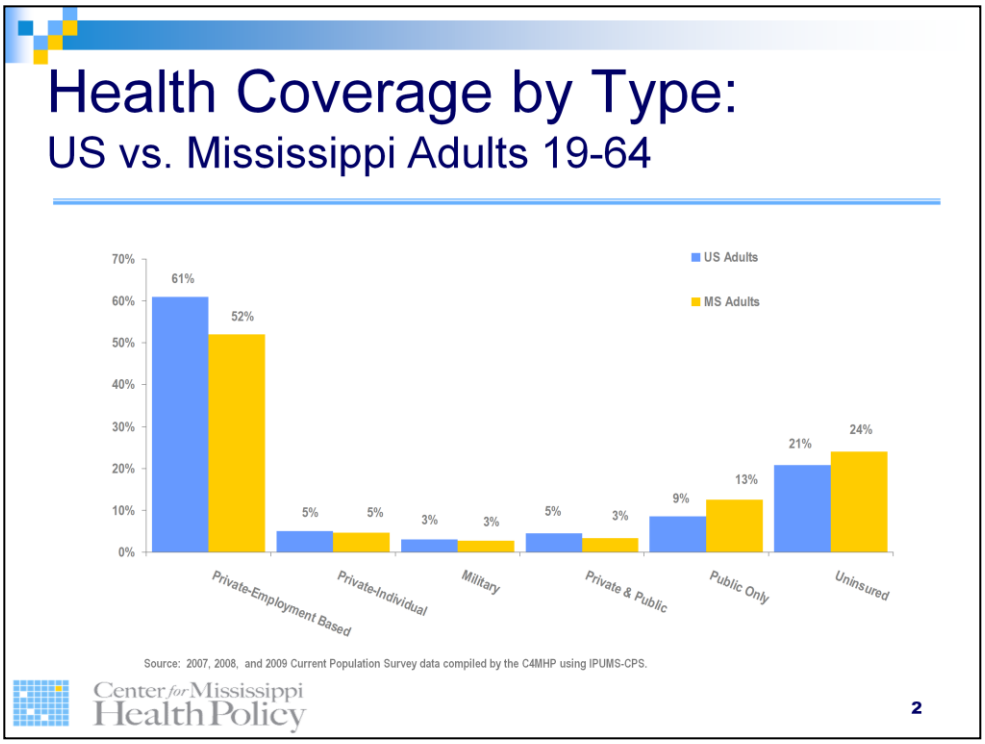
# A Profile of Health Coverage for Mississippi Adults 19-64 Years of Age

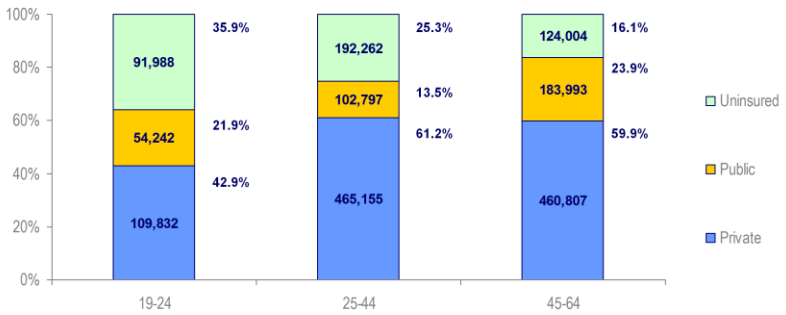
An Analysis of
2007-2009 Current Population Survey Data
2009 Medical Expenditures Panel Sur vey Data

December 2010
Center for Mississippi Health Policy
Analyzed by Amy Radican-Wald, DrPH (c), MPH




Mississippi's nonelderly adults aged 19-64 years experience statistically higher rates of uninsurance compared to nationwide nonelderly adult rates ($p<.001$), 24% versus 21% respectively, even though Mississippians have significantly higher rates ($p<.001$) of public health insurance (programs such as Medicaid) and lower rates of private health insurance than national rates ($p<.001$).

# Health Coverage by Type:
## Adult Age Groups




Source: 2007, 2008, and 2009 Current Population Surveys, U. S. Census Bureau.

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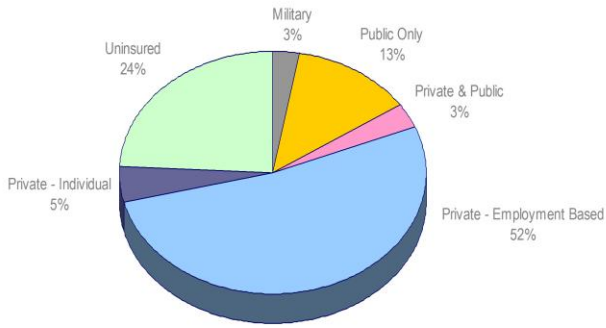
Young adult Mississippians less than twenty-five years of age comprise the age group with the lowest private insurance rates and highest uninsurance rates statewide. Adults 25 to 44 years have the least public health coverage rates and fewer uninsured than the youngest adults. Older adults 45 to 64 years of age enjoy the smallest rates of uninsurance in contrast to adults in the younger age categories.

# Health Coverage by Type:

## Adults 19-64




Source: 2007, 2008 and 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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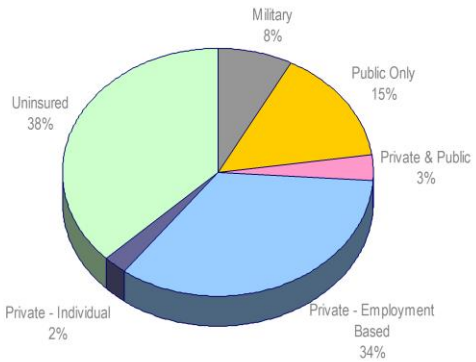
Over half (58.5%) of nonelderly Mississippi adults have private health coverage, with 90% of private insurance accessed solely through employment-based plans. Nearly 1 in 4 (24%) nonelderly adult Mississippian lacks any health insurance coverage. Public and military health insurance cover the remaining 17.5% of nonelderly adult Mississippians.

Public health programs provide some coverage for those who do not have access to other health insurance plans. However, nonelderly adults are much more likely to be uninsured than children or the elderly. Low-income children can qualify for public health insurance programs such as Medicaid or the Children's Health Insurance Program. Adults 65 or older can qualify for Medicare public health insurance coverage. Medicaid health coverage enrollment is restricted regarding the nonelderly adult population to a few select groups such as low-income pregnant women, the blind, or disabled.

# Health Coverage by Type:
## Adults 19-24




Source: 2007, 2008, and 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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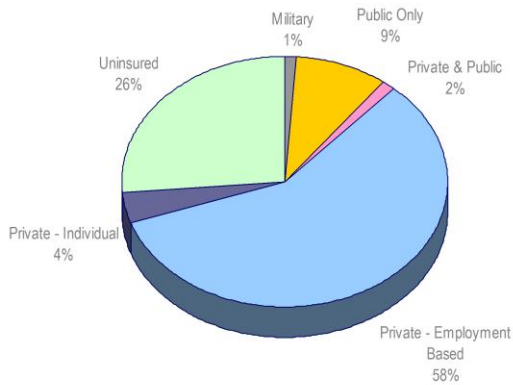
At a rate of 38%, many of Mississippi's young adults, approximately 92,000, lack health insurance coverage. Although younger adults are usually healthy, not having health insurance does reduce access to health care, particularly preventive care, and can delay timely care when health issues emerge.

Young adults have the highest rates of uninsurance due in part to less available access to employer sponsored coverage than older adults. Only one-third (34%) of Mississippians aged 19-24 are insured through employer-based health insurance. Young adults do not qualify for public health coverage programs such as the Children's Health Insurance Program (CHIP). The other quarter acquire coverage through military service or Medicaid public insurance.

# Health Coverage by Type:
## Adults 25-44




Source: 2007, 2008, and 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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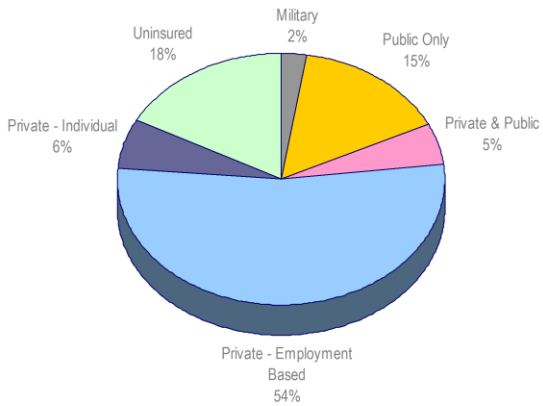
A greater portion (58%) of Mississippi adults aged 25-44 obtain health insurance from the private market via an employer than younger adults. Still more than 1 in 4 (26%) adults in this age group are uninsured. Adults 25-44 years of age are more likely to work for employers providing health coverage benefits than younger adults. Less than 10% have public health insurance due to limitations on enrollment.

Medicaid provides public health coverage for certain eligible nonelderly adults including pregnant women in poverty, the blind, and the disabled. Adults over 65 years old qualify for Medicare, a public health coverage program designed primarily for the elderly. However, the disabled for over twenty-four months and people with end stage renal disease can qualify for Medicare without being 65 years of age or older.

# Health Coverage by Type:
## Adults 45-64




Source: 2007, 2008, and 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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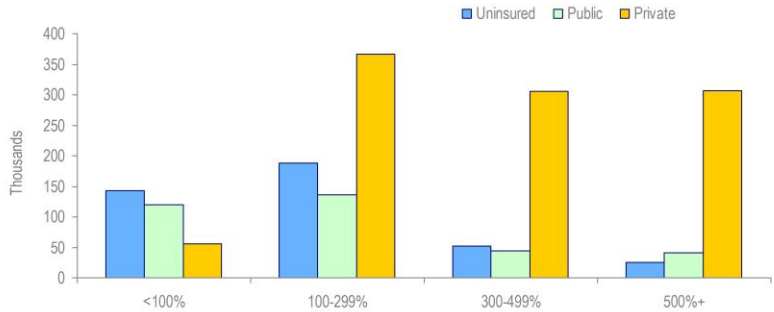
Employer-based health insurance coverage is more abundant among Mississippi adults 45-64 years at 54% than young adults aged 19-24. Middle-aged adults tend to have the better access to job-based health insurance coverage or incomes allowing for purchase of individual private health plans than those aged 19-24.

Due to older adults being more prone to develop disability versus younger adults, the elder age group has higher rates of public health coverage. About 1 in 7 adults 45 to 64 are covered by public insurance. Although there are increased opportunities to procure health insurance, 18% of middle-aged adults are not insured.

# Health Coverage by Type:
## Adults 19-64 & Poverty Level




Source: 2007, 2008, and 2009 Current Population Surveys, U. S. Census Bureau.

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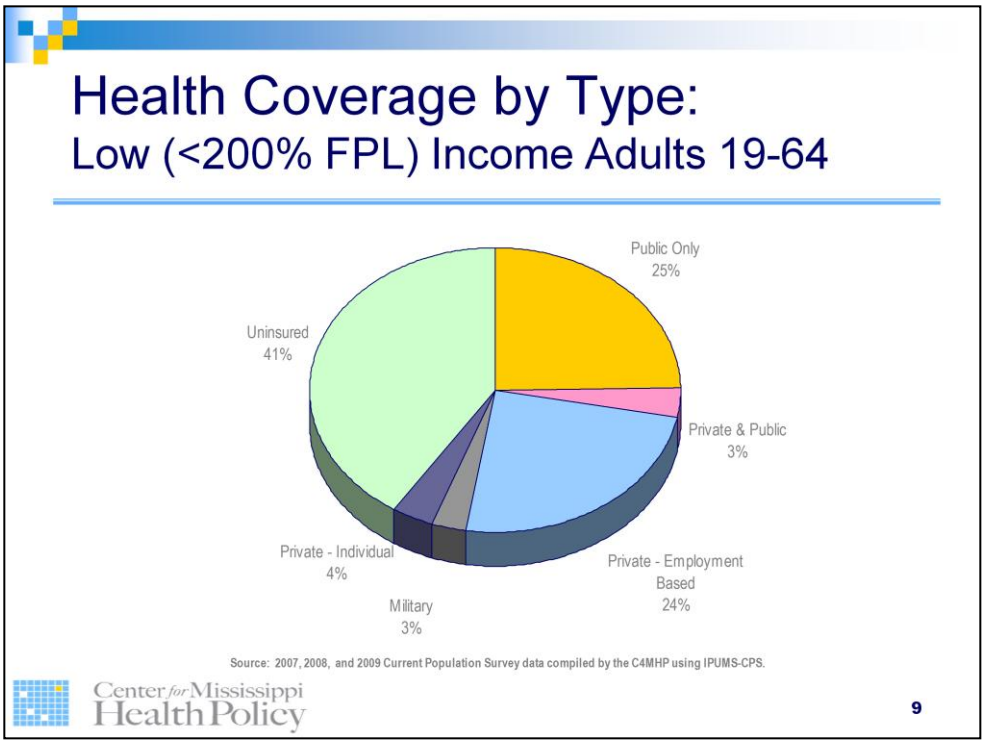
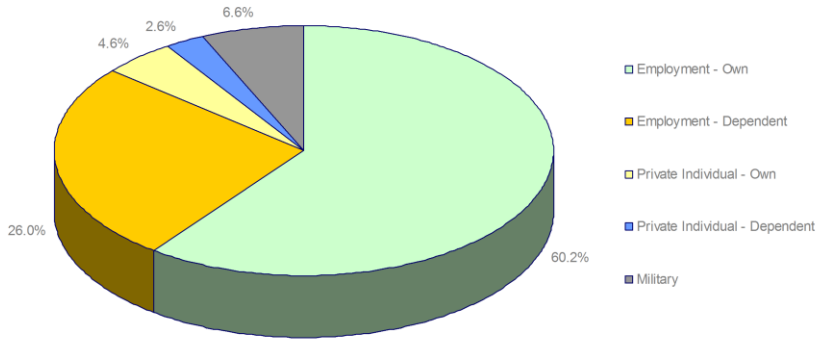
Nonelderly Mississippi adults exhibit increased private health insurance coverage as poverty status rises above the Federal Poverty Level. Conversely, public health coverage declines as poverty status progresses above the Federal Poverty Level, mainly attributable to program income eligibility limits. Persons lacking any health insurance coverage tend to be from groups below or slightly above the Federal Poverty Level.




Nearly half (41%) of Mississippi's low-income, nonelderly adults are uninsured, about ten percent of the state's entire population of 2.9 million. Given private health insurance premium costs, low-income adults are at particularly high risk of experiencing uninsurance.

Low-income, nonelderly Mississippians have substantially lower rates of employer-based health insurance at 24% versus the 52% rate ($p<.001$) for all nonelderly adults. The low-income group has twice the rate of public health insurance coverage than the overall nonelderly as well, a highly significant difference at $p<.001$. All other types of health insurance coverage rates are similar between the low-income and overall statewide nonelderly population.

# Health Coverage by Type:
## Adults 19-64 & Private Coverage




Source: 2007, 2008, and 2009 Current Population Surveys, U. S. Census Bureau.

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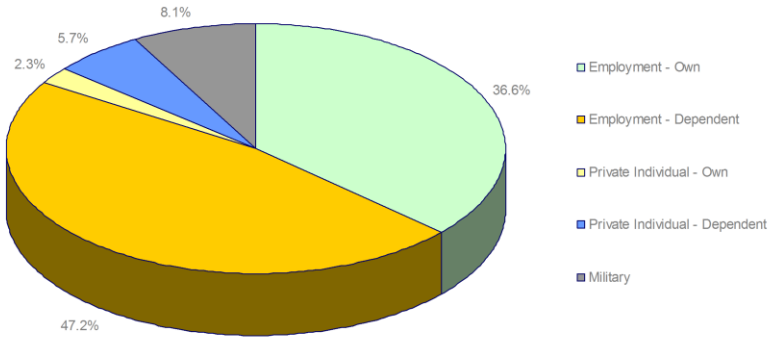
In regard to the distribution of private coverage for Mississippians 19-64, employer-sponsored health insurance covers the majority (60%), while another 26% are dependents on an employer-based plan. Privately purchased health insurance policies cover 7% for both the purchaser and dependents on the purchaser's plan. Military health plans cover the remaining 7% of insured adults.

# Health Coverage by Type:
## Adults 19-24 & Private Coverage




Source: 2007, 2008, and 2009 Current Population Surveys, U. S. Census Bureau.

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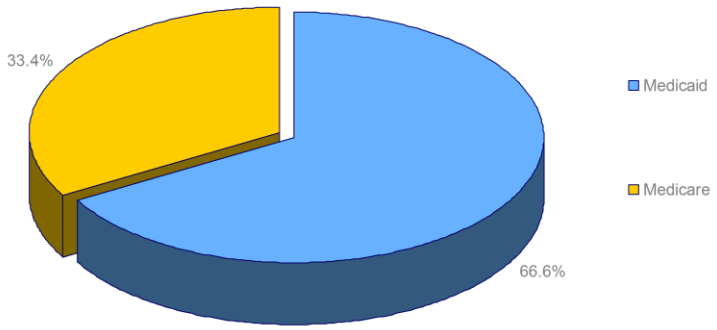
Younger Mississippians with private health insurance are much more likely to be covered as a dependent on an employer-based family plan (47%) than by their own employer-based plan (37%). Adults below 25 years of age are more likely to work in jobs with lower wages offering no health insurance benefits than older adults. Hence, young adults must depend on family coverage policies, individually purchased plans, or military health coverage in order to garner private health insurance.

# Public Health Coverage by Type:
## Adults 19-64




Source: 2007, 2008, and 2009 Current Population Surveys, U. S. Census Bureau.

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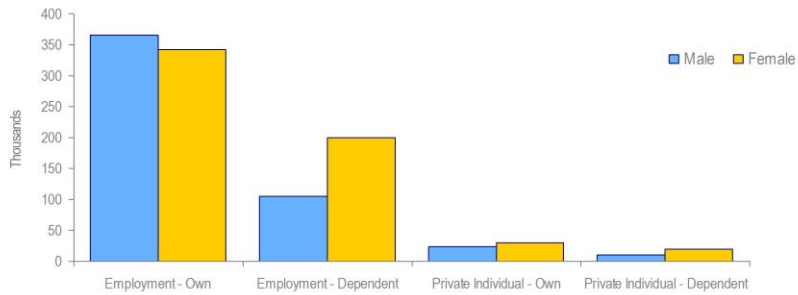
Of the nonelderly adults with public insurance coverage, nearly two-thirds rely on Medicaid. The other third depend on Medicare for their health insurance coverage.

# Private Health Coverage by Type:
## Adults 19-64 & Gender




Source: 2007, 2008, and 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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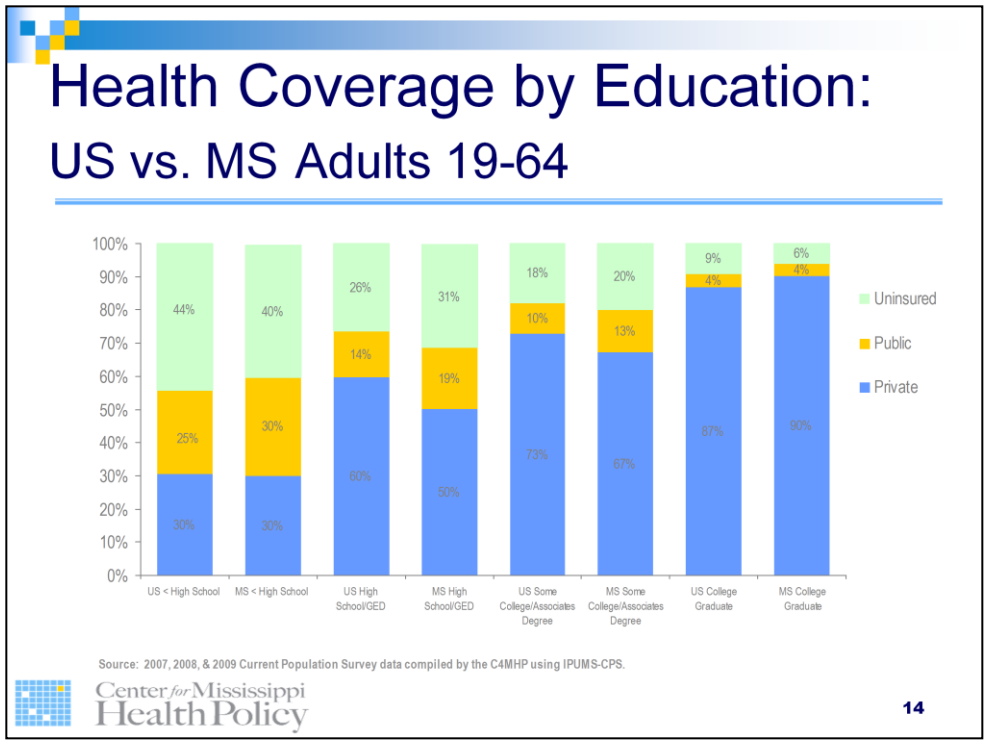
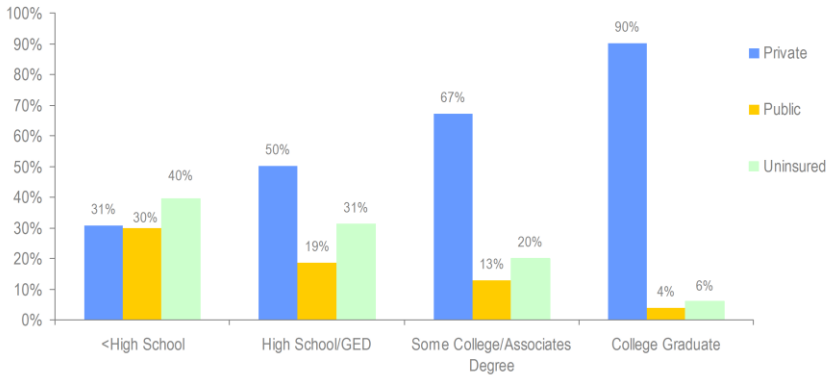
Larger numbers of males have their own employment-based health insurance. Reflecting the opposite, more females are dependents on employment-based and privately-owned health insurance policies or have private-individual policies than males.




Both in Mississippi and nationwide, uninsurance and public insurance are most likely to occur in nonelderly adults with lower educational attainment, while private coverage is most often experienced by adults with higher educational completion. Mississippians without a high school degree have significantly ($p<.05$) higher public coverage rates (30%) than national public coverage rates (25%) for those without a high school degree. United States private health insurance rates for nonelderly adults with a high school degree or the General Educational Development (GED) certification, at 60%, is significantly ($p<.001$) higher than Mississippi's private health coverage rates of 50% in high school or GED graduates.

# MS Health Coverage by Education:
## Adults 19-64




Source: 2007, 2008, & 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS (see Technical Appendix).

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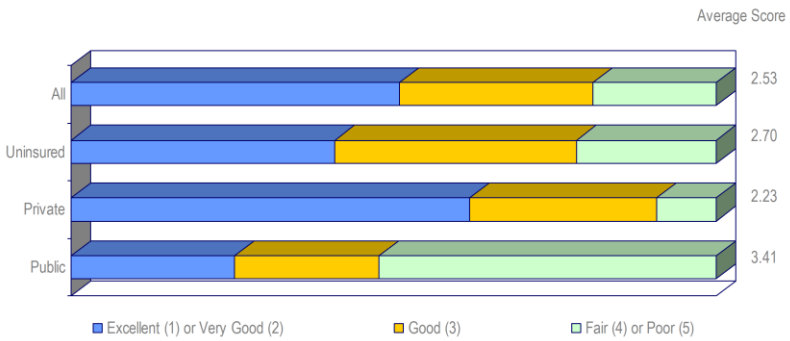
Uninsurance, at 40%, is found most frequently in nonelderly Mississippians with less than a high school diploma. In comparison, at 6%, the uninsurance rate is significantly ($p<.001$) lower for nonelderly adults with at least a college degree. People with more education have greater access to jobs that tend to provide health coverage.

Private insurance rates increase steadily by levels of educational attainment. College graduates enjoy the highest rates of private health coverage at 90%, while adults with less than a high school education experience significantly low rates of private coverage at 30% ($p<.001$). In contrast, public health coverage rates, as with uninsurance rates, decline with growing educational attainment.

# Health Coverage by Health Status:
## Adults 19-64




Source: 2007, 2008, & 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS (see Technical Appendix).

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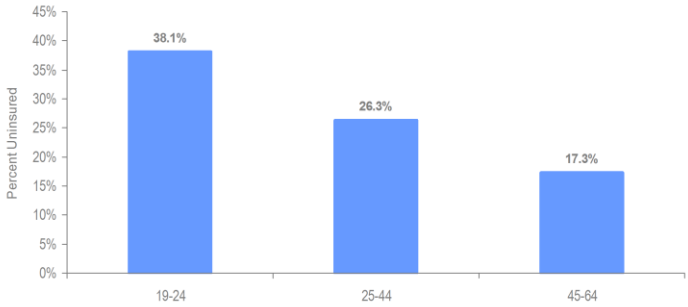
Self-reported health status by nonelderly adults is best among the privately insured. On a scale where 1 equals excellent health status and 5 equals poor health status, the uninsured and publicly insured report higher scores, reflecting less optimal health status. Publicly covered persons with fair or poor health are more apt to have a disabling condition qualifying them for public coverage. Uninsured persons in fair or poor health may not have health insurance because of an inability to work and buy health coverage.

# Uninsured by Age Group:
## Adults 19-64




Source: 2007, 2008, and 2009 Current Population Surveys, U.. S. Census Bureau.

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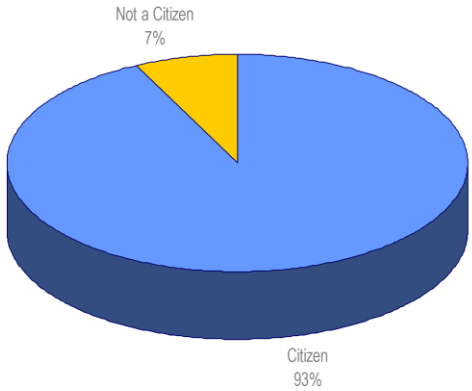
The uninsured rate is significantly (p<.001) highest for Mississippi's youngest adult age cohort at 38% compared to older nonelderly adult age groups. Thus, rates of uninsurance decline as age increases. Next higher rates are in the 25-44 year age group, as 1 out of 4 (26%) are uninsured. Lowest uninsurance rates are in those aged 45-64, as nearly 1 out of 5 (17%) in this age group are uninsured.

# Uninsured by Citizenship:

## Adults 19-64




Source: 2007, 2008, and 2009 Current Population Surveys, U.. S. Census Bureau.

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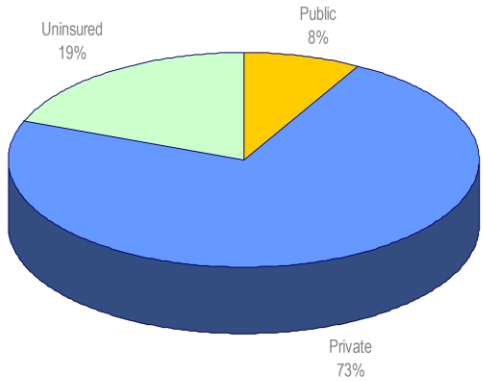
Almost all (93%) of Mississippi's uninsured nonelderly adults are United States citizens.

# Health Coverage by Type:
## Working Adults 19-64




Source: 2007, 2008, and 2009 Current Population Surveys, U.. S. Census Bureau.

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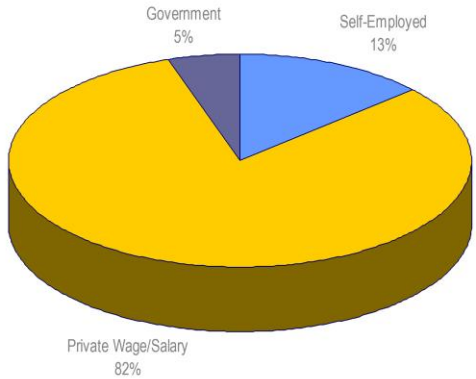
Nearly 1 out of 5 (19%) working, nonelderly adults are uninsured. The Federal Agency for Healthcare Research and Quality's (ARHQ) annual Medical Expenditure Panel Survey (MEPS) of employers indicate businesses with a majority of lower paid staff are less likely to offer health insurance coverage to their employees. Most (73%) nonelderly adults with jobs are privately insured. Few (8%) working adults 19-64 years of age have public health coverage.

# Uninsured by Employer Type:
## Adults 19-64




Source: 2007, 2008, & 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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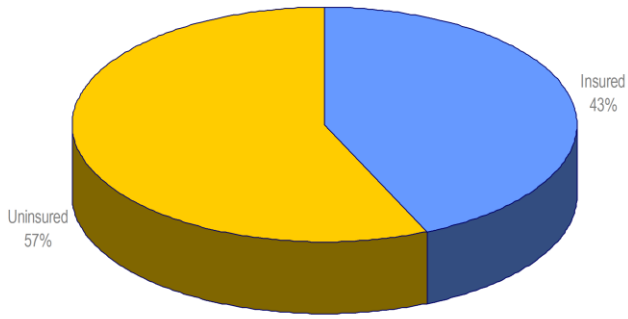
Uninsured working nonelderly Mississippians primarily (82%) work at private firms. About 1 in 7 working uninsured are self-employed. Thus, having employment is no guarantee of access to health insurance coverage.

# Health Coverage of the Unemployed:
## Adults 19-64




Source: 2007, 2008, and 2009 Current Population Surveys, U.. S. Census Bureau.

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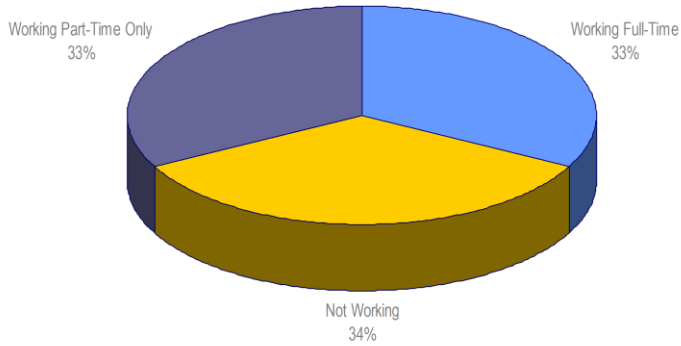
Over half of every (57%) unemployed nonelderly adult has no health insurance coverage, while 43% of unemployed adults aged 19-64 has health insurance coverage.

# Uninsured by Work Hour Status:
## Adults 19-64




Source: 2007, 2008, and 2009 Current Population Surveys, U.. S. Census Bureau.

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Over half (66%) of uninsured Mississippi adults 19-64 years of age are working and one-third (33%) work full-time jobs. Another one-third of the working uninsured nonelderly adults are employed at least part-time.

# Private Health Coverage by Income:
## US vs. Mississippi Adults 19-64

Source: 2007, 2008, & 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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Mississippi's nonelderly adults maintain lower but not statistically significant differing rates of private health insurance coverage compared to national rates across the range of income groups. The most differential is evident between state and national rates in the highest income group of over $40,000 per year.

# Public Health Coverage by Income:
## US vs. Mississippi Adults 19-64

Source: 2007, 2008, & 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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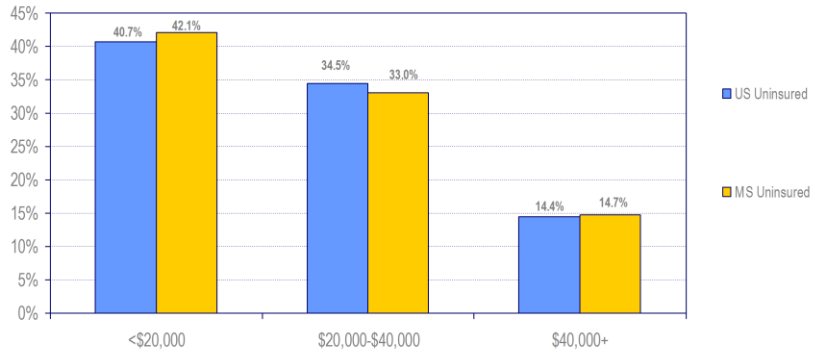
Mississippi's nonelderly adults have slightly higher rates of public coverage for household incomes less than $20,000 per year compared with the United States public coverage rates for the same low-income category. National rates of public coverage are also lower than Mississippi's for both those earning between $20,000 - $40,000 and $40,000 or more per year.

# Uninsured by Income:
## US vs. Mississippi Adults 19-64




Source: 2007, 2008, & 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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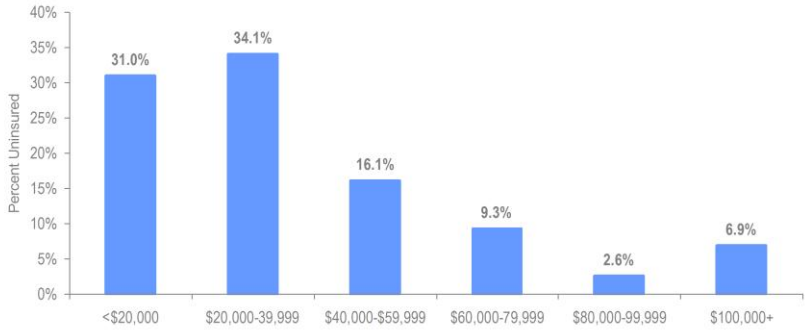
Mississippi's nonelderly adults have slightly higher rates of uninsurance by household incomes of less than $20,000 per year versus corresponding United States uninsurance rates. Fewer state residents earning $20,000-$40,000 per year are uninsured than the U.S. rate. National rates of uninsurance are nearly equal to Mississippi's for those earning $40,000 or more per year at 14.4% versus 14.7%, respectively.

# Uninsured by Household Income:
## Adults 19-64




Source: 2007, 2008, and 2009 Current Population Surveys, U.. S. Census Bureau.

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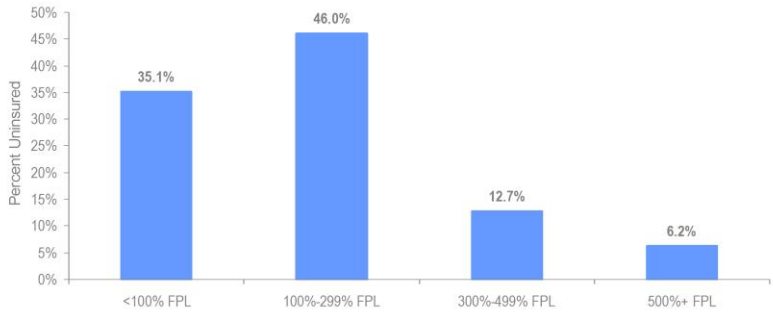
More than three out of four (81%) uninsured nonelderly adults have household incomes of less than $60,000 annually. The highest uninsured income group, at 34%, earn between $20,000 and $40,000 per year. As household income climbs, rates of uninsurance fall.

# Uninsured by Poverty Level:
## Adults 19-64




Source: 2007, 2008, and 2009 Current Population Surveys, U.. S. Census Bureau.

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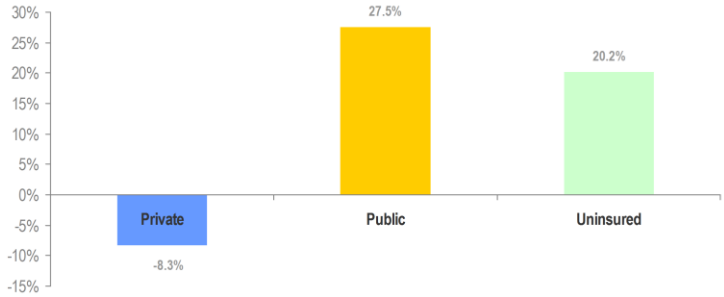
The majority (81%) of Mississippi's uninsured nonelderly adults live below 300% of the Federal Poverty Level, with the largest percentage (46%) living above 100% and below 300% of the Federal Poverty Level. As nonelderly adults ascend above the Federal Poverty Level, uninsurance rates decline.

# Trends- % Change by Coverage Type:
## Adults 19-64, 2000-2002 vs. 2007-2009




Source: 2001, 2002, 2003, 2007, 2008, & 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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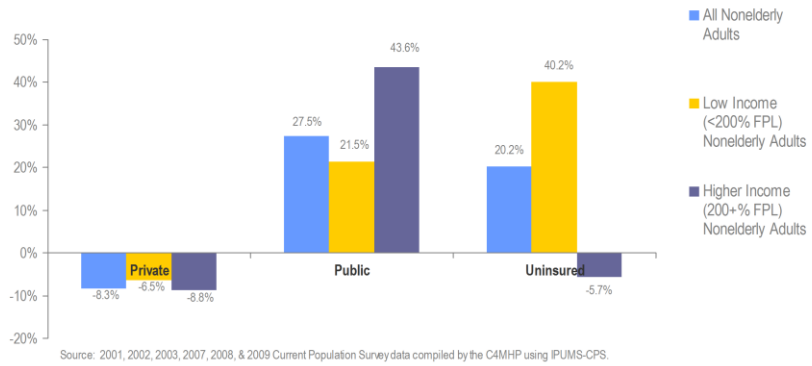
Three year averages, 2000-2002 versus 2007-2009, were compared to identify health insurance coverage trends over time for nonelderly Mississippi adults. Trend analysis depicts a statistically significant ($p<.001$) drop in private insurance coverage by over 8%, a highly statistically significant increase ($p<.001$) in public coverage by 28%, and a statistically significant ($p<.001$) marked rise of uninsurance by 20%.

Mississippi's health insurance trend is reflected nationwide. While most Americans continue to obtain health coverage via their employer, uninsurance and public coverage has been rising steadily over the past two decades as employer-based coverage declined.

## Trends- % Change Uninsured by Poverty: Adults 19-64, 2000-2002 vs. 2007-2009




Source: 2001, 2002, 2003, 2007, 2008, & 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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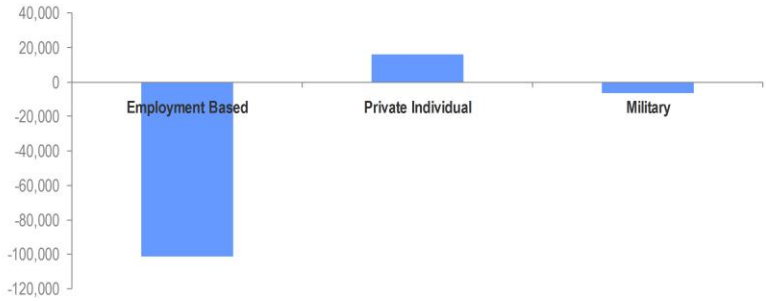
Contrasting health insurance coverage averages from 2000-2002 versus 2007-2009, adults 19-64 show declines in private coverage, with the steepest drop at 9% for higher-income, privately insured, nonelderly adults. Expansion of public health coverage and uninsurance occurred over the same time frame for both low and high income groups. Public insurance rose most in higher income nonelderly adults at 44 percent. All increases in the uninsured appear in the low income group, a 40% gain, while uninsurance declined in the higher income group by 6%.

# Trends- % Change by Private Types:
## Adults 19-64, 2000-2002 vs. 2007-2009




Source: 2001, 2002, 2003, 2007, 2008, and 2009 Current Population Surveys, U.. S. Census Bureau.

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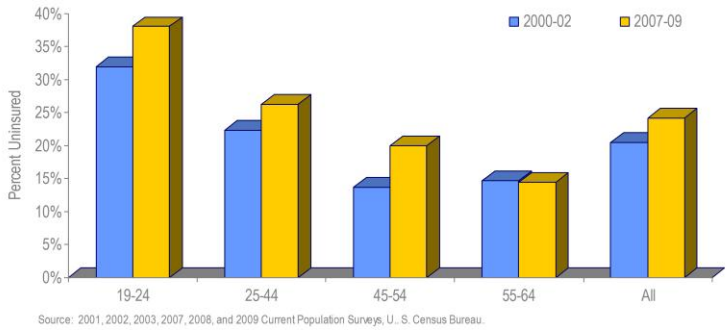
Comparing health insurance coverage averages from 2000-2002 with 2007-2009, adults 19-64 show statistically significant ($p<.001$) declines in private health coverage derived from employment and military service, while privately purchased health insurance plans have statistically significant ($p<.001$) gains at over 16,100 nonelderly adults.

# Trends- % Uninsured by Age Group

## Adults 19-64, 2000-2002 vs. 2007-2009

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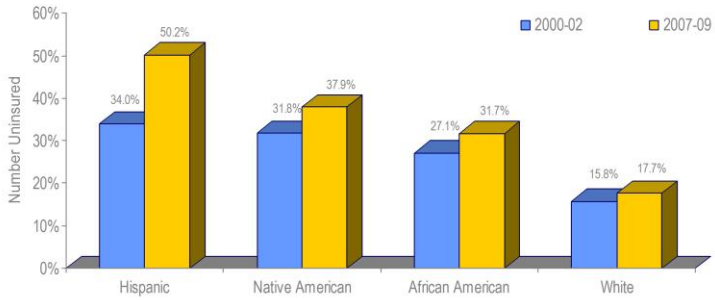
Comparing uninsurance three year averages from 2000-2002 with 2007-2009, the uninsured rate increased for nonelderly adults in all age groups except those aged 55-64, where uninsurance declined slightly. Rises in uninsurance is most pronounced in young adults aged 19-24 and least pronounced in adults aged 25-44.

# Trends- % Uninsured by Race/Ethnicity:

## Adults 19-64, 2000-2002 vs. 2007-2009




Source: 2001, 2002, 2003, 2007, 2008, & 2009 Current Population Survey data compiled by the C4MHP using IPUMS-CPS.

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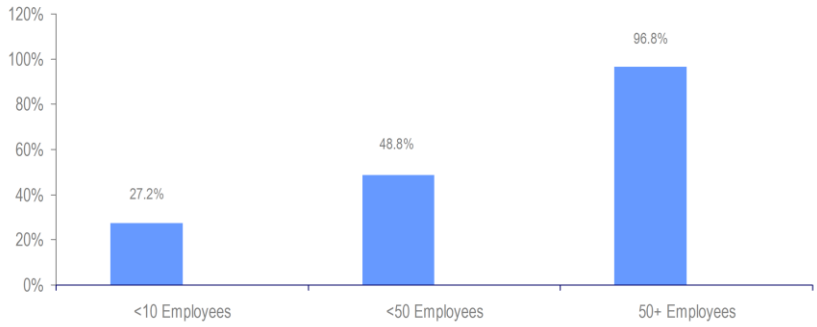
Comparing uninsurance three year averages from 2000-2002 with 2007-2009, the uninsured rate increased in every racial/ethnic group of nonelderly adults. Growth of uninsurance is greatest for Hispanic nonelderly adults, while the numeric change is highest for African-American nonelderly adults in Mississippi.

# Employer Health Insurance Offered by Firm Size, 2009




Source: Medical Expenditure Panel Survey Insurance Component. Agency for Healthcare Research and Quality, Rockville, MD. http://www.meps.ahrq.gov

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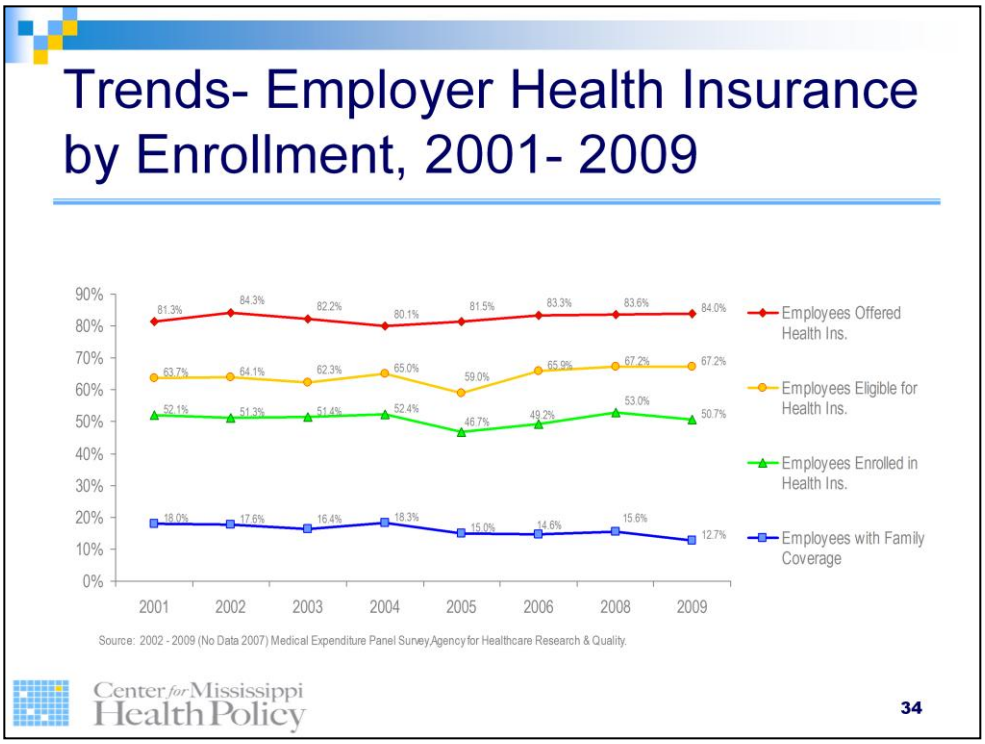
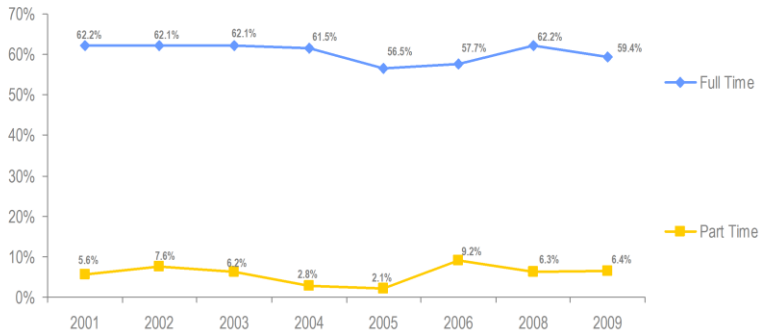
Adults working full time does not mean there is automatic access to health insurance coverage. Nearly all (97%) of large Mississippi employers with 50 or more employees offer insurance to their employees. However, about half (49 percent) smaller employers with less than 50 employees offer health insurance to their employees, and about 1 out of 4 (27 percent) firms with fewer than 10 employees offer health insurance in Mississippi.




Approximately 67 percent of all employees working for private establishments in Mississippi are eligible and qualify for health insurance coverage. Little more than half (51 percent) of private sector employees are enrolled in health insurance, with only 1 out of 7 (13 percent) enrolled in family coverage during 2009. Family coverage enrollment has steadily dropped since 2001, with a slight increase in 2008 to 15.6%, but still less than the highest enrollments of 18.3% in 2004.

Note: No Medical Expenditure Panel Survey Data in 2007

## Trends- Employer Health Insurance Enrollment by Full & Part-Time Worker, 2001- 2009




Source: 2002 - 2009 (No Data 2007) Medical Expenditure Panel Survey,Agency for Healthcare Research & Quality.

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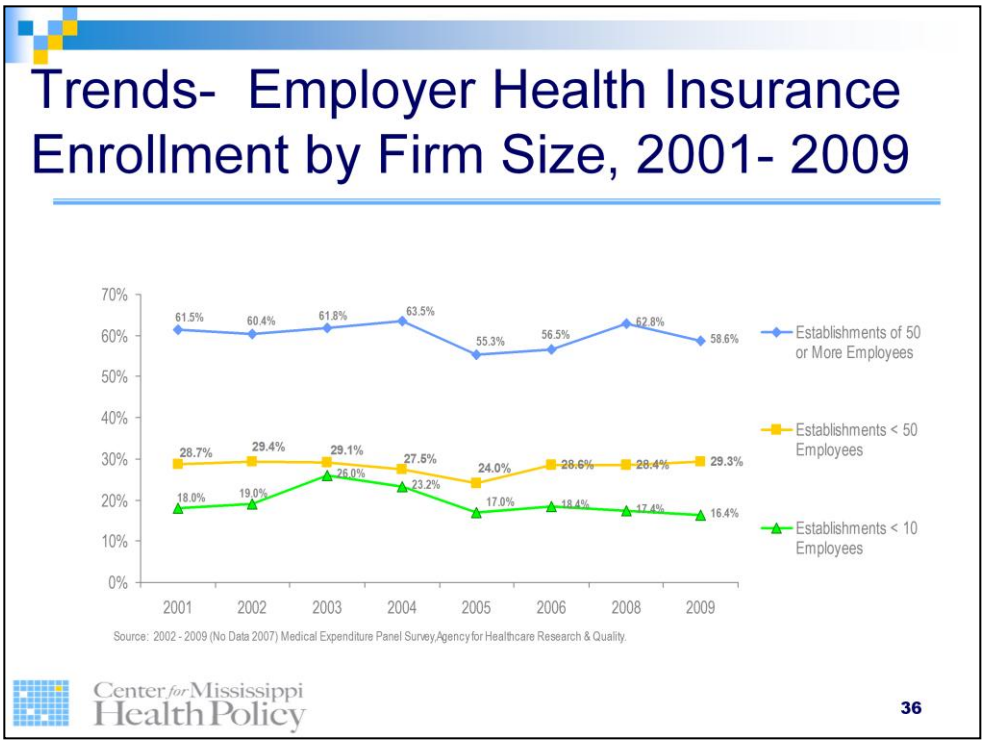
Full-time employees enrolling in employer-based plans declined from 62% to 59% in 2009. Enrollment rates in health insurance are much lower for part-time employees than for full-time employees. Only 6 percent of part-time employees were enrolled in an employer-based health plan during 2008, a decline from 9 percent in 2006.

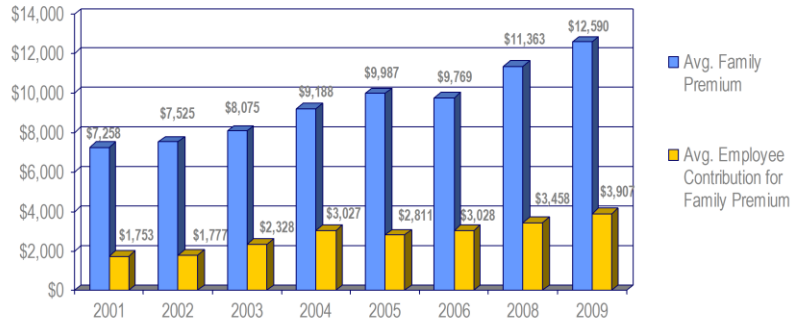
Note: No Medical Expenditure Panel Survey Data in 2007




Health insurance enrollment rates are markedly lower for employees working in smaller firms rather than larger firms, 59 percent versus 16 percent respectively during 2009. Enrollment increased slightly overall from 2001 to 2009 in establishments with less than 50 employees, while it declined slightly over the same time frame in the smallest and largest firms.

Note: No Medical Expenditure Panel Survey Data in 2007

## Trends- Employer Health Insurance by Average Family Premium & Employee Contribution, 2001-2009




Source: 2002 - 2009 (No Data 2007) Medical Expenditure Panel Survey, Agency for Healthcare Research & Quality.

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Mississippi average family health premiums and contributions required by employees have steadily risen by 74% and 123% respectively since 2001. The median household income for Mississippians, according to the United States Census Bureau, was around $37,404 in 2008. Thus, an average contribution of $3,907 towards family health coverage is 10 percent of Mississippi's median family income. For low income families, this cost can be a significant barrier to enrollment in an employer's health insurance plan, even if one is offered.

With employer-based health insurance premiums increasing annually, declines in persons covered by employer-based plans are anticipated to continue.

Note: No Medical Expenditure Panel Survey Data in 2007

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