

CHART BOOK:

**A 2024 PROFILE OF HEALTH INSURANCE  
COVERAGE FOR MISSISSIPPI ADULTS:  
2021-2022 DATA**

NOVEMBER 2024

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# DATA OVERVIEW

## KEY POINTS

- Uninsurance rates and public insurance rates slightly decreased from 2021 to 2022 for Mississippi adults, aged 19-64 years.
- In 2021 and 2022, uninsurance rates were higher for Mississippi non-elderly adults than the national average rate.
- Statewide trends show a decrease in uninsurance rates and an increase in private healthcare coverage rates.
- Compared to other adult age groups in Mississippi, young adults, aged 19-25 years, had the highest rates of uninsurance.
- Over half of Mississippi young adults, aged 19-25 years, are insured through private healthcare coverage.
- From 2017 to 2022, there was a steady decrease in uninsurance rates for Mississippi young adults, ages 19-25 years.
- Over half of Mississippi adults, ages 26-44 years, had employee-sponsored and/or military-sponsored healthcare coverage.
- Mississippi adults, ages 46 to 64 years, had the lowest levels of uninsurance when compared to other age groups.
- Private healthcare coverage rates have steadily increased for adults, ages 46-64 years, since 2018.
- In 2022, over one-third of the state's Hispanic population and over one-fifth of the state's Native American population were uninsured.
- Mississippi adults with the lowest levels of education experienced both the highest rates of public healthcare coverage and uninsurance rates.
- From 2021 to 2022, the amount of adults below 401% FPL who were uninsured decrease by 85,000.
- Adults working part time, those with and without children, had the highest uninsurance rates.

## SOURCE

Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2021 and 2022 United States Census Bureau's American Community Survey (ACS) at the request of the Center for Mississippi Health Policy. The ACS asks a representative sample of households about their health insurance coverage. This chartbook summarizes the responses provided by non-elderly (19 through 64 years of age) Mississippi adults. Data found at Integrated Public Use Microdata Series (IPUMS) (<https://usa.ipums.org/usa/index.shtml>).

This chartbook also includes a summary of the responses provided by Mississippi employers who were asked about health insurance offered in 2021 and 2022. The Agency for Healthcare Research and Quality (AHRQ) conducts the survey, known as the Medical Expenditure Panel Survey (MEPS). This chartbook is available at [www.mshealthpolicy.com](http://www.mshealthpolicy.com).

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

## DISTRIBUTION BY TYPE OF COVERAGE

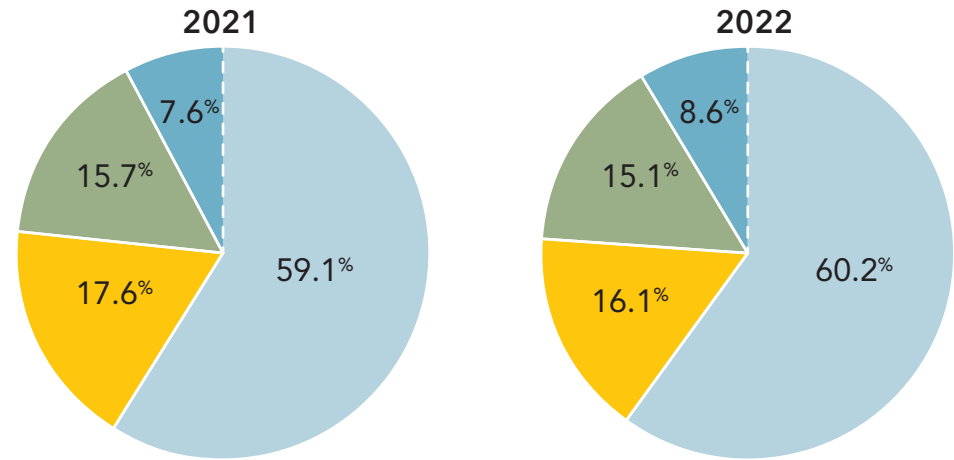
DATA RANGE: 2021 - 2022

UNINSURANCE RATES & PUBLIC  
INSURANCE RATES SLIGHTLY  
**DECREASED**  
FROM 2021 TO 2022.

Most non-elderly adult Mississippians' private insurance coverage is obtained via employment-based and military plans (59.1%). The remaining plans are privately purchased (7.6%).

Non-elderly adults are more likely to be uninsured than children or the elderly due to eligibility standards for public programs.

In both 2021 and 2022, there were more adults who were uninsured than there were adults with public healthcare coverage.



**Private**      **Uninsured**      **Public**  
■ Employment-Based & Military  
■ Individually Purchased

**Chart Source:**

US Census Bureau, American Community Survey (ACS).  
(2021,2022). Health Non-Institutionalized Population.

Note: Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

## HEALTH COVERAGE COMPARISON, UNITED STATES VERSUS MISSISSIPPI

DATA RANGE: 2021 - 2022

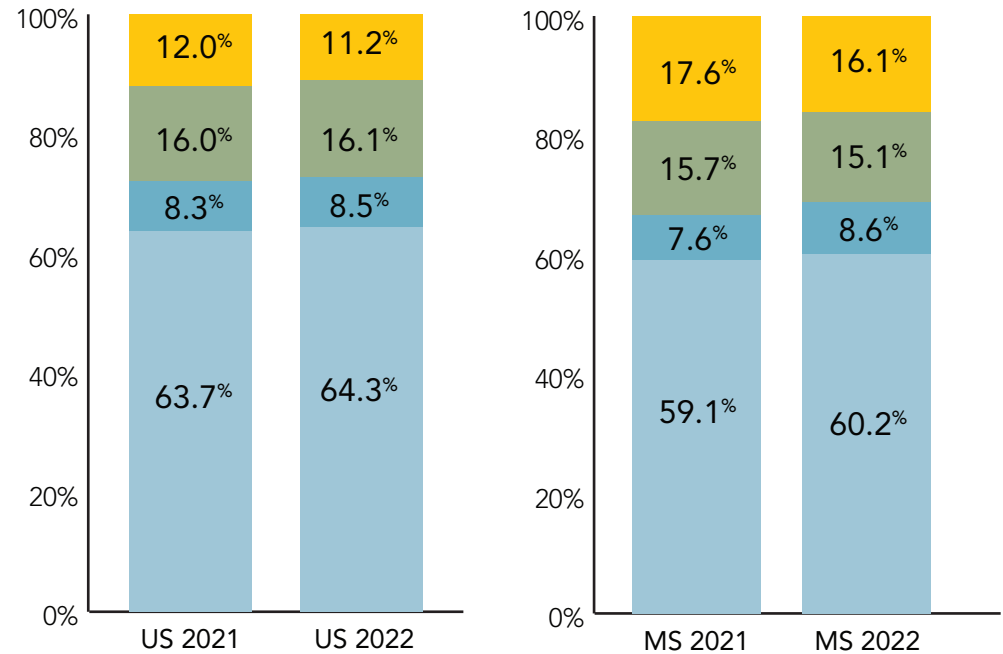
IN 2021 AND 2022 UNINSURANCE RATES  
**WERE HIGHER**

FOR MISSISSIPPI NON-ELDERLY ADULTS  
THAN THE NATIONAL AVERAGE.

In 2021 and 2022, the uninsurance rate for Mississippi non-elderly adults was higher than the national average.

For both 2021 and 2022, the rate for public healthcare coverage was less for Mississippi non-elderly adults than the national average.

In 2022, the private healthcare coverage rates were higher for Mississippi non-elderly adults than the national average. This applies to employment-based and military insurance plans and individually purchased insurance plans.



Private Coverage

■ Employment-Based & Military

■ Individually Purchased

■ Uninsured

■ Public Coverage

### Chart Source:

US Census Bureau, American Community Survey (ACS). (2021,2022). Health Non-Institutionalized Population.

Note: Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

# HEALTH COVERAGE TRENDS BY TYPE

DATA RANGE: 2013 - 2022

STATEWIDE TRENDS SHOW A **DECREASE** IN UNINSURANCE RATES AND AN **INCREASE** IN PRIVATE HEALTHCARE COVERAGE RATES.

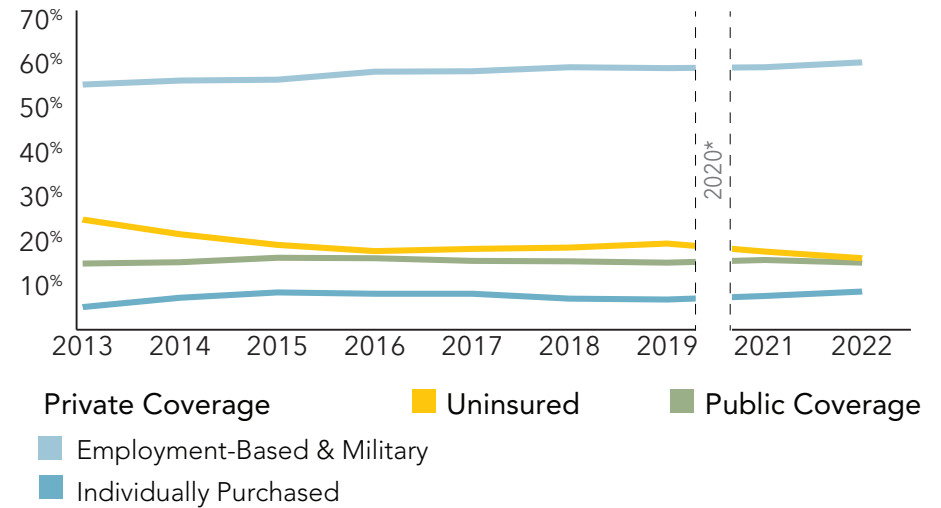
For the past three years, statewide trends in uninsurance rates have steadily decreased.

In 2022, the uninsurance rates for non-elderly, adult Mississippians was at an all-time low. Inversely, private healthcare coverage rates (employment-based/military insurance plans and individual, privately purchased insurance plans) were at an all-time high.

**Chart Source:**

American Community Survey. (2013-2022). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.

\*No data available for the year 2020



\*2020 data not available

	Employment-Based Military	Individually Purchased	Uninsured	Public Coverage
2013	55.2%	5.1%	24.8%	14.9%
2014	56.1%	7.2%	21.5%	15.2%
2015	56.3%	8.4%	19.1%	16.2%
2016	58.1%	8.1%	17.7%	16.1%
2017	58.2%	8.1%	18.2%	15.5%
2018	59.1%	7.0%	18.5%	15.4%
2019	58.9%	6.8%	19.4%	15.1%
2020*	---	---	---	---
2021	59.1%	7.6%	17.6%	15.7%
2022	60.2%	8.6%	16.1%	15.1%

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

## HEALTH COVERAGE BY AGE GROUP

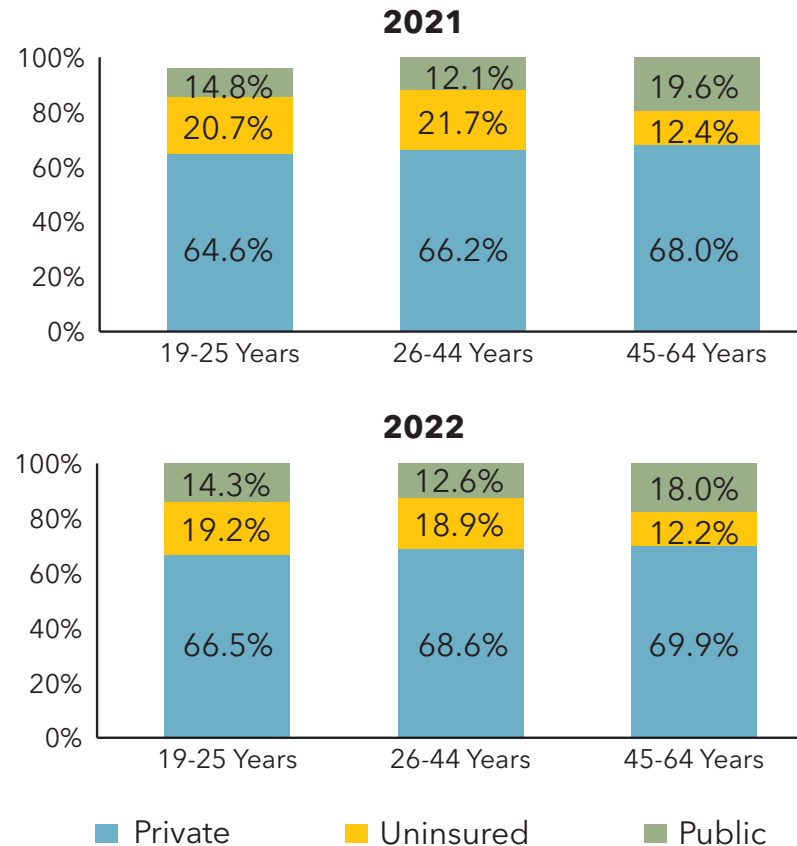
DATA RANGE: 2021 - 2022

COMPARED TO OTHER ADULT AGE GROUPS, YOUNG ADULTS, AGED 19-25 YEARS, HAD THE **HIGHEST RATES OF UNINSURANCE.**

We see uninsurance rates were greatest for adults aged 19-25 years, a change from 2021, and lowest for adults aged 45-64 years in 2022.

In both 2021 and 2022, more Mississippi nonelderly adults used private health insurance plans instead of public health insurance plans.

Out of all age groups, adults aged 45-64 years had the highest rates of public healthcare coverage for both 2021 and 2022.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.



MISSISSIPPI ADULTS, 19-25 YEARS OF AGE

## DISTRIBUTION OF COVERAGE

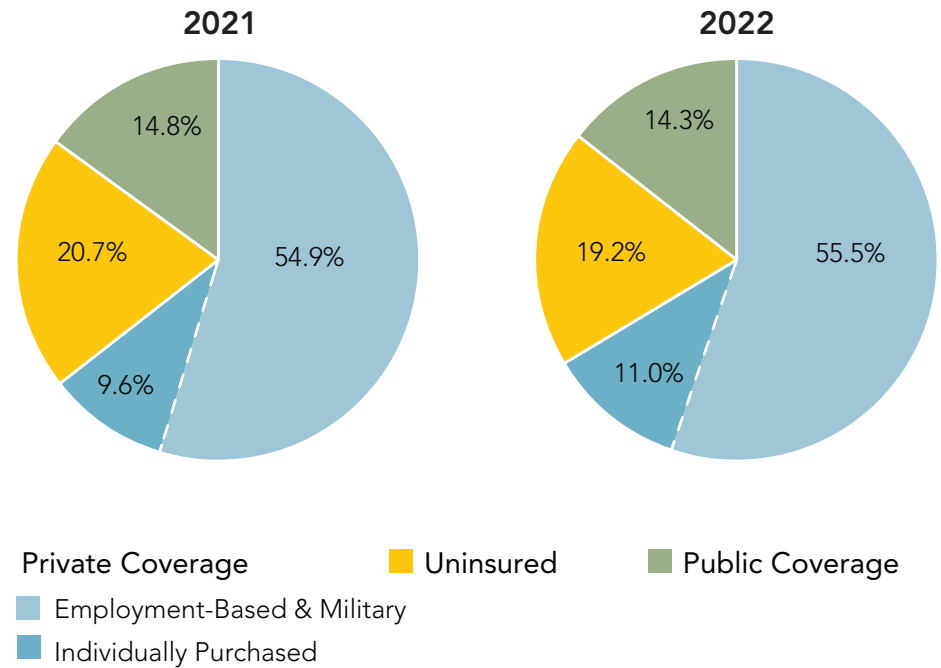
DATA RANGE: 2021 - 2022

### OVER HALF OF YOUNG ADULTS, AGED 19-25 YEARS OLD ARE INSURED THROUGH PRIVATE HEALTHCARE COVERAGE.

In 2021 and 2022, the majority of young adult Mississippians had private healthcare coverage. Over half of this private healthcare coverage was gained either through employment-based plans or military-based plans. The remainder was composed of privately-purchased plans.

Uninsurance rates slightly decreased from 2021 to 2022 for this age group.

In both years, the rate of uninsurance was greater than the rate of public healthcare coverage.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

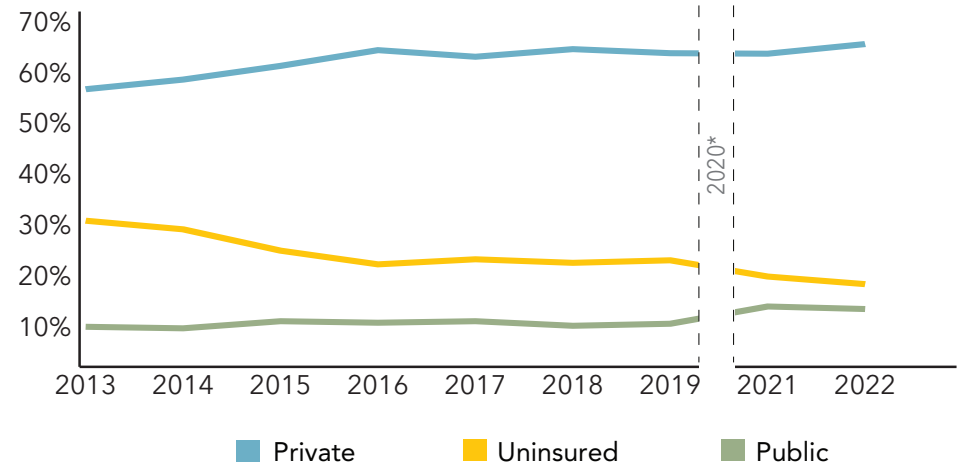
Note: Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS, 19-25 YEARS OF AGE

## HEALTH COVERAGE TRENDS

DATA RANGE: 2013 - 2022

FROM 2017 TO 2022, THERE WAS A **STEADY DECREASE** IN UNINSURANCE RATES FOR YOUNG ADULTS, AGES 19-25



\*2020 data not available

From 2019, we see an increase in public healthcare coverage for young Mississippi adults, aged 19-25 years old, in 2021 and 2022. The majority of this age group is covered through private health insurance plans.

In both 2021 and 2022, uninsurance rates are much lower than in previous years.

	Private	Uninsured	Public
2013	57.6%	31.7%	10.8%
2014	59.5%	30.0%	10.5%
2015	62.2%	25.8%	11.9%
2016	58.1%	23.1%	11.6%
2017	64.0%	24.1%	11.9%
2018	65.5%	23.4%	11.0%
2019	64.7%	23.9%	11.4%
2020*	---	---	---
2021	64.9%	20.7%	14.8%
2022	66.5%	19.2%	14.3%

**Chart Source:**

American Community Survey. (2013-2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

\*No data available for the year 2020.

MISSISSIPPI ADULTS, 26-44 YEARS OF AGE

# DISTRIBUTION OF COVERAGE

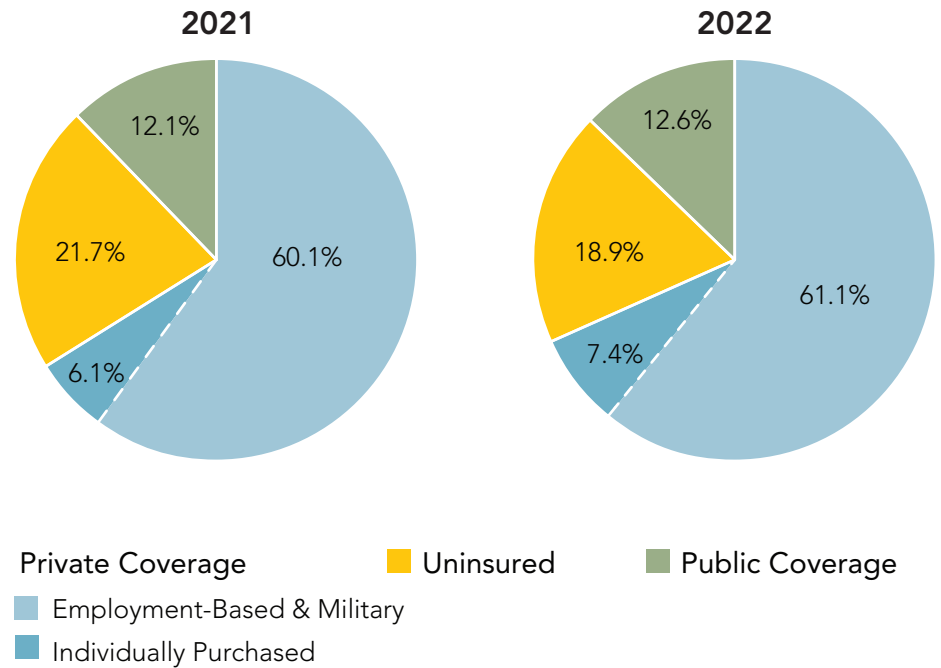
DATA RANGE: 2021 - 2022

## OVER HALF OF ADULTS, AGES 26-44, HAD EMPLOYER-SPONSORED AND/OR MILITARY HEALTHCARE COVERAGE.

In 2021 and 2022, there was a decrease in uninsurance for Mississippi non-elderly adults aged 26-44 years old.

For this age group there was also a increase in employment-based and military-based private healthcare coverage during this time. However, more than half of the adults in this age group were covered by employment/military-based health insurance during both years.

Lastly, we see that both public healthcare coverage rates and privately purchased healthcare coverage experienced growth during 2022.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

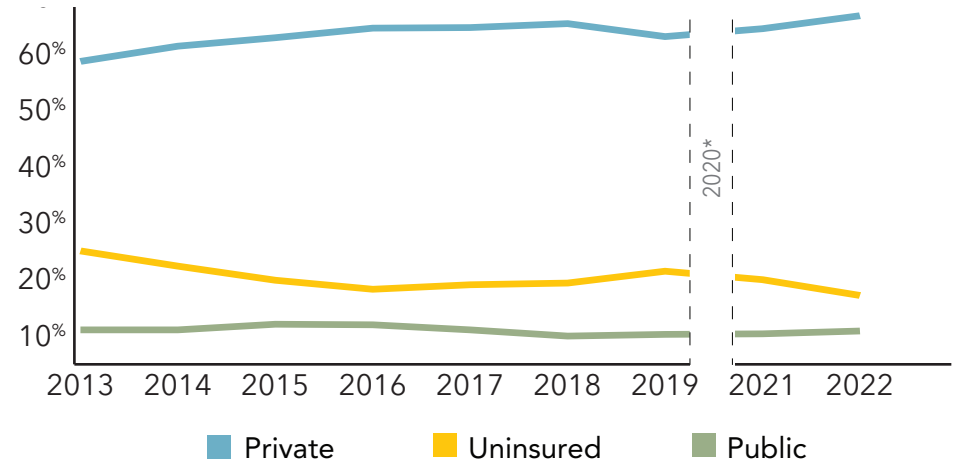
Note: Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS, 26-44 YEARS OF AGE

## HEALTH COVERAGE TRENDS

DATA RANGE: 2013 - 2022

**UNINSURANCE RATES  
HAVE DECREASED BY 8%  
FOR ADULTS, AGED 26-44 YEARS OLD,  
SINCE THE ACA WAS ADOPTED IN 2014**



\*2020 data not available

	Private	Uninsured	Public
2013	60.4%	26.8%	12.8%
2014	63.1%	24.1%	12.8%
2015	64.6%	21.6%	13.8%
2016	66.3%	20.0%	13.7%
2017	66.4%	20.8%	12.8%
2018	67.1%	21.1%	11.7%
2019	64.8%	23.2%	12.0%
2020*	---	---	---
2021	66.2%	21.7%	12.1%
2022	68.5%	18.9%	12.6%

**Chart Source:**

American Community Survey. (2013-2022). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.

\*No data available for the year 2020

In 2021, private healthcare coverage rates for non-elderly Mississippi adults were higher than what they were before Mississippi's adoption of the ACA in 2014<sup>1</sup>. The rate slightly increases in 2022, but is still low compared to pre-2020 private healthcare coverage rates for this age group.

In a similar fashion, uninsurance rates for non-elderly Mississippi adults aged 26-44 years have also decreased greatly when compared to 2013 rates.

Inversely, public healthcare coverage rates for this age group have steadily increased from 2018 to 2022.

<sup>1</sup> Mississippi Insurance Department. (2013) *Affordable Care Act: What you Need to Know, Changes Already In Place And Changes Coming In 2014.* <https://apps.mid.ms.gov/healthcare/aca-what-you-need-to-know.aspx>

MISSISSIPPI ADULTS, 45-64 YEARS OF AGE

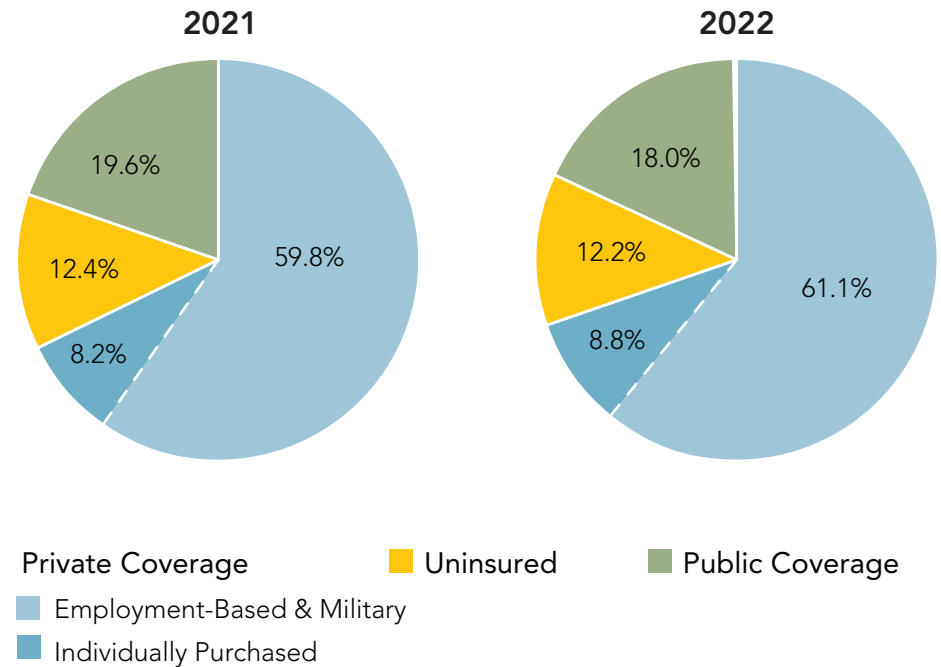
## DISTRIBUTION OF COVERAGE

DATA RANGE: 2021 - 2022

ADULTS, AGES 46 TO 64, HAD  
**THE LOWEST LEVELS  
OF UNINSURANCE**  
COMPARED TO OTHER AGE GROUPS.

In 2021 and 2022, there was a decrease in uninsurance for Mississippi non-elderly adults aged 45-64 years old. Compared to other adult groups, this age group exhibits the lowest rates of uninsurance.

In 2022, we see that private insurance healthcare coverage slightly increased from what it was in 2021 while uninsurance rates and public healthcare coverage rates slightly decreased.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

Note: Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS, 45-64 YEARS OF AGE

# HEALTH COVERAGE TRENDS

DATA RANGE: 2013 - 2022

## PRIVATE HEALTHCARE COVERAGE RATES HAVE STEADILY INCREASED FOR ADULTS, AGES 46-64, SINCE 2018.

The uninsurance rates for non-elderly, Mississippi adults, aged 45-64 years old, have decreased by roughly a third since 2013. Similarly, public healthcare coverage rates for non-elderly Mississippi adults were lower in 2022 than what they were before Mississippi's adoption of the ACA in 2014<sup>1</sup>.

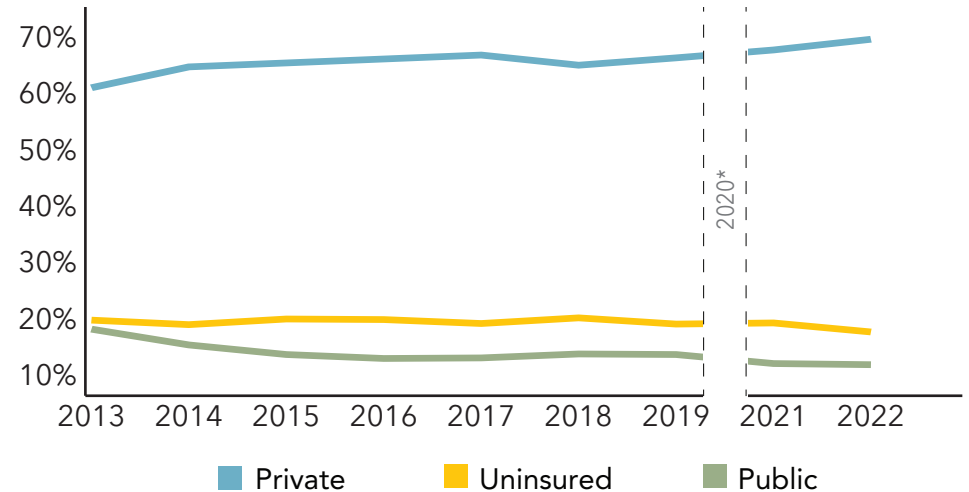
Inversely, private healthcare coverage rates have steadily increased since 2018.

<sup>1</sup> Mississippi Insurance Department. (2013) *Affordable Care Act: What you Need to Know, Changes Already In Place And Changes Coming In 2014*. <https://apps.mid.ms.gov/healthcare/aca-what-you-need-to-know.aspx>

**Chart Source:**

American Community Survey. (2013-2022). *Health Insurance Coverage*. Data Compiled by SHADAC using IPUMS-ACS.

\*No data available for the year 2020



\*2020 data not available

	Private	Uninsured	Public
2013	61.3%	18.5%	20.1%
2014	65.0%	15.7%	19.3%
2015	65.7%	14.0%	20.3%
2016	66.4%	13.3%	20.2%
2017	67.1%	13.4%	19.5%
2018	65.3%	14.1%	20.5%
2019	66.6%	14.0%	19.4%
2020*	---	---	---
2021	68.0%	12.4%	19.6%
2022	69.9%	12.2%	18.0%

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

## UNINSURANCE BY RACE AND ETHNICITY

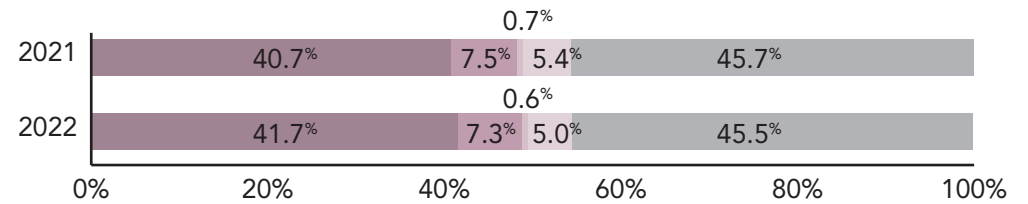
DATA RANGE: 2021 - 2022

IN 2022, **OVER ONE-THIRD OF THE STATE'S HISPANIC POPULATION AND OVER ONE-FIFTH OF THE NATIVE AMERICAN POPULATION WERE UNINSURED.**

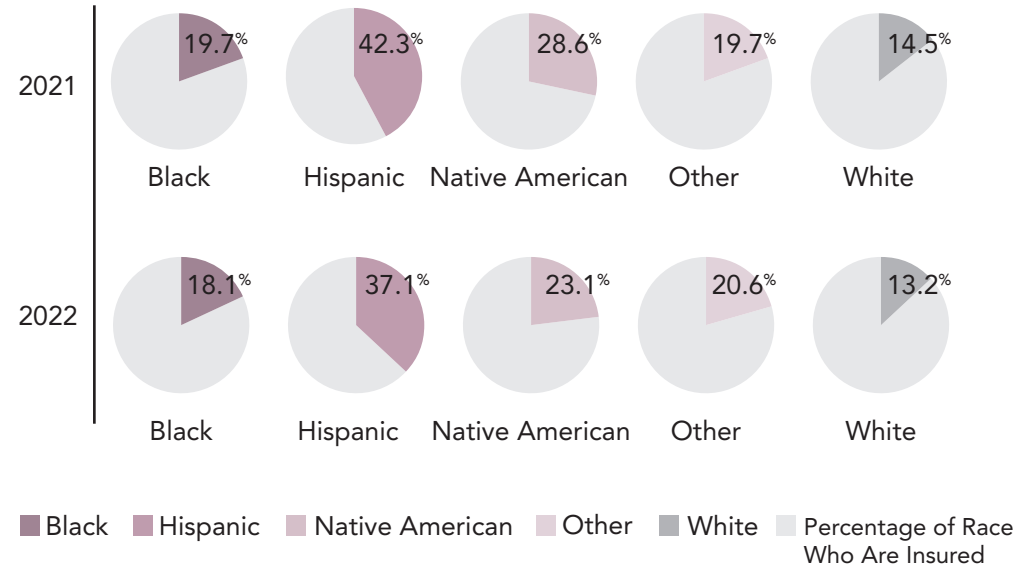
In 2022, almost half of the uninsured non-elderly adult population in Mississippi identified as white (45.5%), closely followed by adults who identified as black (41.5%). The remaining uninsured non-elderly adults identify as Hispanic (7.3%), Other (5.0%), and Native American (0.6%).

The 7.3% uninsured, non-elderly adults, who identified as Hispanic, represented 37.1% of the state's Hispanic population. The 0.6% of the uninsured, non-elderly adults, who identified as Native American, represented 23.1% of the state's Native American population.

PERCENT OF TOTAL UNINSURED IN THE STATE BY RACE



PERCENT OF RACE WHO WERE UNINSURED



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

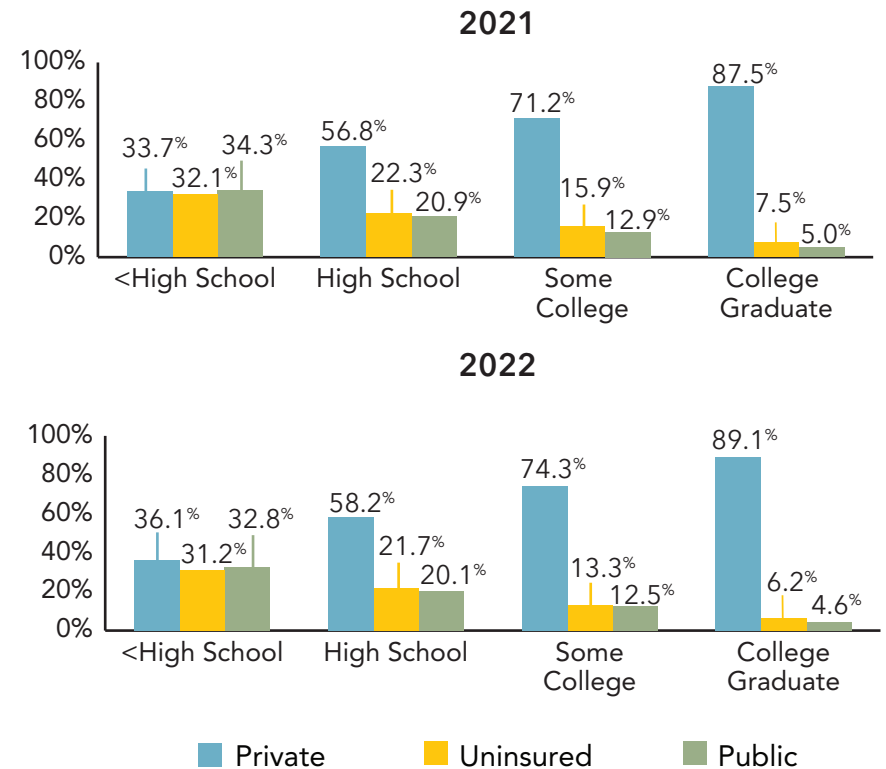
MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

## COVERAGE BY EDUCATIONAL LEVEL

DATA RANGE: 2021 - 2022

ADULTS WITH THE LOWEST LEVELS OF EDUCATION EXPERIENCED BOTH THE HIGHEST RATES OF PUBLIC HEALTHCARE COVERAGE & UNINSURANCE.

Private healthcare coverage rates are least at the lowest level of educational attainment. Inversely, private healthcare coverage rates are greatest at the highest levels of educational attainment. Public healthcare coverage rates also decrease as educational levels increase.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.



MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

# UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2021 - 2022

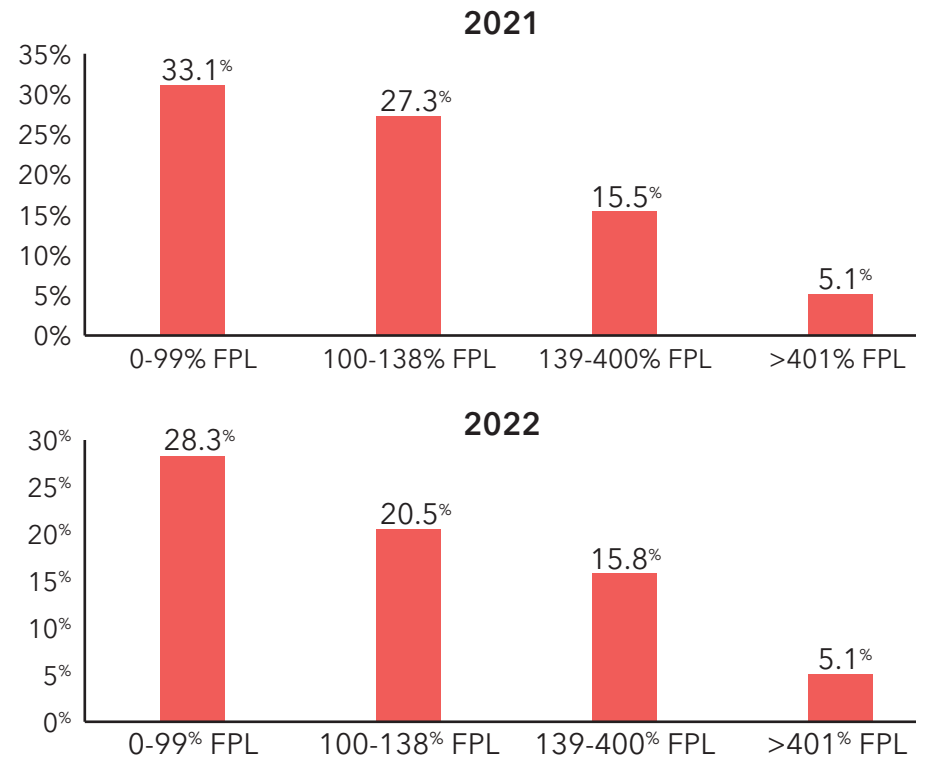
FOR BOTH 2021 AND 2022, AN **INVERSE RELATIONSHIP** BETWEEN INCOME LEVELS AND UNINSURANCE RATES.

For both 2021 and 2022, uninsurance rates decreased as income levels increased above 100% FPL. Adults below 100% of the FPL experienced the highest rates of uninsurance. The table below shows the income levels at 138% FPL.

### 138% FPL INCOME LEVELS, 2021-2022

	SINGLE PERSON	FAMILY OF FOUR
2021	\$12,880	\$26,500
2022	\$13,590	\$27,750

Source: FPL Register (2021,2022).US.gov



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

## MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

# COVERAGE BY FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2021 - 2022

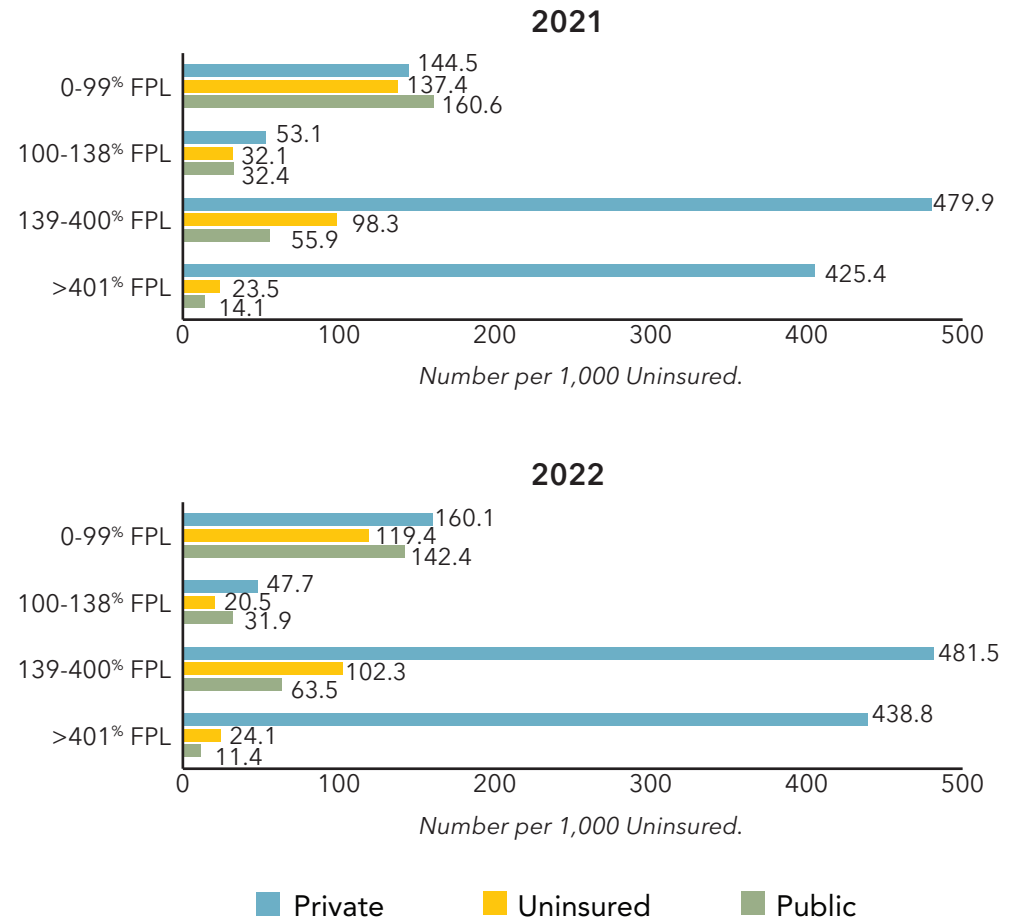
FROM 2021 TO 2022, THE AMOUNT OF ADULTS BELOW 401% FPL WHO WERE UNINSURED

**DECREASED BY 25,554.**

In both 2021 and 2022, the highest levels of private healthcare coverage were found in non-elderly Mississippi adults whose income levels fit within the 139%-400% FPL bracket.

Meanwhile the highest levels of uninsurance were experienced by adults whose income levels fit into 0-99% FPL bracket. The highest levels of public healthcare coverage could be found within this bracket, as well.

268,000 Mississippi adults, below 401% FPL, were uninsured in 2021 and 242,000 Mississippi adults, below 401% FPL, were uninsured in 2022.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

## MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

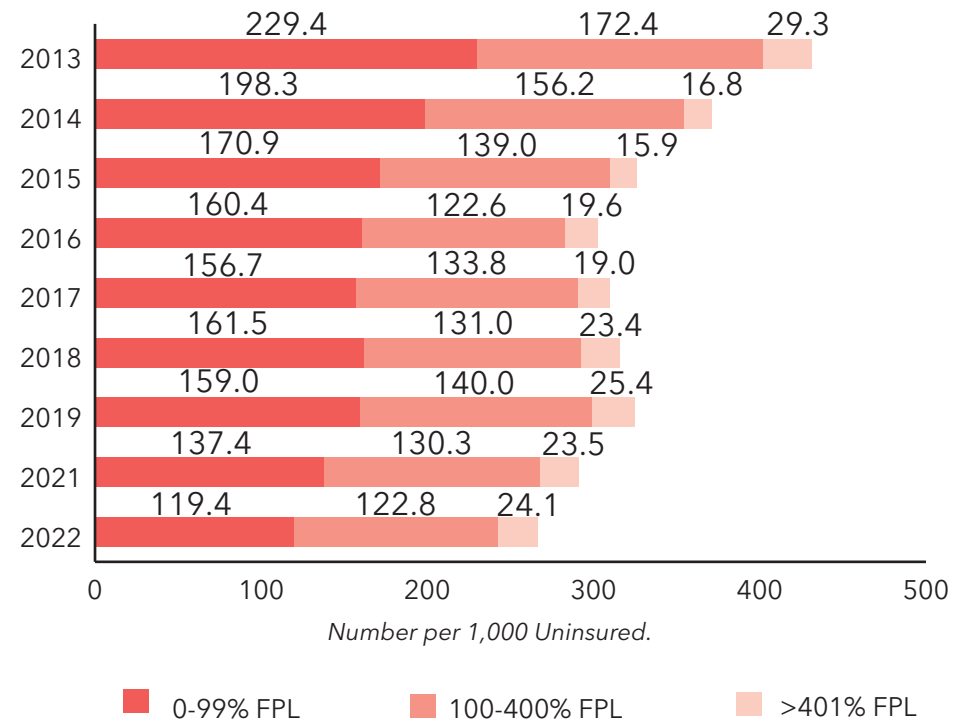
# UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2013 - 2022

THE NUMBER OF UNINSURED ADULTS HAVE  
**DECREASED BY 110,000**  
SINCE THE ADOPTION OF THE ACA IN 2014.

The amount of uninsured non-elderly, Mississippi adults within the 0-99% FPL income bracket in 2022 has decreased by 48% from what it was in 2013.

In every year, there is a greater amount of uninsured adults within the 0-99% FPL income bracket than the 100-400% FPL and >401% FPL brackets. This mirrors the trends among previous pages where we see an inverse relationship between income levels and uninsurance rates.



### Chart Source:

American Community Survey. (2021,2022). Health Insurance Coverage.  
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

## COVERAGE AT OR BELOW 138% FEDERAL POVERTY LEVEL (FPL)

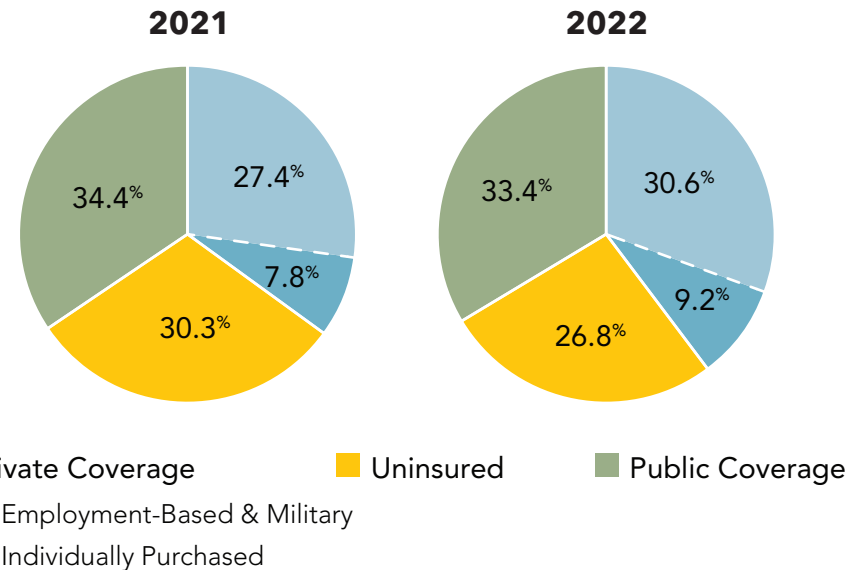
DATA RANGE: 2021 - 2022

**OVER A QUARTER** OF MISSISSIPPI ADULTS AT OR BELOW 138% FPL ARE UNINSURED.

**AT LEAST ONE THIRD** OF MISSISSIPPI ADULTS AT OR BELOW 138% FPL ARE COVERED BY PUBLIC HEALTH INSURANCE.

Since the passage of the Affordable Care Act, states have been granted the option of expanding Medicaid eligibility to individuals with income below 138% FPL. Because of this, it is relevant to view the types of insurance coverage held by adults within this income bracket as it could indicate how many uninsured adults could be impacted should Mississippi choose to expand healthcare coverage under Medicaid.

In both 2021 and 2022, over a quarter of Mississippi adults at or below 138% FPL are uninsured.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

# UNINSURANCE AT OR BELOW 138% FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2021 - 2022

In 2021 and 2022, the highest percentage of uninsurance was experienced by those who listed their occupation as a "cook" or "cashier". That is over 11,000 uninsured Mississippi adults being listed in these occupations. Furthermore, we see that Nursing assistants and Personal Care Aides are being listed here both years. That's an average of 4,000 healthcare workers per year who do not have healthcare coverage.

UNINSURED, NON-ELDERLY MISSISSIPPI ADULTS BY THE TOP 20 OCCUPATIONAL CATEGORIES, 2021			UNINSURED		UNINSURED, NON-ELDERLY MISSISSIPPI ADULTS BY THE TOP 20 OCCUPATIONAL CATEGORIES, 2022			UNINSURED	
Name	Count	Percent	Name	Count	Percent	Name	Count	Percent	
Cooks	7,147	4.2%	Cooks	6,011	4.3%	Cooks	6,011	4.3%	
Cashiers	6,835	4.0%	Cashiers	5,385	3.8%	Cashiers	5,385	3.8%	
Laborers (Freight, Stock, and Material Movers, Hand)	4,984	2.9%	Construction Laborers	4,976	3.6%	Construction Laborers	4,976	3.6%	
Unemployed (No work experience in the last 5 years or never worked.)	4,538	2.7%	Waiters and Waitresses	4,444	3.2%	Waiters and Waitresses	4,444	3.2%	
Stocker and order fillers	4,232	2.5%	Landscaping and Groundskeeping Workers	3,939	2.8%	Landscaping and Groundskeeping Workers	3,939	2.8%	
Janitors and Building Cleaners	3,520	2.1%	Laborers (Freight, Stock, and Material Movers, Hand)	3,405	2.4%	Laborers (Freight, Stock, and Material Movers, Hand)	3,405	2.4%	
Landscaping and Groundskeeping Workers	3,516	2.1%	Customer Service Representatives	2,931	2.1%	Customer Service Representatives	2,931	2.1%	
Driver/Sales Workers and Truck Drivers	3,516	2.1%	Driver/Sales Workers and Truck Drivers	2,860	2.0%	Driver/Sales Workers and Truck Drivers	2,860	2.0%	
Maids and Housekeeping Cleaners	3,349	2.0%	Maids and Housekeeping Cleaners	2,660	1.9%	Maids and Housekeeping Cleaners	2,660	1.9%	
Retail Salespersons	3,320	2.0%	Personal Care Aides	2,546	1.8%	Personal Care Aides	2,546	1.8%	
Construction Laborers	3,154	1.9%	Retail Salespersons	2,309	1.7%	Retail Salespersons	2,309	1.7%	
Waiters and Waitresses	3,062	1.8%	Unemployed (No work experience in the last 5 years or never worked.)	2,199	1.6%	Unemployed (No work experience in the last 5 years or never worked.)	2,199	1.6%	
Nursing Assistants	2,917	1.7%	Other Assemblers and Fabricators	2,063	1.5%	Other Assemblers and Fabricators	2,063	1.5%	
Customer Service Representatives	2,285	1.3%	Janitors and Building Cleaners	2,048	1.5%	Janitors and Building Cleaners	2,048	1.5%	
First-line Supervisors of Retail Sales Workers	2,041	1.2%	Carpenters	1,466	1.0%	Carpenters	1,466	1.0%	
Carpenters	1,860	1.1%	Stockers and Order Fillers	1,444	1.0%	Stockers and Order Fillers	1,444	1.0%	
Nail Salons and Other Personal Care Services	1,788	1.1%	Food Preparation Workers	1,390	1.0%	Food Preparation Workers	1,390	1.0%	
Cleaners of Vehicles and Equipment	1,786	1.1%	Nursing Assistants	1,385	1.0%	Nursing Assistants	1,385	1.0%	
Fast Food and Counter Workers	1,595	0.9%	Security Guards and Gambling Surveillance Officers	1,286	0.9%	Security Guards and Gambling Surveillance Officers	1,286	0.9%	
Personal Care Aides	1,561	0.9%	Fast Food and Counter Workers	1,093	0.8%	Fast Food and Counter Workers	1,093	0.8%	

Chart Source: American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

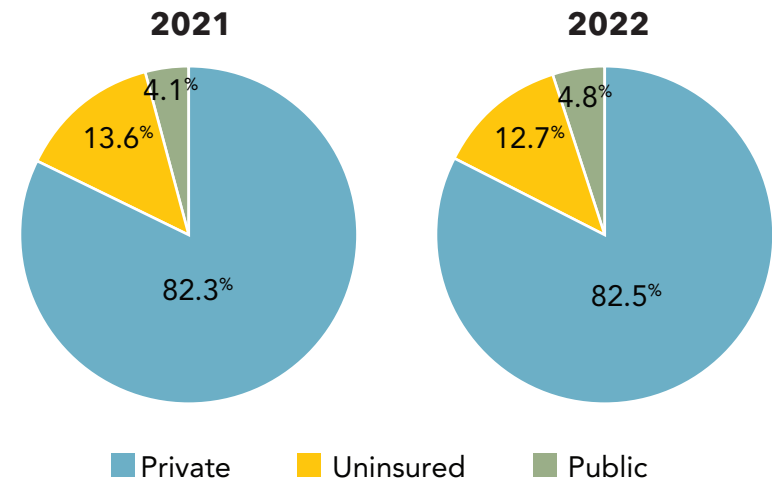
MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

## INSURANCE STATUS FOR WORKING ADULTS

DATA RANGE: 2021 - 2022

THERE ARE MORE MISSISSIPPI WORKING ADULTS WHO LACK HEALTHCARE COVERAGE THAN THOSE WHO HAVE PUBLIC HEALTHCARE COVERAGE.

In both 2021 and 2022, over 80% of Mississippi working adults had private healthcare coverage. Less than 5% of this group had any kind of public healthcare coverage, and more than 10% of Mississippi working adults were uninsured.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

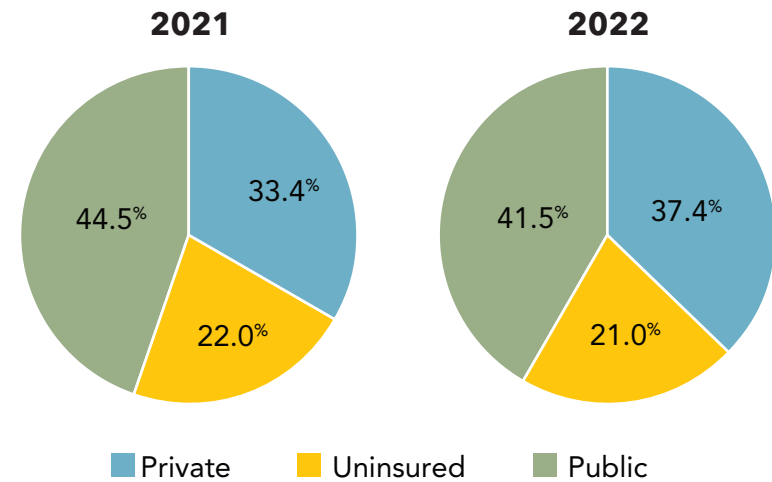
MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

## INSURANCE STATUS FOR UNEMPLOYED ADULTS

DATA RANGE: 2021 - 2022

### OVER ONE-FIFTH OF UNEMPLOYED MISSISSIPPI ADULTS ARE **UNINSURED**.

In 2021 and 2022, over 40% of unemployed Mississippi Adults had some kind of public healthcare coverage. Additionally, over a third of this group had some kind of private healthcare coverage. Over a fifth of this group lacked any kind of healthcare coverage.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

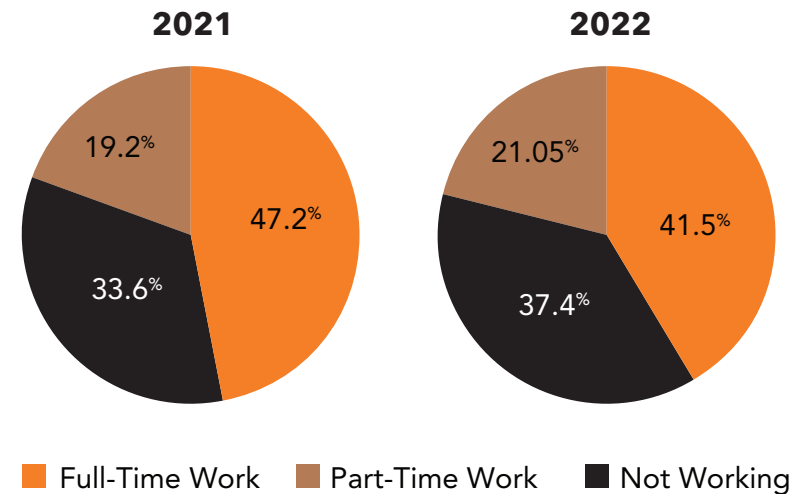
MISSISSIPPI ADULTS, 19-64 YEARS OF AGE

## UNINSURED BY WORK STATUS

DATA RANGE: 2021 - 2022

### OVER HALF OF WORKING MISSISSIPPI ADULTS HAVE NO HEALTH INSURANCE.

In 2021 and 2022, we see almost half of uninsured Mississippi adults are employed full-time and almost one-fifth are employed part-time. Roughly one-third of unemployed Mississippi adults are uninsured.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

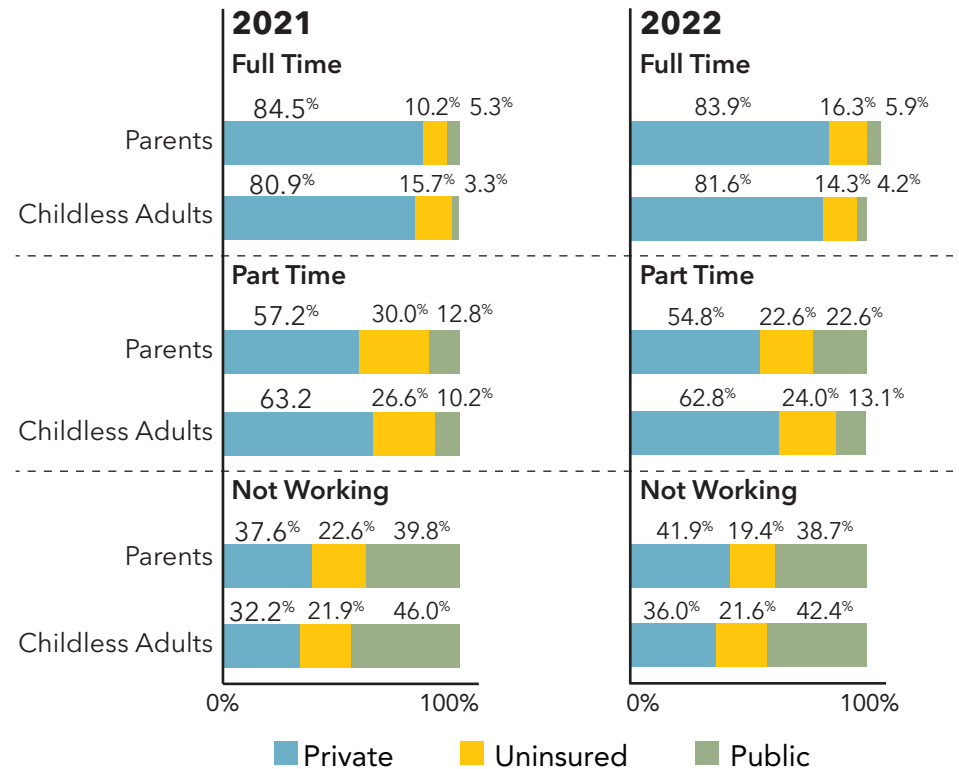


# HEALTH COVERAGE BY WORK STATUS

DATA RANGE: 2021 - 2022

ADULTS WORKING PART TIME, THOSE WITH AND WITHOUT CHILDREN, HAD THE **HIGHEST UNINSURANCE RATES.**

In 2021 and 2022, we see that the highest percentages of uninsured Mississippi adults are those who were working part time, the highest percentage of Mississippi adults covered by private healthcare coverage are those who were working full time, and the highest percentage of public healthcare coverage was seen in those who were not working.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

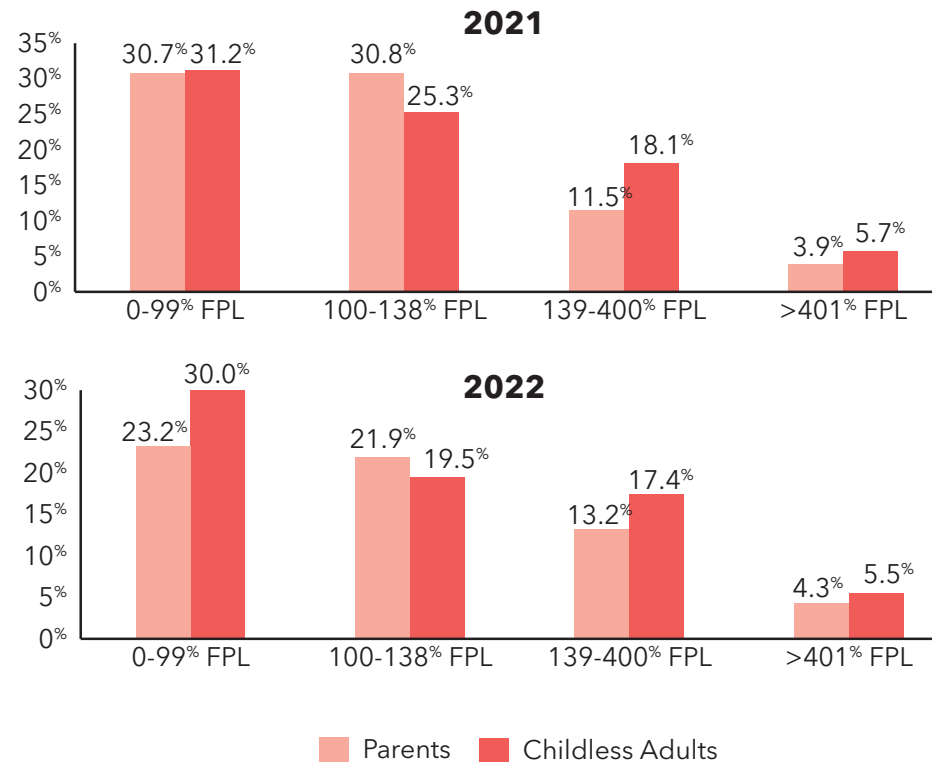
MISSISSIPPI ADULTS, 19-64 YEARS OF AGE, PARENTS AND CHILDLESS

## UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL)

DATA RANGE: 2021 - 2022

**AT LEAST ONE THIRD  
OF CHILDLESS ADULTS AT 0-99%  
FPL HAD NO HEALTH INSURANCE.**

In 2021 and 2022, the highest levels of uninsurance were experienced by childless, Mississippi adults in the 0-99% FPL range. The lowest levels of uninsurance were seen amongst parents whose income levels were at or above 401% FPL.



**Chart Source:**

American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

PRIVATE SECTOR EMPLOYERS IN MISSISSIPPI

# HEALTH INSURANCE OFFERED TO EMPLOYEES BY EMPLOYER SIZE

DATA RANGE: 2021 - 2022

IN 2022, ONLY **HALF OF MISSISSIPPI EMPLOYERS** OFFERED HEALTH INSURANCE.

The Agency for Healthcare Research and Quality (AHRQ) conducts an annual Medical Expenditure Survey (MEPS) of employers for health coverage offered. This is relevant because, as shown in the previous pages, many Mississippi adults gain coverage through private employment.

In both 2021 and 2022, the majority of private employers in Mississippi had fewer than 50 employees (the current legal cut-off for requirements to offer health insurance coverage or pay a penalty).

While almost all 50+ employee-sized companies offered private healthcare coverage, the percentage of employers offering healthcare coverage decreases greatly when looking at companies whose size is less than 50 employees.

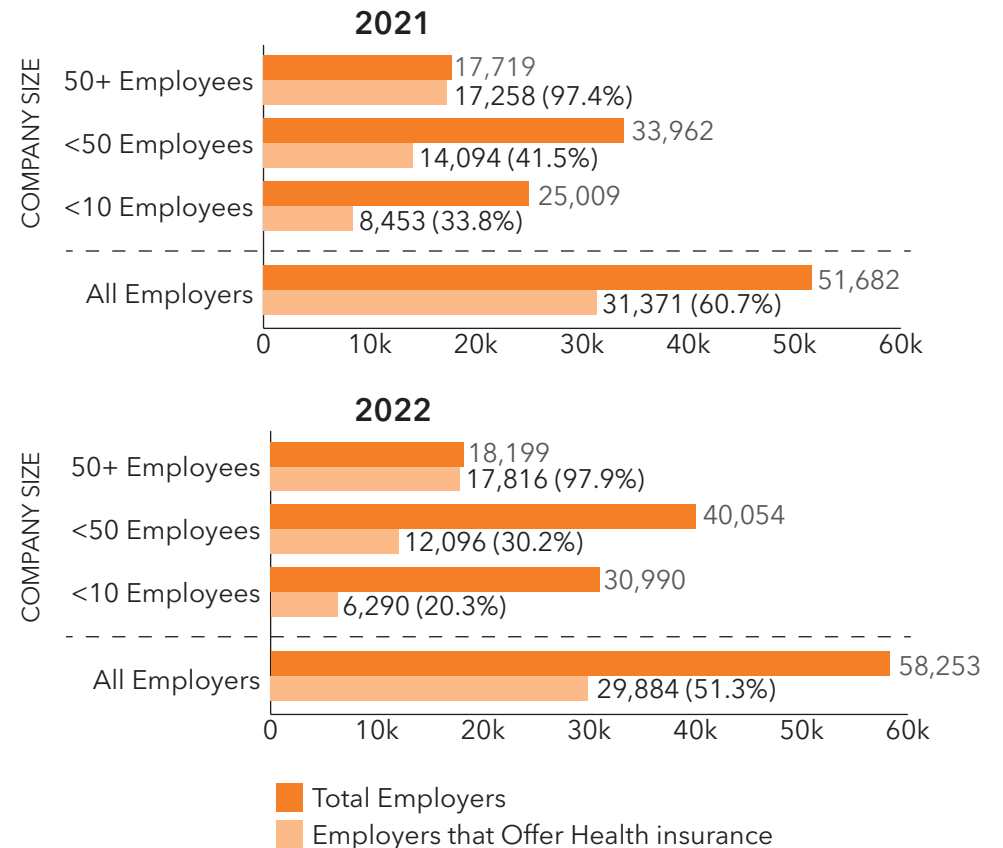


Chart Source:

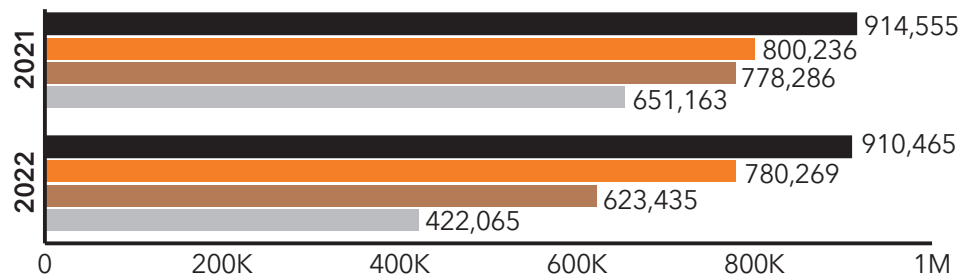
Medical Expenditure Panel Survey (MEPS). (2021, 2022). Insurance Component.

PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI

# HEALTH INSURANCE OFFERS & ENROLLMENT

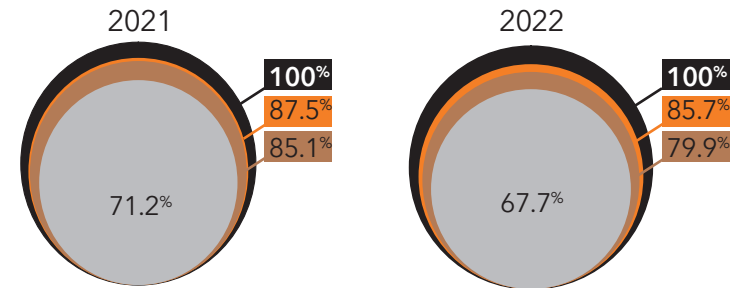
DATA RANGE: 2006 - 2022

ELIGIBILITY AND ENROLLMENT BY EMPLOYEE NUMBER, 2021 AND 2022



- All Employees in the State.
- Employees who work in establishments that offer coverage.
- Employees offered and eligible for coverage.
- Employees offered, eligible, and enrolled in coverage.

ELIGIBILITY AND ENROLLMENT BY PERCENTAGE



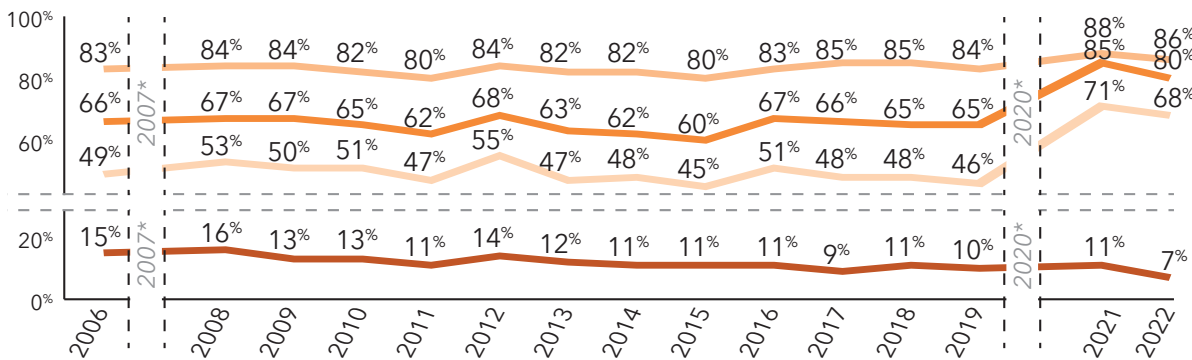
In 2021 there was an increase in employees who were eligible, offered, and enrolled in their companies' healthcare insurance plans while and a slight increase in those who chose family coverage plans. However, in 2022, there was a decrease in all categories.

**Chart Source:**

Source: Medical Expenditure Panel Survey (MEPS). (2006-2022). Insurance Component.

**\*Note: No MEPS Data were available in 2007 or 2020. Numbers have been rounded.**

HEALTH INSURANCE OFFERS & ENROLLMENT TRENDS, 2006-2022



- Employees Offered Health Insurance
- Employees Eligible for Health Insurance
- Employees Enrolled in Health Insurance
- Employees with Family Coverage

## MISSISSIPPI ADULTS, 19-64 YEARS OF AGE, PARENTS AND CHILDLESS

# ENROLLMENT RATES BY WORK STATUS

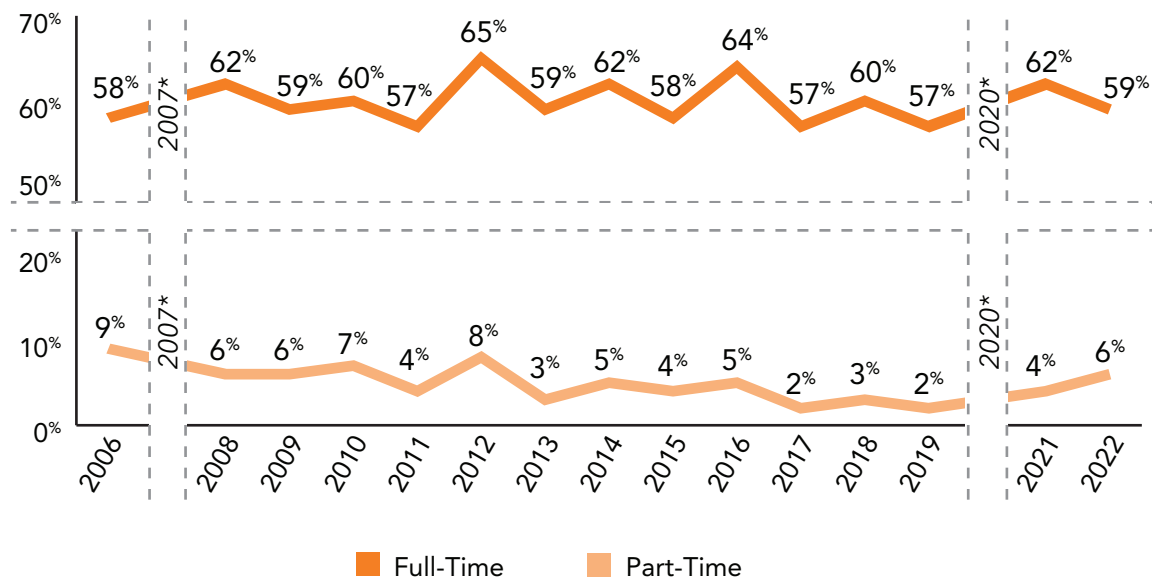
DATA RANGE: 2006 - 2022

**DESPITE THE SLIGHT DECREASE IN 2022, ENROLLMENT IN EMPLOYEE-BASED COVERAGE FOR FULL-TIME EMPLOYEES WAS STILL 10 TIMES GREATER THAN PART-TIME EMPLOYEES.**

For over ten years, there has been a noticeable difference between the full-time, private-sector employees enrollment and the part-time, private-sector employee enrollment. On average, the numbers for full-time employee enrollment in employee-based coverage were ten times greater than part-time employee enrollment numbers.

It appears that in 2021 and 2022, full-time enrollment slightly decreased while part-time enrollment slightly increased.

The MEPS survey definition of a full-time employee is determined by the survey respondent. No specific minimum number of hours is specified in the questionnaires. An employee not defined by the survey respondent as being full-time is classified as part-time.



\*No data available for 2007 or 2020

### Chart Source:

Source: Medical Expenditure Panel Survey (MEPS). (2006, 2008-2022). Insurance Component.

\*Note: No MEPS Data were available in 2007. Numbers have been rounded.

MISSISSIPPI ADULTS, 19-64 YEARS OF AGE, PARENTS AND CHILDLESS

# ANNUAL PREMIUMS & EMPLOYEE CONTRIBUTIONS FOR SINGLE COVERAGE

DATA RANGE: 2006 - 2022

## MISSISSIPPI'S EMPLOYEE CONTRIBUTION RATE WAS DOUBLE THE NATIONAL SAFE HARBOR PAY RATE IN 2021 AND 2022.

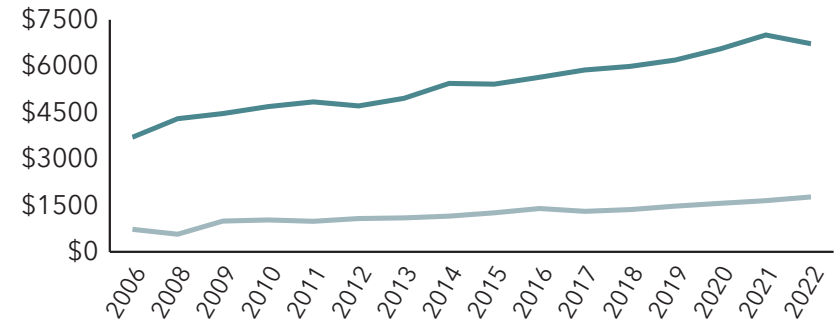
In 2014, Section 4980H was added to the Code by section 1513 of the Patient Protection and Affordable Care Act, Public Law 111-148.<sup>1</sup> In this section, the "Safe Harbor" Pay Rate is set up to ensure that the the lowest cost self-only coverage that provides the minimum value does not exceed 9.5 percent of the employee's monthly salary.<sup>2</sup> In 2021, the IRS changed this percentage to 9.83%.<sup>3</sup> In 2022, this rate was changed again to 9.61%.<sup>4</sup> Mississippi's rate of of employee contribution was 23.6% in 2021 and 26.3% in 2022. This is over double the affordable threshold set by the ACA's safe harbor laws.

<sup>1</sup> Federal Register. (2014). "Shared Responsibility for Employers Regarding Health Coverage". <https://www.federalregister.gov/documents/2014/02/12/2014-03082/shared-responsibility-for-employers-regarding-health-coverage>

<sup>2</sup> Ibid.

<sup>3</sup> Internal Revenue Service. (2020). Rev. Proc. 2020-36. <https://www.irs.gov/pub/irs-drop/rp-20-36.pdf>

<sup>4</sup> Internal Revenue Service. (2021). Internal Revenue Bulletin: 2021-35. [https://www.irs.gov/irb/2021-35\\_IRB#REV-PROC-2021-36](https://www.irs.gov/irb/2021-35_IRB#REV-PROC-2021-36)



	Annual Premium	Employee Contribution		Annual Premium	Employee Contribution
2006	\$3,704	\$727	2016	\$5,642	\$1,400
2008	\$4,303	\$569	2017	\$5,878	\$1,309
2009	\$4,469	\$994	2018	\$5,993	\$1,365
2010	\$4,694	\$1,030	2019	\$6,199	\$1,477
2011	\$4,846	\$987	2020	\$6,561	\$1,568
2012	\$4,716	\$1,076	2021	\$7,008	\$1,654
2013	\$4,961	\$1,097	2022	\$6,726	\$1,774
2014	\$5,443	\$1,154			
2015	\$5,420	\$1,261			

**Chart Source:**

Source: American Community Survey. (2021,2022). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Note: No MEPS Data were available in 2007.

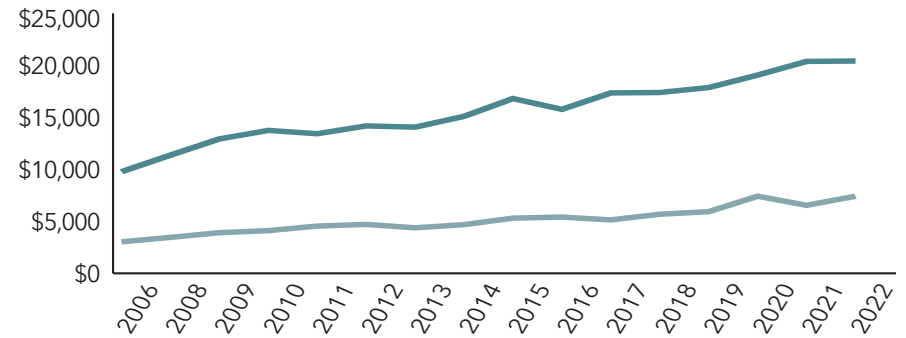
MISSISSIPPI ADULTS, 19-64 YEARS OF AGE, PARENTS AND CHILDLESS

# ANNUAL PREMIUMS & EMPLOYEE CONTRIBUTIONS FOR FAMILY COVERAGE

DATA RANGE: 2006 - 2022

**IN 2022, EMPLOYEE CONTRIBUTION RATE FOR EMPLOYMENT-BASED FAMILY HEALTHCARE COVERAGE WAS OVER 35%.**

Annual premiums and employee contributions for family coverage have steadily increased from 2006 to 2020. In 2021 there was a slight decrease in both the annual premium and employee contribution, but begins to increase again in 2022. Comparing the annual premium and employee contribution for family coverage, from 2022, it can be seen that the employee contribution is 36.3% of the annual premium. This is less than the 38.9% seen in 2020.



	Annual Premium	Employee Contribution		Annual Premium	Employee Contribution
2006	\$9,769	\$3,028	2016	\$15,765	\$5,408
2008	\$11,363	\$3,458	2017	\$17,343	\$5,137
2009	\$12,920	\$3,907	2018	\$17,384	\$5,680
2010	\$13,740	\$4,105	2019	\$17,860	\$5,929
2011	\$13,420	\$4,545	2020	\$19,058	\$7,413
2012	\$14,172	\$4,702	2021	\$20,373	\$6,540
2013	\$14,053	\$4,378	2022	\$20,410	\$7,409
2014	\$15,092	\$4,678			
2015	\$16,801	\$5,307			

**Chart Source:**

Source: Medical Expenditure Panel Survey (MEPS). (2006, 2008-2022). Insurance Component. Note: No MEPS Data were available in 2007.

The Center for Mississippi Health Policy is an independent, non-partisan, non-profit organization that provides objective information to inform health policy decisions.

CHART BOOK:

## A 2024 PROFILE OF HEALTH INSURANCE COVERAGE FOR MISSISSIPPI ADULT: 2021-2022 DATA

NOVEMBER 2024



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