

Center *for* Mississippi
Health Policy

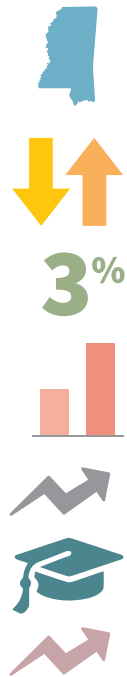
CHART BOOK:

**A PROFILE OF HEALTH
INSURANCE COVERAGE FOR
MISSISSIPPI ADULTS: 2018 DATA**

March 2021

OVERVIEW OF 2018 DATA

KEY POINTS



Non-elderly adults in Mississippi have significantly lower rates of private health insurance when compared to the national rate. However, uninsurance rates for Mississippians fell from 2012 to 2015 and remained steady since then.

Non-elderly adults, ages 45 to 64, had the lowest uninsurance rates while young adults, ages 19-25, had the highest rates of uninsurance.

Most working non-elderly adults in Mississippi (59%) had private health insurance. However, only 3% of part-time employees had private health insurance.

Uninsurance rates were highest for Hispanic, non-elderly adults.

Persons below 100% of the Federal Poverty Level (FPL) experience the highest rates of uninsurance.

Private coverage is least at the lowest level of educational attainment.

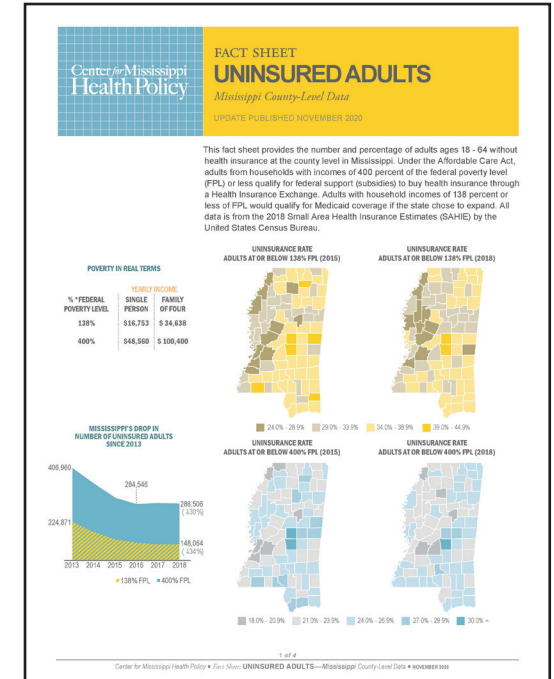
Annual premiums and employee contributions have trended upwards since 2006.

SOURCE

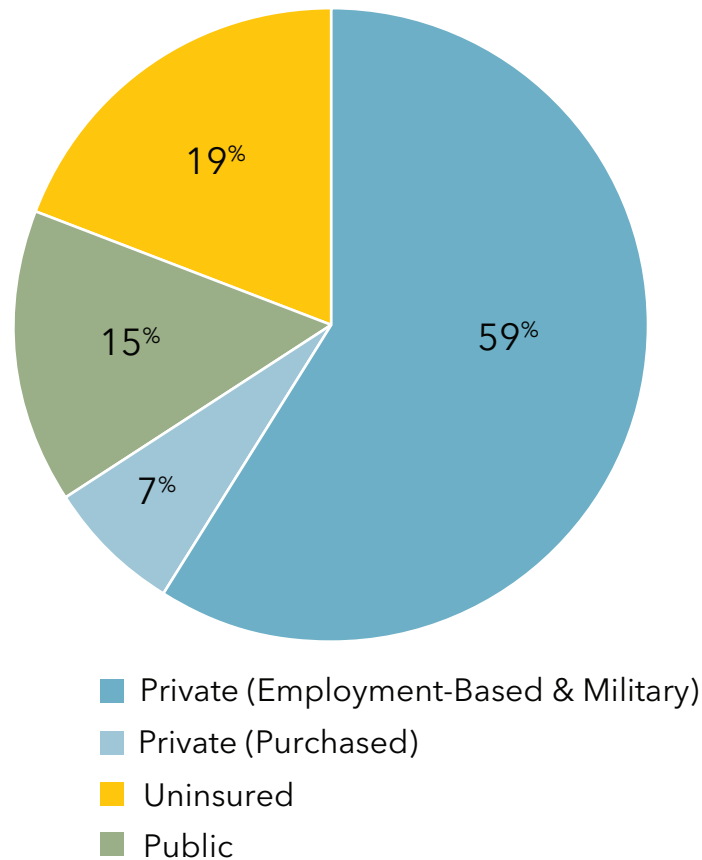
Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2018 United States Census Bureau's American Community Survey (ACS) at the request of the Center for Mississippi Health Policy. The ACS asks a representative sample 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 2018. 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 right), detailing the number, percentage, and trend of non-elderly uninsured adults for each county in Mississippi, is also available at www.mshealthpolicy.com.



MISSISSIPPI ADULTS 19-64 YEARS OF AGE TYPE OF COVERAGE, 2018



Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

ALMOST 20%
OF NON-ELDERLY ADULTS IN
THE STATE, AGES 19-64,
ARE UNINSURED

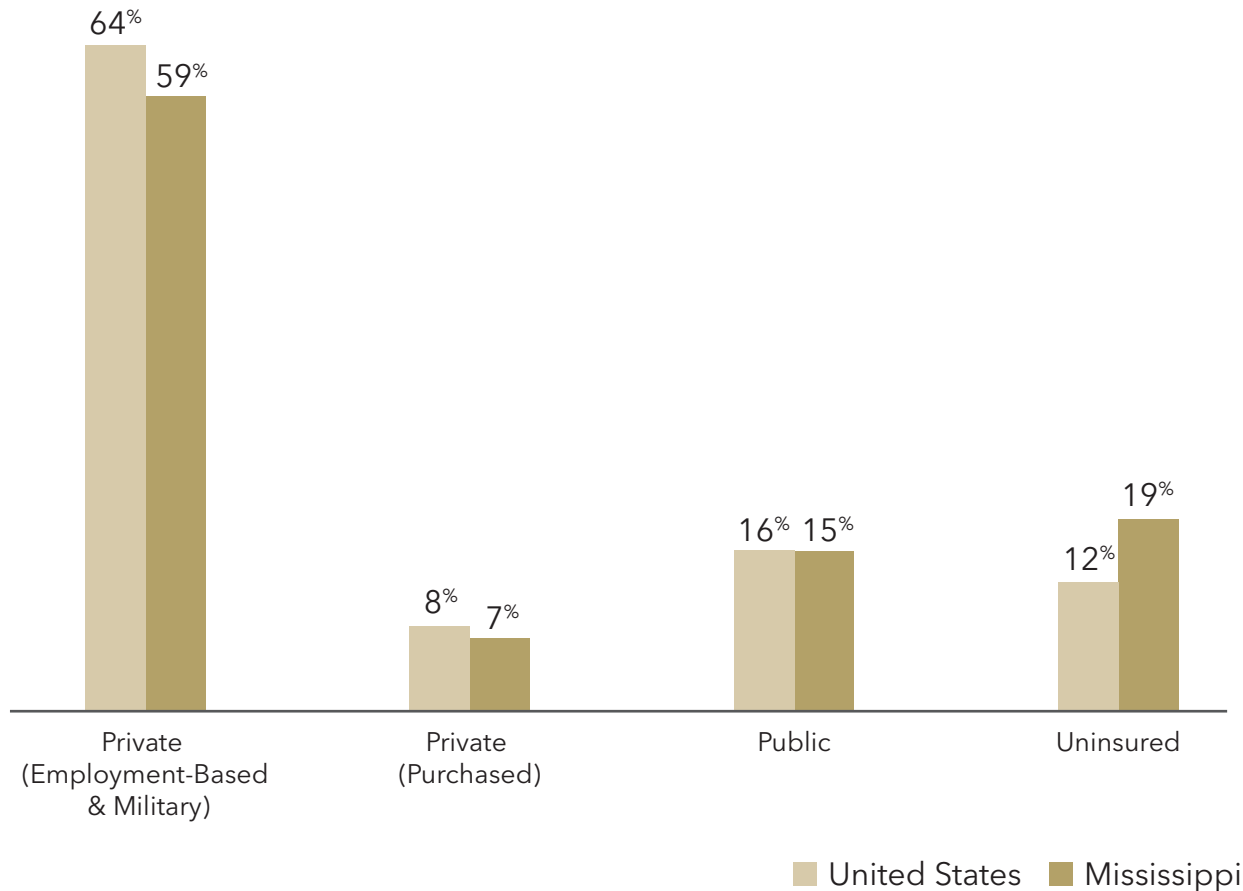
Most non-elderly adult Mississippians' private insurance coverage is obtained via employment-based and military plans (59%), and the remaining plans are purchased privately (7%).

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

- 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 non-elderly adults who meet certain categorical requirements. Not only must they be below income thresholds; but they must also be pregnant, blind, the parent of a minor child, or disabled; and
- Adults 65 or older are eligible for Medicare.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE

HEALTH COVERAGE IN THE UNITED STATES & MISSISSIPPI, 2018



NON-ELDERLY ADULTS IN MISSISSIPPI HAVE HIGHER RATES OF UNINSURANCE THAN U.S. NON-ELDERLY ADULTS & LOWER PRIVATE INSURANCE RATES

Non-elderly adults in Mississippi have significantly lower rates of private health insurance coverage than U.S. adults (employment-based and military 59% vs. 64%; private purchased 7% vs. 8%).

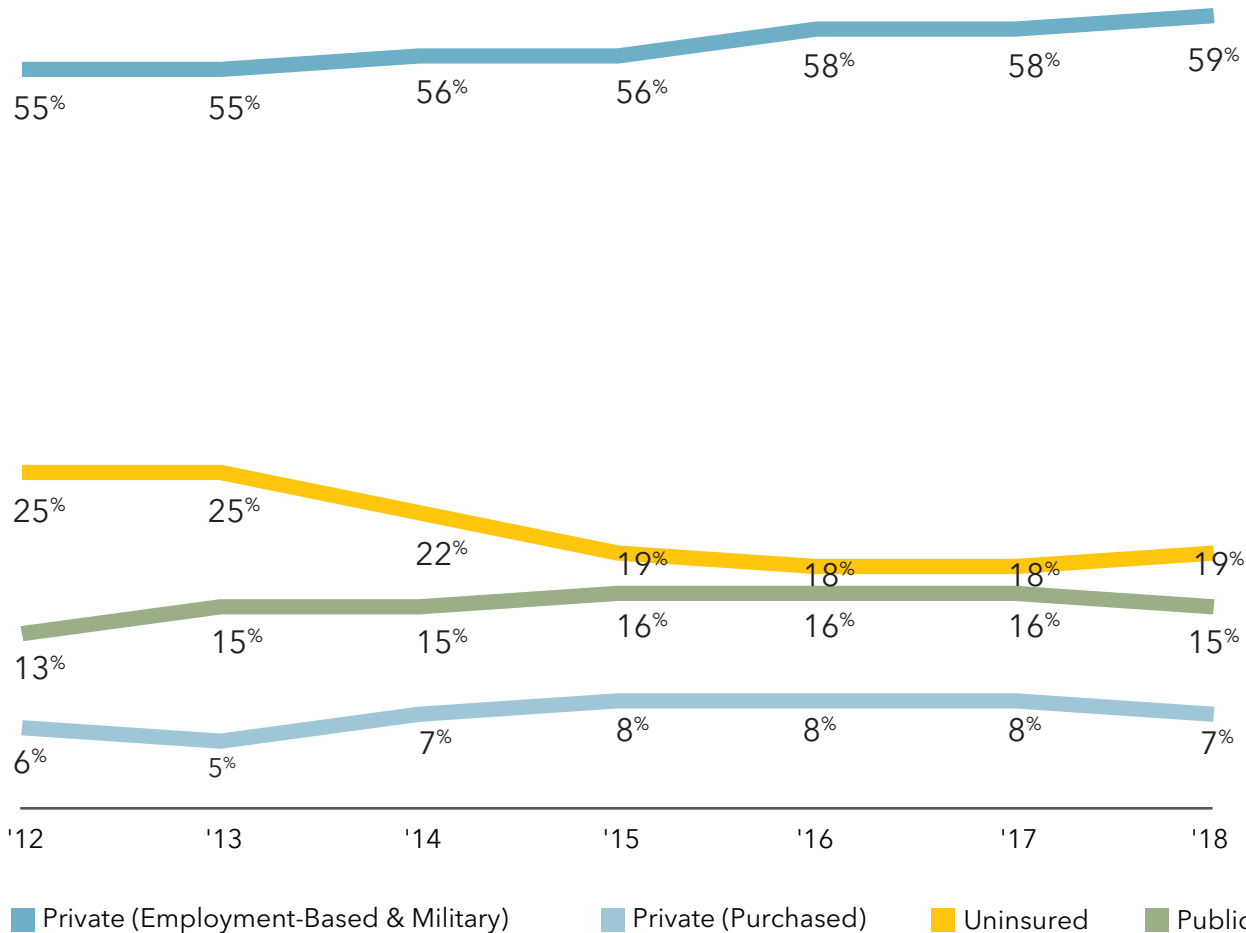
Mississippi's non-elderly adults have slightly lower rates of public health insurance coverage at 15% compared to U.S. non-elderly adults at 16%. Public coverage includes programs such as Medicaid and Medicare.

Uninsurance rates are significantly higher among non-elderly adults in Mississippi at 19% vs. 12% nationwide.

Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE

MISSISSIPPI HEALTH COVERAGE TRENDS BY TYPE, 2012 - 2018

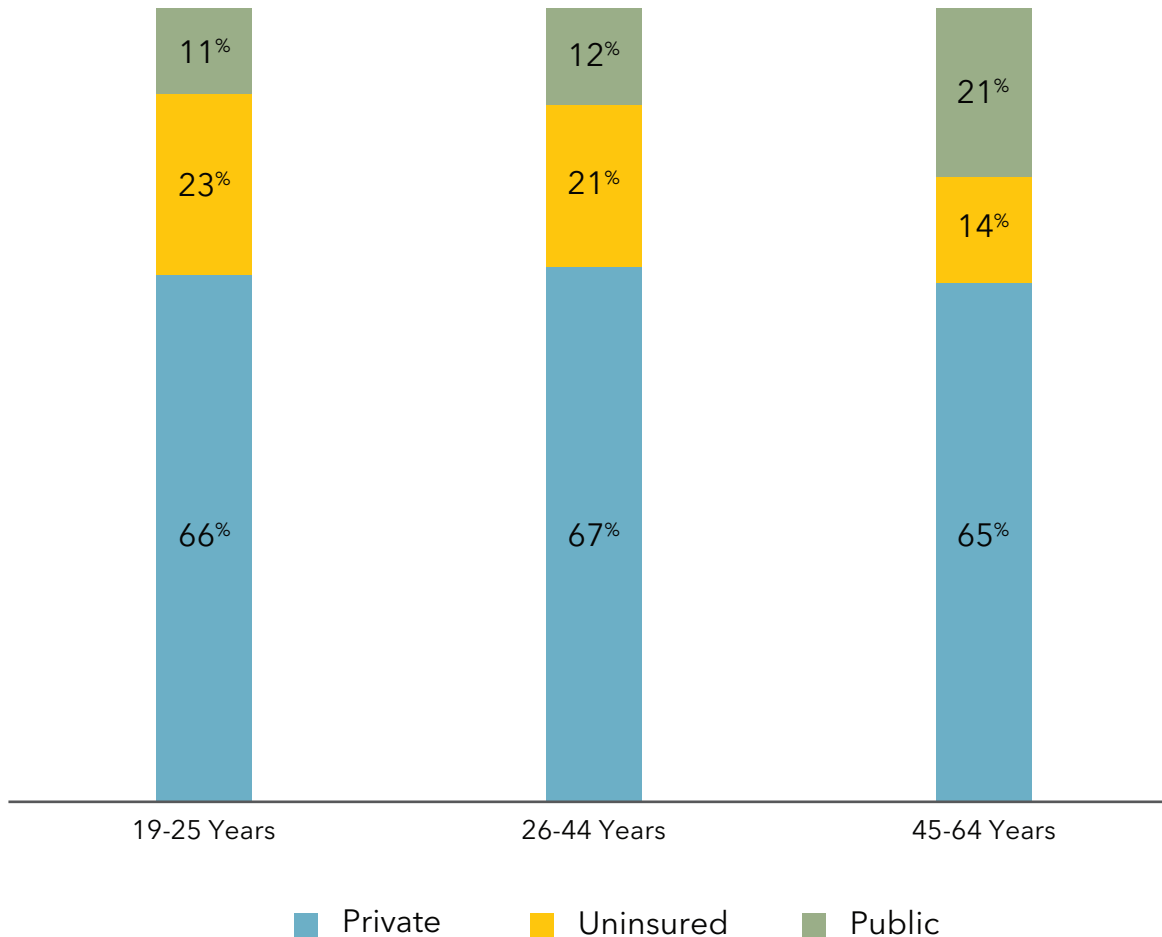


STATEWIDE TRENDS SHOW A DECREASE IN UNINSURANCE RATES SINCE 2012. HOWEVER, **THE RATES HAVE HELD STEADY SINCE 2015**

Statewide trends in health coverage rates for non-elderly adults with any type of private coverage (military and employment-based or privately purchased) or public coverage showed increases from 2012 to 2016. However, the rates have leveled off from 2016 to 2018.

Source: American Community Survey. (2012-2018). Health Insurance Coverage.
 Data Compiled by SHADAC using IPUMS-ACS.
 Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 45-64 YEARS OF AGE COVERAGE BY AGE GROUP, 2018



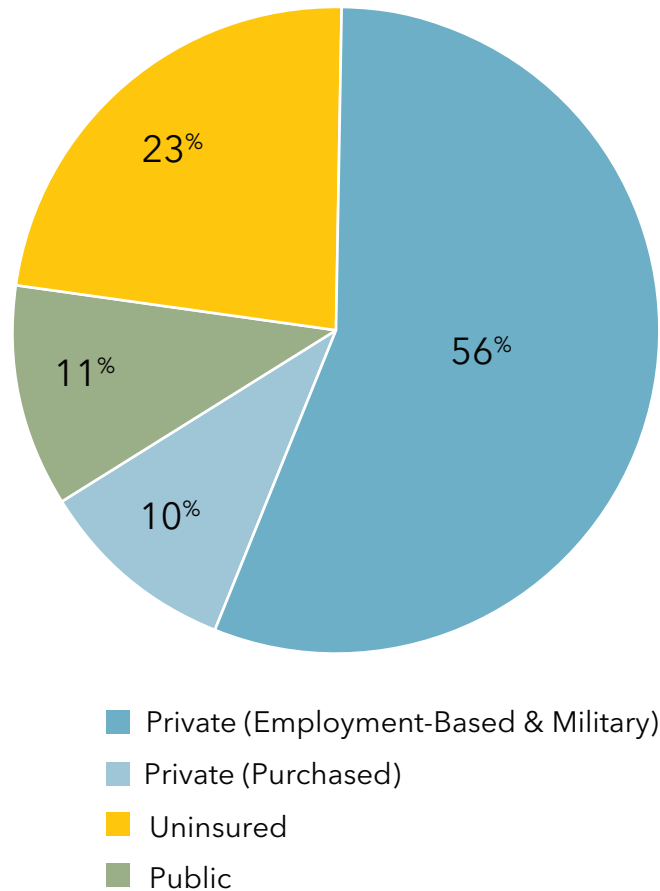
NON-ELDERLY ADULTS, AGES 45 TO 64, HAD THE LOWEST UNINSURANCE RATES & THE HIGHEST RATES OF PUBLIC COVERAGE

Since 2017, young adults under twenty-six years no longer comprise the lowest private insurance coverage rates. However, this age group still has the highest uninsurance rates.

In contrast to younger adults, those aged 45 to 64 had the lowest uninsurance coverage rates and the highest rates of public coverage. Approximately two out of three in this age group had private coverage in 2018.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 19-25 YEARS OF AGE DISTRIBUTION OF COVERAGE, 2018



YOUNG ADULTS, AGES 19-25, HAVE THE HIGHEST RATES OF UNINSURANCE COMPARED TO ADULTS AGES 26-64

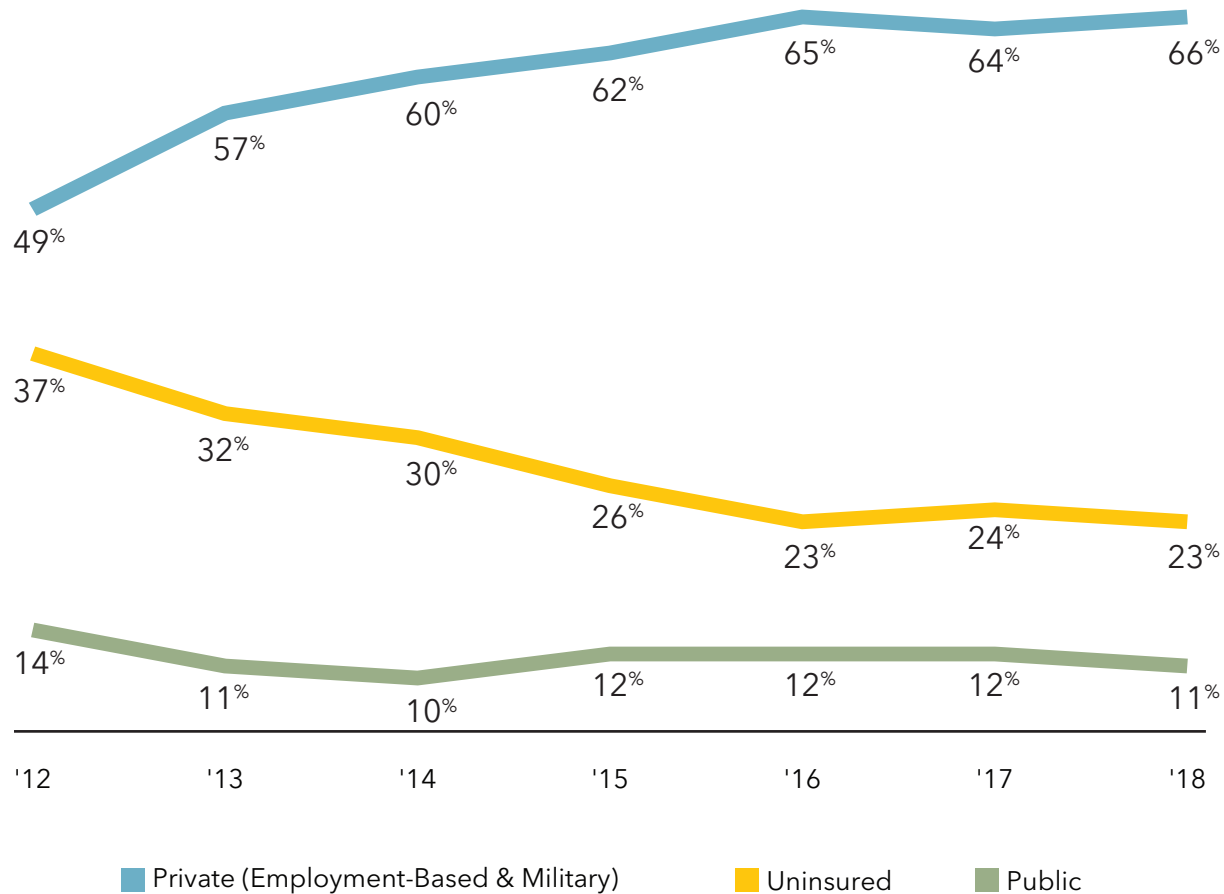
More than half (56%) of young adult Mississippians had employment-based and military coverage. Another 10% had privately purchased coverage. Nearly one-quarter (23%) were uninsured and approximately one in ten (11%) had public coverage.

Young adults have the highest rates of uninsurance compared to other nonelderly adults. 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, such as pregnancy.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 19-25 YEARS OF AGE

MISSISSIPPI HEALTH COVERAGE RATES, 2012 - 2018



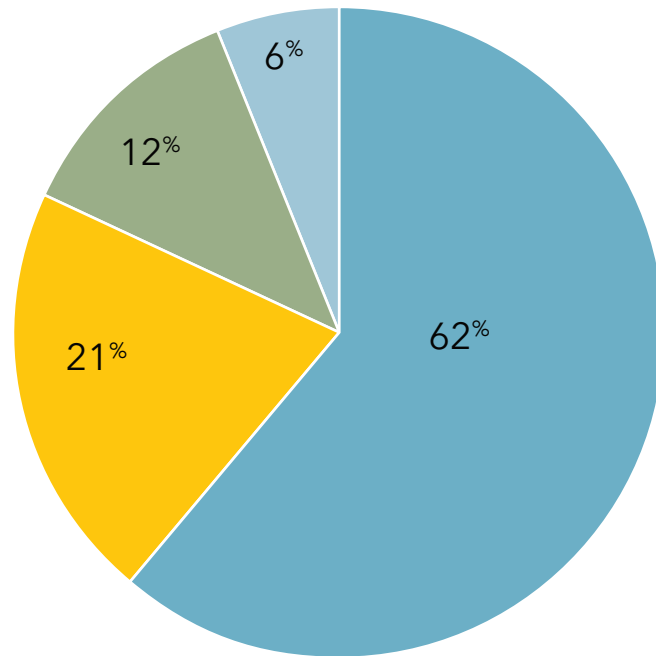
UNINSURANCE RATES FELL FROM 2012 TO 2016 FOR YOUNG ADULTS, AGES 19-25, & REMAINED LEVEL TO 2018

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

A provision in the Affordable Care Act of 2010 allows adults through age 25 to remain covered on their parents' health insurance plan if the plan offers dependent coverage, which may have contributed to these changes.

Source: American Community Survey. (2012-2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 26-44 YEARS OF AGE DISTRIBUTION OF COVERAGE, 2018



- Private (Employment-Based & Military)
- Private (Purchased)
- Uninsured
- Public

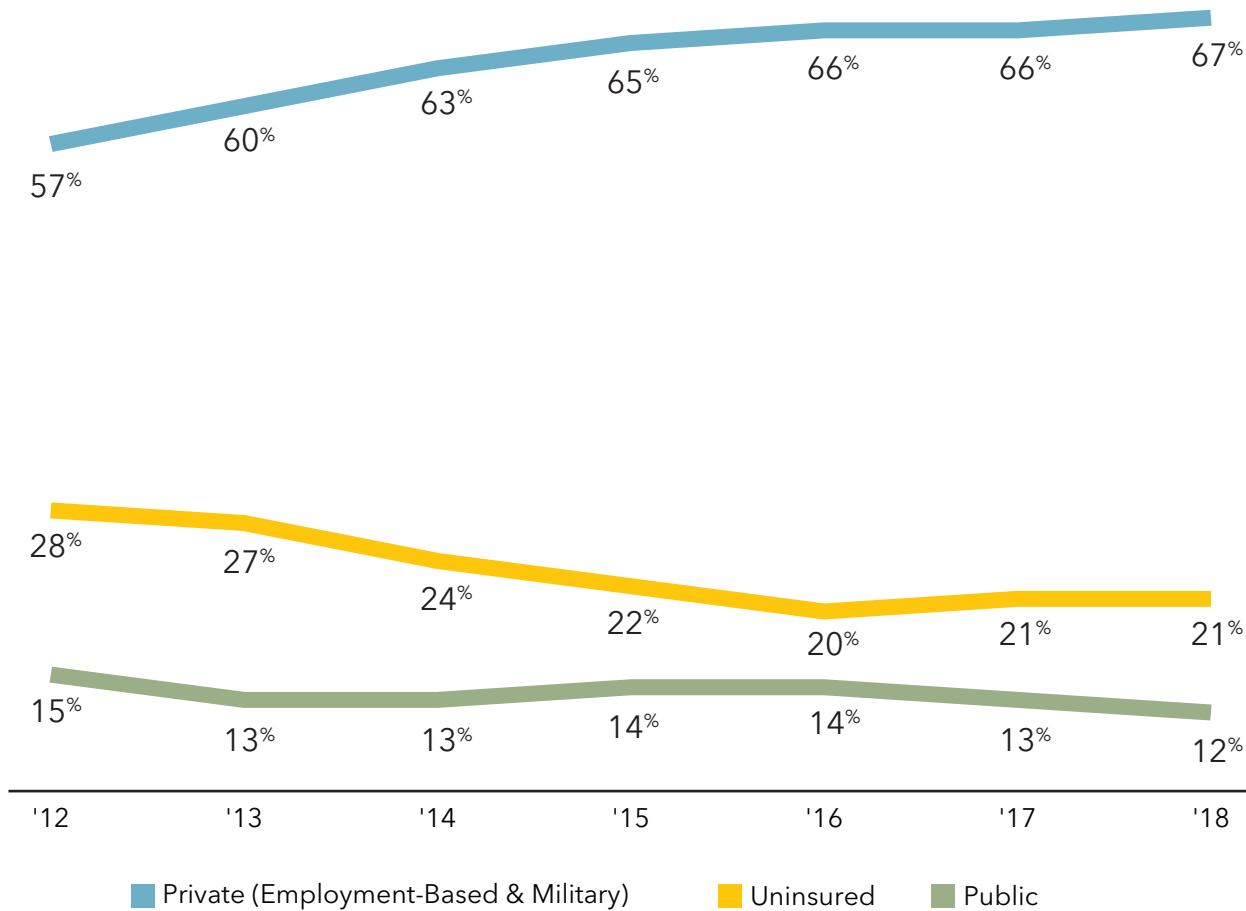
62% OF ADULTS, AGES 26-44, IN MISSISSIPPI HAD EMPLOYER-SPONSORED & MILITARY COVERAGE

Sixty-two percent (62%) of adults, ages 26-44, in Mississippi had employment-based and military coverage. Other adults (6%) had privately purchased coverage. One out of five (21%) in this age category were uninsured and 12% had public coverage.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 26-44 YEARS OF AGE

MISSISSIPPI HEALTH COVERAGE RATES, 2012 - 2018

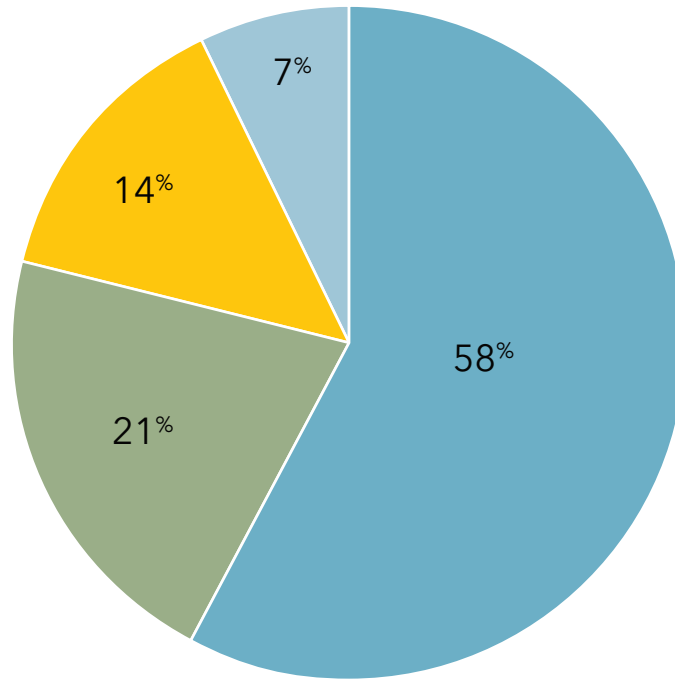


UNINSURANCE RATES FELL FROM 2012 TO 2016, THEN REMAINED RELATIVELY LEVEL

Rates of private insurance coverage rose, and uninsurance rates dropped from 2012 to 2016 in adults 26 to 44 years of age.

Source: American Community Survey. (2012-2018). Health Insurance Coverage.
 Data Compiled by SHADAC using IPUMS-ACS.
 Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 45-64 YEARS OF AGE DISTRIBUTION BY TYPE OF COVERAGE, 2018



- Private (Employment-Based & Military)
- Private (Purchased)
- Uninsured
- Public

1 IN 5

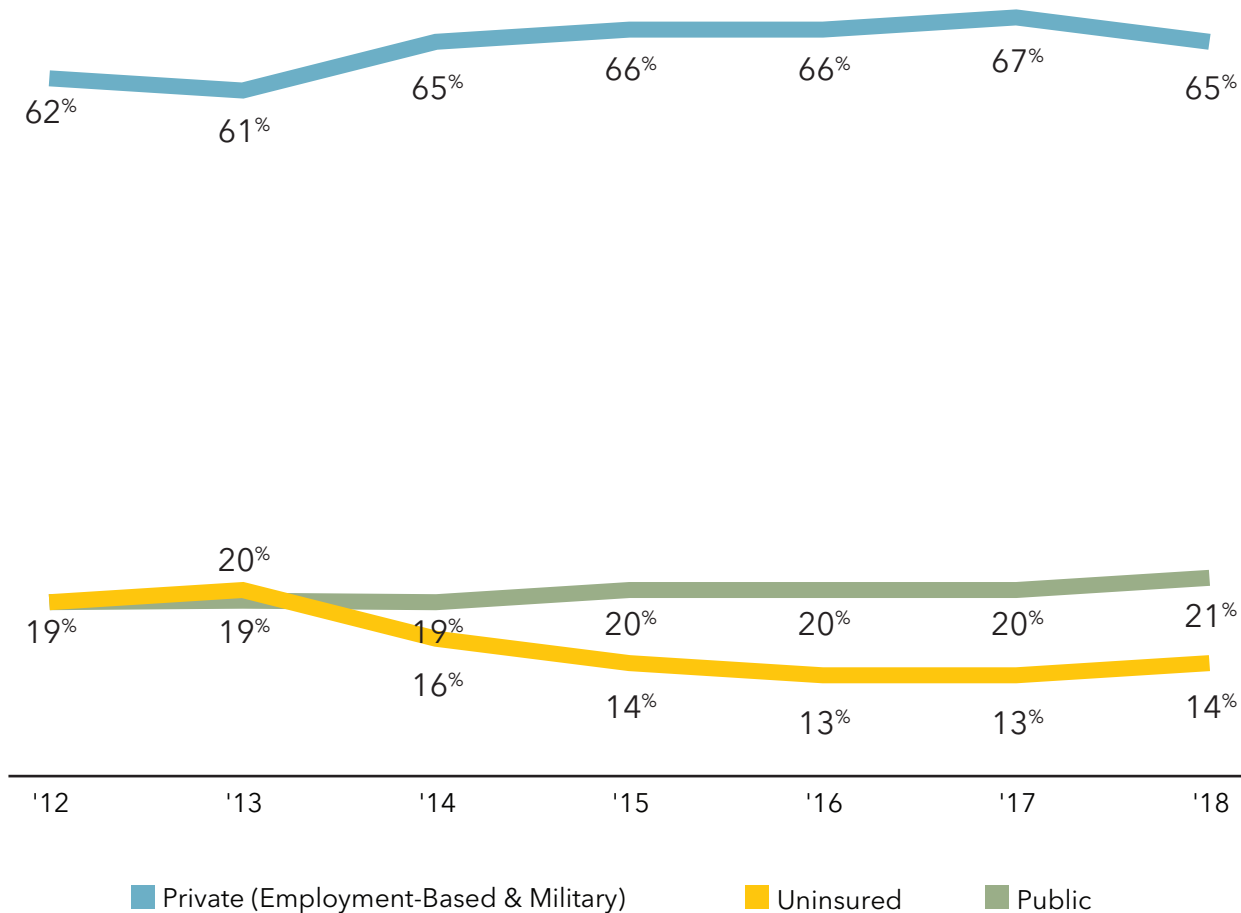
NON-ELDERLY ADULTS, AGES 45 TO 64, HAD PUBLIC HEALTH COVERAGE

Fifty-eight percent (58%) of non-elderly adults 45 to 64 years of age in Mississippi had employment-based and military coverage, and 7% had coverage purchased from private sources. One in five (21%) in this age category had public coverage, and the remaining 14% were uninsured.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 45-64 YEARS OF AGE

MISSISSIPPI HEALTH COVERAGE, 2012 - 2018

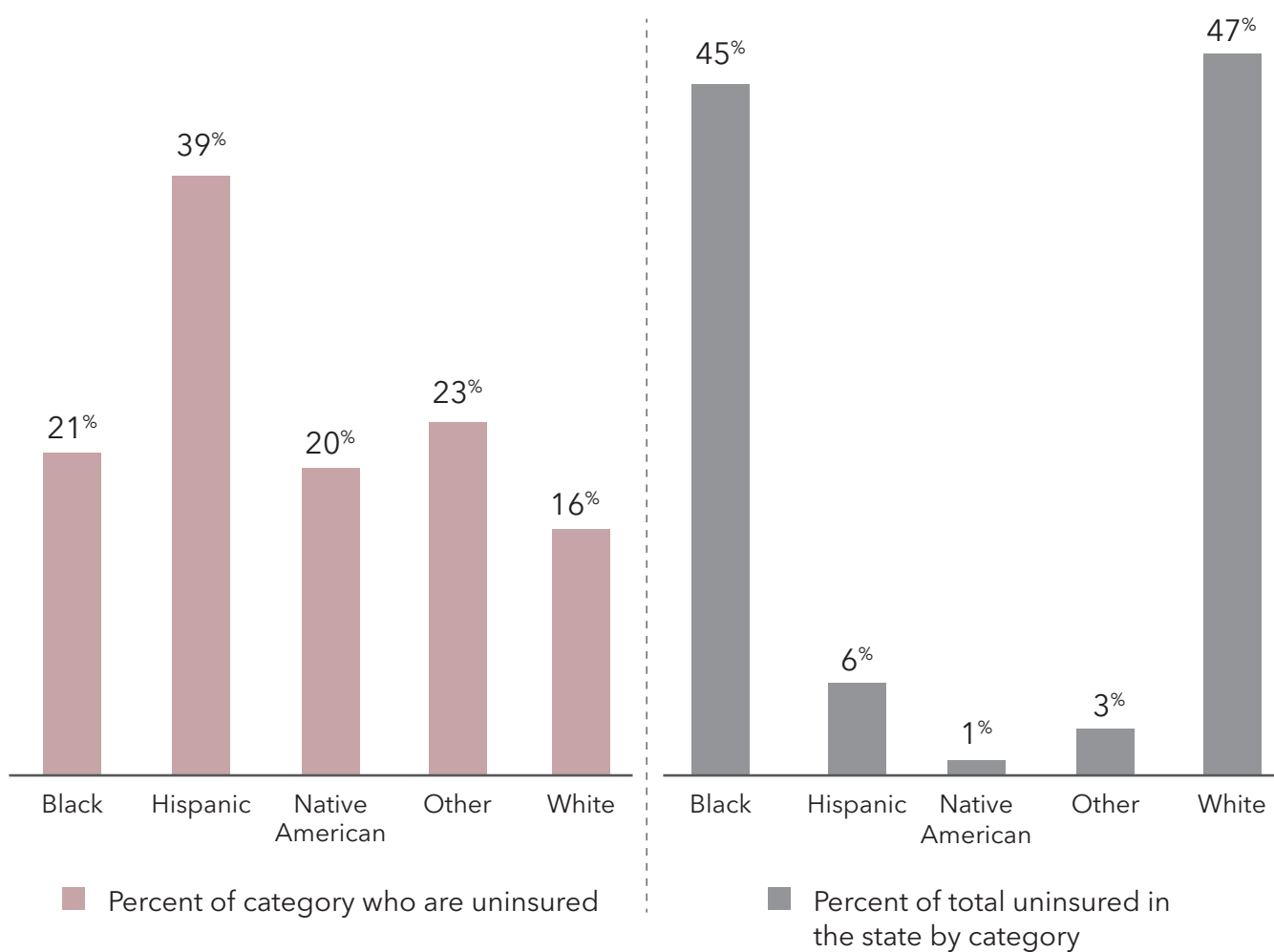


UNINSURANCE RATES FELL FROM 2012 TO 2016, THEN REMAINED LEVEL

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, and during the same time frame, uninsurance declined.

Source: American Community Survey. (2012-2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS. Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE UNINSURANCE BY RACE AND ETHNICITY, 2018



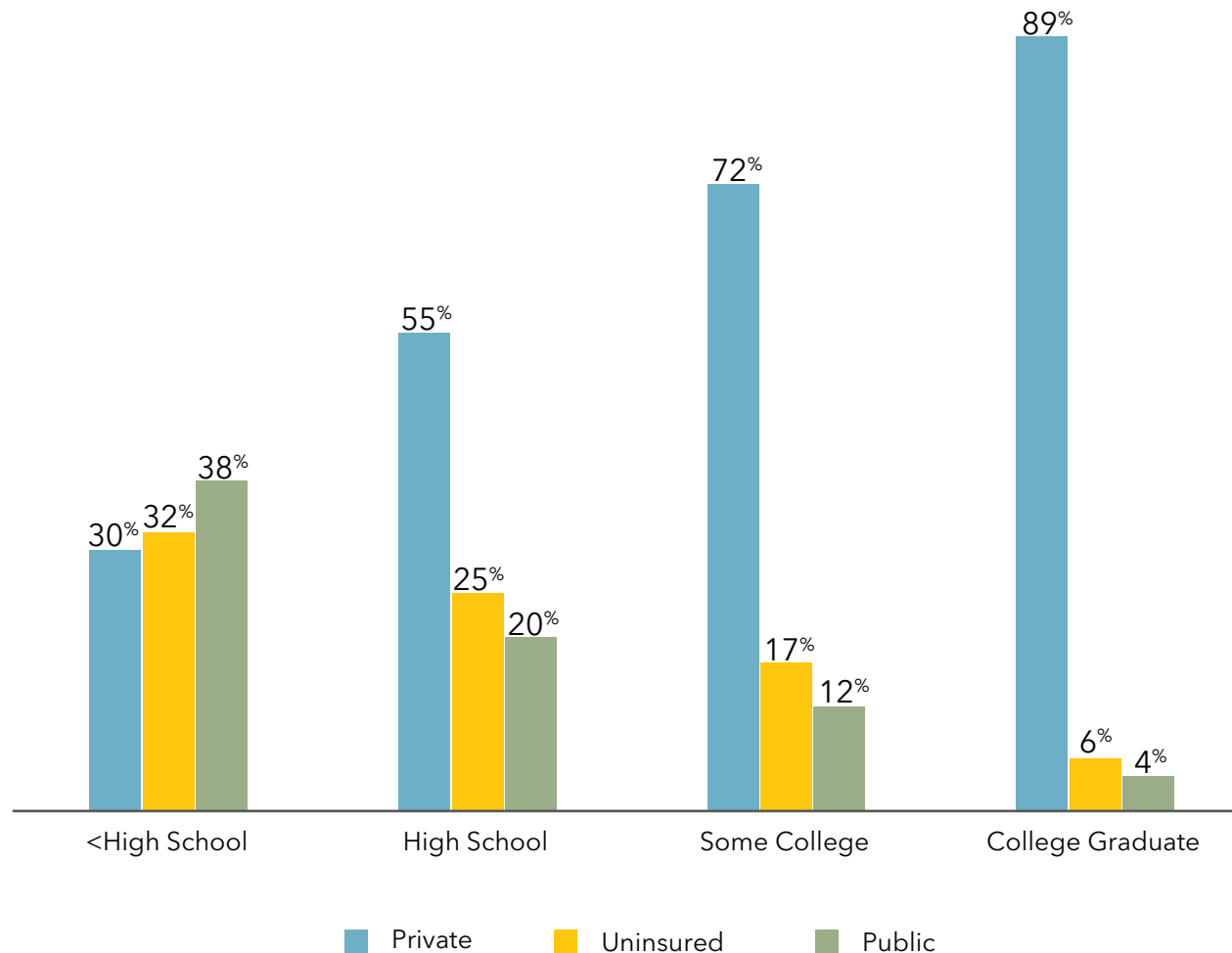
UNINSURANCE RATES ARE HIGHEST FOR HISPANIC, 39% NON-ELDERLY ADULTS AT

Uninsurance rates are highest for Hispanic, non-elderly adults. Nearly half (39%) of Mississippi's Hispanic adults are uninsured representing a significant difference compared to Mississippi's White adult, uninsured population of 16%.

However, because of the smaller numbers of Mississippi adults who are Hispanic, they represent a small percentage (6%), of the uninsured adults in the state. Almost half (47%) of uninsured adults are White and 45% are Black.

Source: American Community Survey. (2018). Health Insurance Coverage. Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE COVERAGE BY EDUCATION LEVEL, 2018

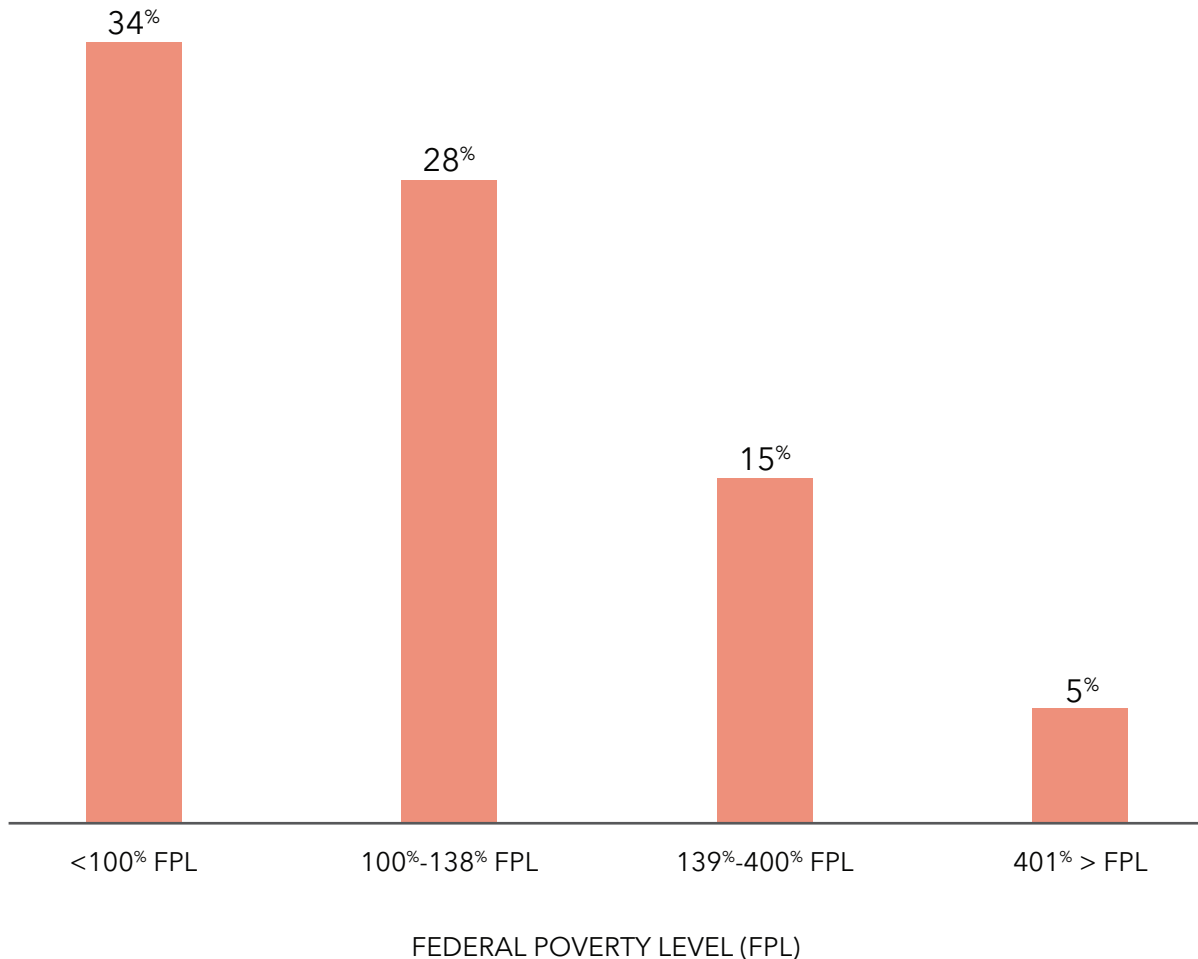


ADULTS WITH THE LOWEST LEVEL OF EDUCATION HAD THE LEAST AMOUNT OF PRIVATE COVERAGE AT **30%**

Private coverage is least at the lowest level of educational attainment. Persons with higher levels of education have greater access to jobs providing health insurance coverage.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL), 2018



**ADULTS BELOW
100% FPL EXPERIENCE
THE HIGHEST RATES
OF UNINSURANCE AT **34%****

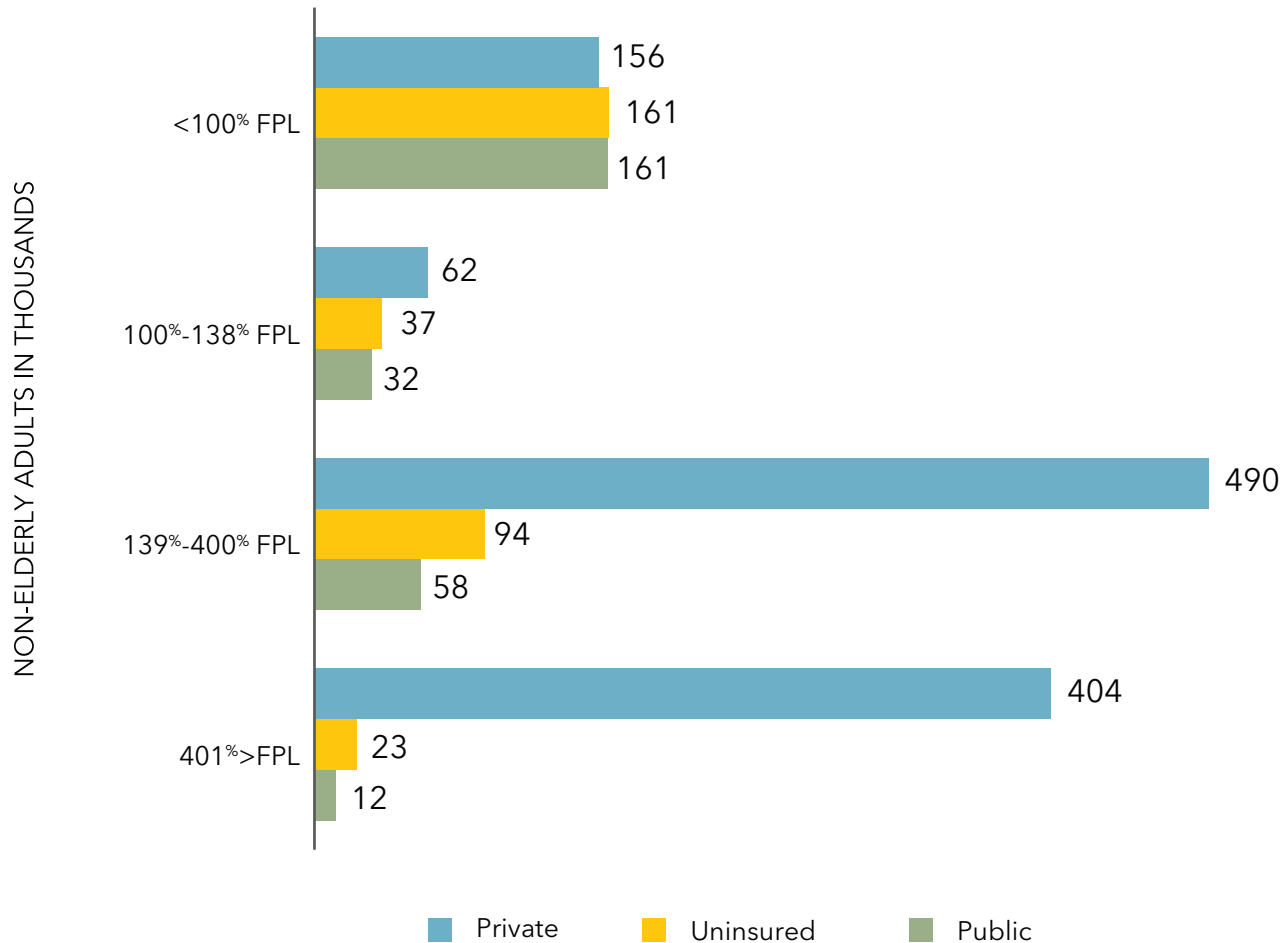
The uninsurance rate declines significantly as incomes rise above 100% Federal Poverty Level (FPL).

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

In 2018, 100% of the FPL was \$12,140 for a single person or \$25,100 for a family of four.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE COVERAGE FEDERAL POVERTY LEVEL (FPL), 2018



Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MORE THAN 50%
OF UNINSURED ADULTS
IN MISSISSIPPI
LIVE BELOW 100% FPL

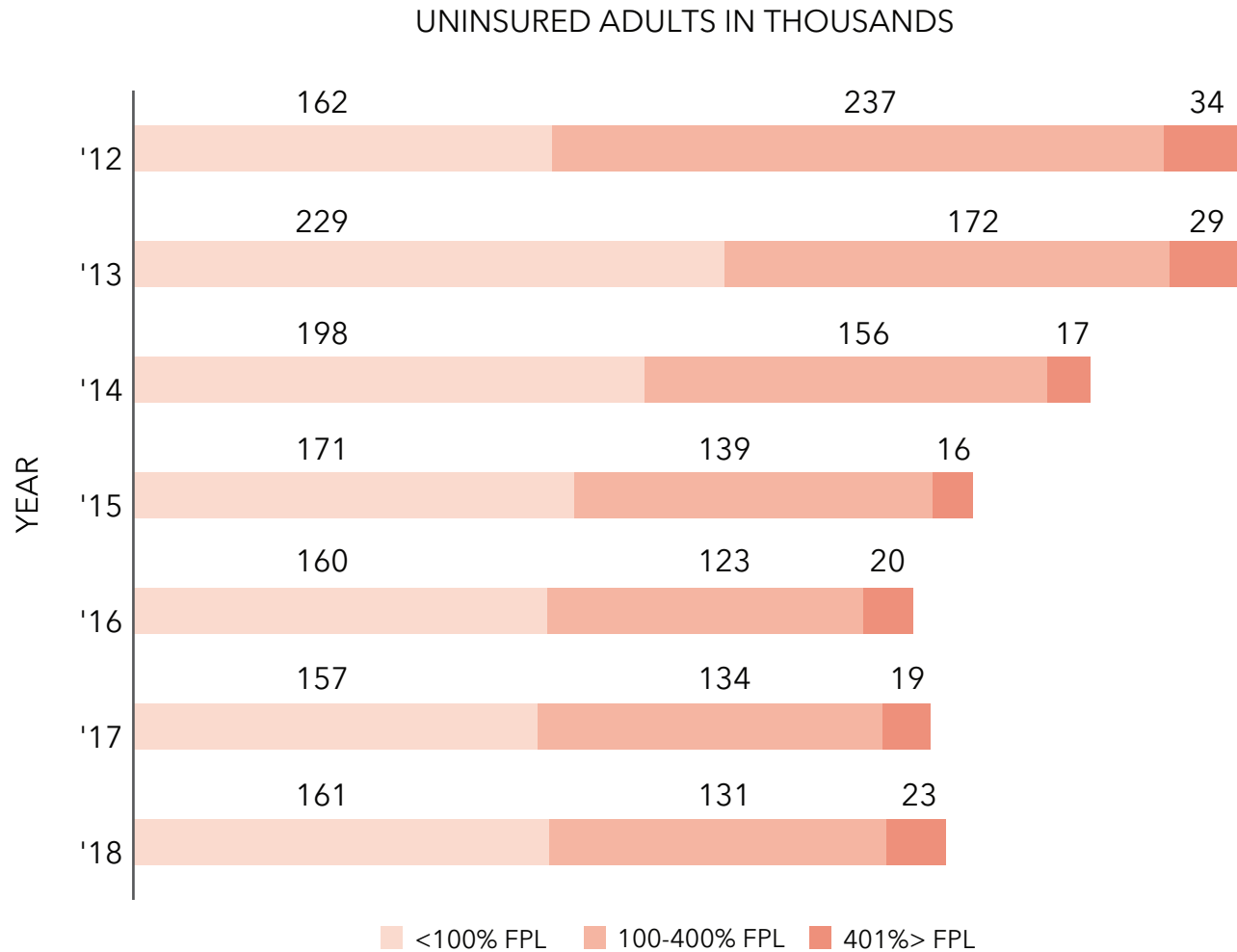
Subsidized health insurance coverage through the Health Insurance Marketplace is available to those between 100 and 400% of the Federal Poverty Level (FPL). However, most uninsured adults in Mississippi live below 100% FPL.

There was a difference between those uninsured and those with any coverage for most income groups above 100% FPL.

315,000
ADULTS IN MISSISSIPPI
ARE UNINSURED

MISSISSIPPI ADULTS 19-64 YEARS OF AGE

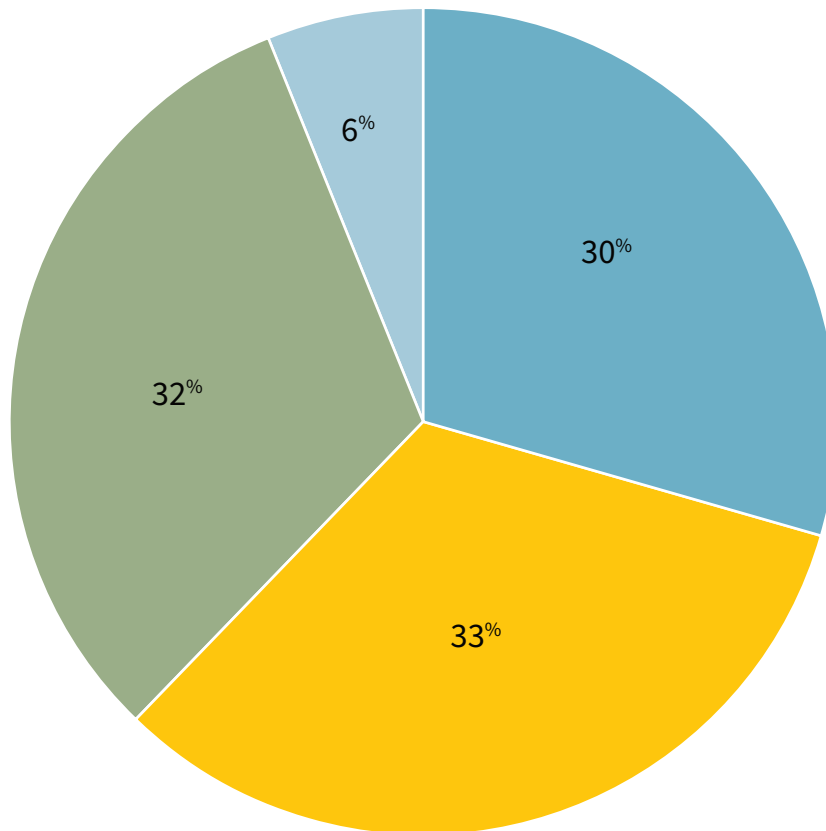
TRENDS IN UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL), 2012-2018



Adults living between 100 to 400% FPL exhibited the largest decline in the number of uninsured from 2012 to 2016. However, the number of uninsured adults from all levels of poverty have remained relatively level from 2016 to 2018.

Source: American Community Survey. (2018). 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)



1/3 OF NON-ELDERLY
ADULTS AT OR
BELOW 138% FPL ARE UNINSURED

1/3 OF NON-ELDERLY
ADULTS AT OR
BELOW 138% FPL ARE COVERED
BY PUBLIC INSURANCE

A little more than one-third (36%) of non-elderly adults at or below 138% of the Federal Poverty Level (FPL) have private health insurance coverage, while one out of three (33%) is uninsured, and nearly one-third (32%) is covered through a public program.

■ Private (Employment-Based & Military) ■ Private (Purchased) ■ Uninsured ■ Public

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

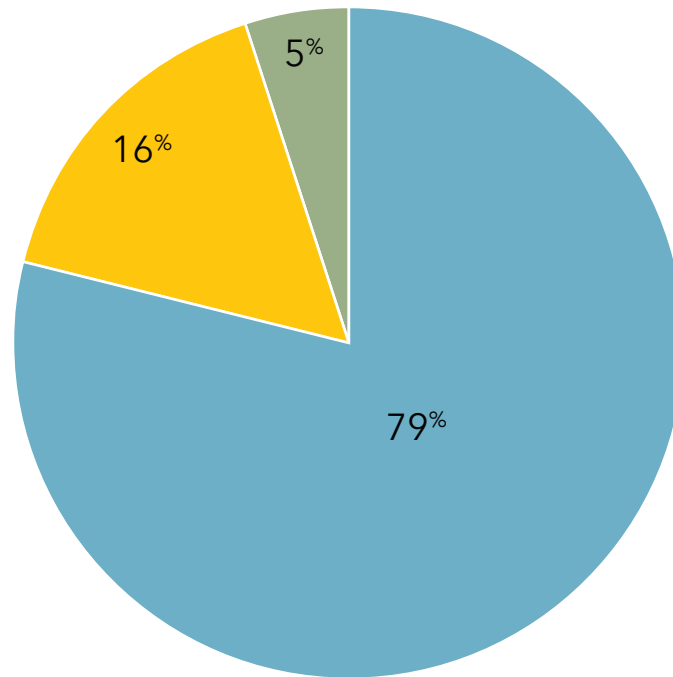
MISSISSIPPI ADULTS 19-64 YEARS OF AGE UNINSURANCE BY EMPLOYMENT CATEGORY, 2012-2018



Most working, uninsured non-elderly adults in Mississippi living at or below 138% of the Federal Poverty Level (FPL) are employed in 20 leading occupations within the retail, manufacturing, and service sectors.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE COVERAGE FOR WORKING ADULTS, 2018



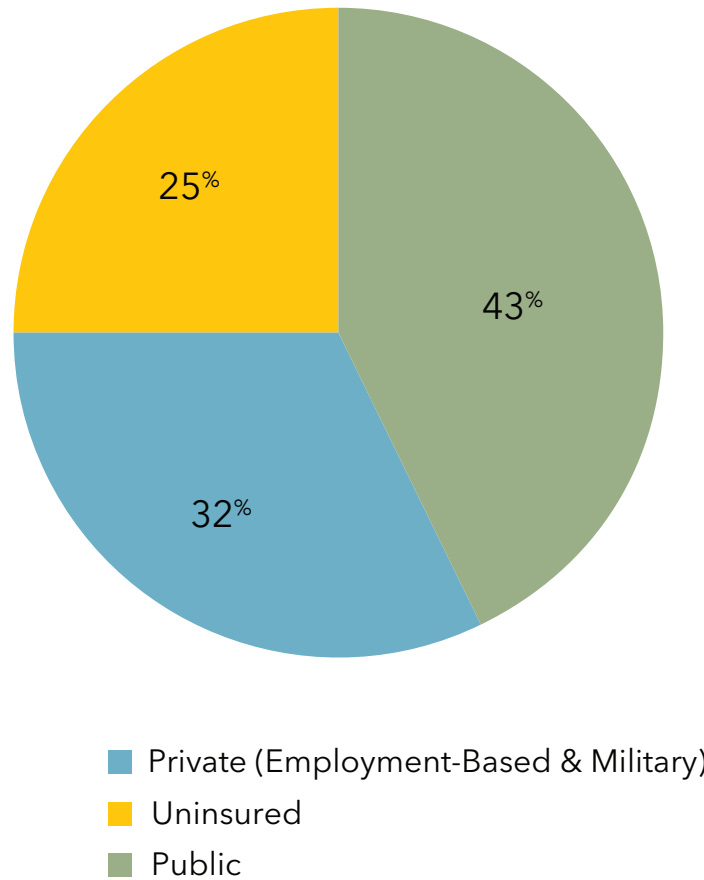
- Private (Employment-Based & Military)
- Uninsured
- Public

79% OF WORKING,
NON-ELDERLY ADULTS IN
MISSISSIPPI HAD PRIVATE
HEALTH INSURANCE

Most (79%) working, non-elderly adults in Mississippi had private health insurance coverage in 2018, while 16% were uninsured, and 5% had public coverage.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

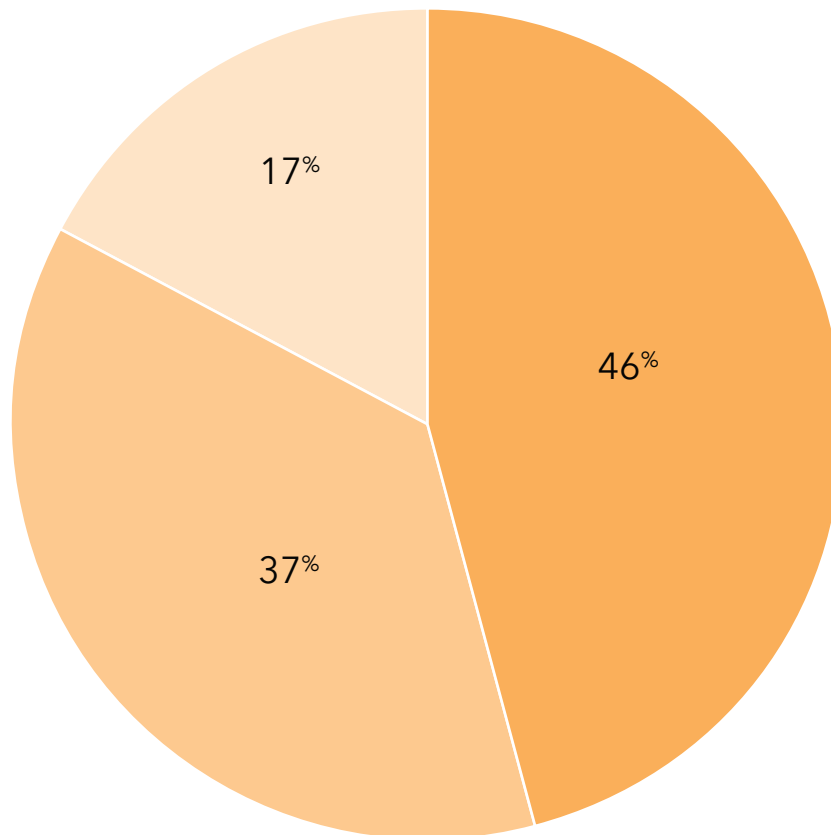
MISSISSIPPI ADULTS 19-64 YEARS OF AGE INSURANCE STATUS FOR UNEMPLOYED ADULTS, 2018



25% OF UNEMPLOYED,
NON-ELDERLY ADULTS IN
MISSISSIPPI LACK HEALTH
INSURANCE COVERAGE

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE UNINSURED BY WORK STATUS, 2018



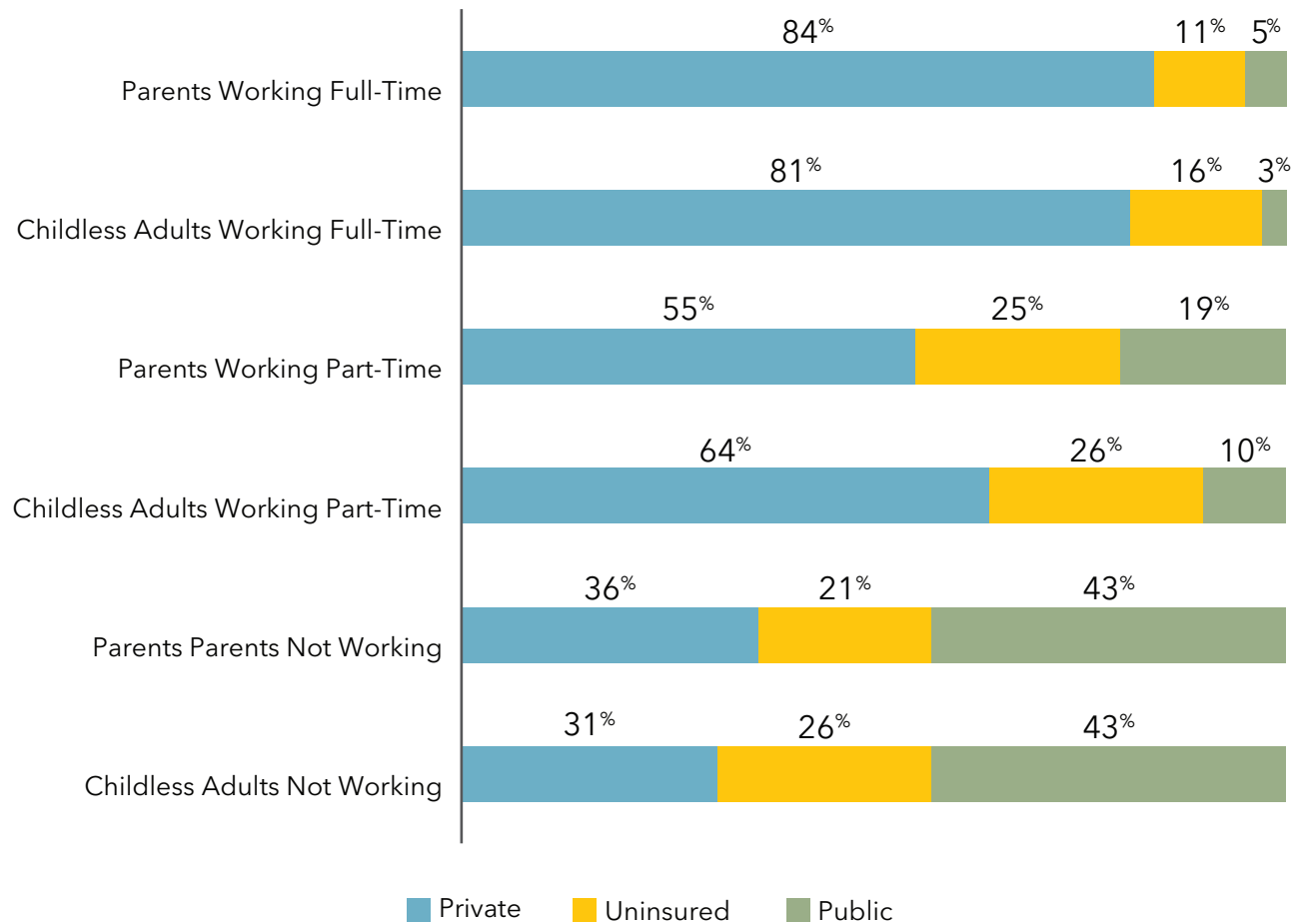
■ Full-Time Work ■ Not Working ■ Part-Time Work

2/3 UNINSURED,
MISSISSIPPI ADULTS
ARE EMPLOYED

Two out of three (63%) uninsured Mississippi adults are employed, with almost half (46%) working full-time and nearly one-fifth (17%) working part-time jobs. Over one-third (37%) of uninsured adults are not working.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE HEALTH COVERAGE BY WORK STATUS, 2018



PARENTS WORKING PART-TIME, & CHILDLESS ADULTS (PART-TIME & NOT-WORKING) HAVE THE HIGHEST UNINSURED RATES AT AROUND

26%

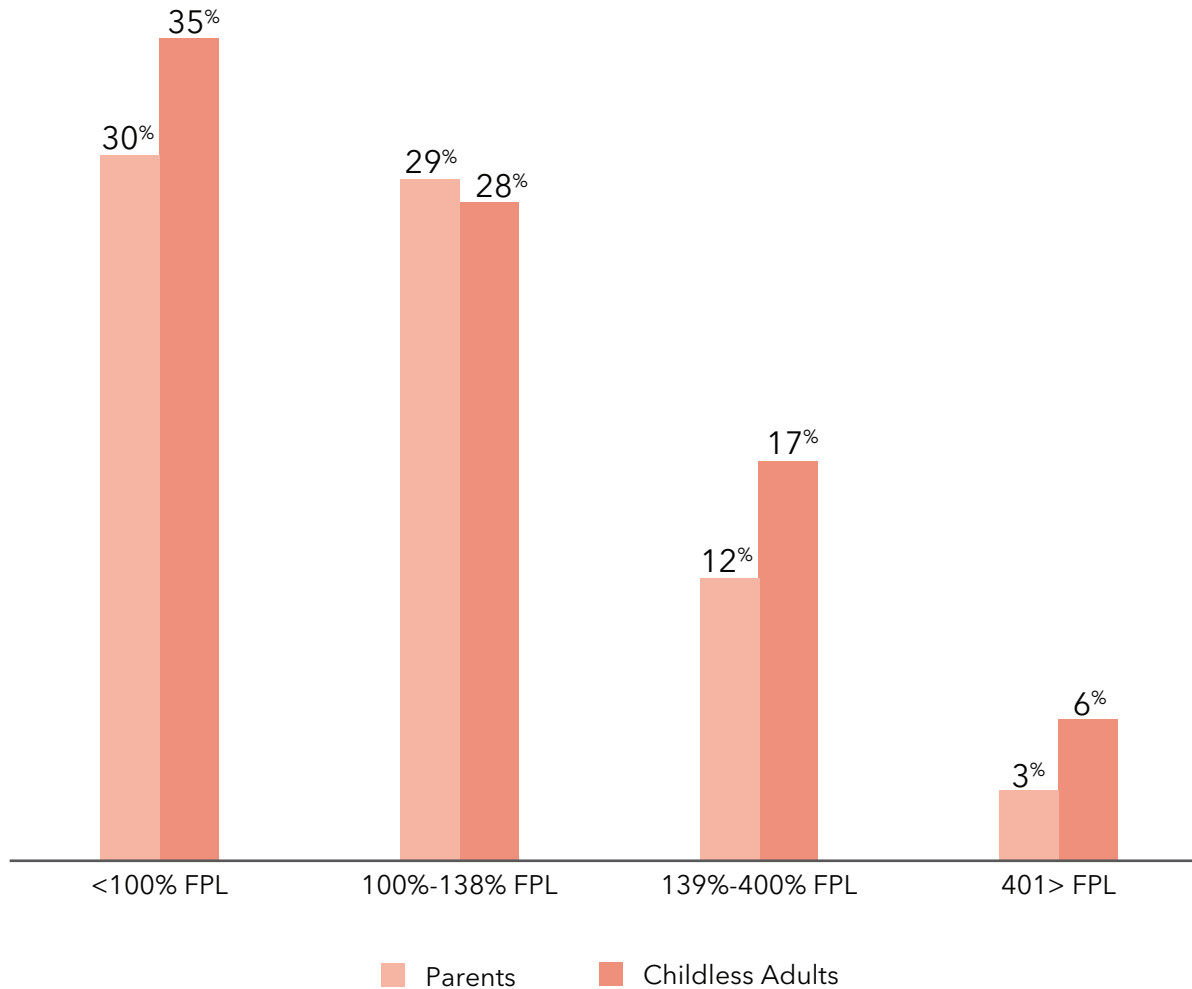
Non-elderly, childless adults experience higher uninsurance rates for each type of work status and significantly lower public coverage rates when compared to the rates for non-elderly parents also working full-time or part-time in 2018.

In contrast to parents, childless, non-elderly adults had significantly lower private coverage rates when working full-time or when not working. However, childless adults had significantly higher private coverage rates than parents when working part-time.

MISSISSIPPI NON-ELDERLY ADULTS ARE INELIGIBLE FOR PUBLIC COVERAGE UNLESS THEY ARE LOW-INCOME AND PREGNANT, BLIND, THE PARENT OF A MINOR CHILD, OR DISABLED.

Source: American Community Survey. (2012-2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL), 2018

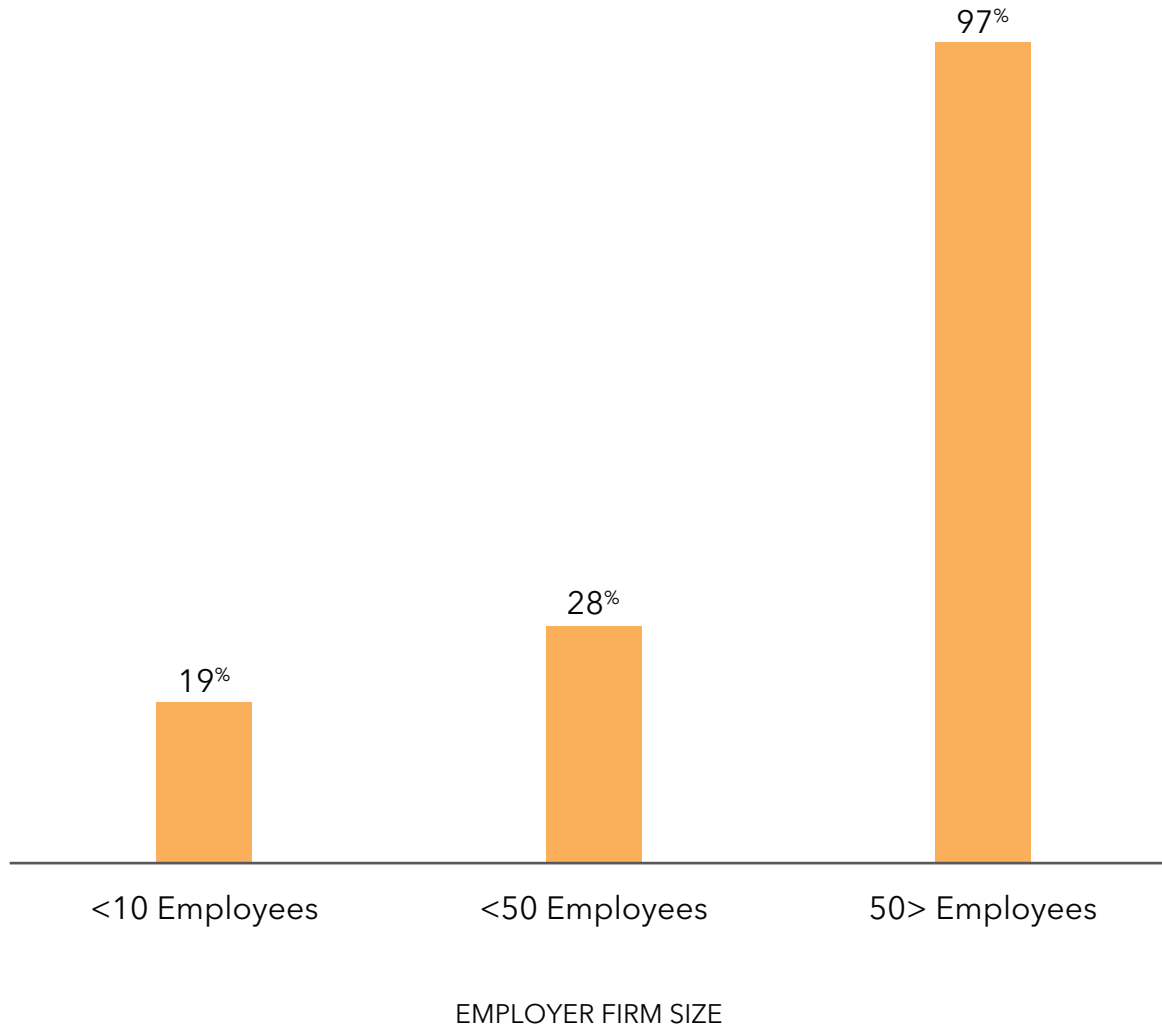


When examined by Federal Poverty Level (FPL), non-elderly, childless adults have higher rates of uninsurance compared to non-elderly parents in each FPL category except for those at 100% - 138% FPL.

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

PRIVATE SECTOR EMPLOYERS IN MISSISSIPPI

HEALTH INSURANCE OFFERED TO EMPLOYEES BY EMPLOYER SIZE, 2018



MOST PRIVATE EMPLOYERS IN MISSISSIPPI HAVE FEWER THAN 50 EMPLOYEES. LESS THAN ONE-THIRD OF THESE EMPLOYERS OFFER HEALTH INSURANCE.

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.

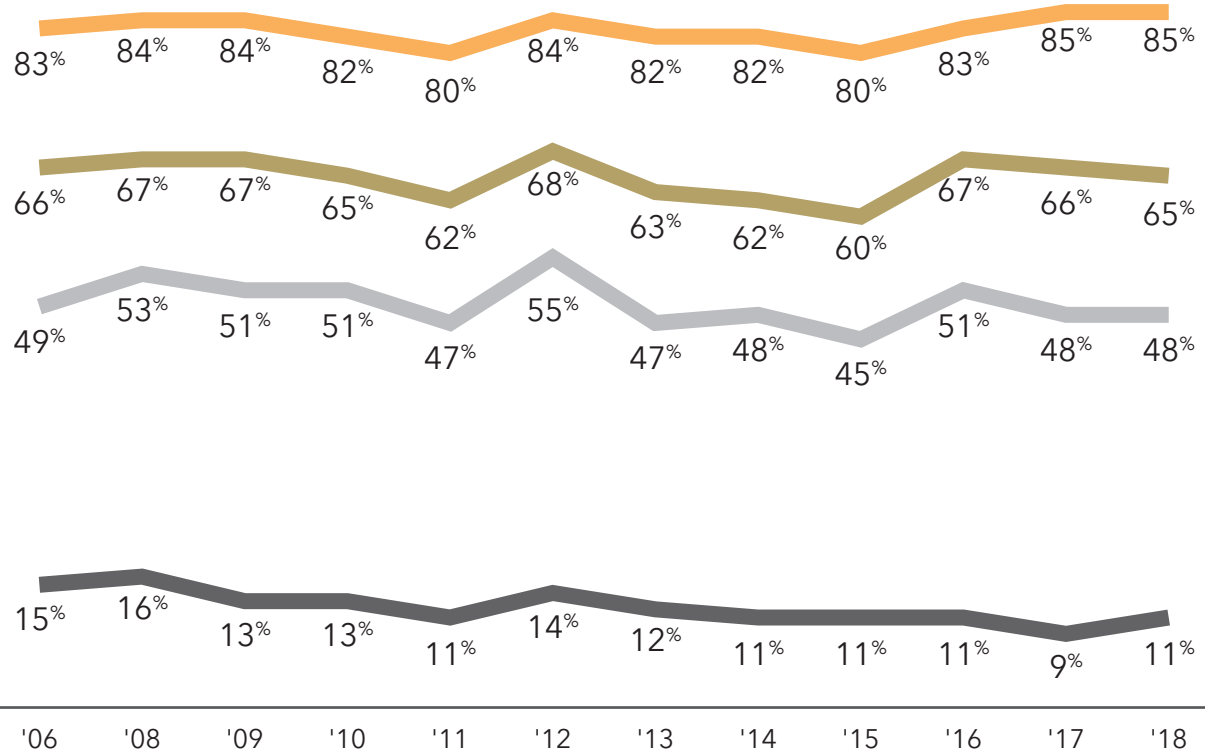
While nearly all large Mississippi employers (50+ employees) offer health insurance to their employees, less than one-third (28%) with under 50 employees, and less than one-fifth (19%) with fewer than 10 employees offer health insurance.

Source: Medical Expenditure Panel Survey (MEPS). (2018). Insurance Component.

PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI HEALTH INSURANCE OFFERS & ENROLLMENT, 2006 - 2018

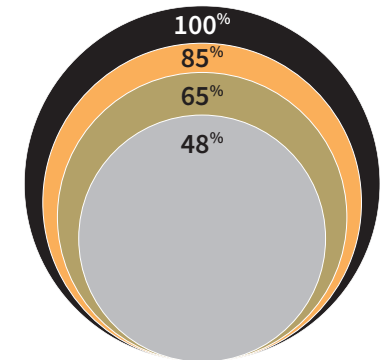
More than four out of five employees in Mississippi work for firms that offer health insurance, and approximately two-thirds of Mississippi workers are eligible for health insurance coverage.

Around half of private-sector employees are enrolled in employment-based health insurance, and only 11% are enrolled in family coverage.



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

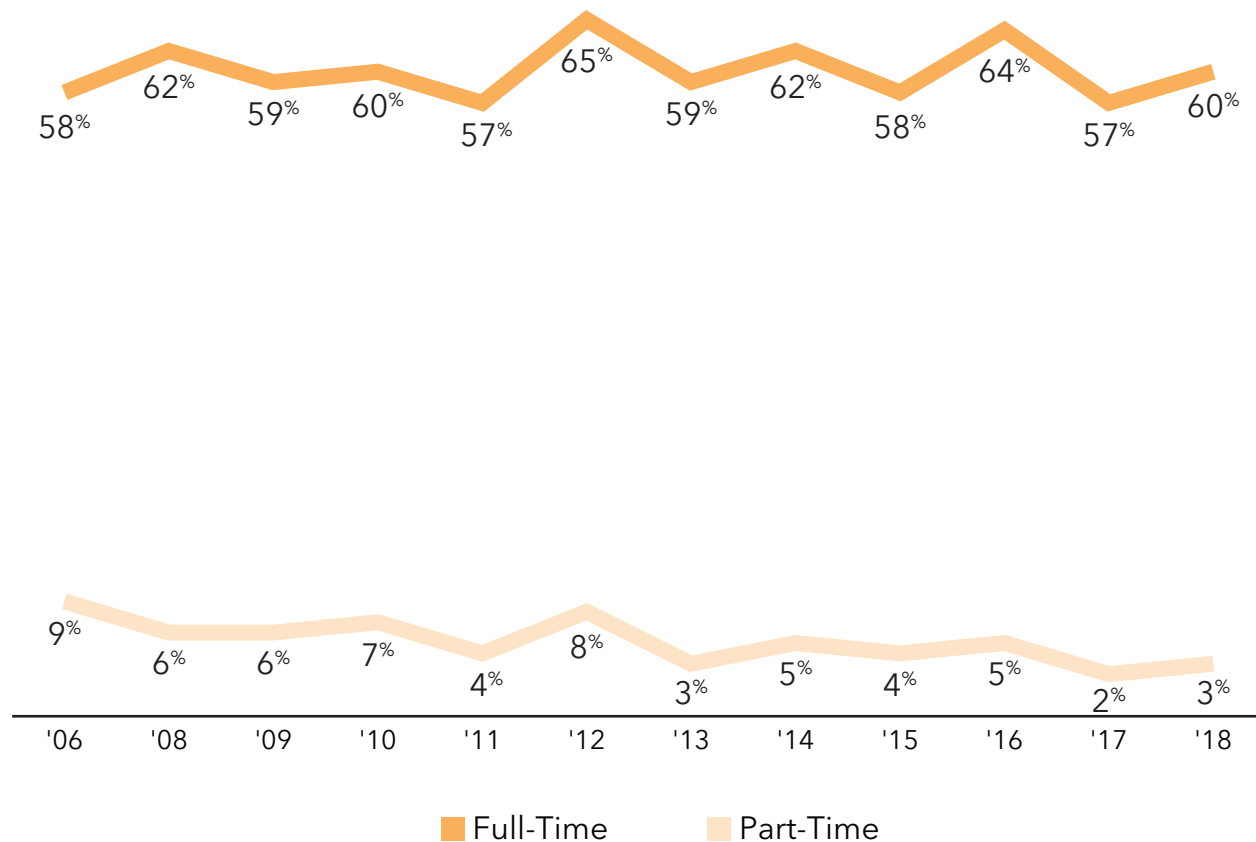
ELIGIBILITY AND ENROLLMENT



- **897,000 EMPLOYEES IN THE STATE**
- **760,000 EMPLOYEES** work in establishments that OFFER coverage
- **586,000 EMPLOYEES** offered & ELIGIBLE for coverage
- **432,000 EMPLOYEES** offered, eligible, & ENROLLED in coverage

Source: Medical Expenditure Panel Survey (MEPS). (2018). Insurance Component.
Note: No MEPS Data were available in 2007.

PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI ENROLLMENT RATES BY WORK STATUS, 2006 - 2018



ONLY 3% OF PART-TIME EMPLOYEES ARE ENROLLED IN AN EMPLOYMENT-BASED PLAN

While 60% of full-time, private sector employees are enrolled in employment-based coverage, enrollment is markedly lower for part-time employees. Only 3% of part-time employees are enrolled in an employment-based plan. This trend in health insurance enrollment rates by private-sector employees has been consistent over time in Mississippi.

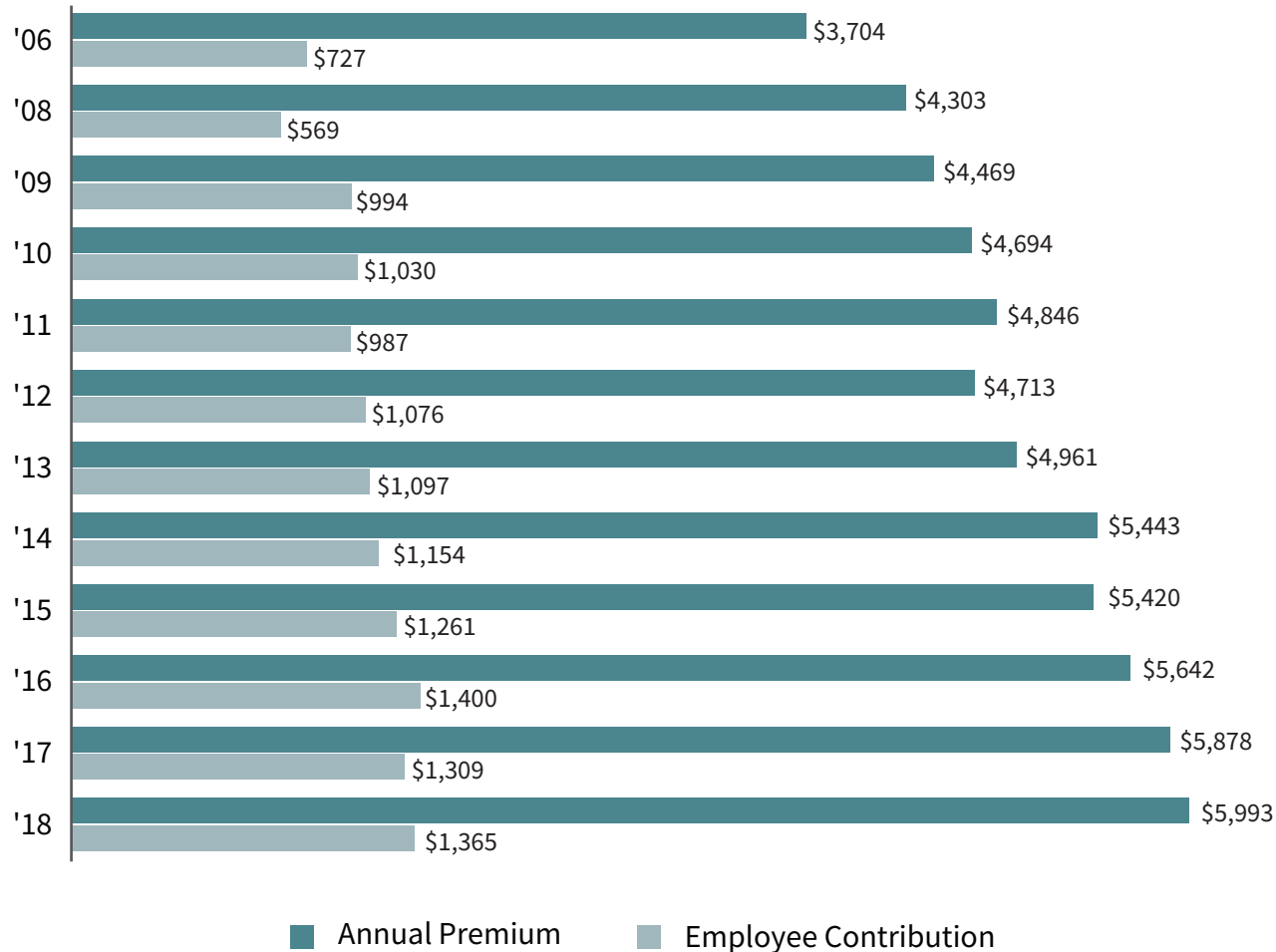
The MEPS survey definition of a full-time employee is determined by the survey respondent. No specific minimum number of hours is specified in the questionnaires. An employee not defined by the survey respondent as being full-time is classified as part-time.

Source: American Community Survey. (2012-2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add to 100%.
Note: No MEPS Data were available in 2007.

PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI

ANNUAL PREMIUMS & EMPLOYEE CONTRIBUTIONS FOR SINGLE COVERAGE, 2006 - 2018

EMPLOYEE CONTRIBUTIONS HAVE TRENDED UPWARDS SINCE 2006



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

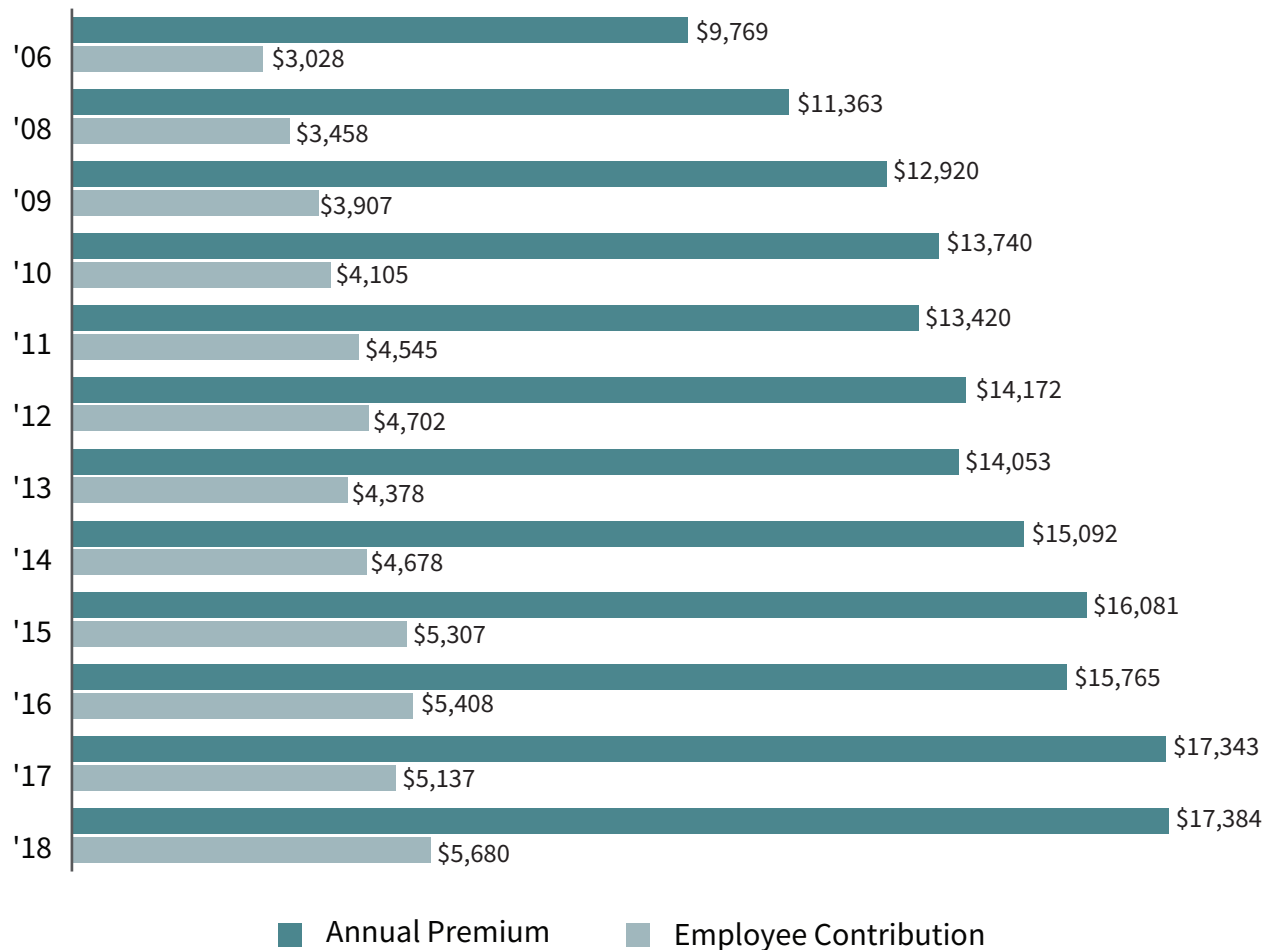
The portion of the premium paid by the employee has increased from 20% in 2006 to 23% in 2018.

**EMPLOYER HEALTH CONTRIBUTION
AVERAGED 5%
ANNUAL INCREASE
& EMPLOYEE HEALTH
COVERAGE CONTRIBUTION
AVERAGED 8%
OVER THE 12-YEAR PERIOD**

Source: American Community Survey. (2018). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Note: No MEPS Data were available in 2007.

PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI

ANNUAL PREMIUMS & EMPLOYEE CONTRIBUTIONS FOR FAMILY COVERAGE, 2006 - 2018



THE ANNUAL CONTRIBUTION REQUIRED FOR ENROLLMENT IN AN EMPLOYMENT-BASED HEALTH INSURANCE PLAN CAN BE A BARRIER FOR LOW-INCOME FAMILIES

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

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

EMPLOYER HEALTH CONTRIBUTION AVERAGED 5% ANNUAL INCREASE & EMPLOYEE HEALTH COVERAGE CONTRIBUTION AVERAGED 8% OVER THE 12-YEAR PERIOD

Source: Medical Expenditure Panel Survey (MEPS). (2018). Insurance Component.
 Note: No MEPS Data were available in 2007.

CHART BOOK:

A PROFILE OF HEALTH INSURANCE COVERAGE FOR MISSISSIPPI ADULTS: 2018 DATA

March 2021

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