms of private and public insurance.

The observed differences in the percentages were not necessarily statistically different, particularly when there were a small number of Kansans from a particular group of interest represented in the survey. Therefore, we used statistical tests that take into account the number of people in each group and the variability in the data.

Differences specifically noted in the text are statistically significant at the $p < 0.05$ level. Other differences between various numbers in the report may or may not be statistically significant, so caution should be used in interpreting them.⁶

Appendix

GLOSSARY

Age

Children:

People age 0–18.

Non-Elderly Adults:

People age 19–64.

Seniors:

People age 65 or older.

Employment

Full-time Worker:

Works 35 hours or more per week, not necessarily for one employer. May work year-round or only part of the year.

Part-time Worker:

Works fewer than 35 hours per week. May work year-round or only part of the year.

Federal Poverty Level

The Federal Poverty Level (FPL), also called the poverty line, is an income threshold that designates which individuals or families are considered poor by the federal government.

In this report, family income relative to the FPL is determined using the official U.S. Census Bureau poverty thresholds that correspond to the survey year. The Federal Poverty Guidelines (Table A-1) are a simplification of the Census Bureau’s poverty thresholds.

Income

Poor:

Family income below 100 percent of FPL. For a family of four in 2010, it translates to gross annual income of less than \$22,050.

Low-Income:

Family income between 100 and 199 percent of FPL. For a family of four in 2010, it translates to gross annual income between \$22,050 and \$44,100.

Middle-Income:

Family income between 200 percent and 400 percent of FPL. For a family of four in 2010, it translates to gross annual income between \$44,100 and \$88,200.

Table A-1. 2010 Federal Poverty Guidelines for 48 Contiguous United States, District of Columbia, Guam and Territories

Household Size	Annual Income	Monthly Income	Weekly Income
1	\$10,830	\$903	\$208
2	\$14,570	\$1,214	\$280
3	\$18,310	\$1,526	\$352
4	\$22,050	\$1,838	\$424
5	\$25,790	\$2,149	\$496
6	\$29,530	\$2,461	\$568
7	\$33,270	\$2,773	\$640
8	\$37,010	\$3,084	\$712
For each additional family member add:	\$3,740	\$312	\$72

Source: Federal Register. (2010, January 22). Volume 75, Number 14, pp. 3734–3735.

QUICK FACTS

Table A-2. **All Kansans: Age (2009–2010)**

Age	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population
Children (Age 0–18)	58,001	750,680	7.7%	16.5%
Age 0–5	11,921	243,748	4.9%	3.4%
Age 6–18	46,080	506,932	9.1%	13.1%
Adults (Age 19–64)	292,042	1,644,208	17.8%	83.2%
Age 19–25	67,396	294,845	22.9%	19.2%
Age 26–34	74,227	358,083	20.7%	21.1%
Age 35–44	64,743	301,822	21.5%	18.4%
Age 45–54	52,497	368,031	14.3%	15.0%
Age 55–64	33,181	321,429	10.3%	9.5%
Seniors (Age 65 and Older)	966	356,047	0.3%	0.3%
All Kansans	351,008	2,750,935	12.8%	100.0%

Note: Percentages and counts for subgroups may not sum to the totals because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Table A-3. **All Kansans: Race/Ethnicity (2009–2010)**

Race/Ethnicity	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population
White Non-Hispanic	235,599	2,208,266	10.7%	67.1%
Black or African American Non-Hispanic	25,973	163,812	15.9%	7.4%
Other/Multiple Races Non-Hispanic	18,563	138,845	3.4%	5.3%
Hispanic Any Race	70,874	240,013	29.5%	20.2%
All Kansans	351,008	2,750,935	12.8%	100.0%

Note: Percentages and counts for subgroups may not sum to the totals because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Appendix

Table A-4. All Kansans: Poverty Category (2009–2010)

Poverty (income-to-poverty ratio)	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population
Less Than 100% FPL	110,362	383,924	28.7%	31.5%
100%–199% FPL	99,879	538,174	18.6%	28.5%
200%–299% FPL	69,545	524,325	13.3%	19.8%
300%–399% FPL	28,756	391,724	7.3%	8.2%
400% FPL or More	42,115	907,005	4.6%	12.0%
All Kansans	350,656	2,745,151	12.8%	100.0%

Notes: Percentages and counts for subgroups may not sum to the totals because of rounding. Does not include unrelated individuals under age 15.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Table A-5. All Kansans: Gender (2009–2010)

Gender	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population
Female	159,952	1,408,384	11.4%	45.6%
Age 0–18	27,955	367,432	7.6%	8.0%
Age 19–64	131,031	830,950	15.8%	37.3%
Male	191,056	1,342,551	14.2%	54.4%
Age 0–18	30,045	383,248	7.8%	8.6%
Age 19–64	161,011	813,258	19.8%	45.9%
All Kansans	351,008	2,750,935	12.8%	100.0%

Note: Percentages and counts for subgroups may not sum to the totals because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Table A-6 Kansas Adults Age 19–64: Poverty Category (2009–2010)

Poverty (income-to-poverty ratio)	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population (Age 19–64)
Less Than 100% FPL	90,118	209,043	43.1%	30.9%
100%–199% FPL	84,387	262,633	32.1%	28.9%
200%–299% FPL	54,436	294,774	18.5%	18.6%
300%–399% FPL	26,013	241,542	10.8%	8.9%
400% FPL or More	37,088	636,217	5.8%	12.7%
All Kansas Adults (Age 19–64)	292,042	1,644,208	17.8%	100.0%

Note: Percentages and counts for subgroups may not sum to the totals because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Table A-7 Kansas Adults Age 19–64: Race/Ethnicity (2009–2010)

Race/Ethnicity	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population (Age 19–64)
White Non-Hispanic	201,667	1,346,060	15.0%	69.1%
Black or African American Non-Hispanic	19,646	94,001	20.9%	6.7%
Other/Multiple Races Non-Hispanic	13,563	80,176	16.9%	4.6%
Hispanic Any Race	57,167	123,972	46.1%	19.6%
All Kansas Adults (Age 19–64)	292,042	1,644,208	17.8%	100.0%

Note: Percentages and counts for subgroups may not sum to the totals because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Appendix

Table A-8 Kansas Adults Age 19–64: Employment Status (2009–2010)

Employment Status	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population (Age 19–64)
Full-Time, Year-Round	105,103	901,166	11.7%	36.0%
Full-Time, Part-Year	49,875	197,771	25.2%	17.1%
Part-Time, Year-Round	30,874	123,329	25.0%	10.6%
Part-Time, Part-Year	24,145	110,395	21.9%	8.3%
Not Employed	82,046	311,548	26.3%	28.1%
All Kansas Adults (Age 19–64)	292,042	1,644,208	17.8%	100.0%

Note: Percentages and counts for subgroups may not sum to the totals because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Table A-9. Kansas Adults Age 19–64: Employer Type and Size (2009–2010)

Employer Type and Size	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population (Age 19–64)
Self-Employed	22,843	87,957	26.0%	7.8%
Private Employer: Fewer Than 10 Employees	52,326	158,212	33.1%	17.9%
Private Employer: 10–99 Employees	60,817	257,936	23.6%	20.8%
Private Employer: 100–499 Employees	19,349	151,904	12.7%	6.6%
Private Employer: 500 or More Employees	43,147	400,243	10.8%	14.8%
Government Employer	11,516	276,410	4.2%	4.0%
Not Employed	82,046	311,548	26.3%	28.1%
All Kansas Adults (Age 19–64)	292,042	1,644,208	17.8%	100.0%

Note: Percentages and counts for subgroups may not sum to the totals because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Table A-10. Kansas Children Age 0–18: Race/Ethnicity (2009–2010)

Race/ Ethnicity	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population (Age 0–18)
White Non-Hispanic	33,254	527,516	6.3%	57.3%
Black or African American Non-Hispanic	6,327	62,308	10.2%	10.9%
Other/Multiple Races Non-Hispanic	5,000	51,316	9.7%	8.6%
Hispanic Any Race	13,420	109,541	12.3%	23.1%
All Kansas Children (Age 0–18)	58,001	750,680	7.7%	100.0%

Note: Percentages and counts for subgroups may not sum to the totals because of rounding.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Table A-11. Kansas Children Age 0–18: Poverty Category (2009–2010)

Poverty (income-to- poverty ratio)	Number Uninsured	Total Population	Percent of Group that is Uninsured	Percent of Total Uninsured Population (Age 0–18)
Less Than 100% FPL	19,565	151,633	12.9%	33.9%
100%–199% FPL	15,205	172,963	8.8%	26.4%
200%–299% FPL	15,109	153,232	9.9%	26.2%
300%–399% FPL	2,744	90,878	3.0%	4.8%
400% FPL or More	5,028	176,193	2.9%	8.7%
All Kansas Children (Age 0–18)	57,649	744,897	7.7%	100.0%

Notes: Percentages and counts for subgroups may not sum to the totals because of rounding.
Does not include unrelated individuals under age 15.

Source: KHI estimates are two-year averages based on the 2010 and 2011 Annual Social and Economic Supplements to the Current Population Surveys.

Appendix

ENDNOTES

1. Because CPS respondents can report more than one type of insurance for the calendar year, KHI used a standard hierarchy to assign health insurance status. At the top of the hierarchy was Medicaid, followed by Medicare, employment-based insurance, other public and other private. Other public insurance includes health insurance through the military.
2. Approximately 1 percent of all Kansans have Medicare but are non-elderly. Moreover, many seniors with Medicare as their primary insurance are also covered by supplemental employment-based insurance or directly purchase individual insurance policies.
3. Medicaid/CHIP Participation Rate is the average number of Medicaid/CHIP beneficiaries per month in 2010 divided by total population (age 0–64) per year from Census 2010.
4. DeNavas-Walt, C., Proctor, B. D., & Smith, J. C. (2009). U.S. Census Bureau, Current Population Reports, P60–236, *Income, Poverty, and Health Insurance Coverage in the United States: 2008*. Washington, DC: U.S. Government Printing Office.
5. National Institute for Health Care Management. (2006, August). *A Primer on the CPS Estimate of America's Uninsured*. Available online at <http://www.nihcm.org/pdf/NIHCMPrimer06FINAL.pdf> Also, State Health Access Data Assistance Center. (2008, August). *Comparing Federal Government Surveys that Count Uninsured People in America*. Available online at <http://www.rwjf.org/files/research/082608shadac.census.pdf>
6. Differences are reported as statistically different when $p < 0.05$ in a two-tailed test.



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The Kansas Health Institute is an independent, nonprofit health policy and research organization based in Topeka, Kansas. Established in 1995 with a multiyear grant from the Kansas Health Foundation, the Kansas Health Institute conducts research and policy analysis on issues that affect the health of Kansans.

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