

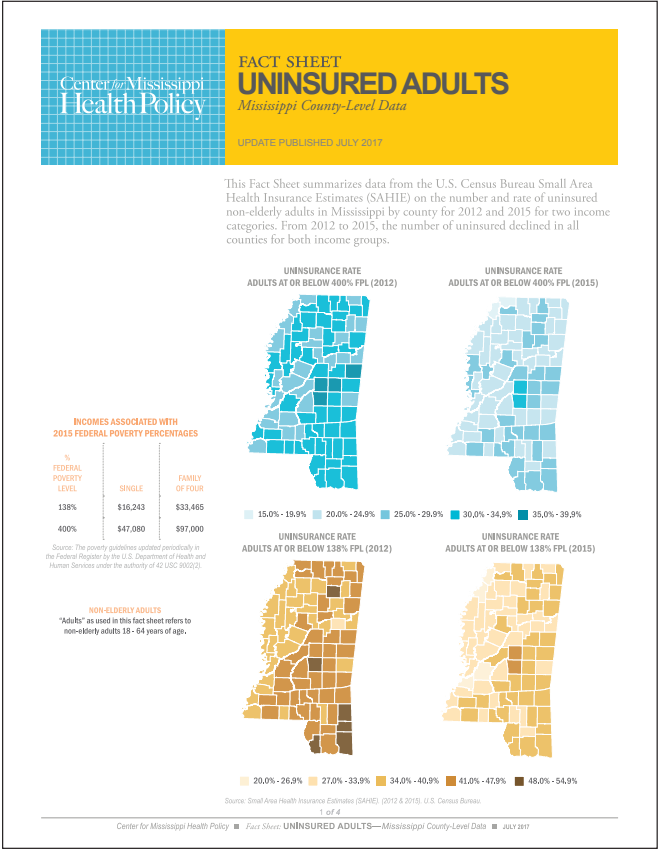
Center *for* Mississippi Health Policy

CHART BOOK:

A PROFILE OF HEALTH COVERAGE FOR MISSISSIPPI ADULTS

June 2018

Overview

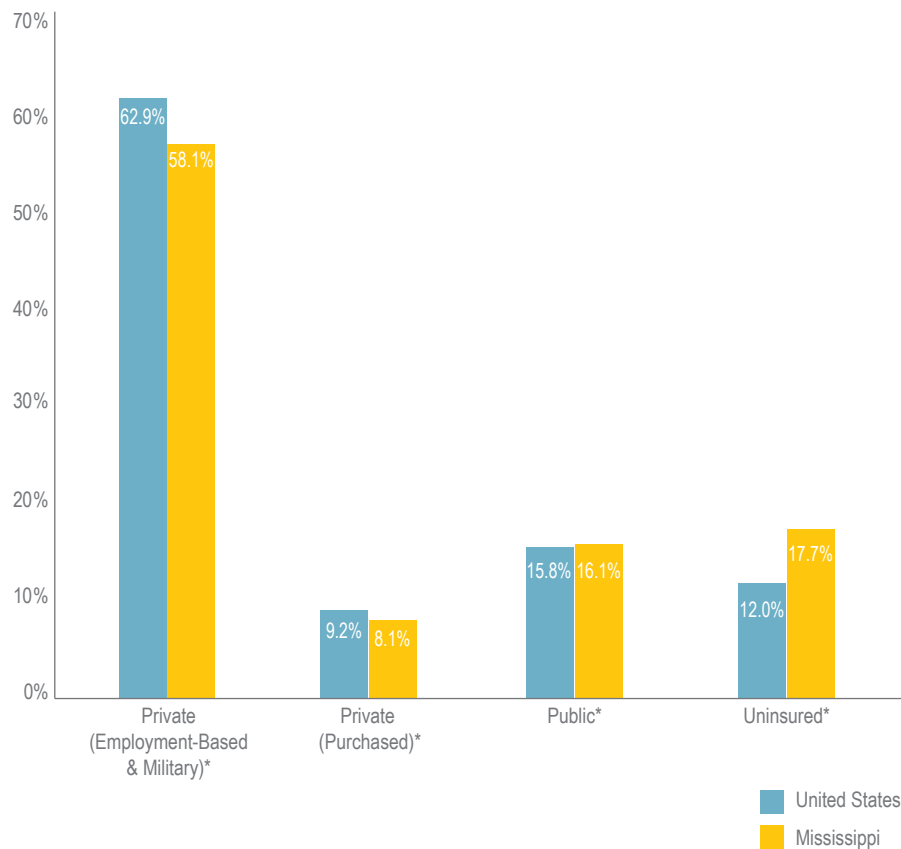


Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2016 United States Census Bureau's American Community Survey (ACS) at the request of the Center for Mississippi Health Policy. The ACS asks a representative sample of households about their health insurance coverage. This chartbook summarizes the responses provided by nonelderly (19 through 64 years of age) Mississippi adults.

This chartbook also includes a summary of the responses provided by Mississippi employers who were asked about health insurance offered in 2016. The Agency for Healthcare Research and Quality (AHRQ) conducts the survey, known as the Medical Expenditure Panel Survey (MEPS).

A related fact sheet (see image on the left) detailing the number, percentage, and trend of nonelderly uninsured adults for each county in Mississippi is also available at www.mshealthpolicy.com.

Adults 19-64 Years of Age Health Coverage by Type in the United States & Mississippi, 2016



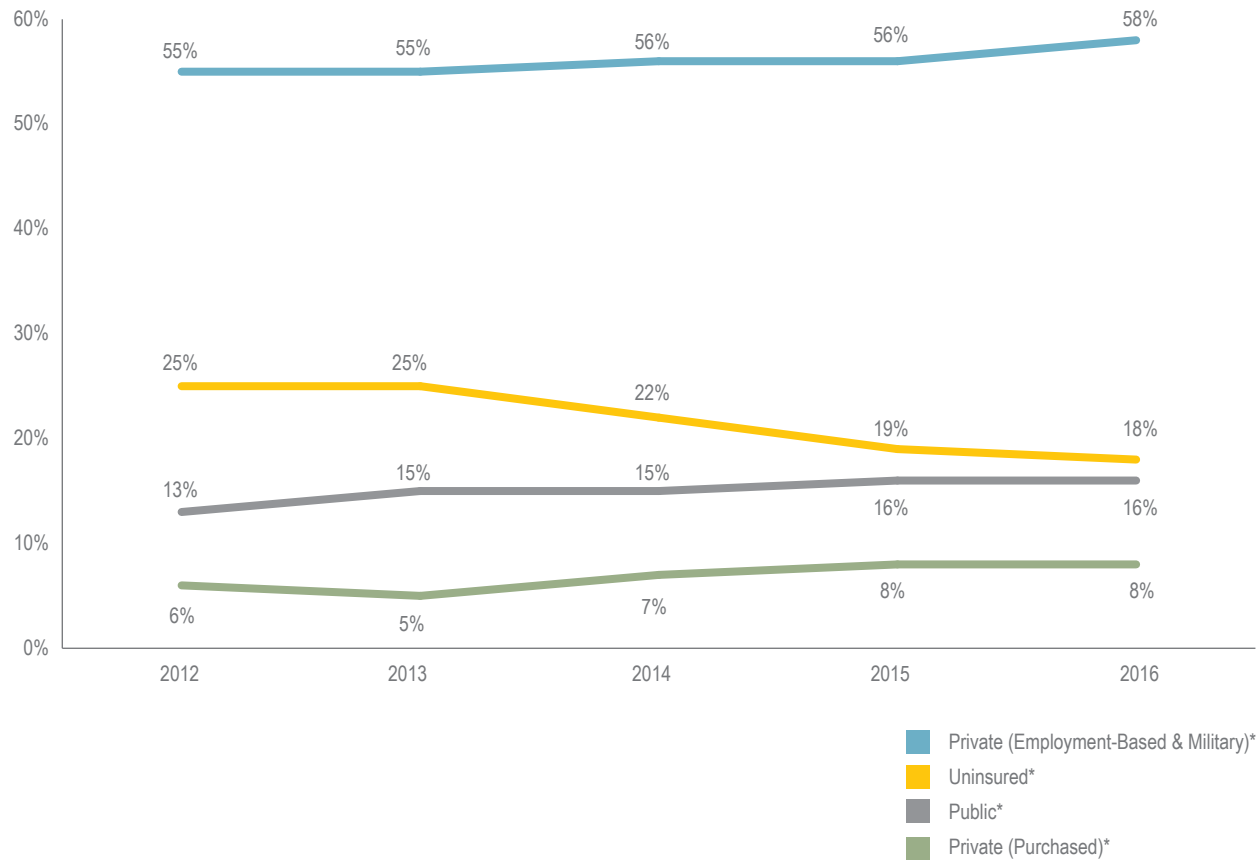
Nonelderly adults in Mississippi have significantly ($p < .01$) lower rates of private health insurance coverage than U.S. adults (employment-based and military 58% vs. 63%; private purchased 8% vs. 9%).

Mississippi's nonelderly adults have slightly, yet significantly ($p < .01$) higher rates of public health insurance coverage at 16.1% compared to U.S. nonelderly adults at 15.8%. Public coverage includes programs such as Medicaid and Medicare.

Uninsurance rates are also significantly ($p < .01$) higher among nonelderly adults in Mississippi at 18% vs. 12% nationwide.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.
*Note: Statistically significant difference ($p < .01$).

Adults 19-64 Years of Age Trends in Rates of Health Coverage by Type in Mississippi, 2012 - 2016

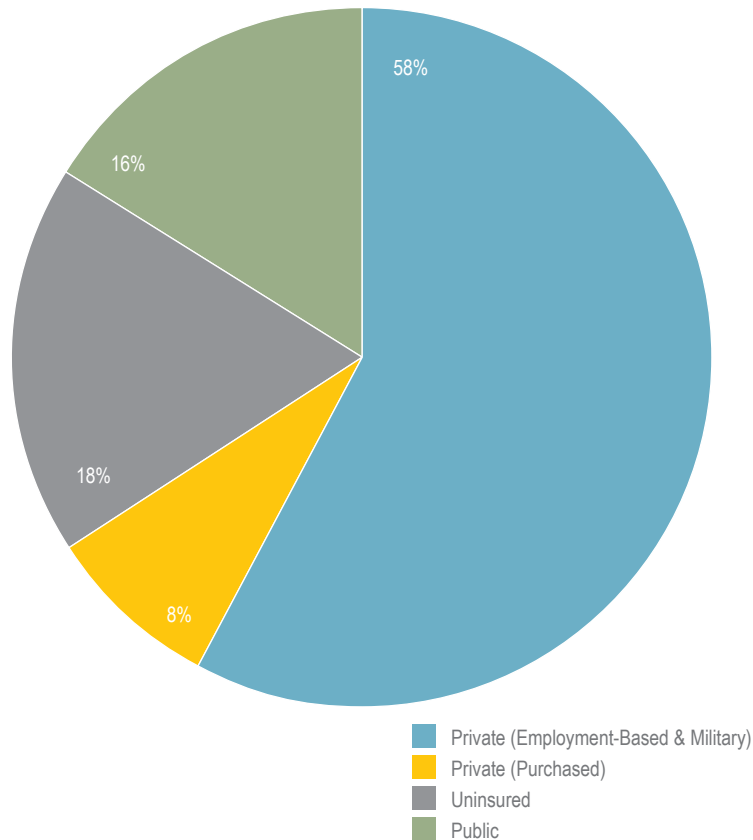


Statewide trends in health coverage rates for nonelderly adults with any type of private coverage (military and employment-based or privately purchased) or public coverage showed significant increases from 2012 to 2016.

A statistically significant decrease in uninsurance rates occurred over the same period, an opposite trend.

Source: American Community Survey. (2012-2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Adults 19-64 Years of Age Distribution by Type of Coverage in Mississippi, 2016



Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

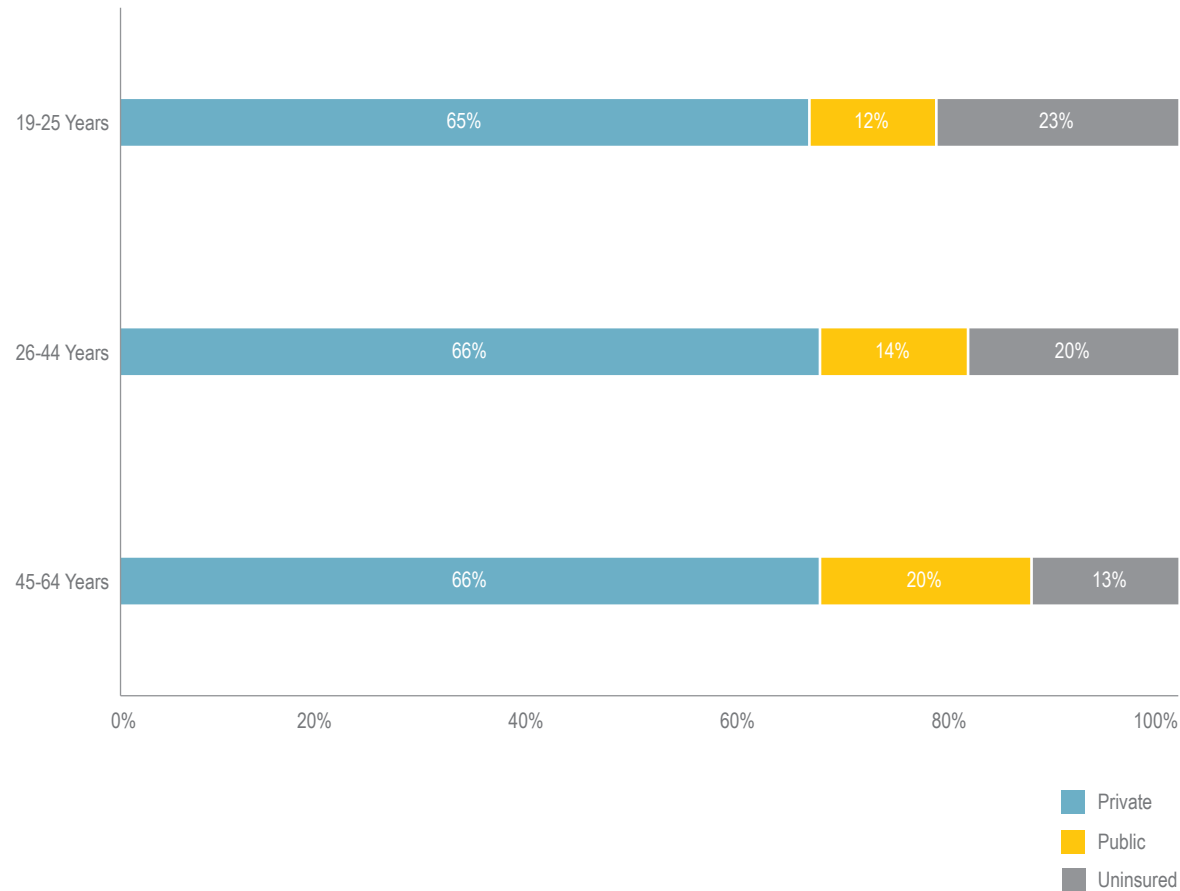
Most nonelderly adult Mississippians private insurance coverage is obtained via employer based and military plans (58%) and the remaining plans are purchased privately (8%).

More than 1 out of 6 (18%) nonelderly adults in the state are uninsured. Nonelderly adults are more likely to be uninsured than children or the elderly due to eligibility standards for public programs as follows:

- Low-income children can qualify for Medicaid or the Children's Health Insurance Programs when family income is up to 214% of the Federal Poverty Level (FPL).
- Medicaid is available for only a select group of nonelderly adults who meet certain categorical requirements. Not only must they be below income thresholds, they must also be pregnant, blind, the parent of a minor child, or disabled.
- Adults 65 or older are eligible for Medicare.

Adults 19-64 Years of Age

Type of Coverage by Age Group in Mississippi, 2016

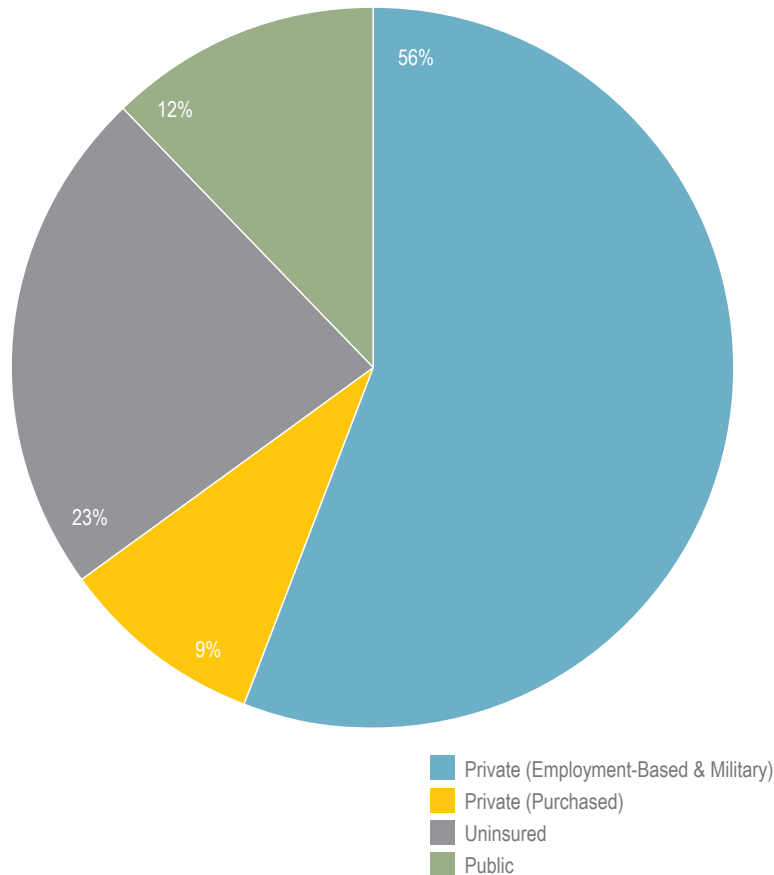


Young adults under twenty-six years comprise the age group with the lowest private insurance coverage rates and the highest uninsurance rates.

In contrast to younger adults, those age 45 to 64 had the lowest uninsurance rates and the highest rates of public coverage. Approximately two out of three in this age group had private coverage over the period.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Adults 19-25 Years of Age Distribution by Type of Coverage in Mississippi, 2016



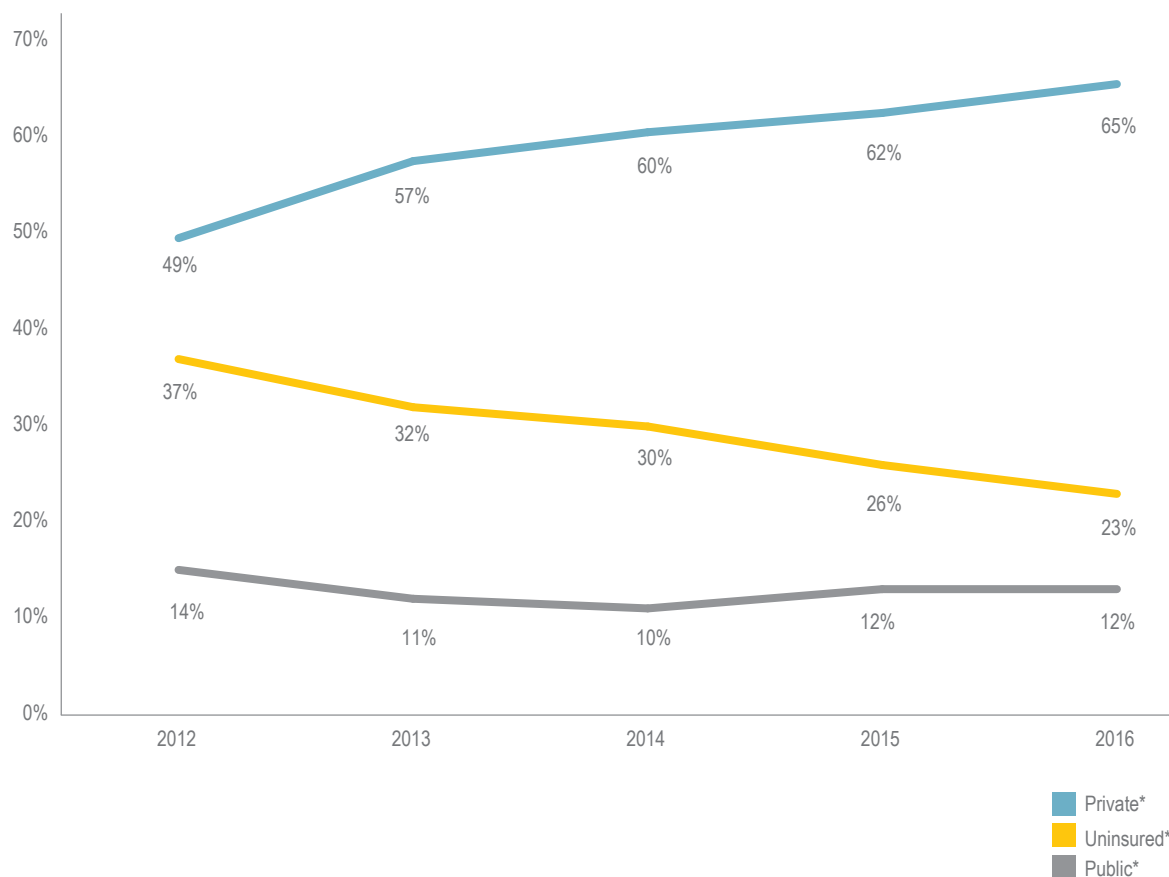
Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

More than half (56%) of young adult Mississippians had employment based and military coverage. Another nine percent had privately purchased coverage. Nearly one-quarter (23%) were uninsured and more than one in nine (12%) had public coverage.

Young adults have the highest rates of uninsurance. Although younger adults are more likely to be healthy, not having health insurance does reduce access to health care, particularly preventive care, and can delay timely care when health issues emerge.

Adults 19-25 Years of Age

Trends in Rates of Health Coverage by Type in Mississippi, 2012 - 2016

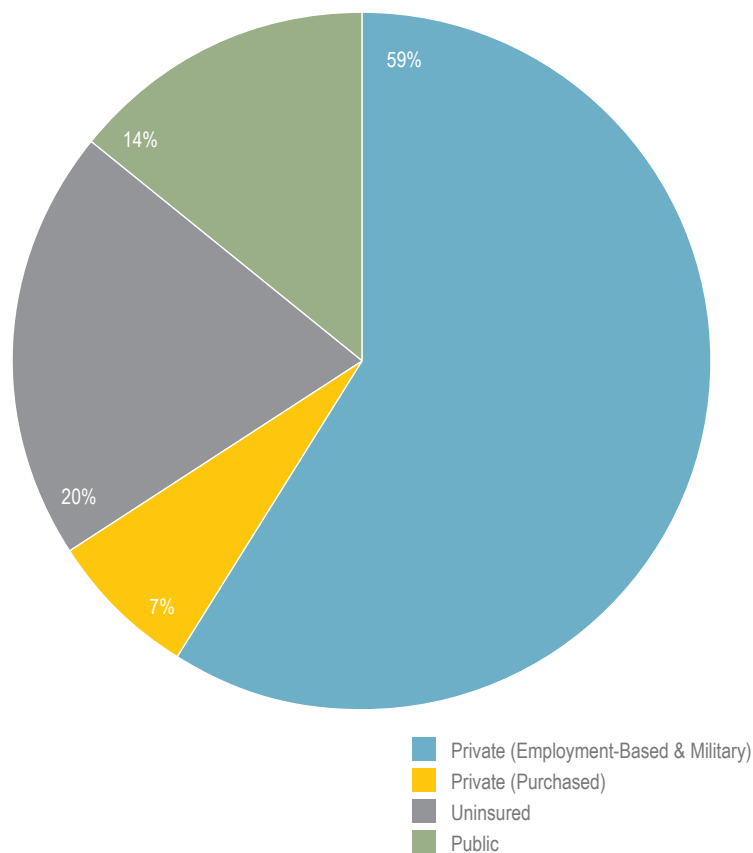


Young adults in Mississippi exhibited a significant rise in private coverage rates while uninsurance and public coverage rates fell significantly from 2012 to 2016.

A provision in the Affordable Care Act of 2010 allows adults through age 25 to remain covered on their parent's health insurance plan if the plan offers dependent coverage.

Source: American Community Survey. (2012-2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

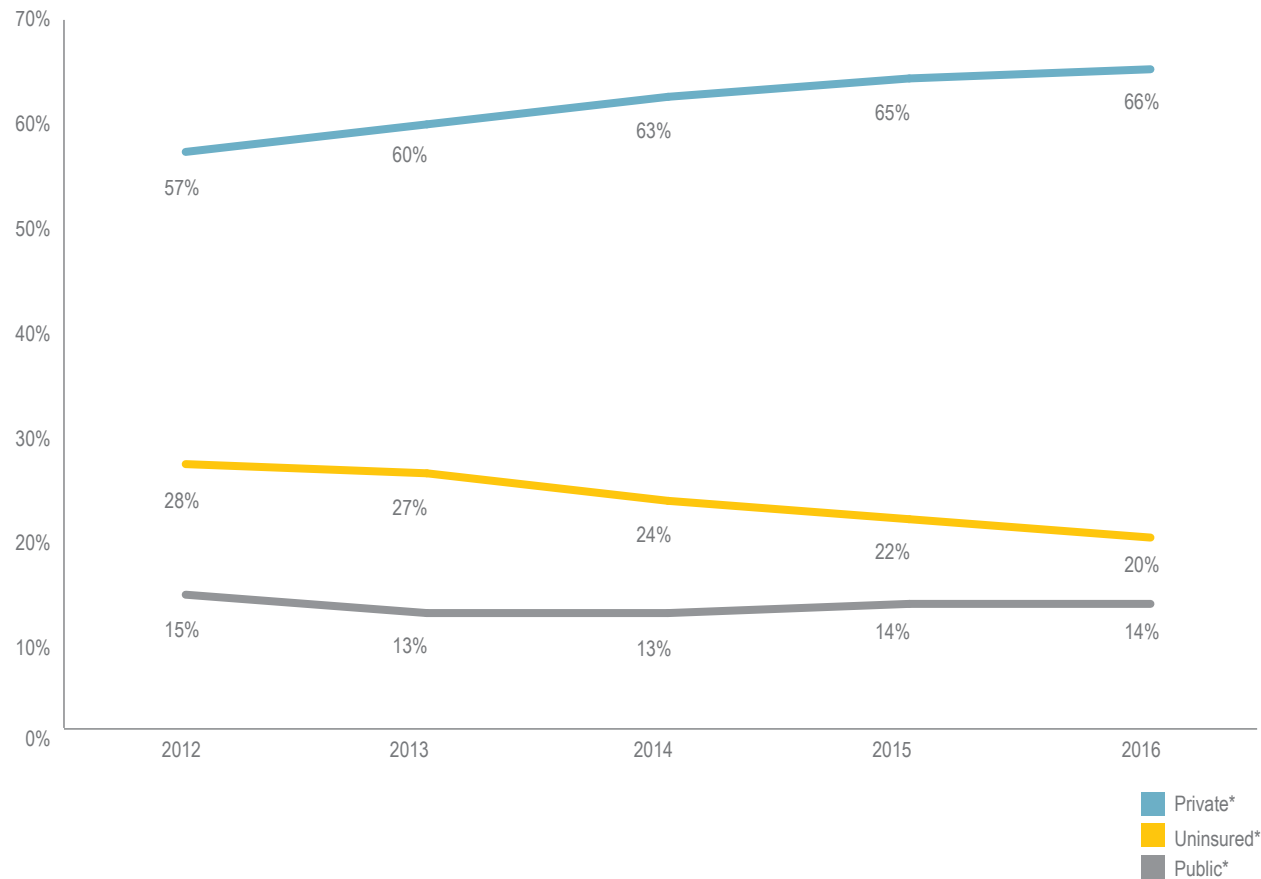
Adults 26-44 Years of Age Distribution by Type of Coverage in Mississippi, 2016



Fifty-nine percent of adults 26-44 years old in Mississippi had employer-sponsored and military coverage. Another seven percent had privately purchased coverage. One out of five (20%) in this age category were uninsured and fourteen percent had public coverage.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

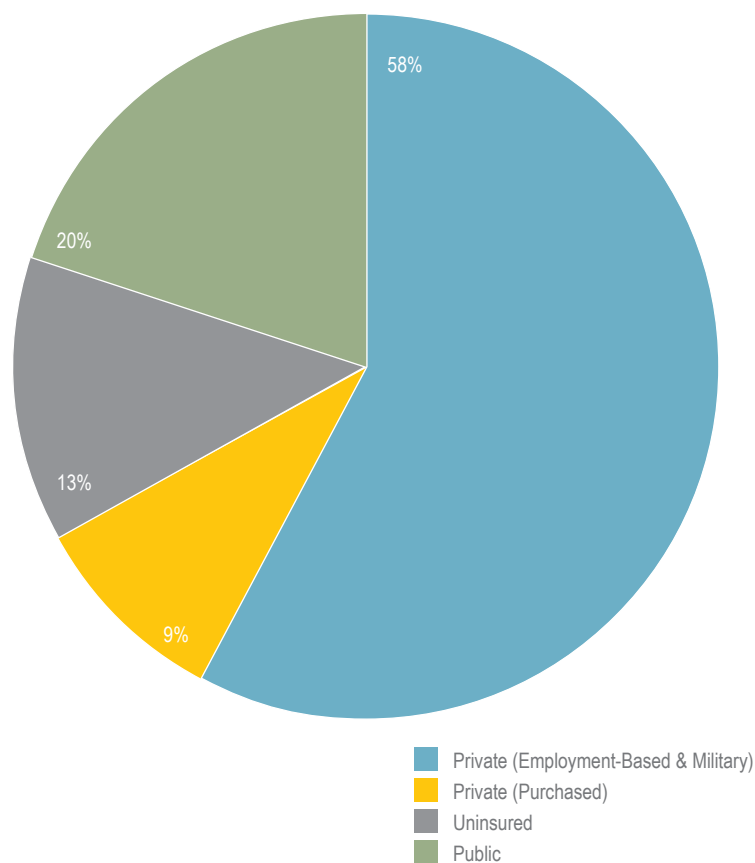
Adults 26-44 Years of Age Trends in Rates of Health Coverage by Type in Mississippi, 2012 - 2016



Rates of private insurance coverage rose significantly and uninsurance rates dropped significantly from 2012 to 2016 in adults 26 to 44 years of age. Public coverage rates did not change significantly over the same time frame in this age group.

Source: American Community Survey, (2012-2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Adults 45-64 Years of Age Distribution by Type of Coverage in Mississippi, 2016

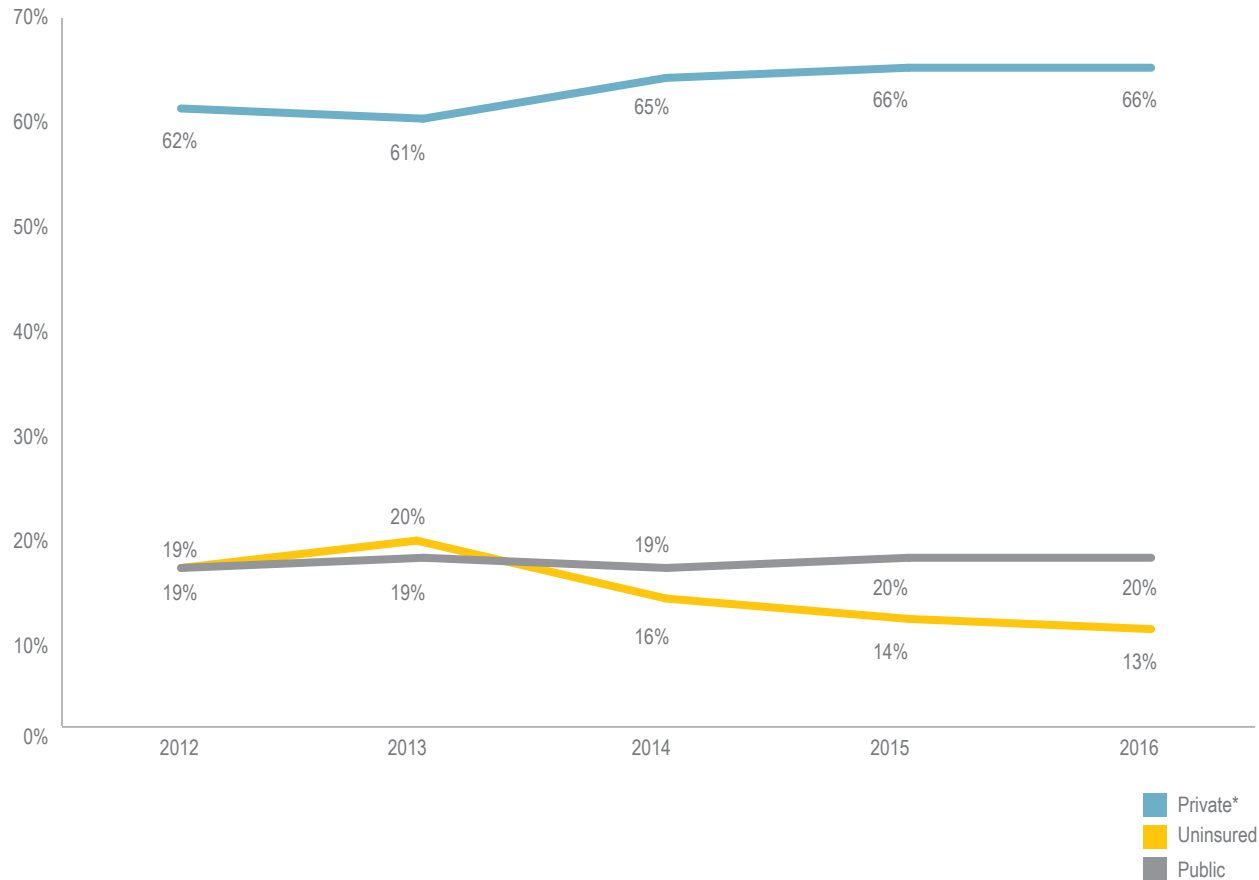


Fifty-eight percent of nonelderly adults 45 to 64 years of age in Mississippi had employment based and military coverage and nine percent had coverage purchased from private sources. One in five (20%) in this age category had public coverage and the remaining thirteen percent were uninsured.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Adults 45-64 Years of Age

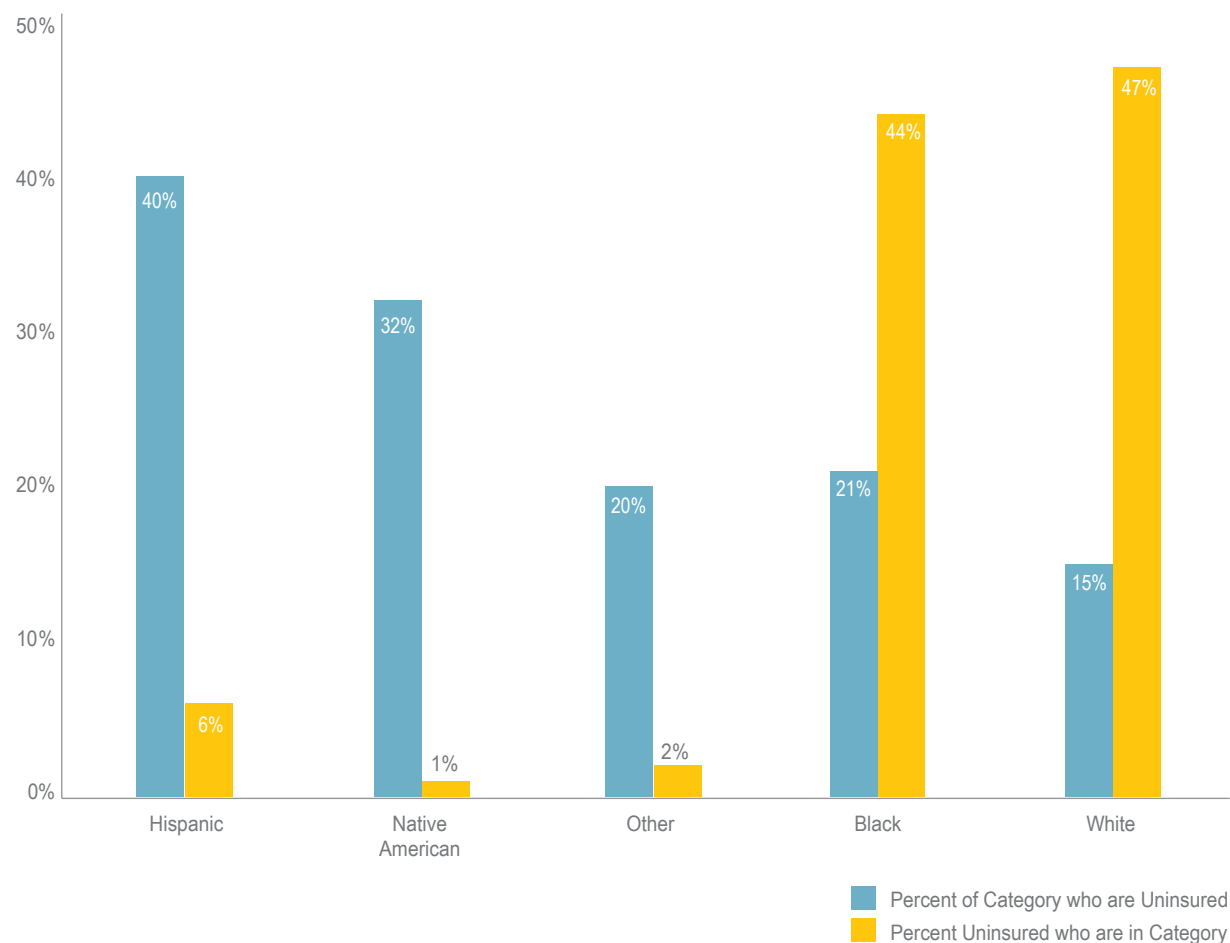
Trends in Rates of Health Coverage by Type in Mississippi, 2012 - 2016



When examining the trends in health insurance coverage rates for those 45 to 64 years old in Mississippi from 2012 to 2016, private coverage increased significantly and during the same time frame uninsurance declined significantly. Public coverage rates did not change over the period in this age group.

Source: American Community Survey, (2012-2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Adults 19-64 Years of Age Uninsurance by Race and Ethnicity in Mississippi, 2016

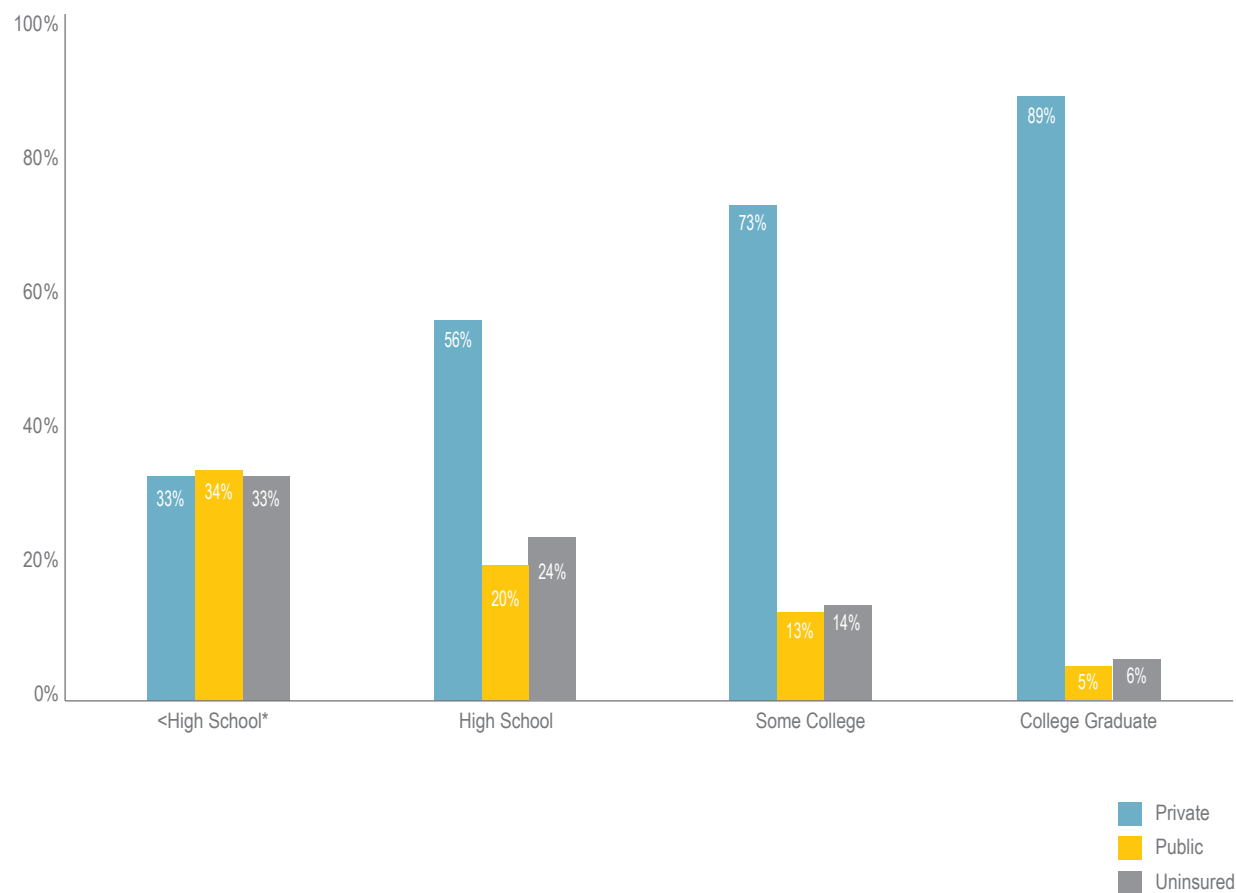


Uninsurance rates are highest for Hispanic and Native American nonelderly adults. Nearly half (40%) of Mississippi's Hispanic adults are uninsured, compared to twenty-one percent of Black adults and sixteen percent of White adults.

However, because of the smaller numbers of Mississippi adults who are Hispanic or Native American, they represent a small percentage (6% and 1% respectively), of the uninsured adults in the state. Almost half (47%) of uninsured adults are White and forty-four percent are Black.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

Adults 19-64 Years of Age Type of Coverage by Education Level in Mississippi, 2016

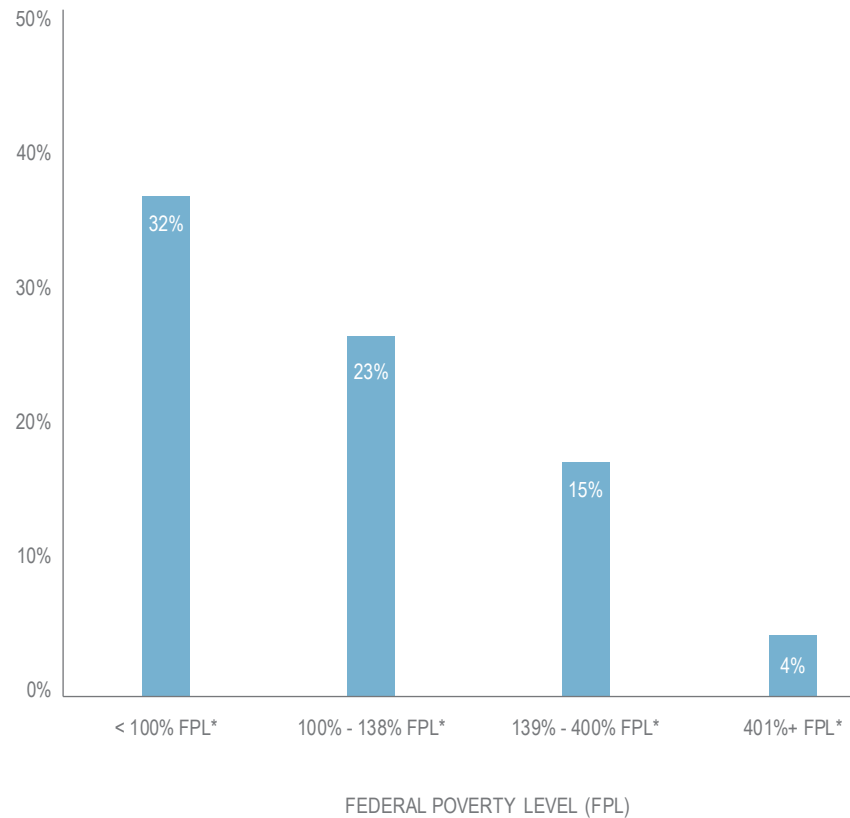


Private coverage is significantly ($p < .01$) lowest at the lowest level of educational attainment. Persons with higher levels of education have greater access to jobs providing health insurance coverage.

Public coverage and uninsurance rates are each significantly ($p < .01$) highest at the lowest levels of educational achievement.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
*Note: Statistically significant difference ($p < .01$).

Adults 19-64 Years of Age Rate of Uninsurance by Federal Poverty Level (FPL) in Mississippi, 2016



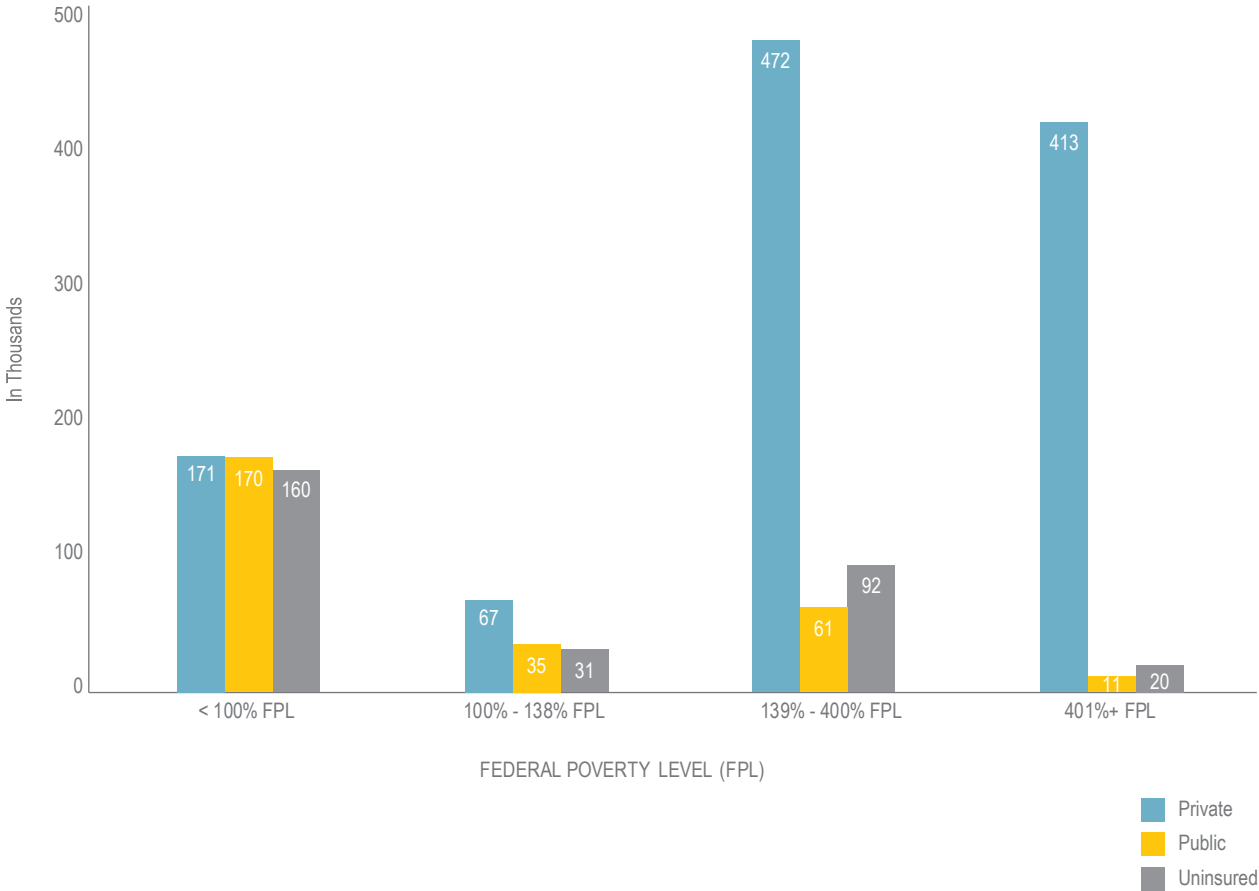
The uninsurance rate declines significantly ($p < .01$) as incomes rise above the Federal Poverty Level (FPL).

Persons below 100% of the FPL (the lowest levels of household income) experience the highest rates of uninsurance.

In 2016, 100% of the FPL was \$11,880 for a single person or \$24,300 for a family of four.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
*Note: Statistically significant difference ($p < .01$).

Adults 19-64 Years of Age
Coverage Type by Federal Poverty Level (FPL) in Mississippi, 2016



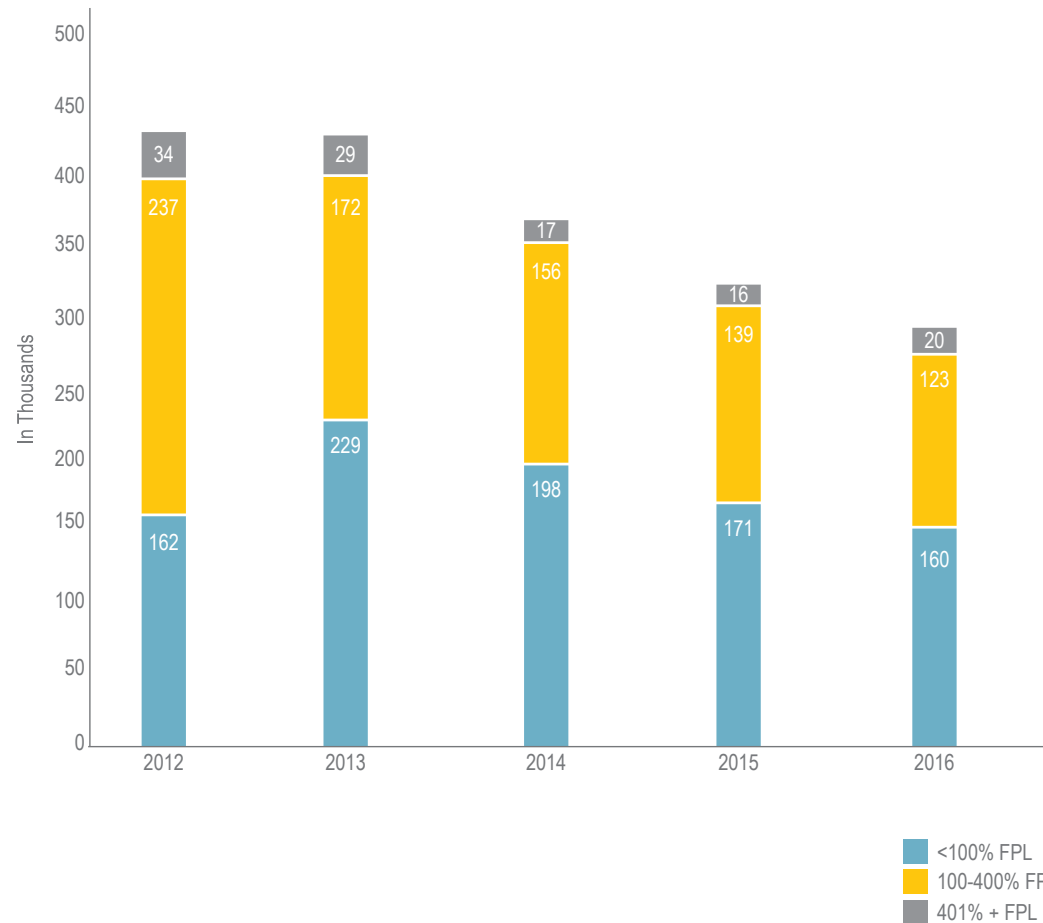
Subsidized health insurance coverage through the health insurance Marketplace is available to those between 100% and 400% of the Federal Poverty Level (FPL). However, most uninsured adults in Mississippi live below 100% FPL.

Although uninsured adults below 100% FPL do not have access to premium assistance through the Marketplace, they may be eligible for Medicaid if the state were to choose to expand coverage under the option provided to states within the Affordable Care Act (ACA). If Mississippi were to opt for the expansion of Medicaid eligibility authorized by the law, persons at or below 138% FPL would be eligible for enrollment.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

Adults 19-64 Years of Age

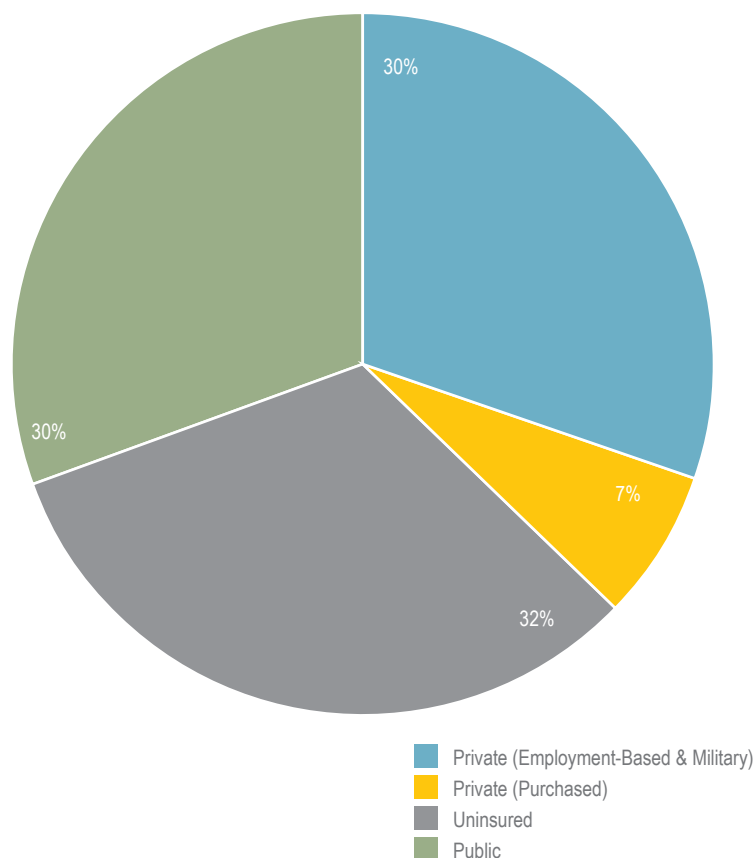
Trends in Uninsurance by Federal Poverty Level (FPL) in Mississippi, 2012-2016



From 2012 to 2016, the number of uninsured nonelderly adults dropped in each category of the Federal Poverty Level (FPL) statewide. Those adults living between 100% to 400% FPL exhibited the largest decline in the number of uninsured by more than 100,000 persons over the period.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

Adults 19-64 Years of Age at or Below 138% Federal Poverty Level (FPL) Distribution by Type of Coverage in Mississippi, 2016



A little more than one-third (37%) of nonelderly adults at or below 138% of the Federal Poverty Level (FPL) have private health insurance coverage, while almost one out of three (32%) is uninsured and nearly one-third (30%) is covered through a public program.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

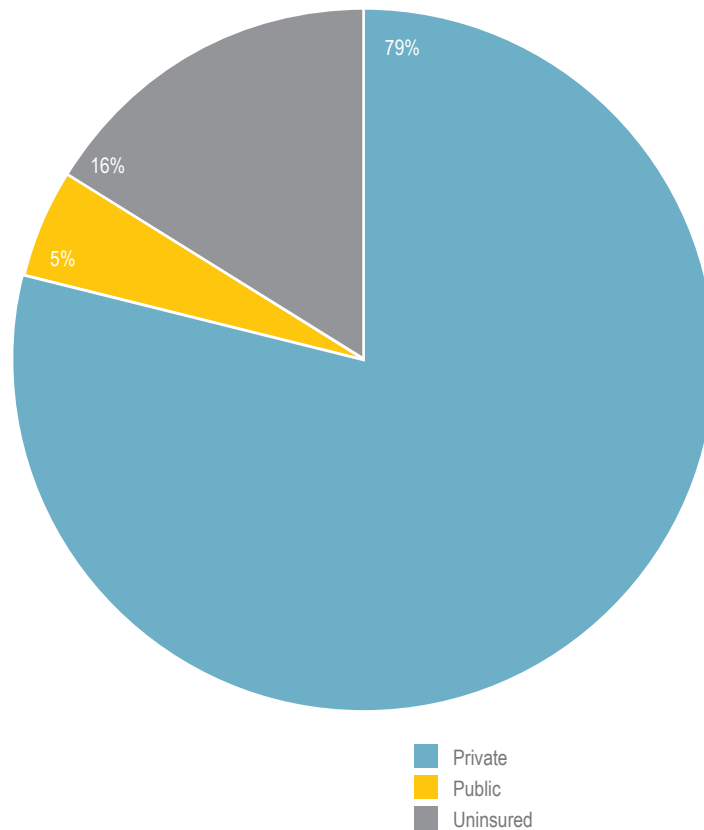
Uninsured Working Mississippi Adults 19-64 Years of Age at or Below 138% FPL Listed by Top 20 Occupational Categories, 2016

OCCUPATION	UNINSURED	OCCUPATION	UNINSURED
Cashiers	9,311	Stock Clerks & Order Fillers	2,601
Cooks	9,205	Assemblers & Fabricators	2,420
Laborers & Movers	4,983	Driver/Sales Workers & Truck Drivers	2,308
Grounds Maintenance Workers	4,801	Carpenters	2,219
Janitors & Building Cleaners	4,664	Medical Aides	2,203
Waiters & Waitresses	4,309	Construction & Maintenance Workers	2,053
Maids & Housekeepers	4,171	Personal Care Aides	2,019
Construction Laborers	3,080	Food Preparation Workers	2,018
Retail Salespersons	3,033	Customer Service Representatives	1,760
First-Line Supervisors	2,732	Welding, Soldering, & Brazing Workers	1,696

Most working, uninsured nonelderly adults in Mississippi living at or below 138 percent of the Federal Poverty Level (FPL) are employed in the twenty leading occupations within the retail, manufacturing, and service sectors.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

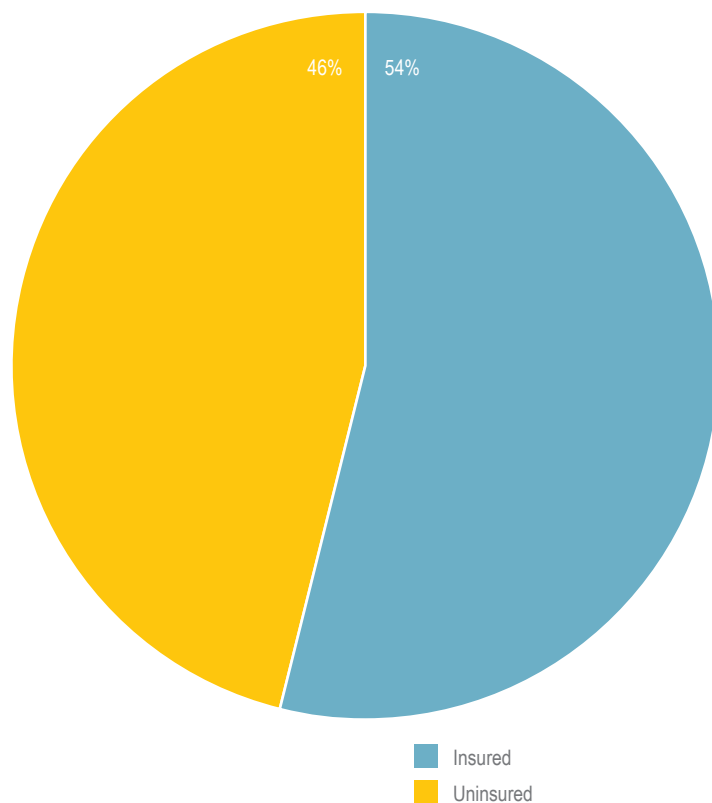
Working Mississippi Adults 19-64 Years of Age Distribution by Type of Coverage, 2016



Most (79%) working nonelderly adults in Mississippi had private health insurance coverage in 2016, while sixteen percent were uninsured and five percent had public coverage.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

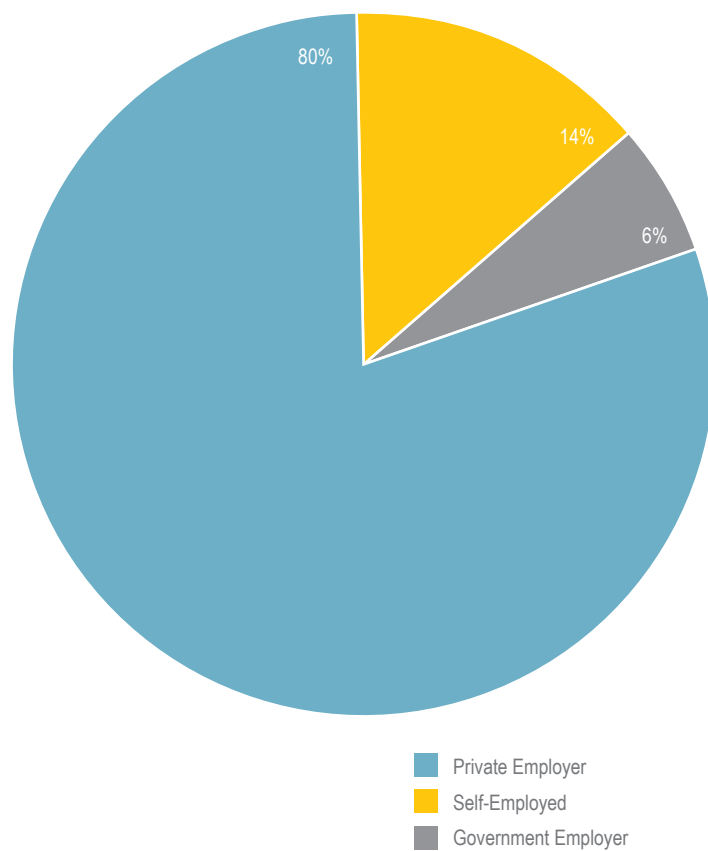
Unemployed Mississippi Adults 19-64 Years of Age Distribution by Insurance Status, 2016



Less than half (46%) of unemployed nonelderly adults in Mississippi lack health insurance coverage. This is a shift from 2015, when more than half (55%) of the unemployed nonelderly Mississippi adults were uninsured.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

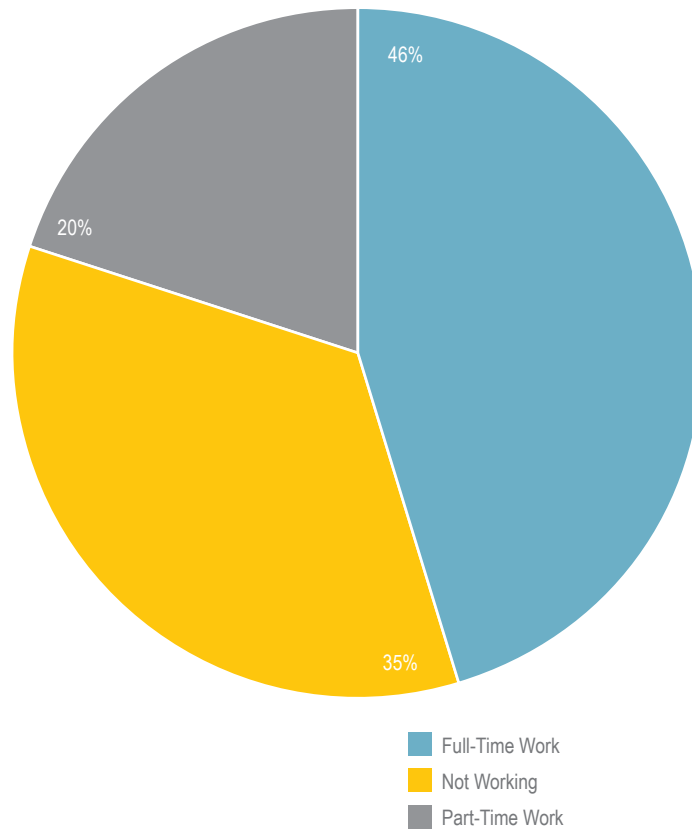
Uninsured Working Mississippi Adults 19-64 Years of Age Distribution by Employer Type, 2016



Nonelderly, working adults who are uninsured largely work for private employers (80%), while fewer are self-employed (14%) or employed by government (6%) agencies.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

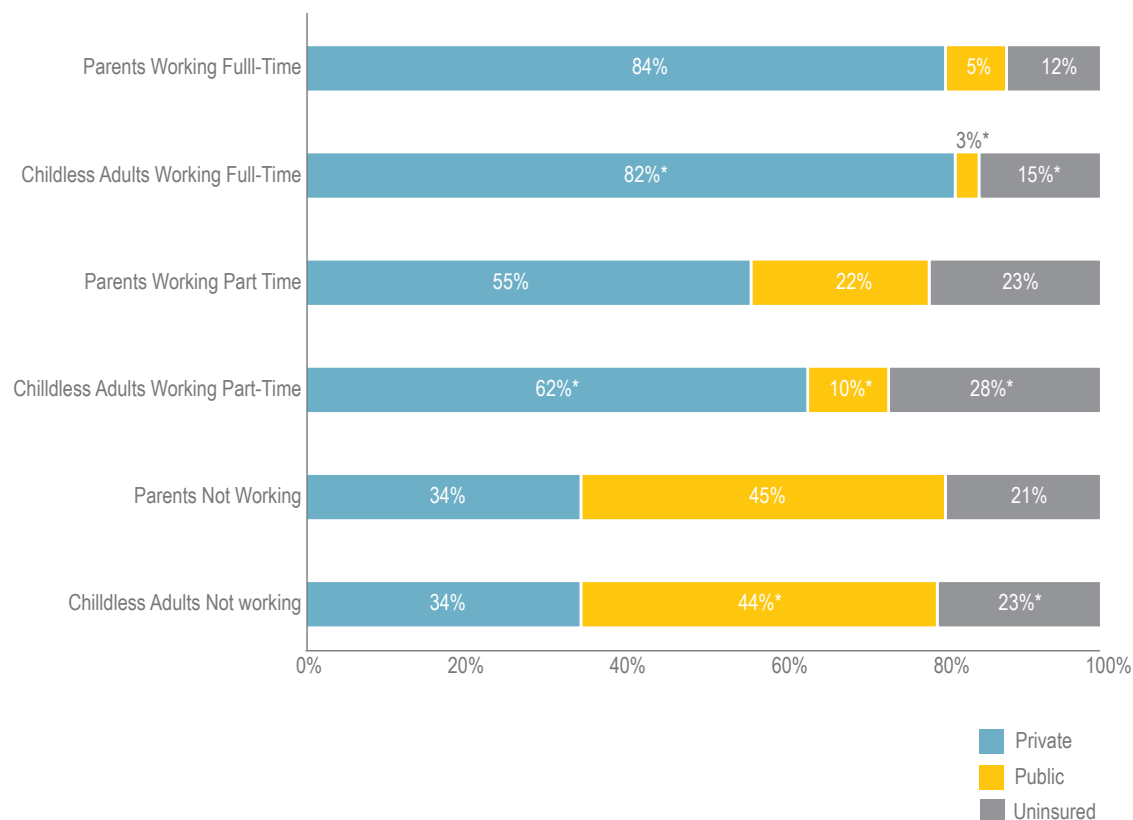
Uninsured Mississippi Adults 19-64 Years of Age Distribution by Type of Work Status, 2016



Two out of three (66%) uninsured Mississippi adults are employed, with almost half (46%) working full-time and one-fifth (20%) working part-time jobs. Over one-third (35%) of the uninsured adults are not working.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.

Mississippi Parents & Childless Adults 19-64 Years of Age Uninsurance by Coverage Type and Work Status, 2016

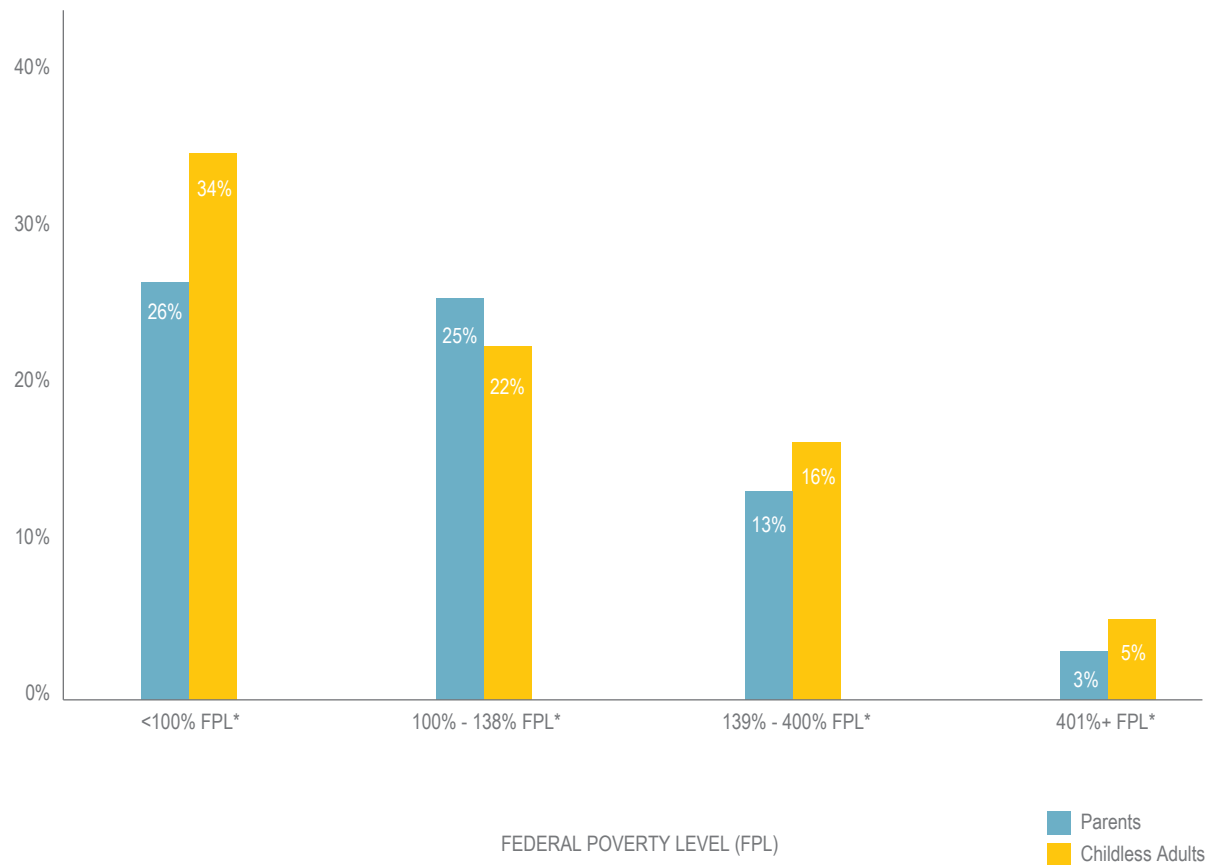


Nonelderly childless adults experience significantly ($p < .01$) higher uninsurance rates for each type of work status and significantly ($p < .01$) lower public coverage rates when compared to the rates for nonelderly parents also working full-time, part-time, or not working in 2016. Mississippi nonelderly adults are ineligible for Medicaid (public coverage) unless they are low income and pregnant, blind, the parent of a minor child, or disabled.

In contrast with parents, childless nonelderly adults had significantly ($p < .01$) lower private coverage rates when working full-time and significantly ($p < .01$) higher private coverage rates when working part-time, but showed no significant difference in the rates of private coverage for those not working.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100 percent.
*Note: Statistically significant difference ($p < .01$).

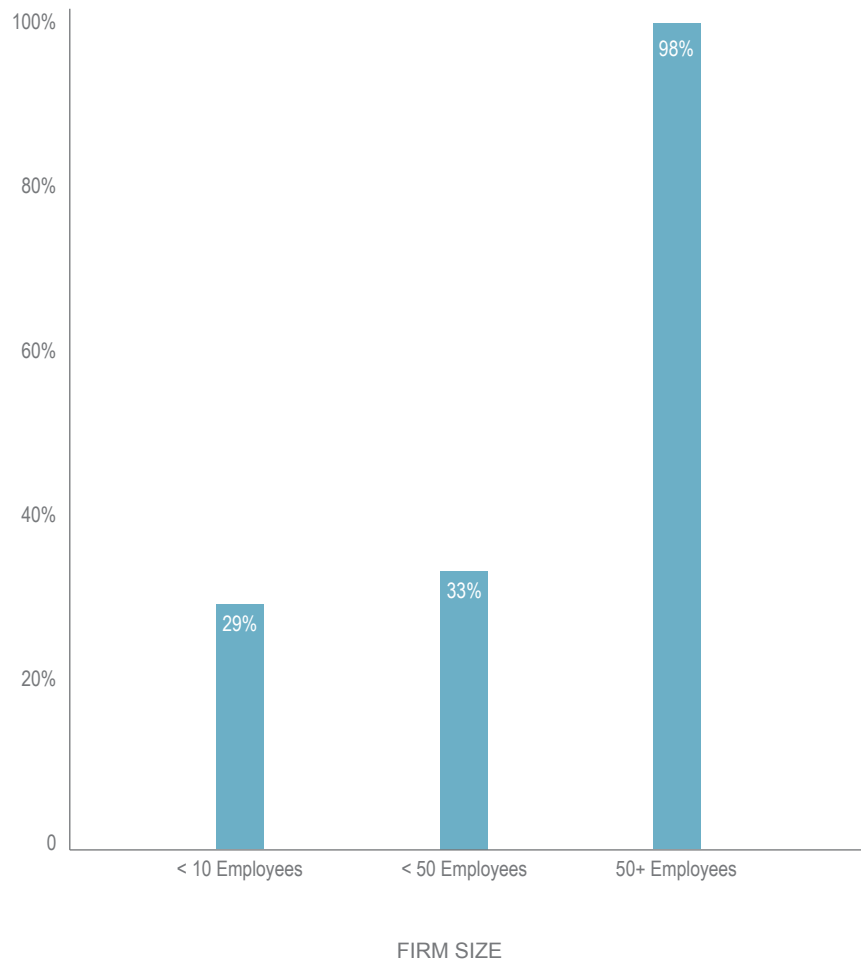
Mississippi Parents & Childless Adults 19-64 Years of Age Uninsurance by Federal Poverty Level (FPL), 2016



When examined by Federal Poverty Level (FPL), nonelderly childless adults have significantly ($p < .01$) higher rates of uninsurance compared to nonelderly parents in each FPL category except for those at 100% - 138% FPL. Childless adults at this FPL have significantly ($p < .01$) lower uninsurance rates than parents do.

Source: American Community Survey. (2016). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
*Note: Statistically significant difference ($p < .01$).

Private Sector Employers in Mississippi Percentage Offering Health Insurance to Employees by Firm Size, 2016



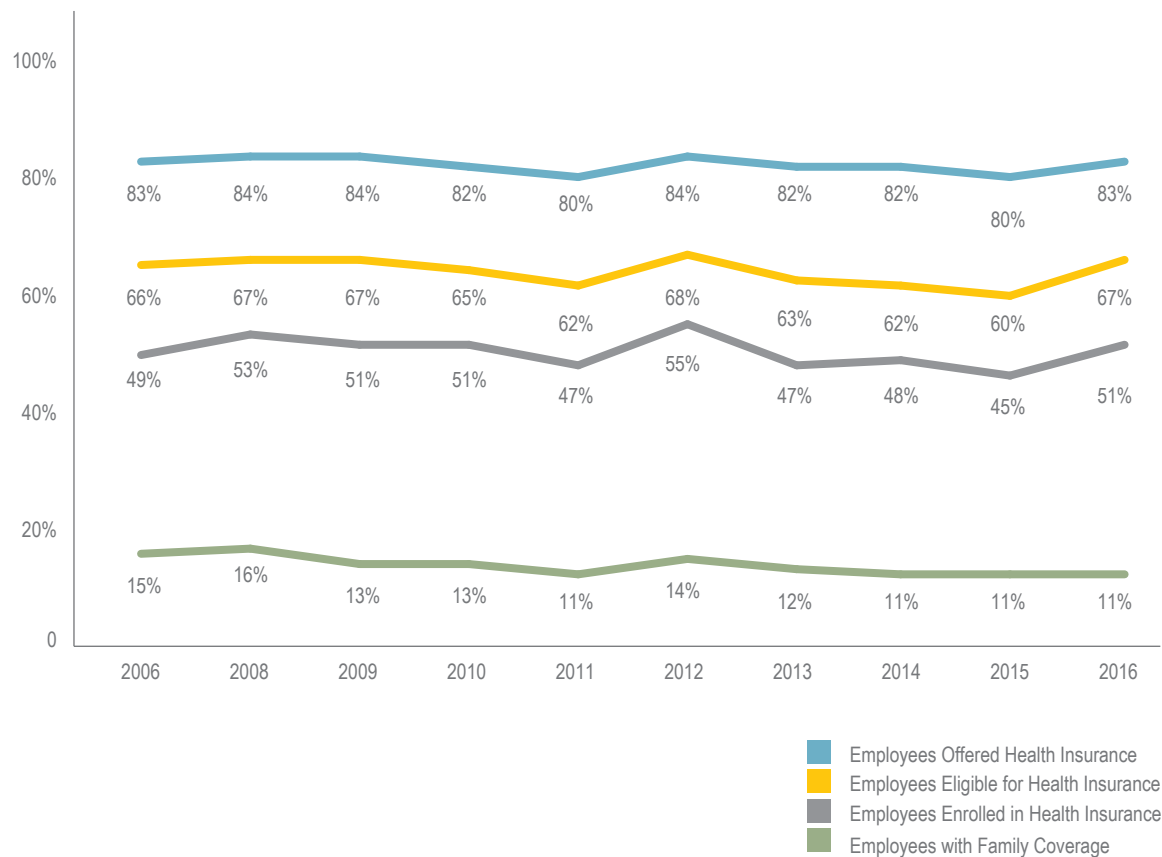
Source: Medical Expenditure Panel Survey (MEPS). (2016). Insurance Component.

The Agency for Healthcare Research and Quality (AHRQ) conducts the annual Medical Expenditure Panel Survey (MEPS) of employers for health coverage offered. The survey findings indicate businesses with a majority of lower paid staff are less likely to offer health insurance to their employees.

Many adults do not have access to health insurance coverage through an employer, particularly when working for a small employer. Most private employers in Mississippi have fewer than 50 employees.

While nearly all large Mississippi employers (50+ employees) offer health insurance to their employees, one-third (33%) with under 50 employees offer health insurance and less than one-third (29%) with fewer than 10 employees offer it.

Private Sector Employees in Mississippi Trends in Health Insurance Offers & Enrollment, 2006 - 2016

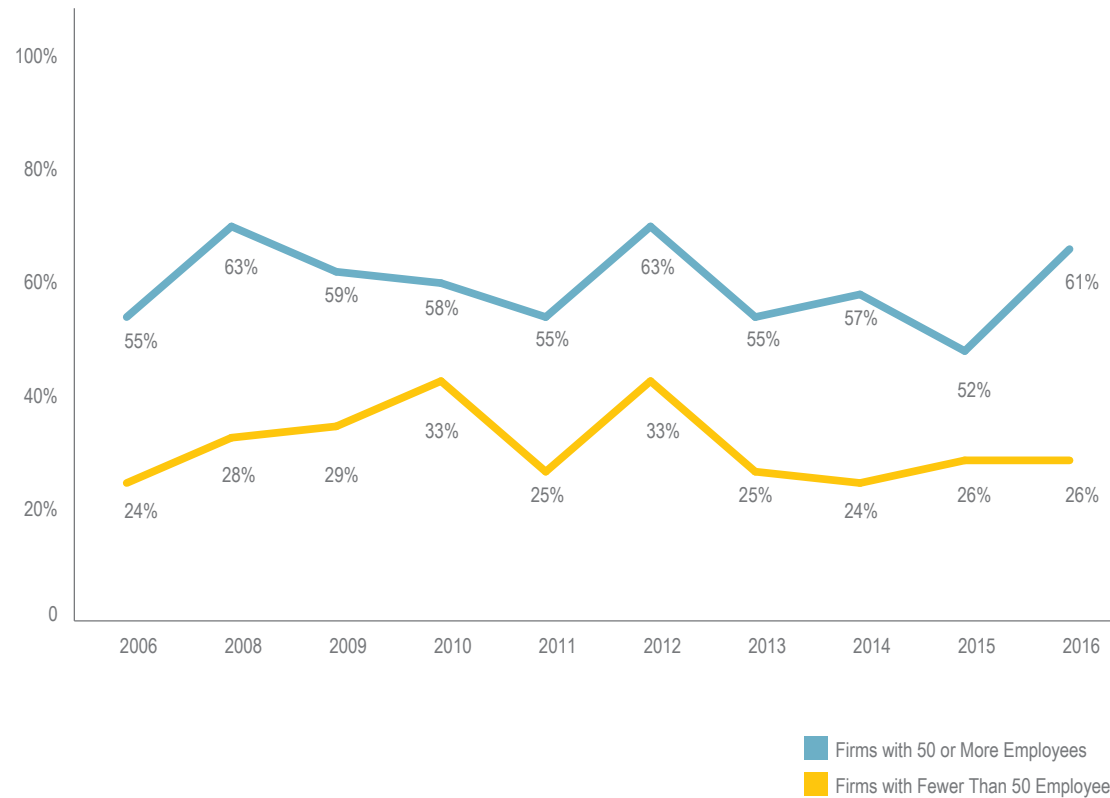


More than four out of five employees in Mississippi work for firms that offer health insurance, yet only approximately two-thirds of Mississippi workers are eligible for health insurance coverage.

Around half of private sector employees are enrolled in employer-sponsored health insurance, and only one out of nine is enrolled in family coverage.

Source: Medical Expenditure Panel Survey (MEPS). (2016). Insurance Component.
Note: No MEPS Data were available in 2007.

Private Sector Employees in Mississippi Percentage Enrolled in Employer Health Insurance, 2006 - 2016

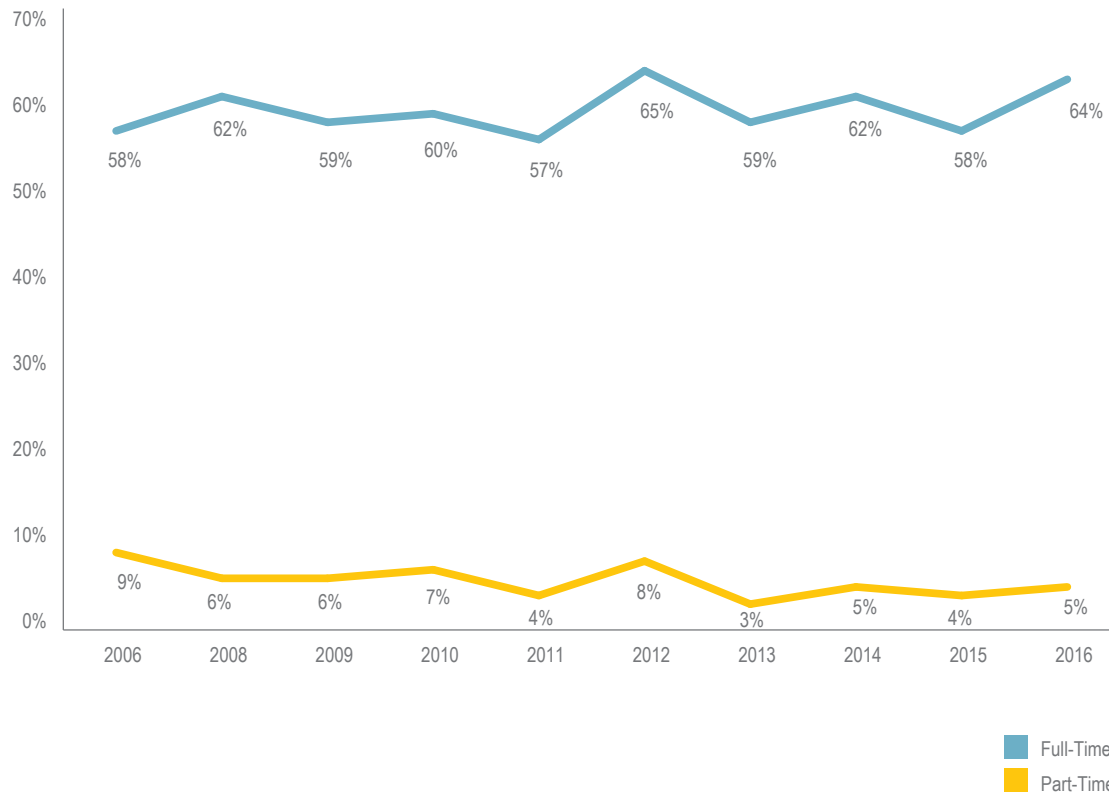


Health insurance enrollment is markedly lower for employees working in smaller, private sector firms compared with larger firms, a trend that is persistent over time.

While nearly two out of three (61%) of employees in large firms (50+ employees) are enrolled in their employer's plan, about one quarter (26%) of employees in firms with fewer than 50 employees are enrolled.

Source: Medical Expenditure Panel Survey (MEPS). (2016). Insurance Component.
Note: No MEPS Data were available in 2007.

Private Sector Employees in Mississippi Enrollment Rates by Work Time Status, 2006 - 2016



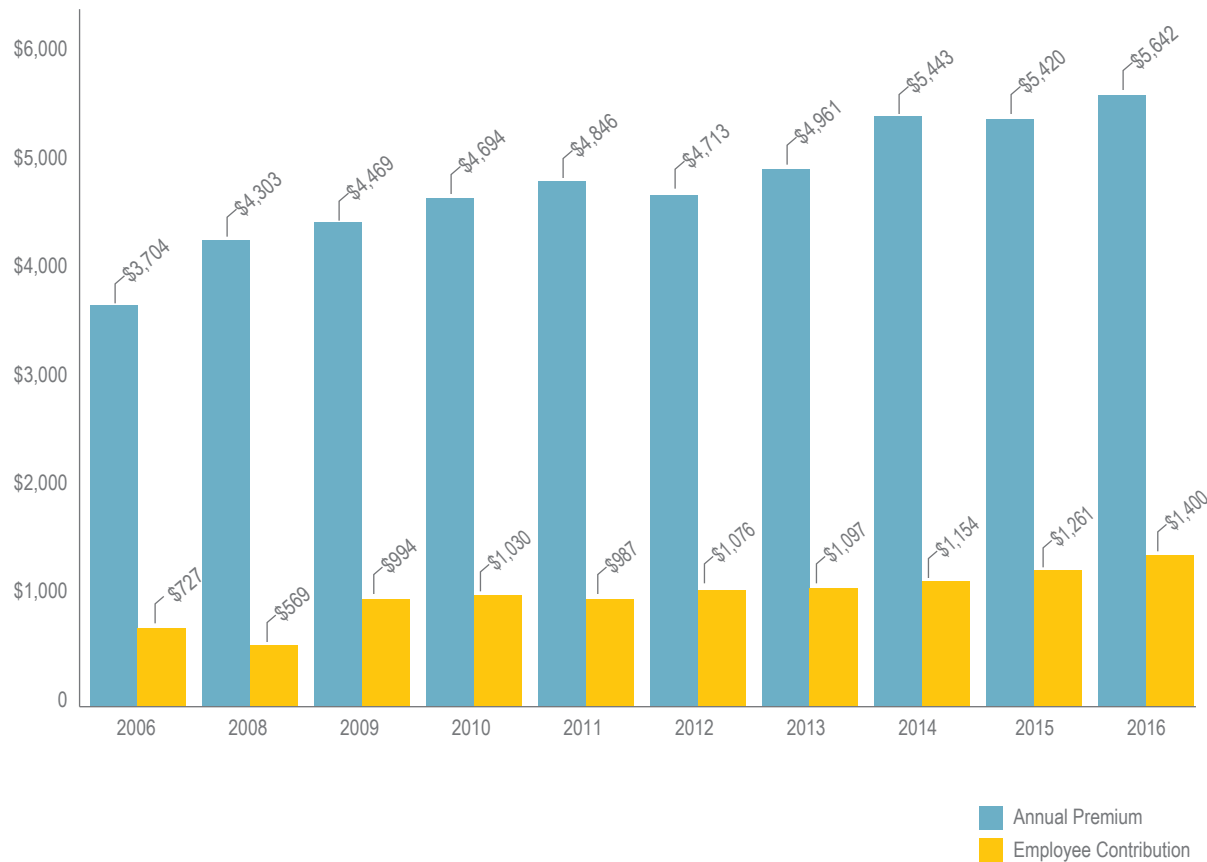
While sixty-four percent of full-time, private sector employees are enrolled in employer offered coverage, enrollment is markedly lower for part-time employees. Only five percent of part-time employees are enrolled in an employer-based plan. This trend in health insurance enrollment rates by private sector employees has been consistent over time in Mississippi.

The MEPS survey definition of full-time employee is determined by the respondent to the survey questions. 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.

Source: Medical Expenditure Panel Survey (MEPS). (2016). Insurance Component.
Note: No MEPS Data were available in 2007.

Private Sector Employees in Mississippi

Trends in Annual Premiums & Employee Contributions for Single Coverage, 2006 - 2016



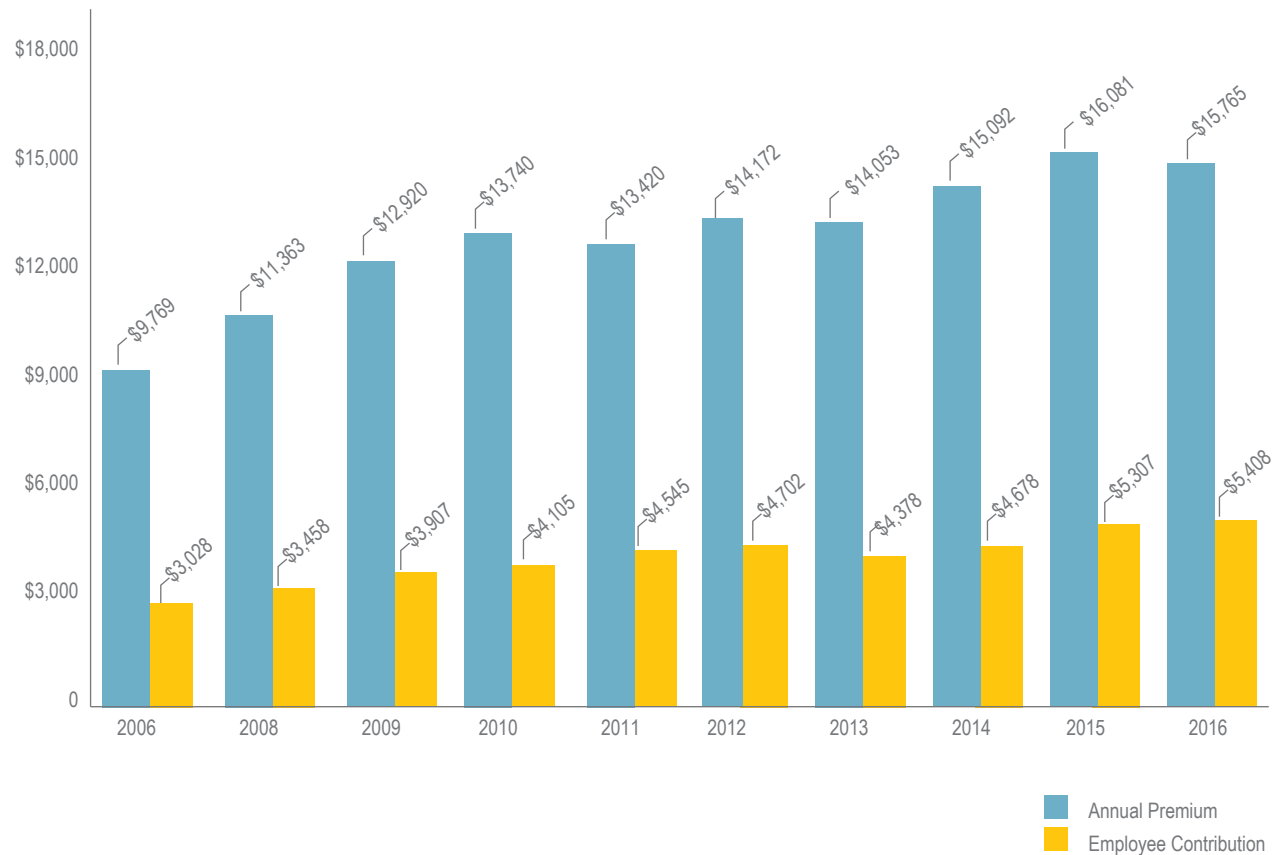
Average annual health insurance premiums and employee contributions for single (employee-only) coverage have trended upward since 2006.

The portion of the premium paid by the employee has increased from 20% in 2006 to 25% in 2016.

Source: Medical Expenditure Panel Survey (MEPS). (2016). Insurance Component.
 Note: No MEPS Data were available in 2007.

Private Sector Employees in Mississippi

Trends in Annual Premiums & Employee Contributions for Family Coverage, 2006 - 2016



Family health insurance premiums and employee contributions have steadily risen since 2006 in Mississippi.

The average annual employee contribution of \$5,408 in 2016 represents approximately 10% of the state median family income of \$52,672 for that year. The portion of the premium paid by the employee rose from 31% in 2006 to 34% in 2016.

For low income families, this cost can be a significant barrier to enrollment in an employer-based health insurance plan.

Source: Medical Expenditure Panel Survey (MEPS). (2016). Insurance Component.
 Note: No MEPS Data were available in 2007.

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June 2018

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