



Health Insurance and the Uninsured in Kansas

February 2008
Kansas Health Institute

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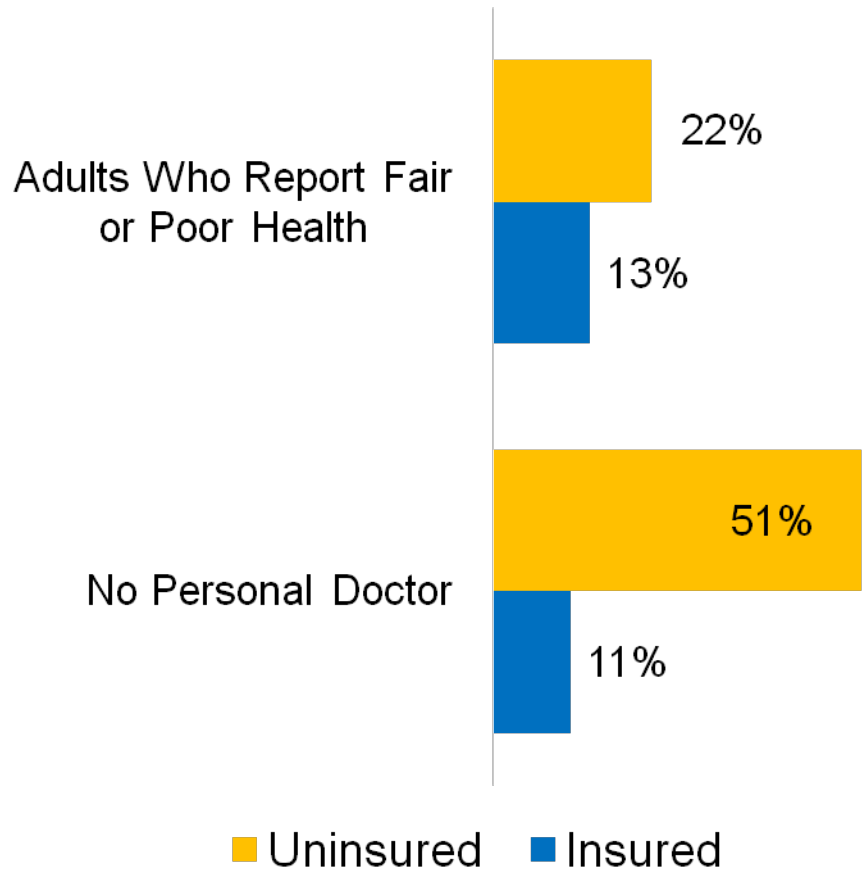
Why is health insurance important?

- Health insurance provides protection from the financial burden of costly illness or injury
- Kansans with health insurance have better access to services and are healthier than uninsured Kansans



Why is health insurance important?

Health insurance is an important factor in health status and use of physician services.



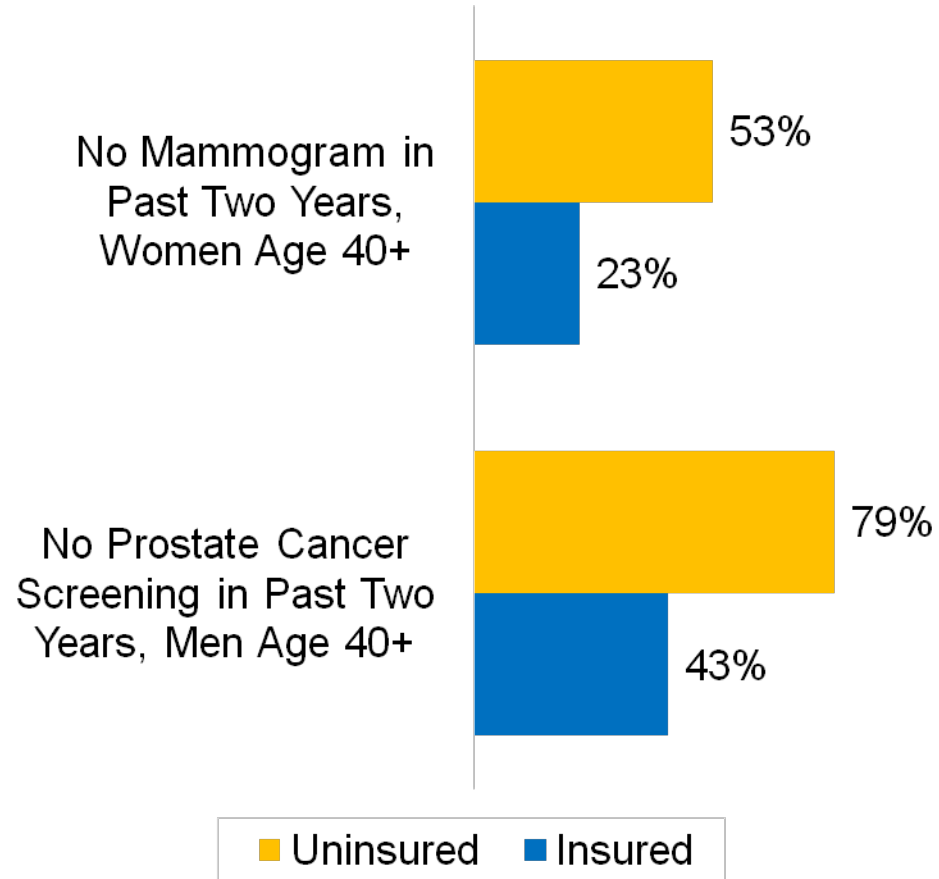
Source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System 2006.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Why is health insurance important?

Health insurance is an important factor in use of preventive services.



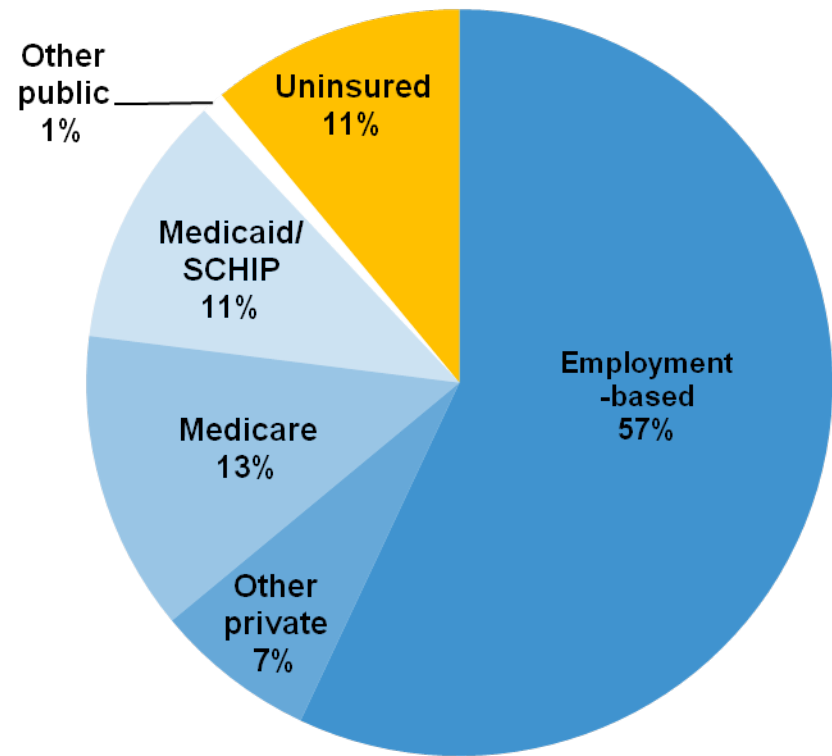
Source: Centers for Disease Control and Prevention, Behavioral Risk Factor Surveillance System 2006.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Sources of health insurance: All Kansans

Most Kansans rely on health insurance through an employer, but more than 40 percent do not.



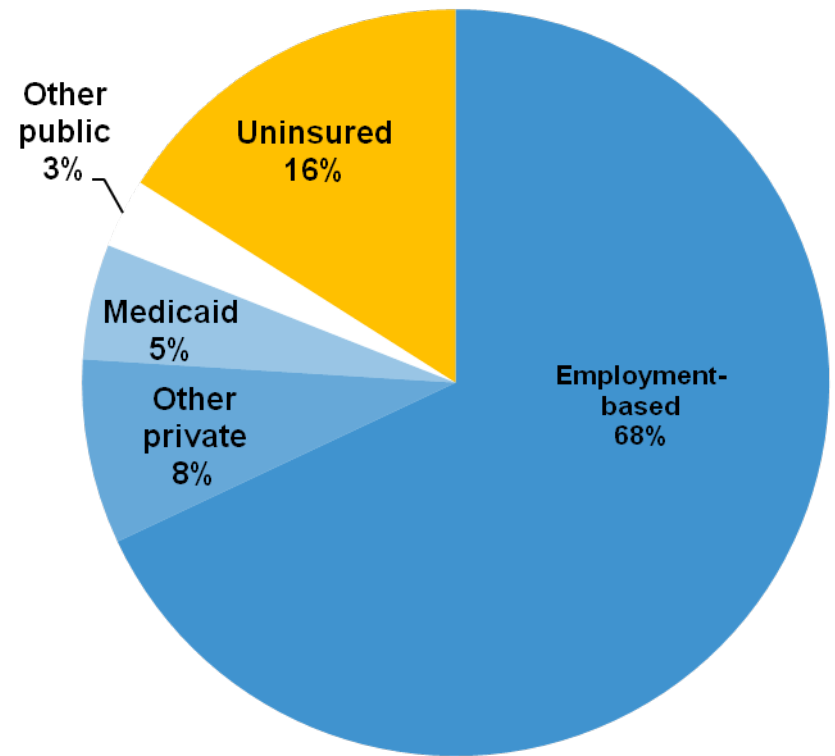
Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Sources of health insurance: Adults (age 19-64)

Only a small proportion of Kansas adults are covered by Medicaid.

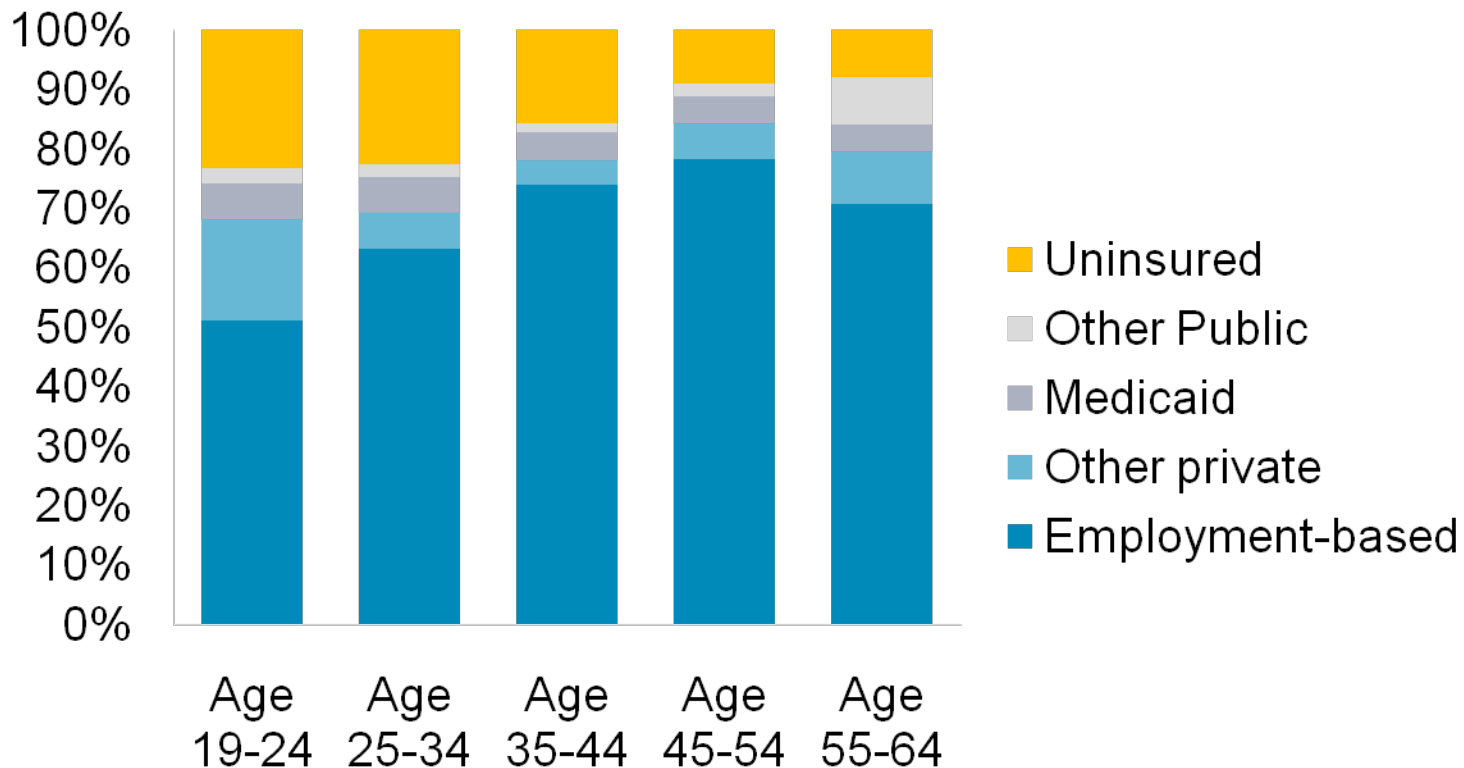


Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

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Sources of health insurance: Kansas adults by age



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

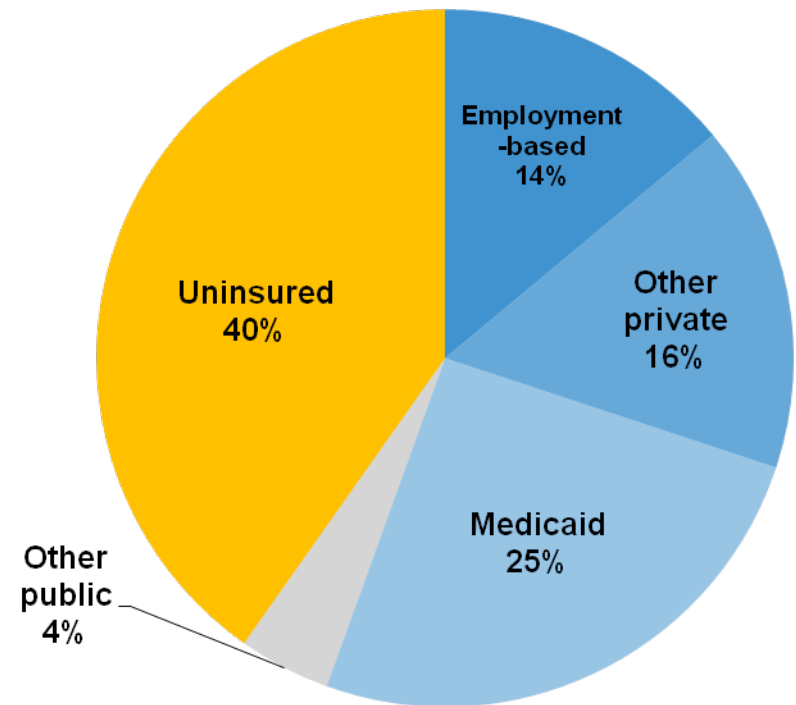
Note: Other private" includes both individual insurance policies and health insurance through a policy held by someone outside the household.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Sources of health insurance: Adults (age 19-64) under 100% of poverty

Forty percent of nonelderly Kansas adults living below the poverty line are uninsured.



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

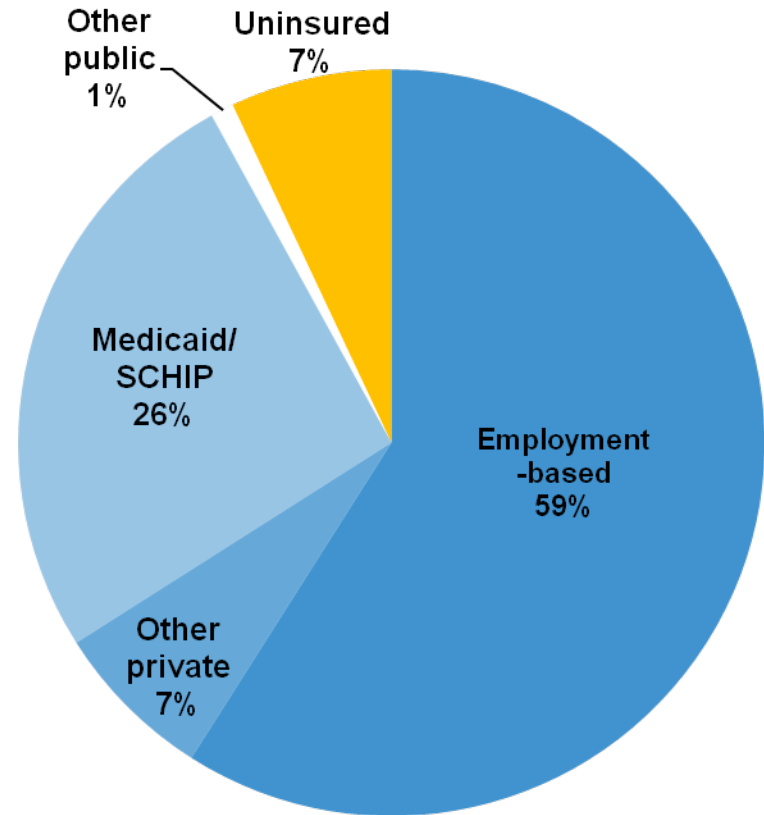
Note: "Other private" includes both individual insurance policies and health insurance through a policy held by someone outside the household.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Sources of health insurance: Children (under age 19)

Medicaid & SCHIP are important sources of health insurance for Kansas children.



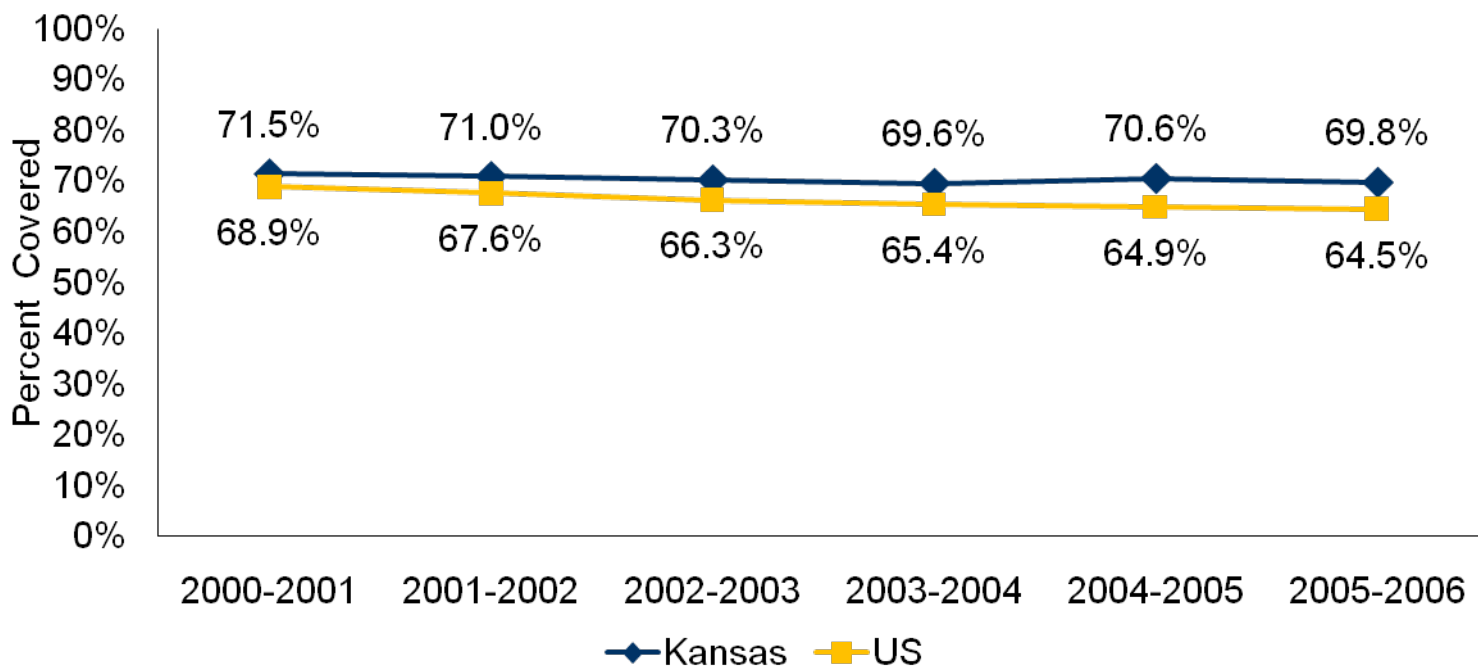
Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

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Employment-based insurance: Adults (age 19-64)

Employment-based insurance coverage for nonelderly adult Kansans remained relatively stable over the past six years.



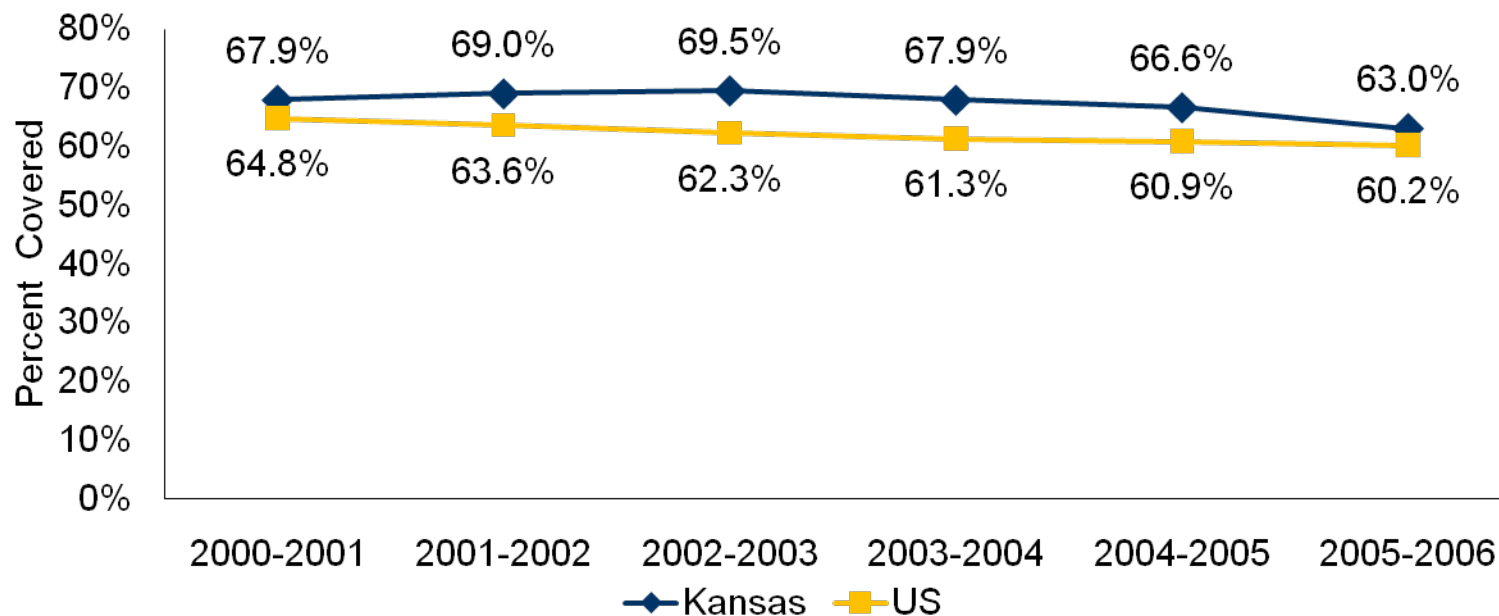
Source: KHI estimates are two-year averages based on the March Current Population Survey, 2001 to 2007.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Employment-based insurance: Children (under age 19)

Health insurance coverage through a parent's or guardian's employer appears to have declined for Kansas children.



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2001 to 2007.

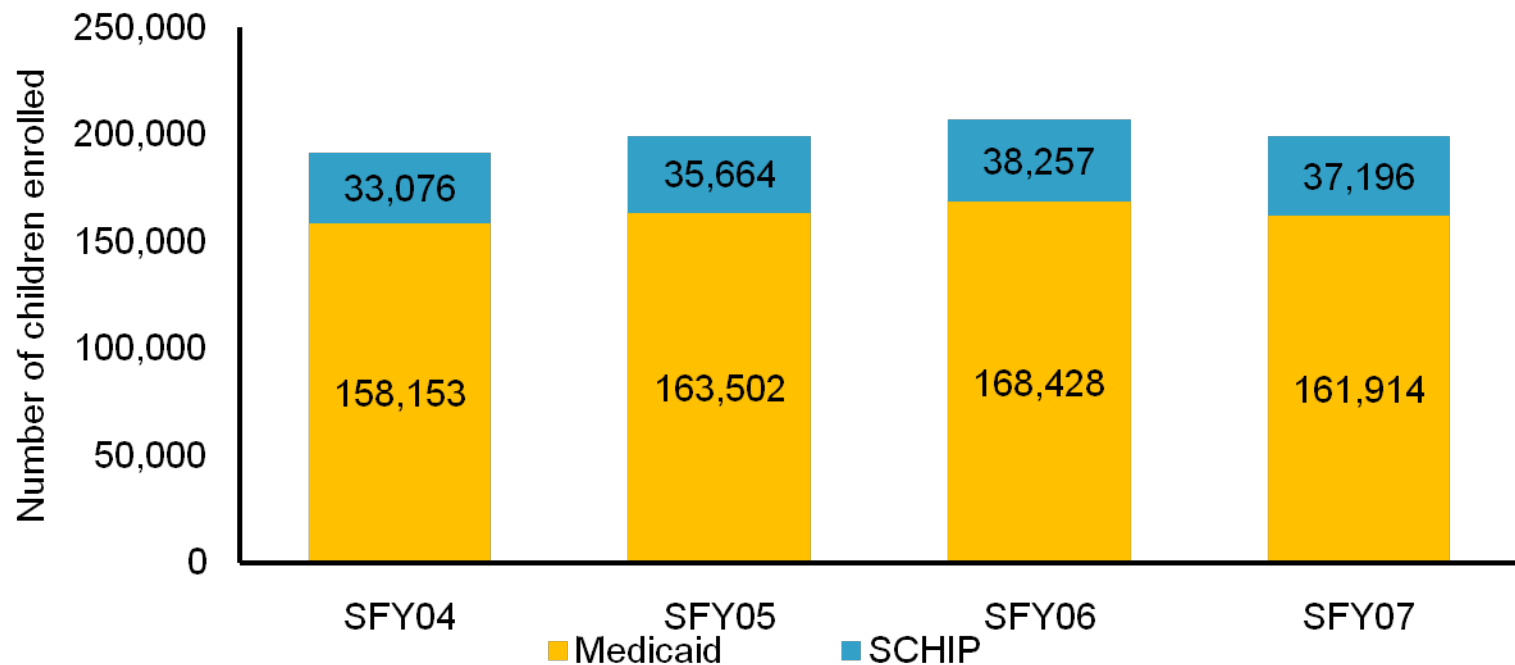
Note: The decline from 66.6 percent in 2004-2005 to 63.0 percent in KS in 2005-2006 is statistically significant. Part of the recent decline might be explained by changes in reporting on the CPS as opposed to actual changes in coverage.

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Medicaid & SCHIP enrollment: Children (under age 19)

Children's enrollment in Medicaid & SCHIP in Kansas increased through SFY06 and then declined in SFY07.



Source: Average monthly enrollment in Medicaid & SCHIP, Kansas Health Policy Authority administrative data.

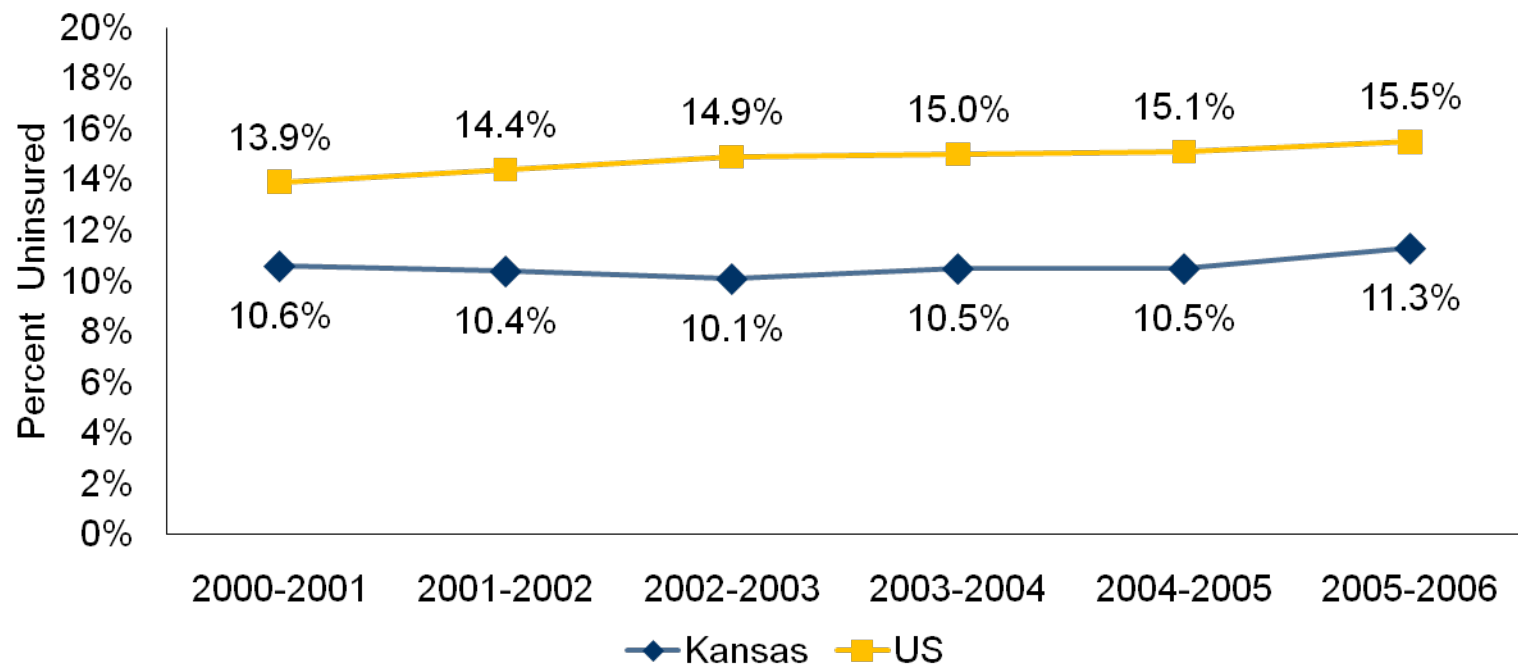
Note: State Fiscal Year 2007 (SFY07) was July 2006 through June 2007.

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Uninsured Kansans (all ages)

The percentage of all Kansans who are uninsured crept upward to 11.3 percent in 2005-2006.



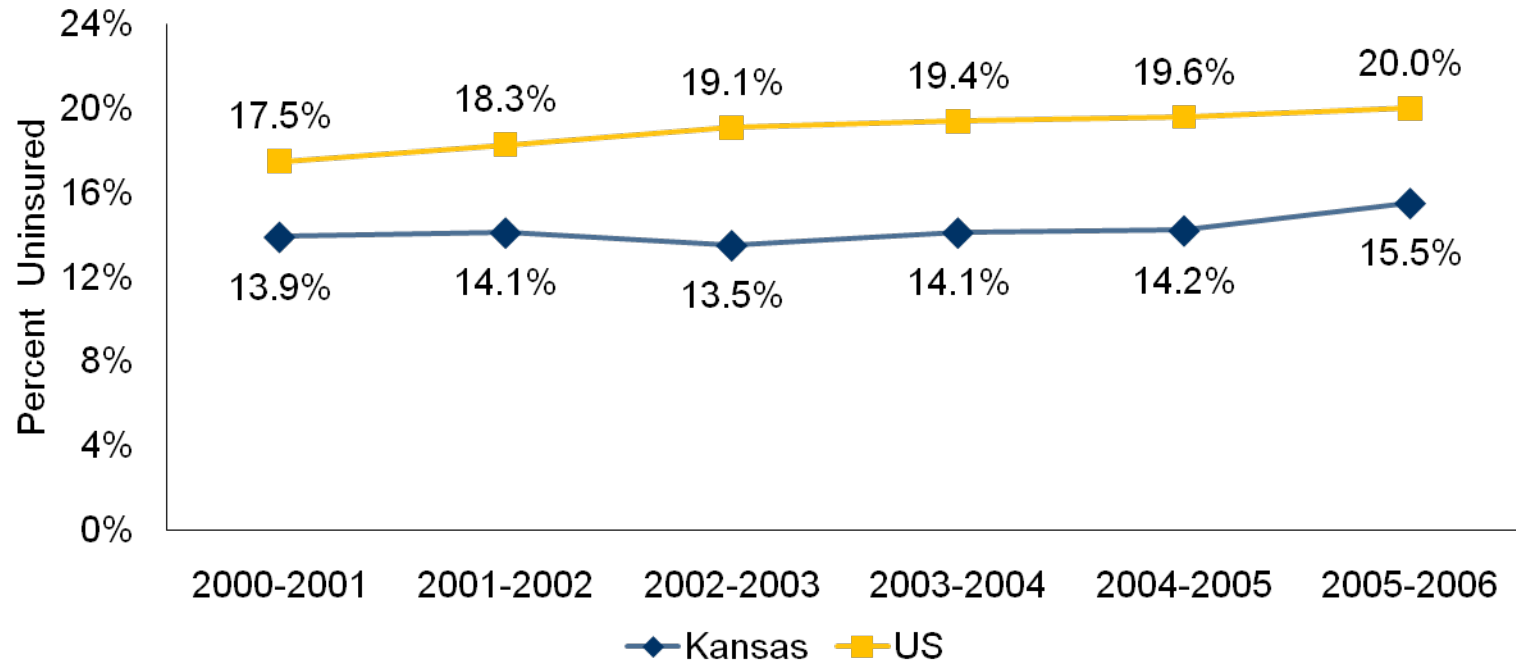
Source: KHI estimates are two-year averages based on the March Current Population Survey, 2001 to 2007.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Uninsured adults (age 19-64)

The percentage of adult Kansans who are uninsured has increased.



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2001 to 2007.

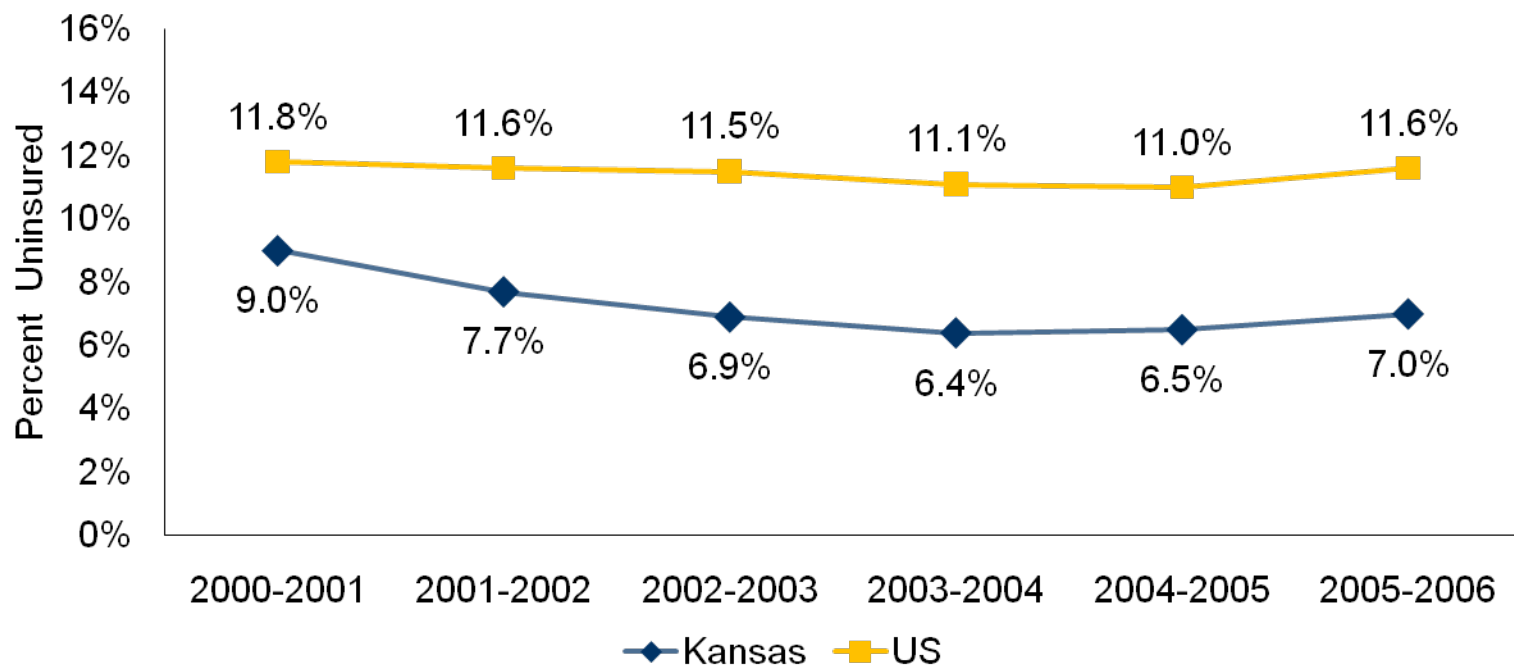
Note: The increase from 13.5 percent in 2002-2003 to 15.5 percent in 2005-2006 in KS is statistically significant.

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Uninsured children (under age 19)

The decline in the percentage of Kansas children who are uninsured appears to have ended.

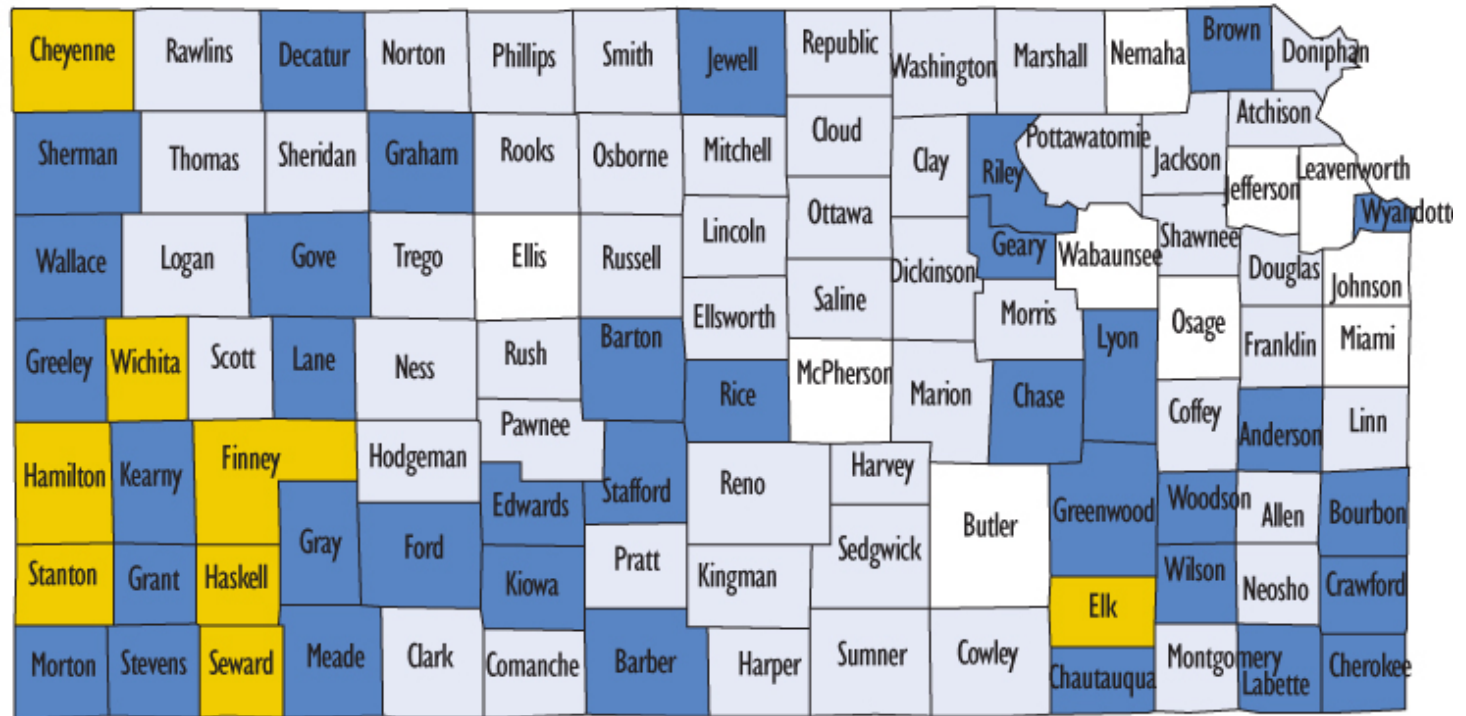


Source: KHI estimates are two-year averages based on the March Current Population Survey, 2001 to 2007.

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Uninsured rates by county



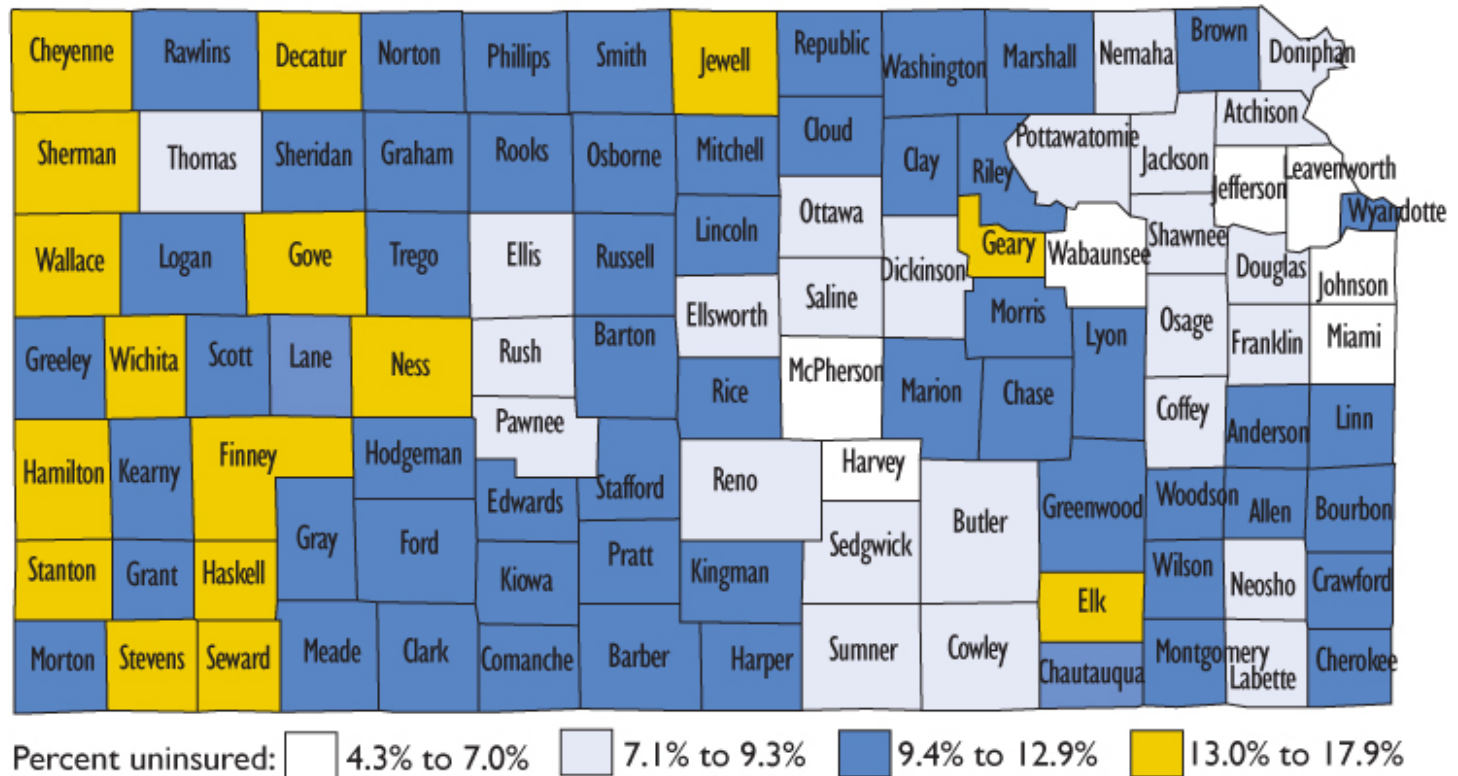
Percent uninsured: 6.5% to 10.0% 10.1% to 13.1% 13.2% to 17.9% 18.0% to 19.8%

Source: U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE) for 2000.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Uninsured rates by county: Children (under age 18)



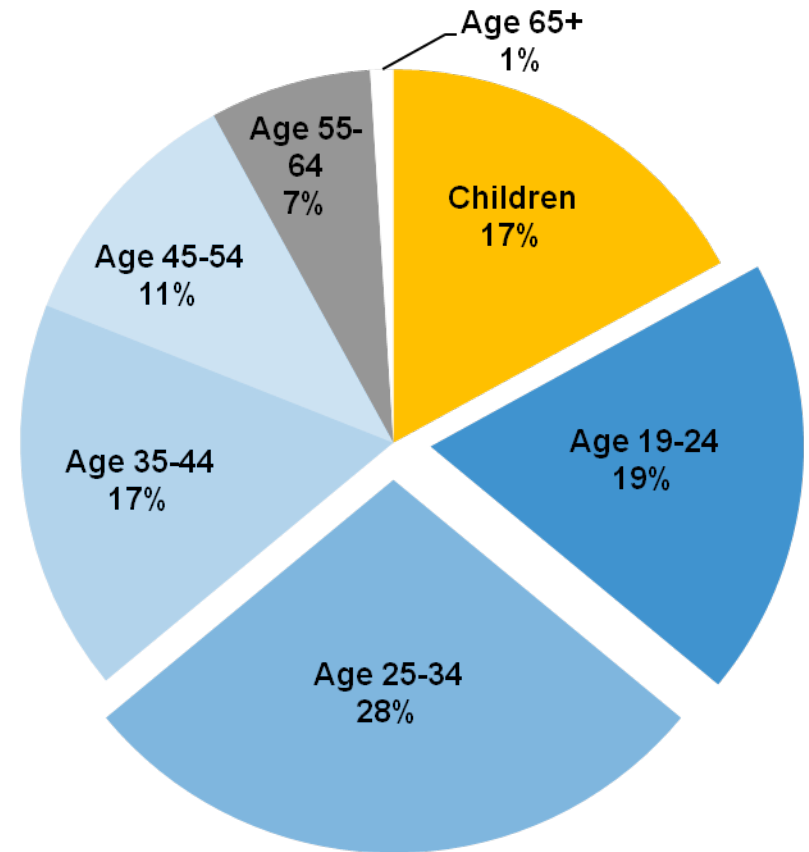
Source: U.S. Census Bureau, Small Area Health Insurance Estimates (SAHIE) for 2000.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Uninsured Kansans: By age

Almost half of uninsured Kansans are young adults age 19-34.



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

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Uninsured Kansans: Within age groups

Young adults age 19-34 are more likely to be uninsured than other age groups.

	All Kansans	Age 0-18	Age 19-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
# Uninsured	306,626	51,044	58,222	84,980	52,270	-	-	-
Total #	2,708,719	729,297	251,684	377,651	333,311	375,377	281,690	359,709
% Uninsured	11%	7%	23%	23%	16%	9%	8%	1%

Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

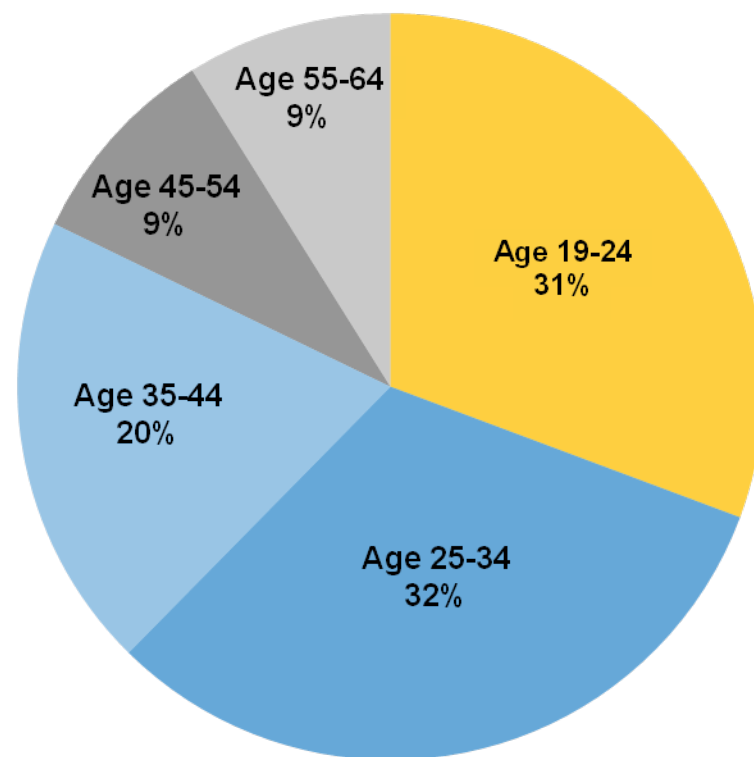
Note: Estimates of the number uninsured that are based on small sample sizes of fewer than 100 respondents are not reported.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Uninsured adults under 100% of poverty: By age

About two-thirds of uninsured nonelderly Kansas adults living in poverty are young adults age 19-34.



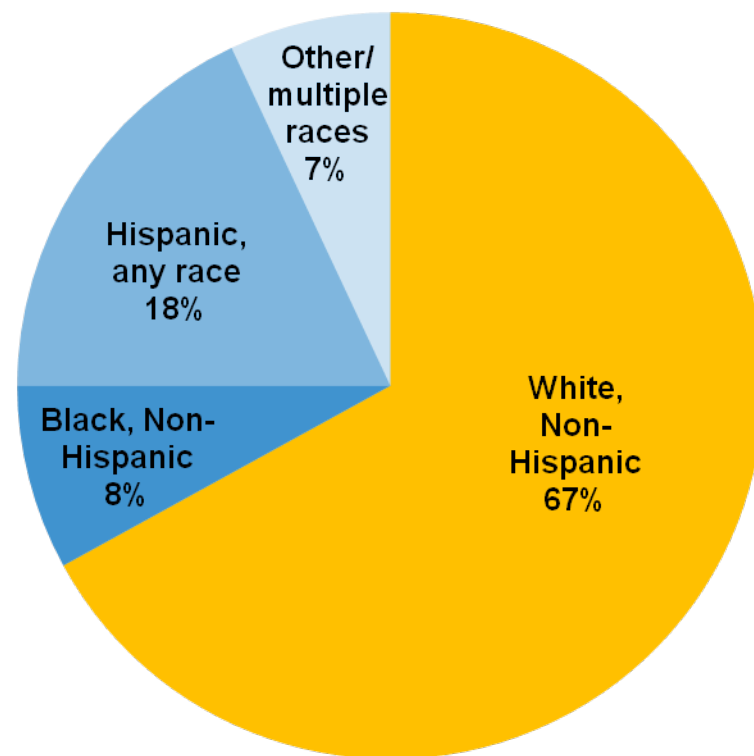
Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 to 2007.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Uninsured Kansans: By race/ethnicity

Most uninsured Kansans are non-Hispanic whites.



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Uninsured Kansans: Within racial/ethnic groups

Minorities, especially Hispanics, are more likely to be uninsured than non-Hispanic whites.

	All Kansans	White, Non-Hispanic	Black, Non-Hispanic	Hispanic, Any Race	Other/ Multiple Races
# Uninsured	306,626	205,822	–	54,819	–
Total #	2,708,719	2,232,190	147,205	193,202	136,121
% Uninsured	11%	9%	16%	28%	17%

Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

Note: Estimates of the number uninsured that are based on small sample sizes of fewer than 100 respondents are not reported.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Federal Poverty Level (FPL) guidelines

# of people in family	Annual family income:			
	100% FPL	200% FPL	300% FPL	400% FPL
1	\$10,400	\$20,800	\$31,200	\$41,600
2	\$14,000	\$28,000	\$42,000	\$56,000
3	\$17,600	\$35,200	\$52,800	\$70,400
4	\$21,200	\$42,400	\$63,600	\$84,800

Source: Federal Register, Vol. 73, No. 15, January 23, 2008, pp.3971-3972

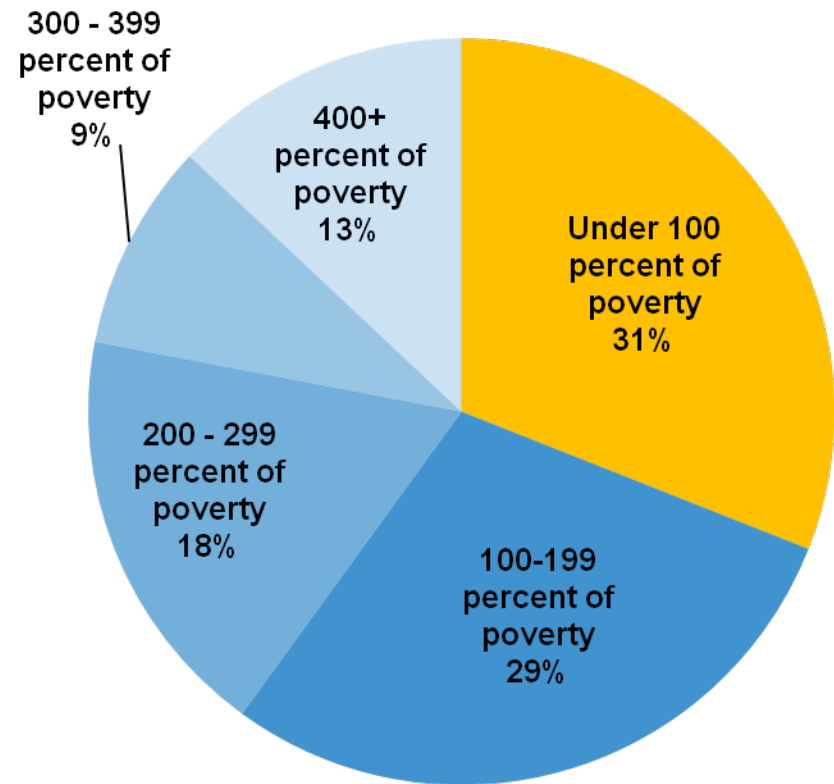
Note: KHI estimates use the Census Bureau poverty thresholds to determine family poverty. The FPL guidelines are a simplification of the poverty thresholds.

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Uninsured Kansans: By poverty status

Most uninsured Kansans are low-income, but a sizable share of the uninsured are middle-income or above.



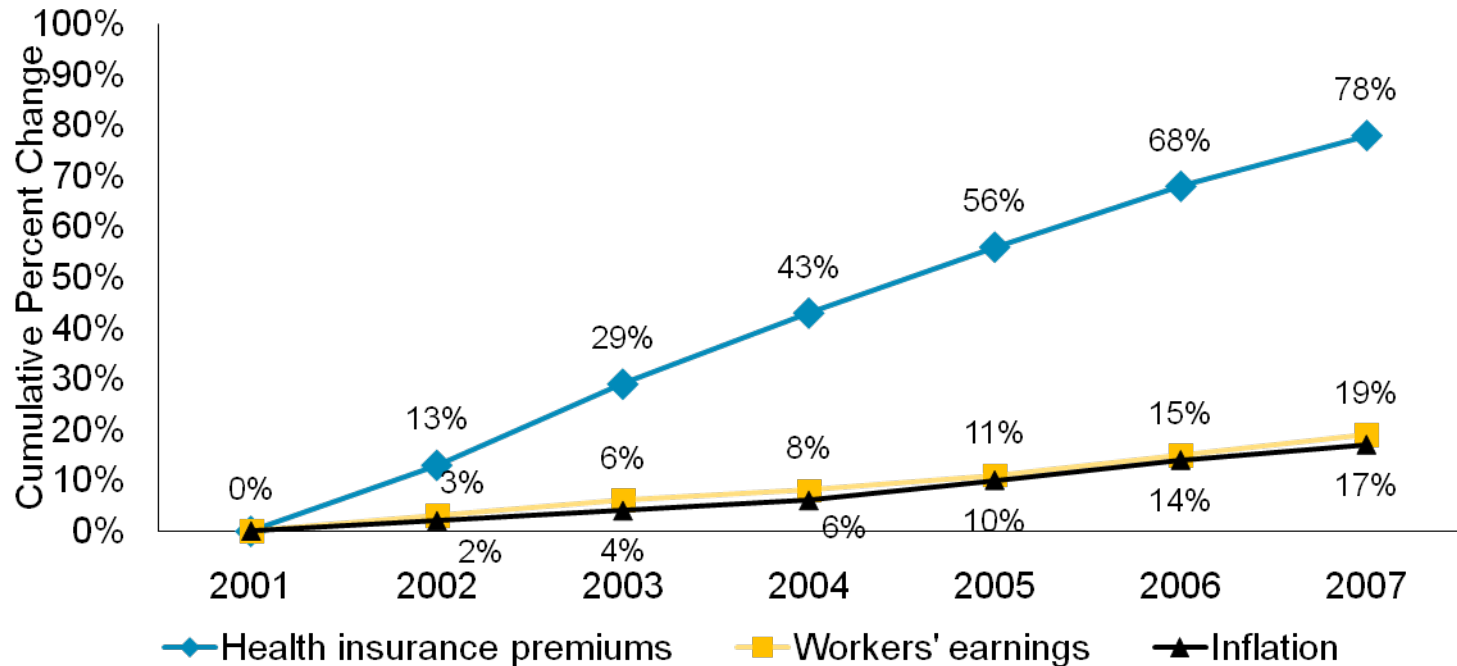
Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Health insurance premiums have increased

Increases in health insurance premiums have outpaced inflation and workers' earnings.



Sources: Kaiser Family Foundation/HRET *Survey of Employer-Sponsored Health Benefits, 2007* & Bureau of Labor Statistics.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Uninsured Kansans: Within poverty categories

Poor Kansans are more likely to be uninsured.

	All Kansans	Under 100% Poverty	100-199% Poverty	200-299% Poverty	300-399% Poverty	400%+ Poverty
# Uninsured	306,626	95,140	87,652	54,289	–	–
Total #	2,708,719	345,161	458,498	483,550	414,171	1,007,339
% Uninsured	11%	28%	19%	11%	7%	4%

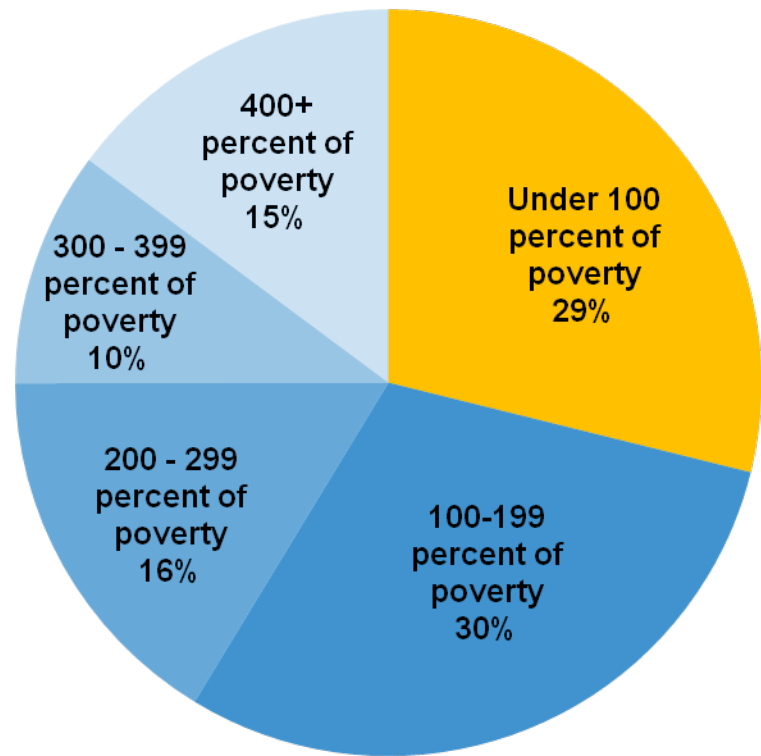
Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

Note: Estimates of the number uninsured that are based on small sample sizes of fewer than 100 respondents are not reported.



Uninsured adults (age 19-64): By poverty status

About 30 percent of uninsured Kansas adults have family incomes under 100 percent of poverty.



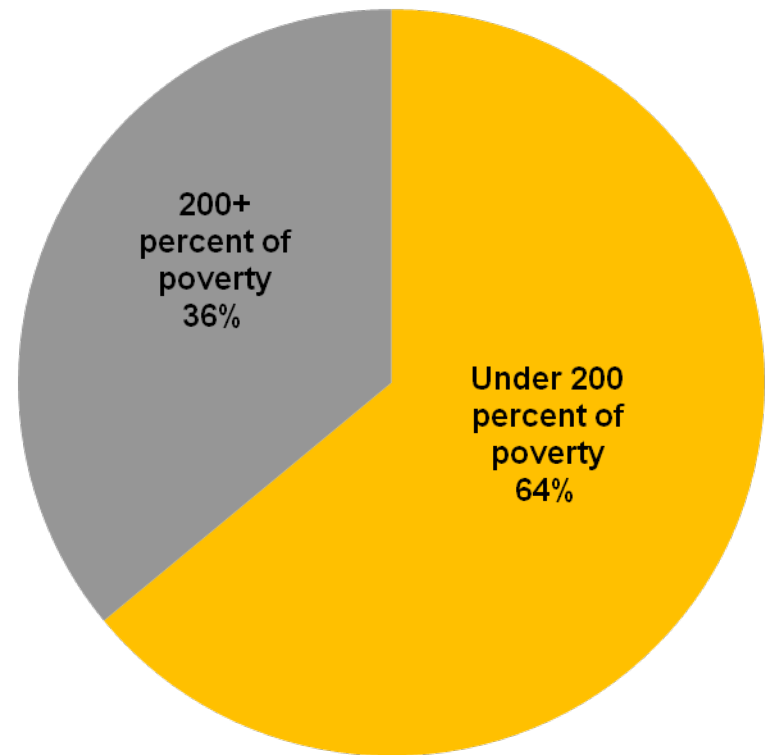
Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

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Uninsured children: By poverty status

*About two-thirds of uninsured Kansas children are income-eligible for Medicaid or SCHIP.**



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

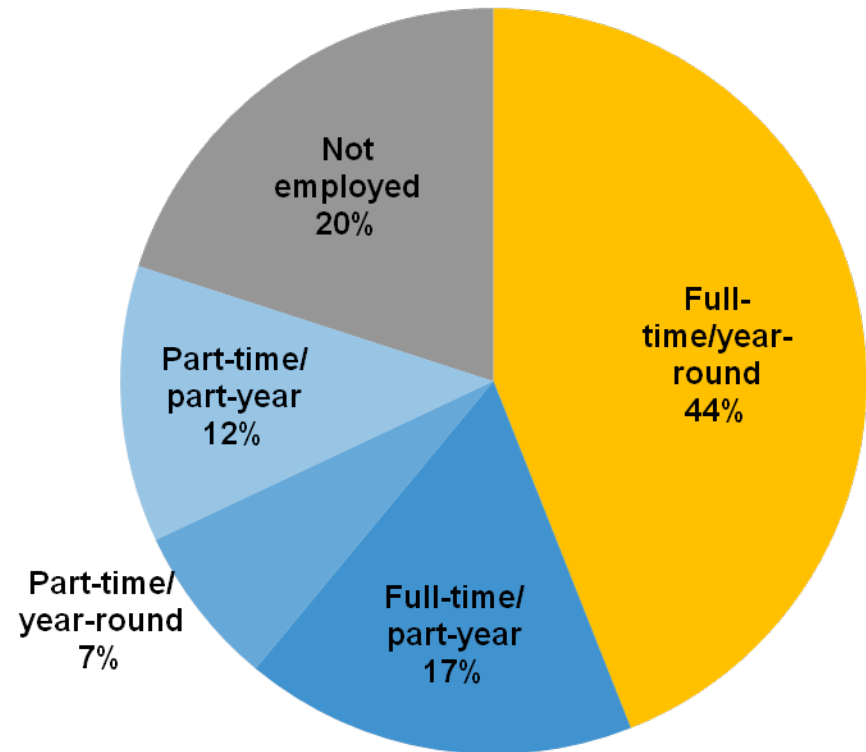
*This estimate is based on a small sample size and the true value could be as low as 53 percent or as high as 76 percent.

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Uninsured adults (age 19-64): By work status

A large share of uninsured Kansas adults work full-time, year-round.



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

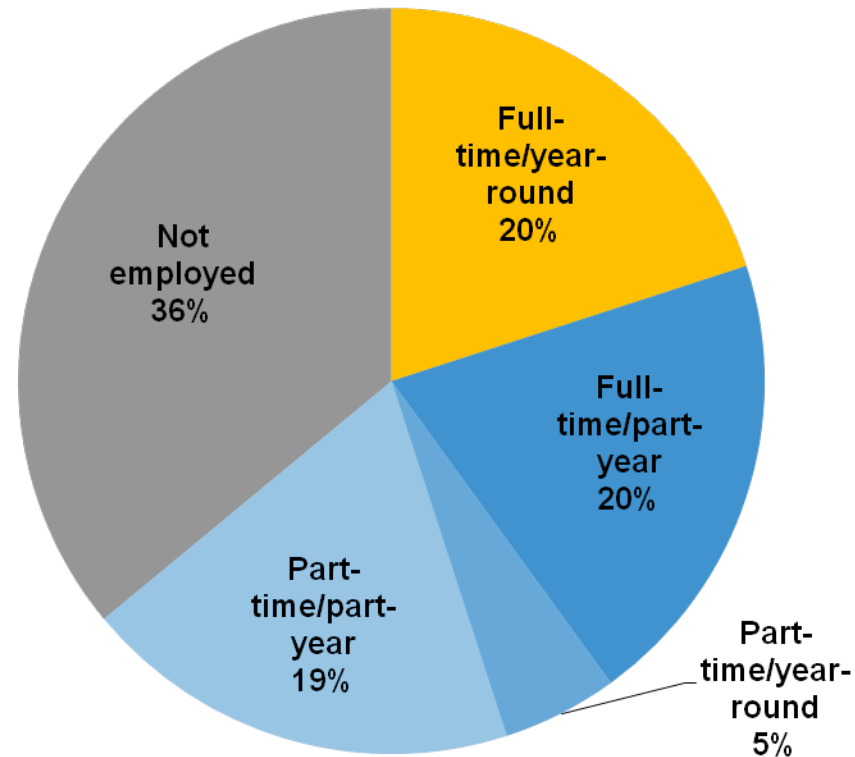
Notes: Full-time work is defined as 35 hours or more per week, not necessarily for one employer. The "Not employed" category could include students, stay-at-home parents and other adults out of the labor force as well as unemployed adults looking for work.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Uninsured adults (age 19-64) under 100% of poverty: By work status

Twenty percent of uninsured Kansas adults living in poverty work full-time, year-round.



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

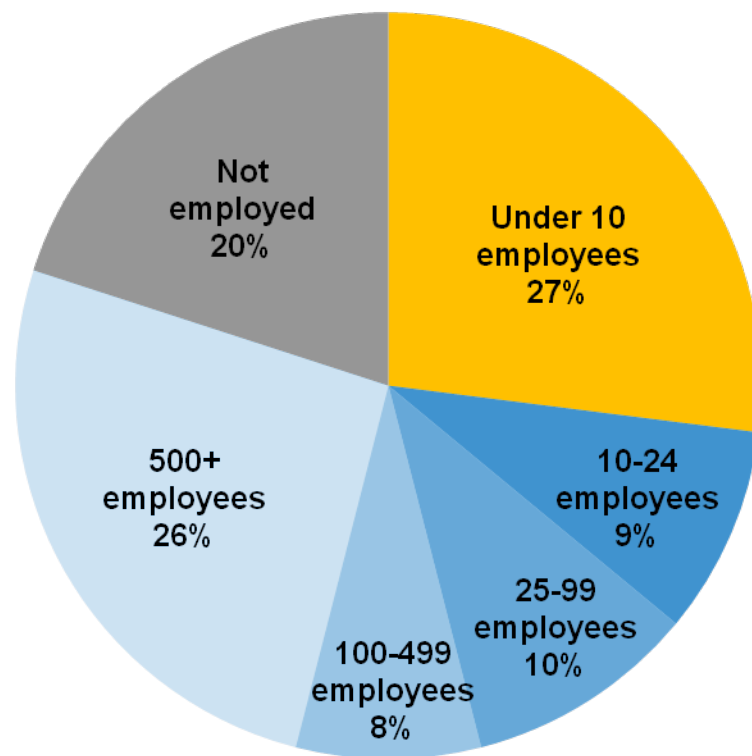
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Uninsured adults (age 19-64): By employer size

About one-fourth of uninsured Kansas adults work for employers with fewer than 10 employees and one-fourth work for employers with 500+ employees.



Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

Note: These estimates include both full-time and part-time employees, as well as the self-employed. Most of the self-employed who are uninsured are in the "Under 10 employees" category.

Kansas Health Institute. (2008). Health Insurance and the Uninsured in Kansas.



Uninsured adults (age 19-64): Within employer size categories

Kansas adults who work for small employers with fewer than 25 employees are more likely to be uninsured than adults who work for larger employers.

	Under 10 employees	10-24 employees	25-99 employees	100-499 employees	500+ employees
# Uninsured	68,120	–	–	–	64,526
Total #	269,871	108,848	189,312	215,768	590,552
% Uninsured	25%	21%	14%	9%	11%

Source: KHI estimates are two-year averages based on the March Current Population Survey, 2006 and 2007.

Note: Estimates of the number uninsured that are based on small sample sizes of fewer than 100 respondents are not reported. These estimates include both full-time and part-time employees, as well as the self-employed. Most of the self-employed who are uninsured are in the “Under 10 employees” category.

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Acknowledgements

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HEALTH CARE FOR KANSANS

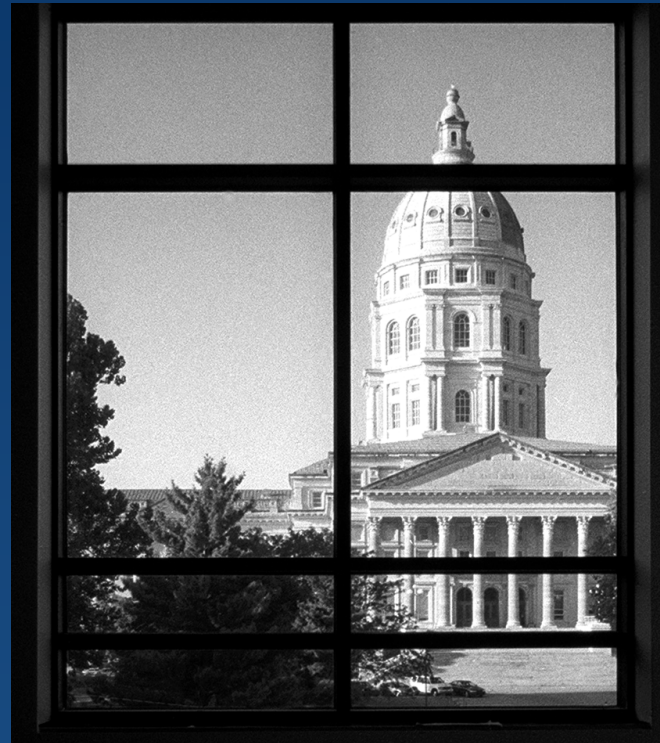
A Topeka-based philanthropic organization with the mission to serve as a catalyst for improving the health of Kansans.



A foundation based in Hutchison with the following mission: “Healthy Kansans through cooperative and strategic philanthropy guided by Christian principles.”



Kansas Health Institute



Information for policy makers. Health for Kansans.