

Center *for* Mississippi
Health Policy

CHART BOOK:

**A PROFILE OF HEALTH
INSURANCE COVERAGE FOR
MISSISSIPPI ADULTS: 2019 DATA**

March 2021

OVERVIEW OF 2019 DATA

KEY POINTS



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



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

2%

Most working non-elderly adults in Mississippi (60%) had private health insurance. However, only 2% of part-time employees had private health insurance.



Uninsurance rates were highest for Native American and 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.

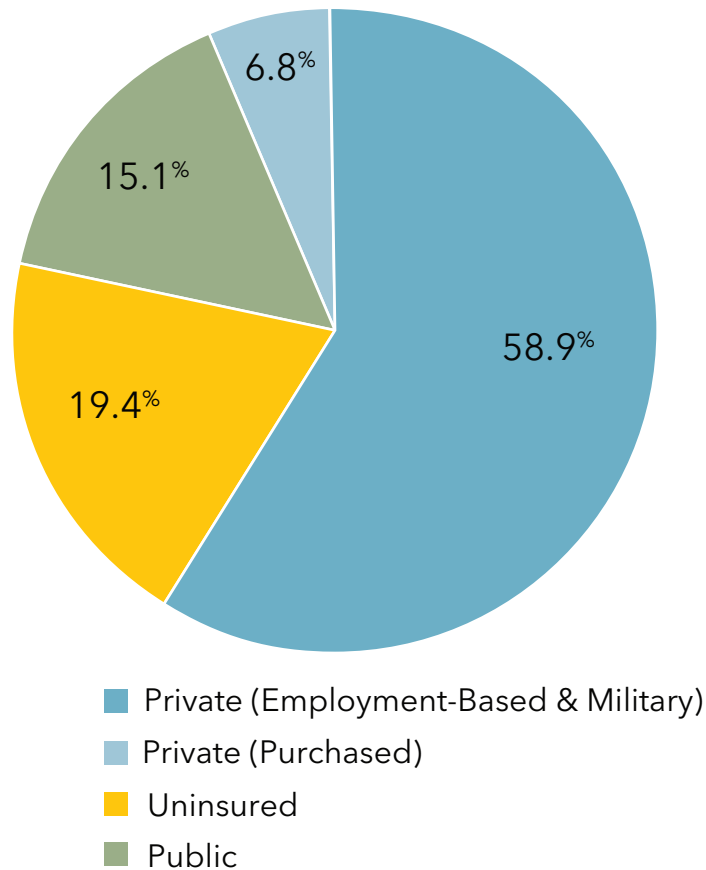
MOST WORKING NON-ELDERLY ADULTS IN MISSISSIPPI (60%) HAD PRIVATE HEALTH INSURANCE. HOWEVER, ONLY 2% OF PART-TIME EMPLOYEES HAD PRIVATE HEALTH INSURANCE.

SOURCE

Researchers from the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2019 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 2019. 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.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE DISTRIBUTION BY TYPE OF COVERAGE, 2019



Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add up to 100%.

ALMOST ONE-FIFTH OF 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 (58.9%), and the remaining plans are purchased privately (6.8%).

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

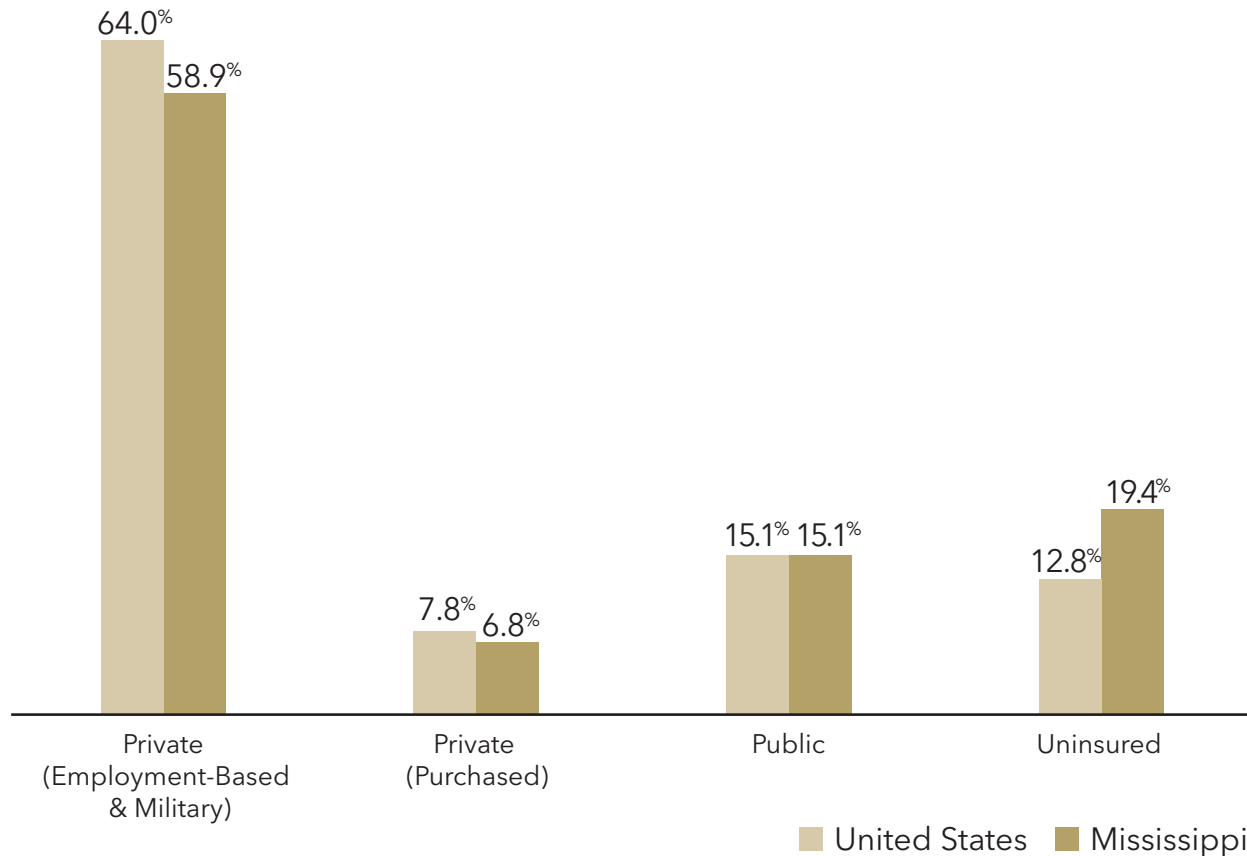
- Low-income children can qualify for Medicaid or the Children's Health Insurance Programs when family income is up to 214% of the Federal Poverty Level (FPL);
- Medicaid is available for only a select group of non-elderly adults who meet certain categorical requirements. Not only must they be below 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 COMPARISON, UNITED STATES VERSUS MISSISSIPPI, 2019

COMPARED TO U.S. ADULTS,
ADULTS IN MISSISSIPPI

**HAVE HIGHER
RATES OF UNINSURANCE
AND LOWER PRIVATE
INSURANCE RATES.**



Non-elderly adults in Mississippi have lower rates of private health insurance coverage than U.S. adults (employment-based and military 58.9% vs. 64.0%; private purchased 6.8% vs. 7.8%).

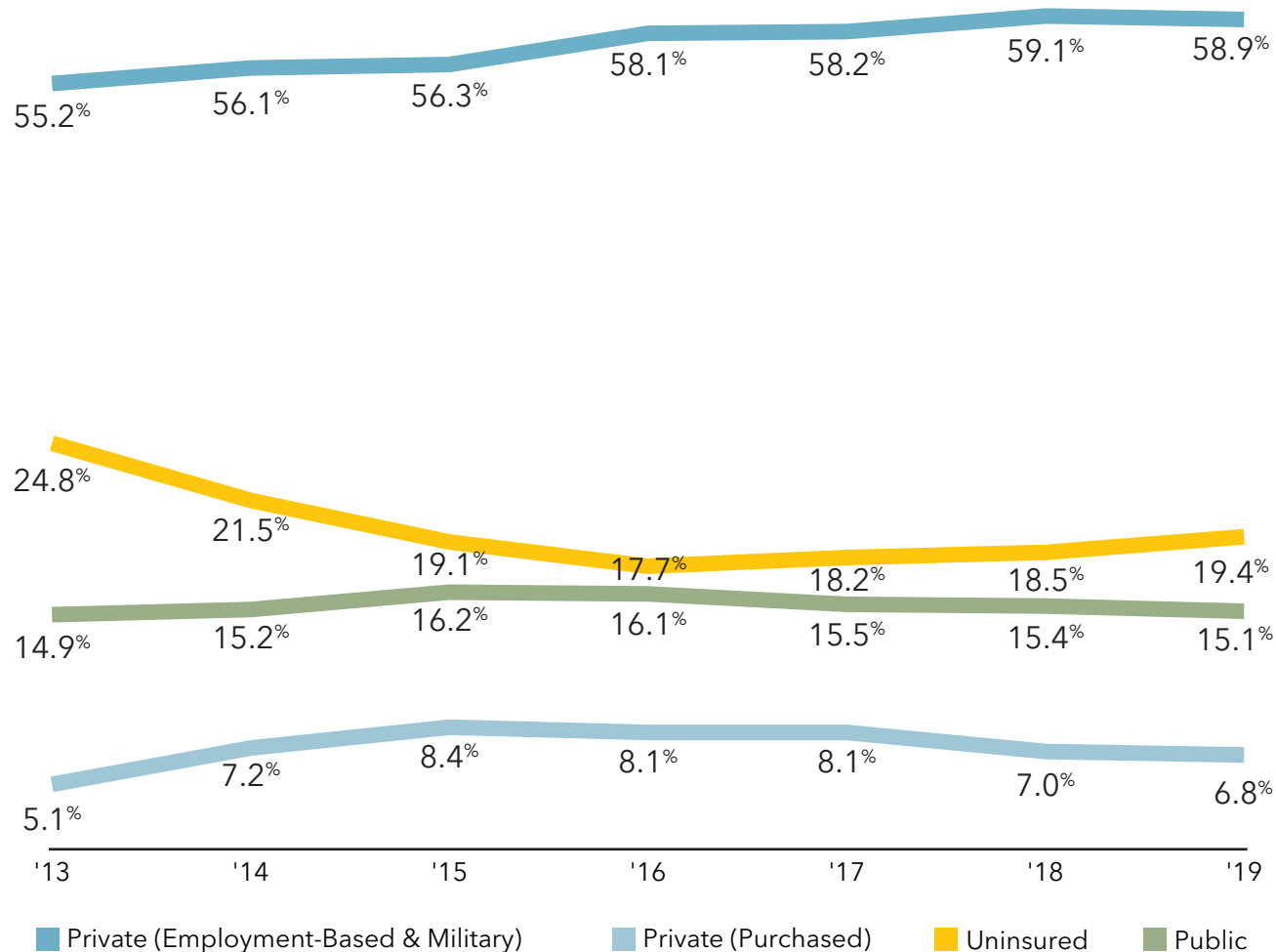
Uninsurance rates are higher among non-elderly adults in Mississippi at 19.4% vs. 12.8% nationwide.

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE

MISSISSIPPI HEALTH COVERAGE TRENDS BY TYPE, 2013 - 2019

STATEWIDE TRENDS SHOW A DECREASE IN UNINSURANCE RATES SINCE 2012. HOWEVER, THE RATES HAVE RISEN SLIGHTLY SINCE 2017.

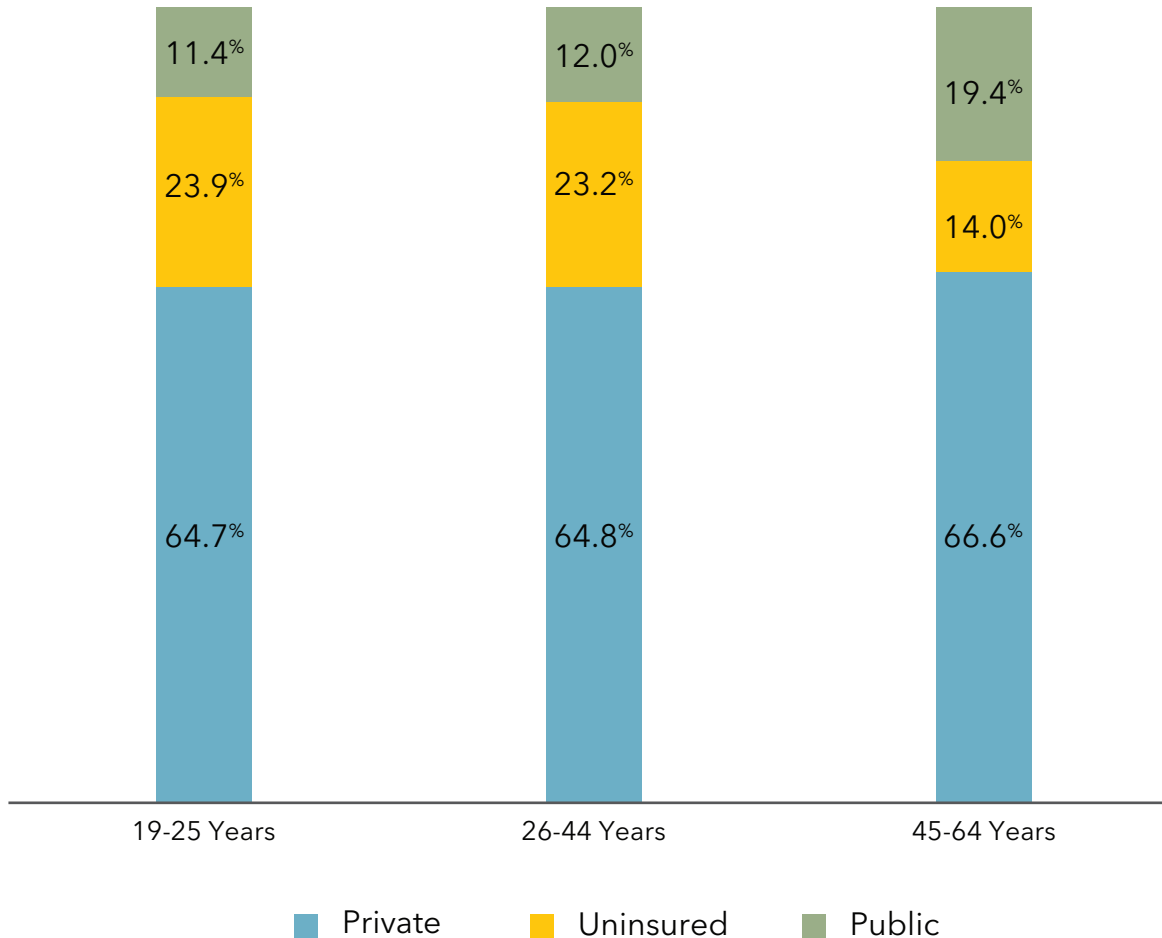


Statewide trends in health coverage rates for non-elderly adults with any type of private coverage (military and employment-based or privately purchased) or public coverage showed increases from 2013 to 2016. However, the rates have mostly leveled off from 2016 to 2019 for employment-based plans and decreased for purchased plans since 2017.

Public, employer, and private coverage all decreased in 2019 while the percentage of uninsured increased in 2019.

Source: American Community Survey. (2013-2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE COVERAGE BY AGE GROUP, 2019

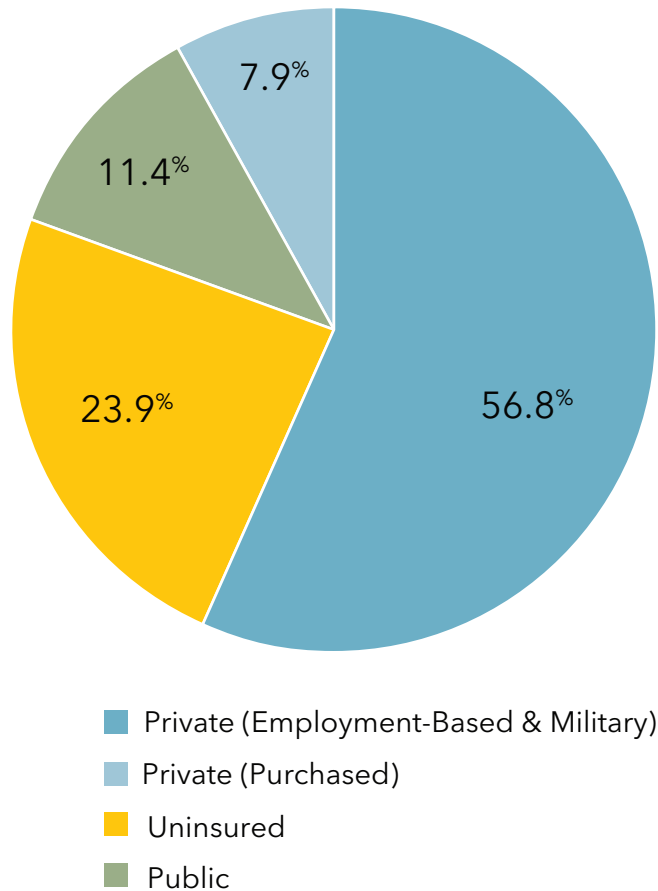


**COMPARED TO OTHER ADULTS
YOUNG ADULTS, AGES 19-25,
HAVE THE HIGHEST
RATES OF UNINSURANCE.**

In contrast to younger adults, below 26 years old, those aged 45 to 64 had a lower uninsurance coverage rate and higher rates of public coverage. Approximately two out of three in this age group had private coverage in 2019.

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-25 YEARS OF AGE DISTRIBUTION OF COVERAGE, 2019



ALMOST A QUARTER OF YOUNG ADULTS, AGES 19-25, ARE UNINSURED.

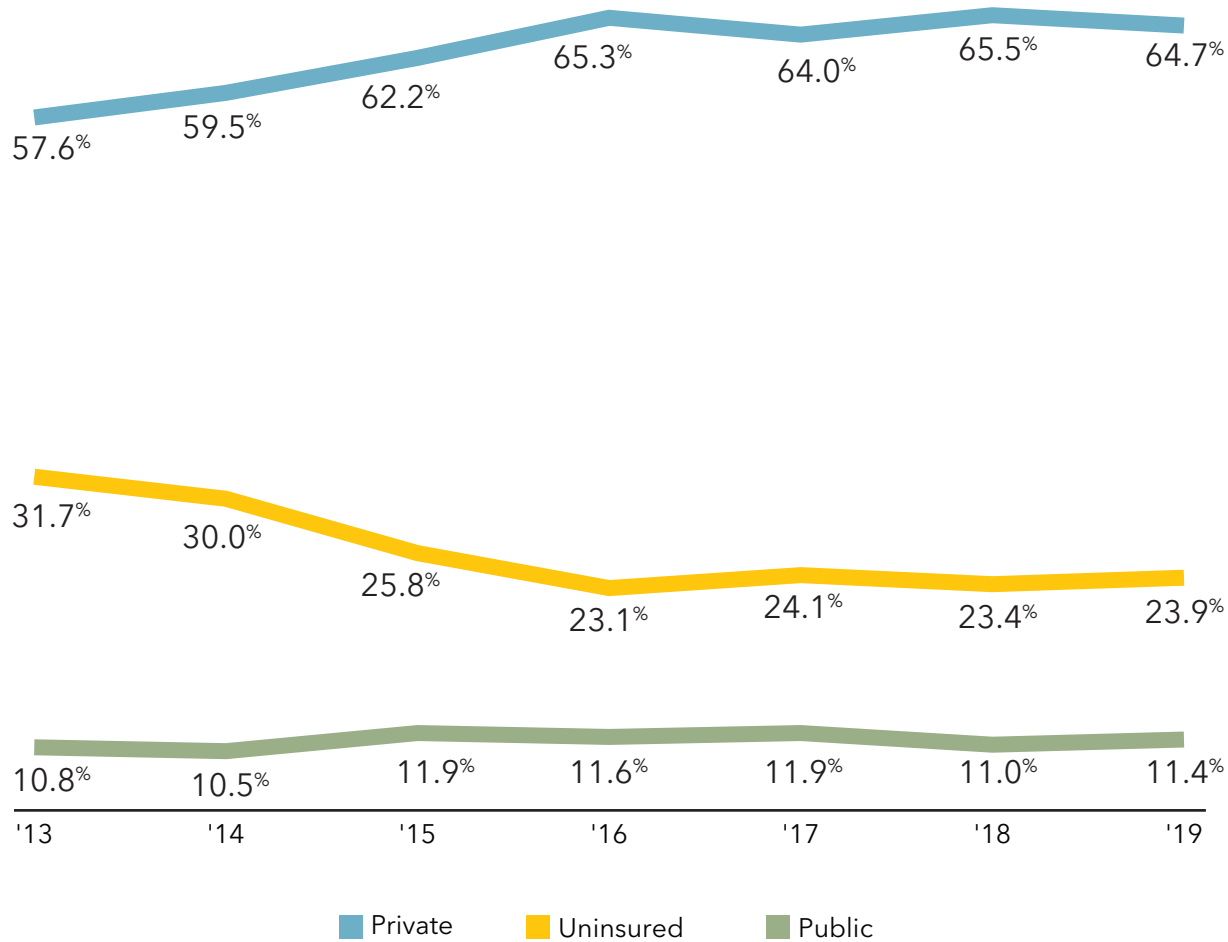
More than half (56.8%) of young adult Mississippians had employment-based and military coverage. Others (7.9%) had privately purchased coverage. Nearly one-quarter (23.9%) were uninsured and approximately one in ten (11.4%) had public coverage.

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. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add up to 100%.

MISSISSIPPI ADULTS 19-25 YEARS OF AGE

MISSISSIPPI HEALTH COVERAGE RATES, 2013 - 2019



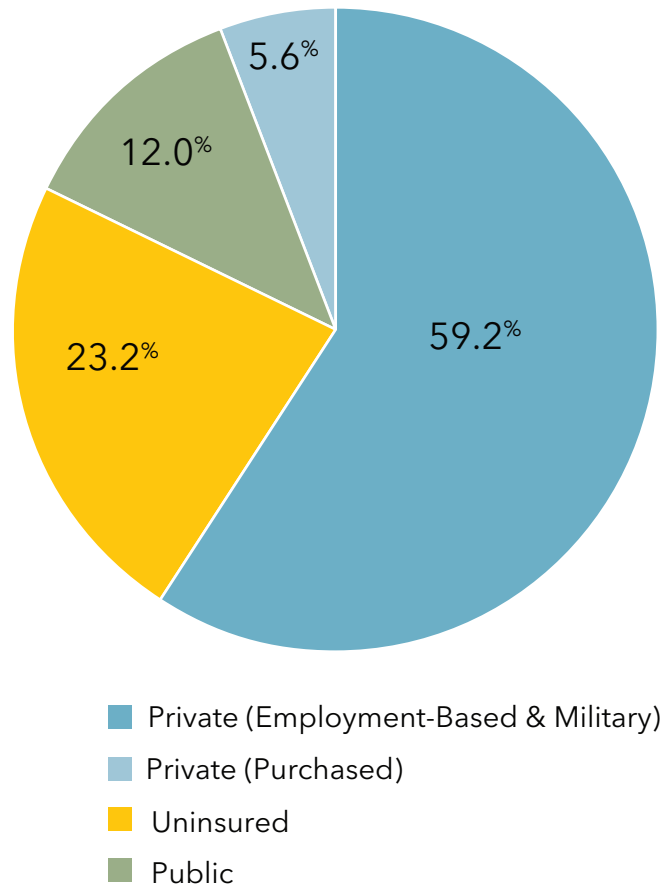
FOR YOUNG ADULTS AGES 19-25, UNINSURANCE RATES FELL FROM 2013 TO 2016 & REMAINED RELATIVELY LEVEL TO 2019.

Young adults in Mississippi exhibited a steady rise in private coverage rates from 2013 to 2016 while uninsurance rates fell to an overall low in 2016 (with a slight increase by 2019).

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. (2013-2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 26-44 YEARS OF AGE DISTRIBUTION OF COVERAGE, 2019

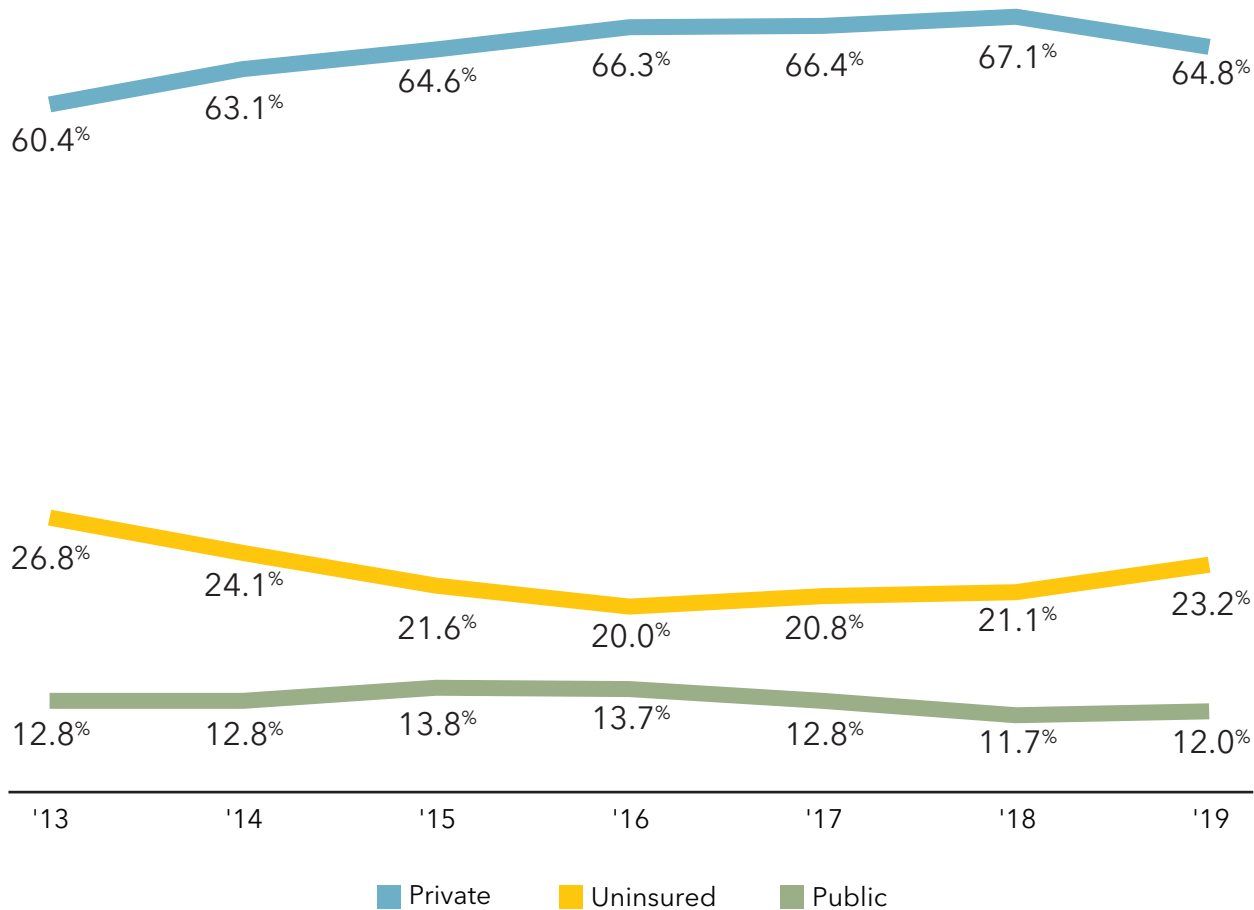


OVER HALF OF ADULTS, AGES 26-44, IN MISSISSIPPI HAD EMPLOYER-SPONSORED & MILITARY COVERAGE.

Other adults (5.6%) had privately purchased coverage. Over one out of five (23.2%) in this age category were uninsured and the remainder (12%) had public coverage.

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add up to 100%.

MISSISSIPPI ADULTS 26-44 YEARS OF AGE MISSISSIPPI HEALTH COVERAGE RATES, 2013 - 2019

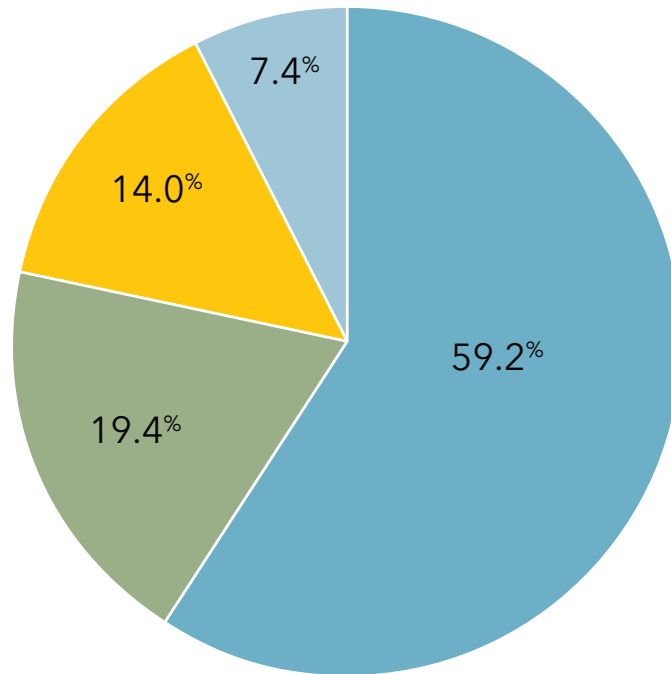


**UNINSURANCE
RATES AMONG ADULTS,
AGES 26-44,
FELL FROM 2013 TO 2016
BUT ARE ON THE RISE.**

After a sustained drop from 2013 to 2016, uninsurance among 26-44 year olds has increased by more than three percentage points from 2017-2019 with a corresponding decrease in private coverage.

Source: American Community Survey. (2013-2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 45-64 YEARS OF AGE DISTRIBUTION BY TYPE OF COVERAGE, 2019



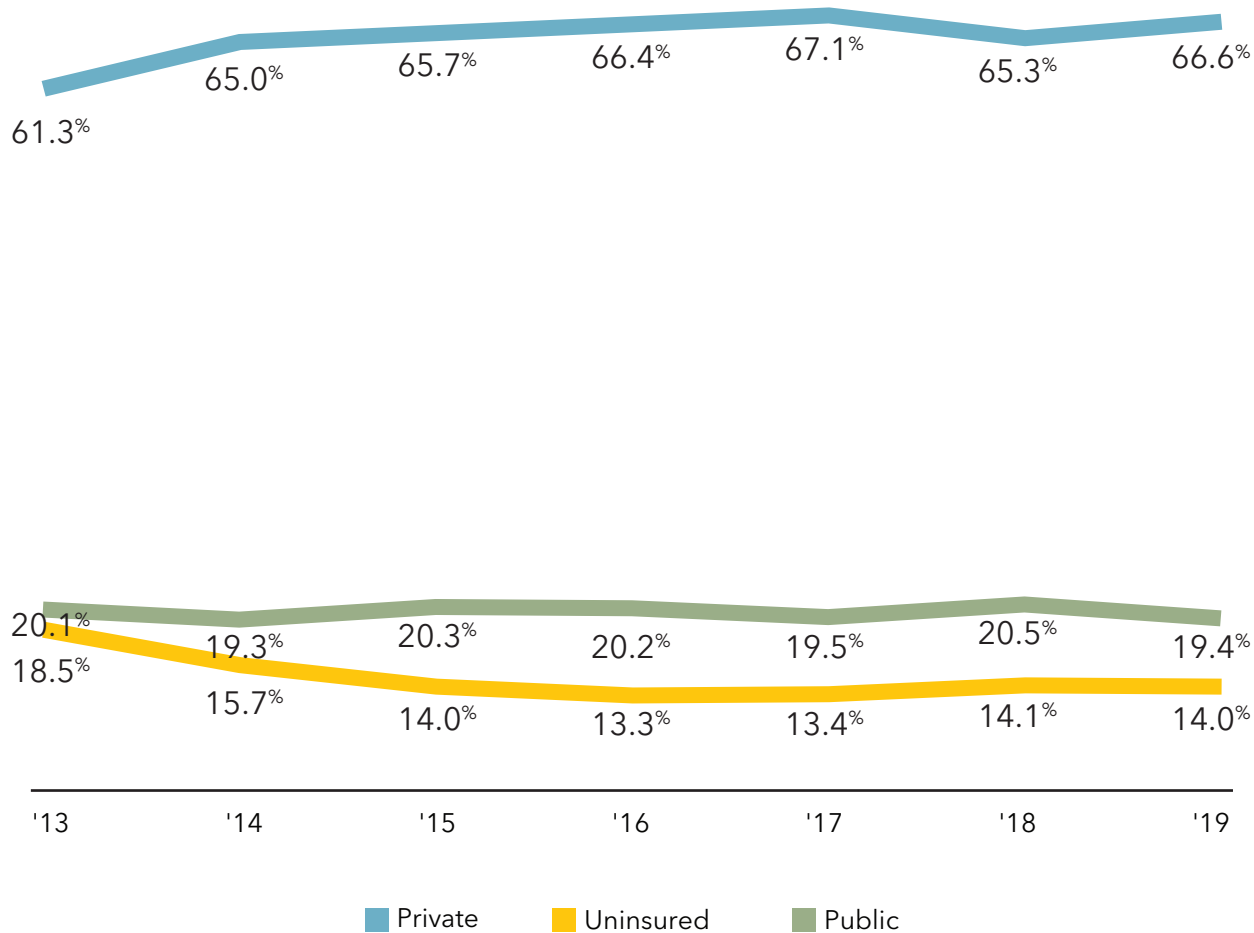
- Private (Employment-Based & Military)
- Private (Purchased)
- Uninsured
- Public

**ONE IN FIVE
ADULTS, AGES 45 TO 64,
RELY ON PUBLIC
HEALTH COVERAGE.**

Over half (59.2%) of non-elderly adults 45 to 64 years of age in Mississippi had employment-based and military coverage, and less than one-tenth (7.4%) had coverage purchased from private sources. Approximately one in five (19.4%) in this age category had public coverage, and the remaining adults (14.0%) were uninsured.

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add up to 100%.

MISSISSIPPI ADULTS 45-64 YEARS OF AGE MISSISSIPPI HEALTH COVERAGE, 2013 - 2019

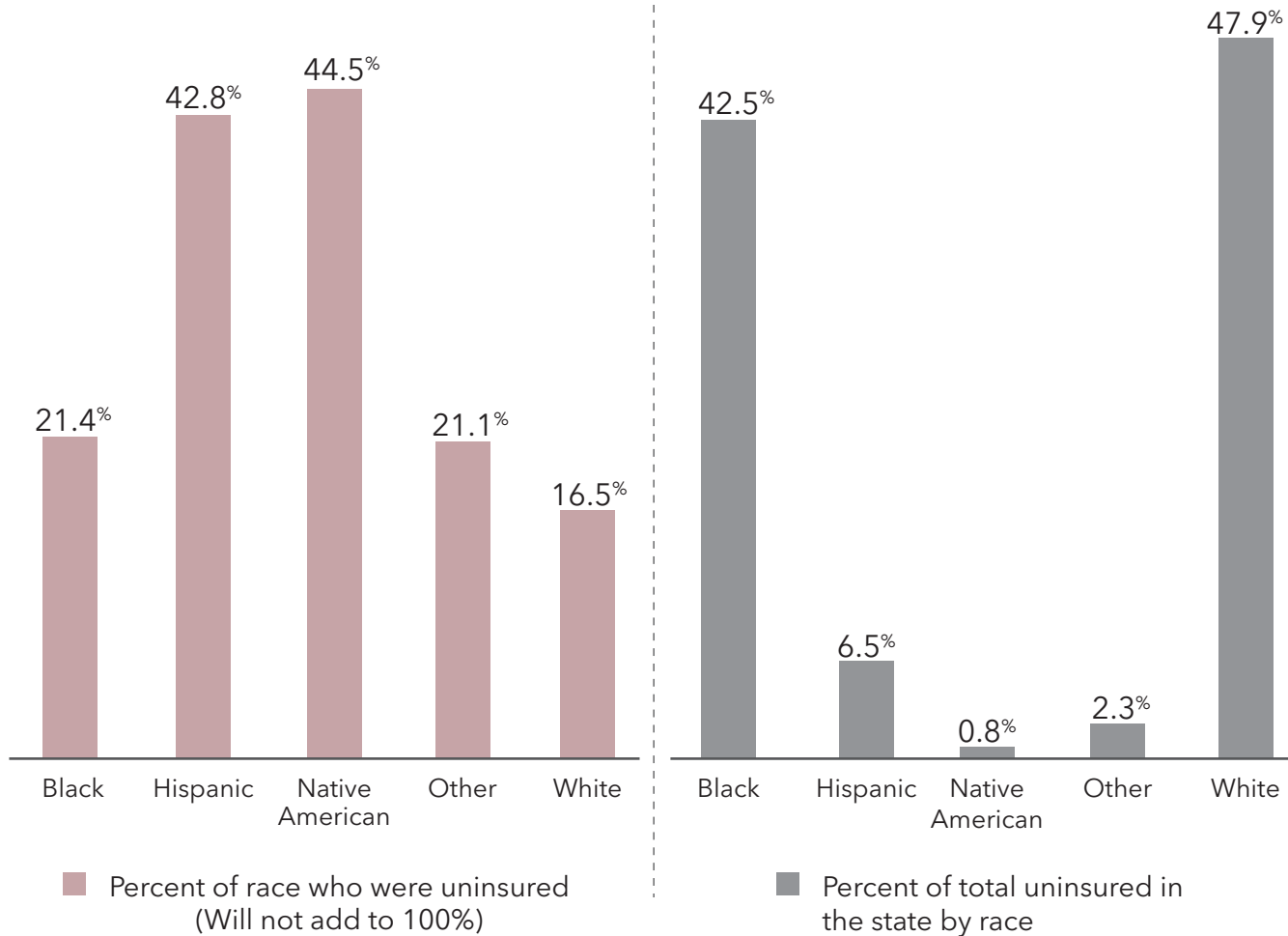


**FOR ADULTS, AGES 45-64,
UNINSURANCE RATES
FELL FROM 2013 TO 2016
AND HAVE REMAINED
LEVEL IN 2019.**

Private insurance coverage for 45-65 year olds has increased since 2013 while public coverage has largely remained steady.

Source: American Community Survey. (2013-2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE UNINSURANCE BY RACE AND ETHNICITY, 2019



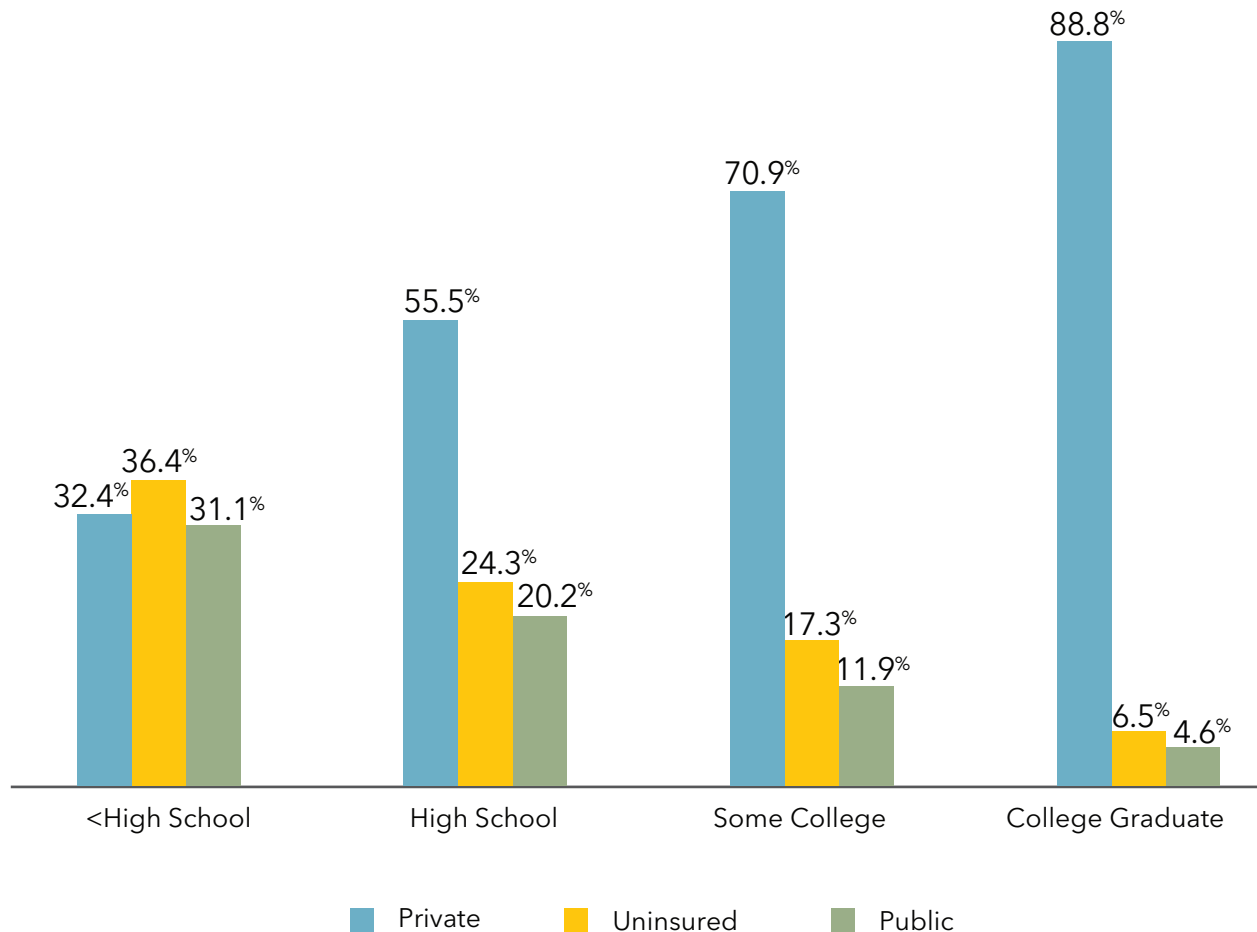
IN MISSISSIPPI, RACIAL AND ETHNIC MINORITIES ACCOUNT FOR A DISPROPORTIONATE AMOUNT OF UNINSURED ADULTS.

Almost half (44.5%) of Native American non-elderly adults in Mississippi are uninsured—the highest rate of uninsurance by race or ethnicity. Nearly half (42.8%) of Mississippi’s Hispanic adults are uninsured representing a significant difference compared to Mississippi’s White adult, uninsured population (16.5%).

Racial and ethnic minorities account for a disproportionate amount of uninsured adults in Mississippi. Black Mississippians make up over a third (38%) of the population but almost half (42.5%) of the total uninsured adult population. Mississippians from Native American and Hispanic communities account for barely a tenth (.6% and 3.4%) of the population, respectively, but account for greater percentages of total uninsurance among adults.

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
U.S. Census Bureau. (2019). Population Estimates, July 1, 2019 (V2019) -- Mississippi.
Quick Facts. Retrieved from <https://www.census.gov/quickfacts/MS>

MISSISSIPPI ADULTS 19-64 YEARS OF AGE COVERAGE BY EDUCATION LEVEL, 2019



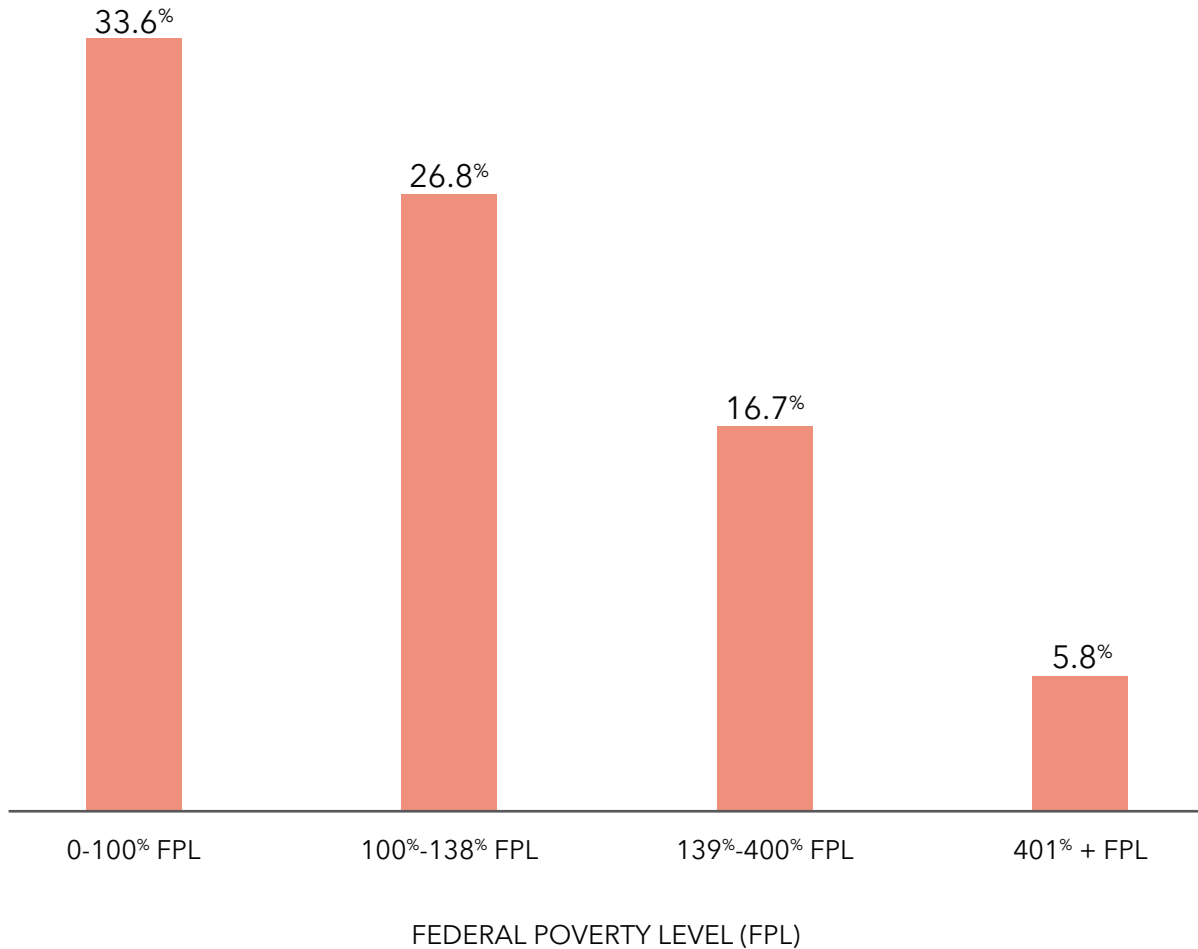
ADULTS WITH THE LOWEST LEVEL OF EDUCATION HAD THE LEAST AMOUNT OF PRIVATE COVERAGE AND THE GREATEST UNINSURED RATE.

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

Adults with the least amount of education have the highest rates of uninsurance and rely on public sources of coverage more than other groups.

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL), 2019



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

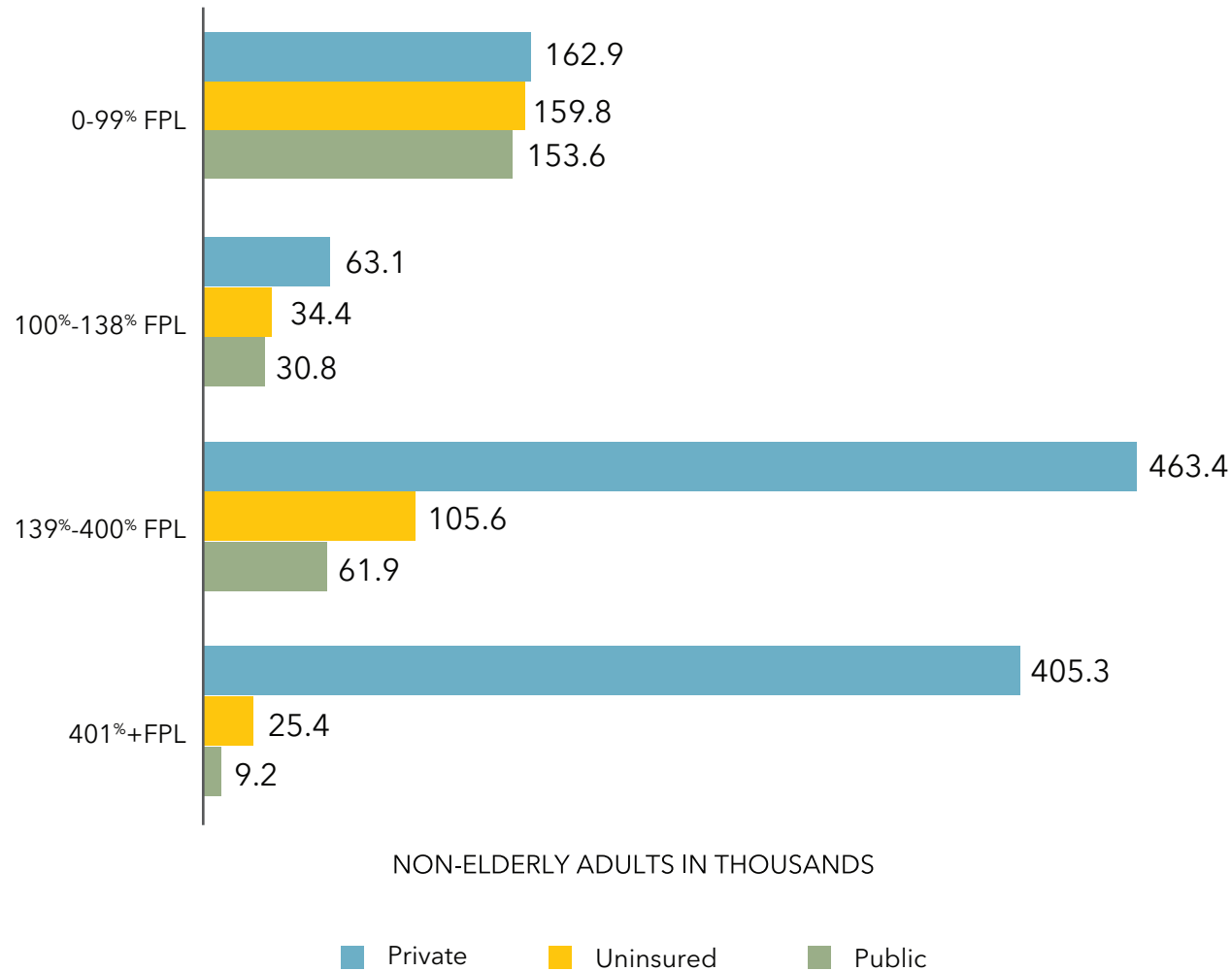
Overall uninsurance rate declines as incomes rise above 100% Federal Poverty Level (FPL).

Adults below 100% of the FPL experience the highest rates of uninsurance.

In 2019, 100% of the FPL was \$12,490 for a single person and \$25,750 for a family of four.

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE COVERAGE BY FEDERAL POVERTY LEVEL (FPL), 2019



**APPROXIMATELY HALF
OF UNINSURED ADULTS
IN MISSISSIPPI
LIVE BELOW 100% FPL.**

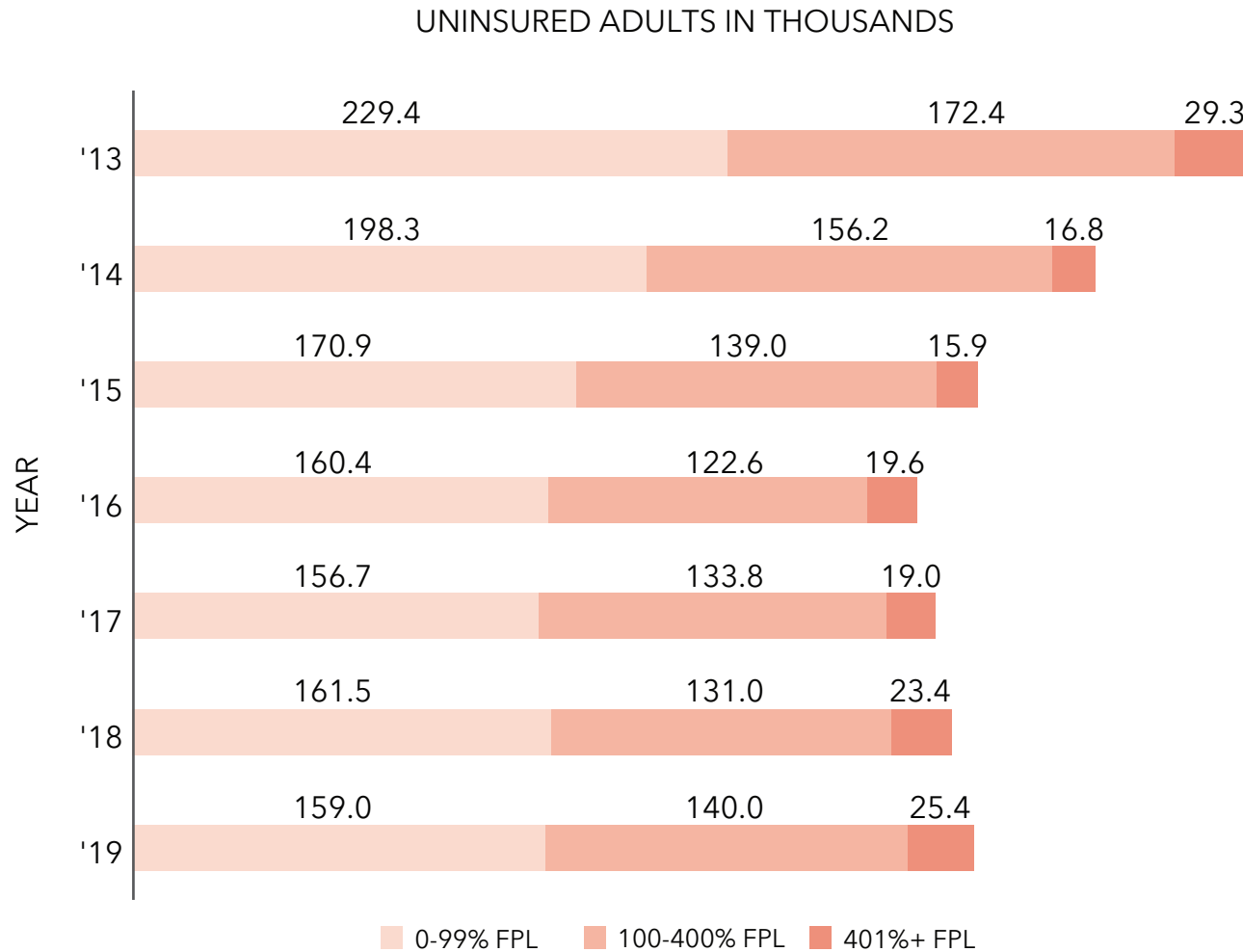
Subsidized health insurance coverage through the Health Insurance Marketplace is available to those between 100 and 400% of the Federal Poverty Level (FPL). However, most uninsured adults in Mississippi live below 100% FPL.

**300,000
ADULTS IN MISSISSIPPI
BELOW 401% FPL
ARE UNINSURED.**

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE

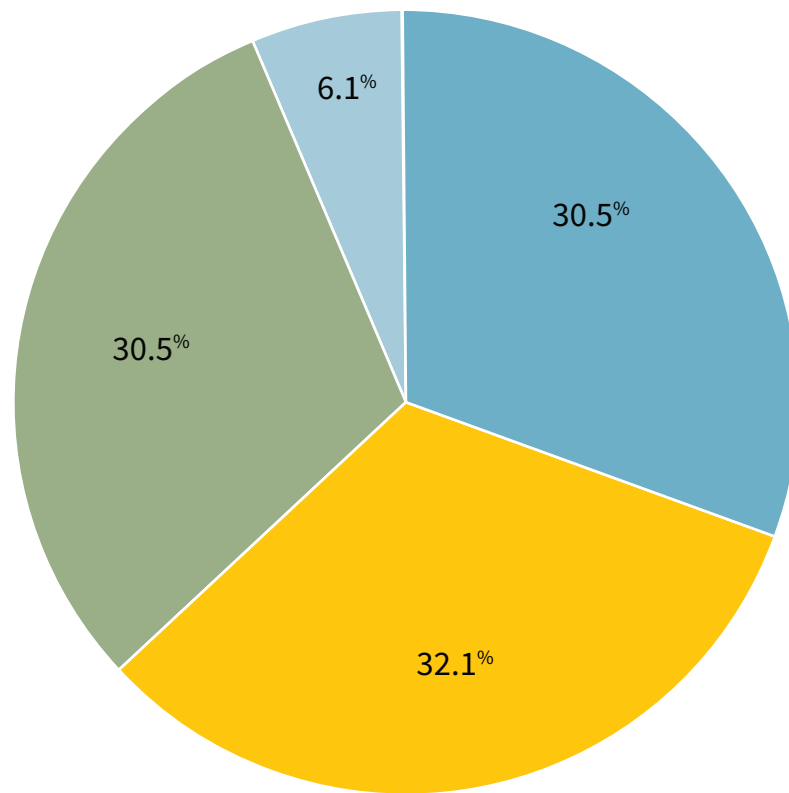
TRENDS IN UNINSURANCE BY FEDERAL POVERTY LEVEL (FPL), 2013-2019



THE NUMBER OF UNINSURED ADULTS BELOW 401% FPL HAS INCREASED FROM 2017 TO 2019.

Source: American Community Survey. (2019). 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)



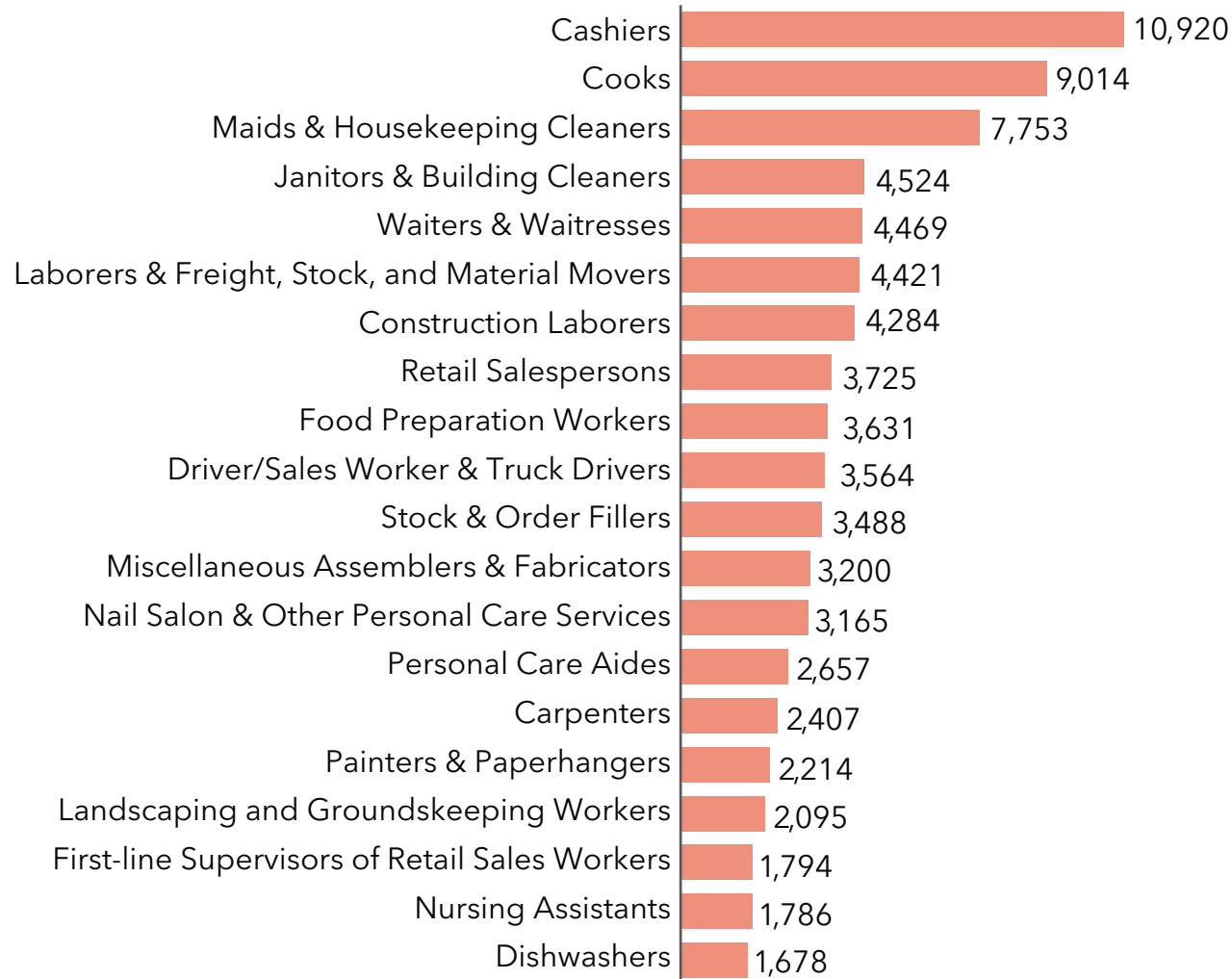
APPROXIMATELY
ONE-THIRD
OF MISSISSIPPI ADULTS
AT OR BELOW 138% FPL
ARE UNINSURED.

A little less than one-third (30.5%) of non-elderly adults at or below 138% of the Federal Poverty Level (FPL) have private health insurance coverage, nearly one out of three (32.1%) is uninsured, and nearly one-third (30.5%) is covered through a public program.

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

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add up to 100%.

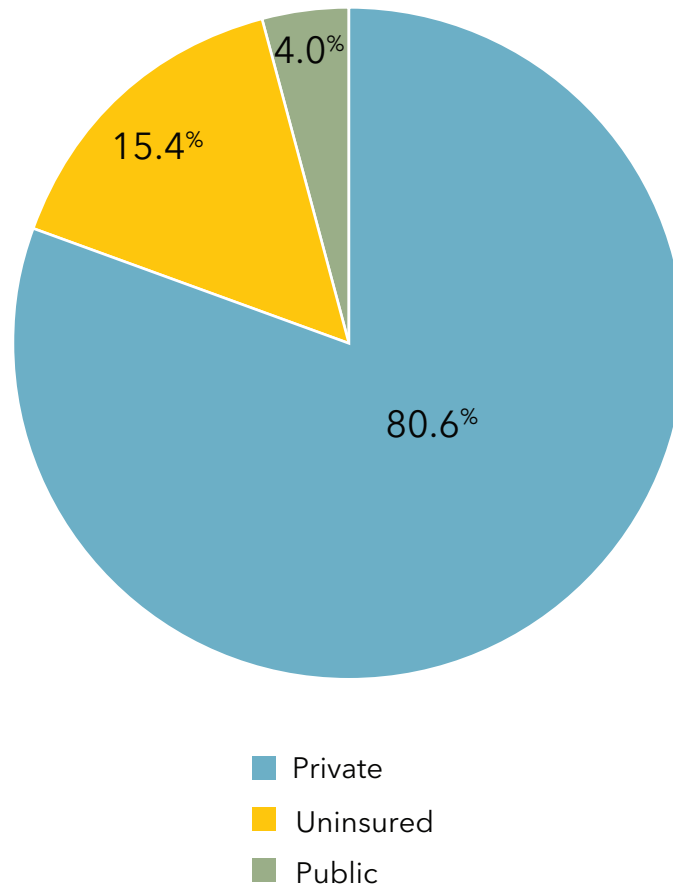
MISSISSIPPI ADULTS 19-64 YEARS OF AGE UNINSURANCE BY EMPLOYMENT CATEGORY, 2019



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. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE INSURANCE STATUS FOR WORKING ADULTS, 2019

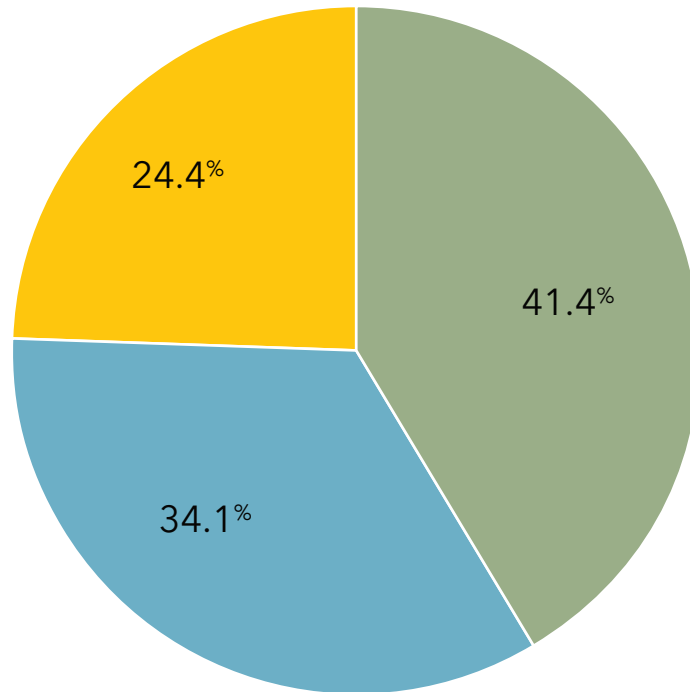


**APPROXIMATELY
EIGHT OUT OF TEN
WORKING ADULTS
IN MISSISSIPPI
HAD PRIVATE HEALTH
INSURANCE.**

Most (80.6%) working, non-elderly adults in Mississippi had private health insurance coverage in 2019, while less than a sixth (15.4%) were uninsured. The remainder (4.0%) had public coverage.

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add up to 100%.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE INSURANCE STATUS FOR UNEMPLOYED ADULTS, 2019

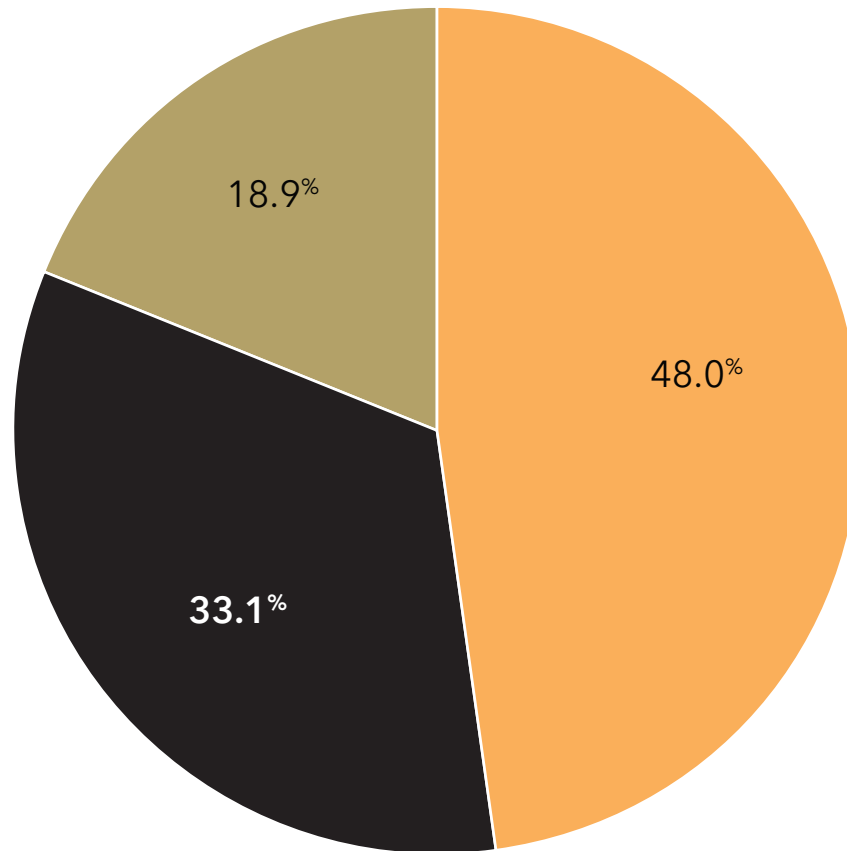


- Private
- Uninsured
- Public

**ONE QUARTER
OF UNEMPLOYED
ADULTS IN MISSISSIPPI
LACK HEALTH
INSURANCE COVERAGE.**

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.
Due to rounding, all categories may not add up to 100%.

MISSISSIPPI ADULTS 19-64 YEARS OF AGE UNINSURED BY WORK STATUS, 2019



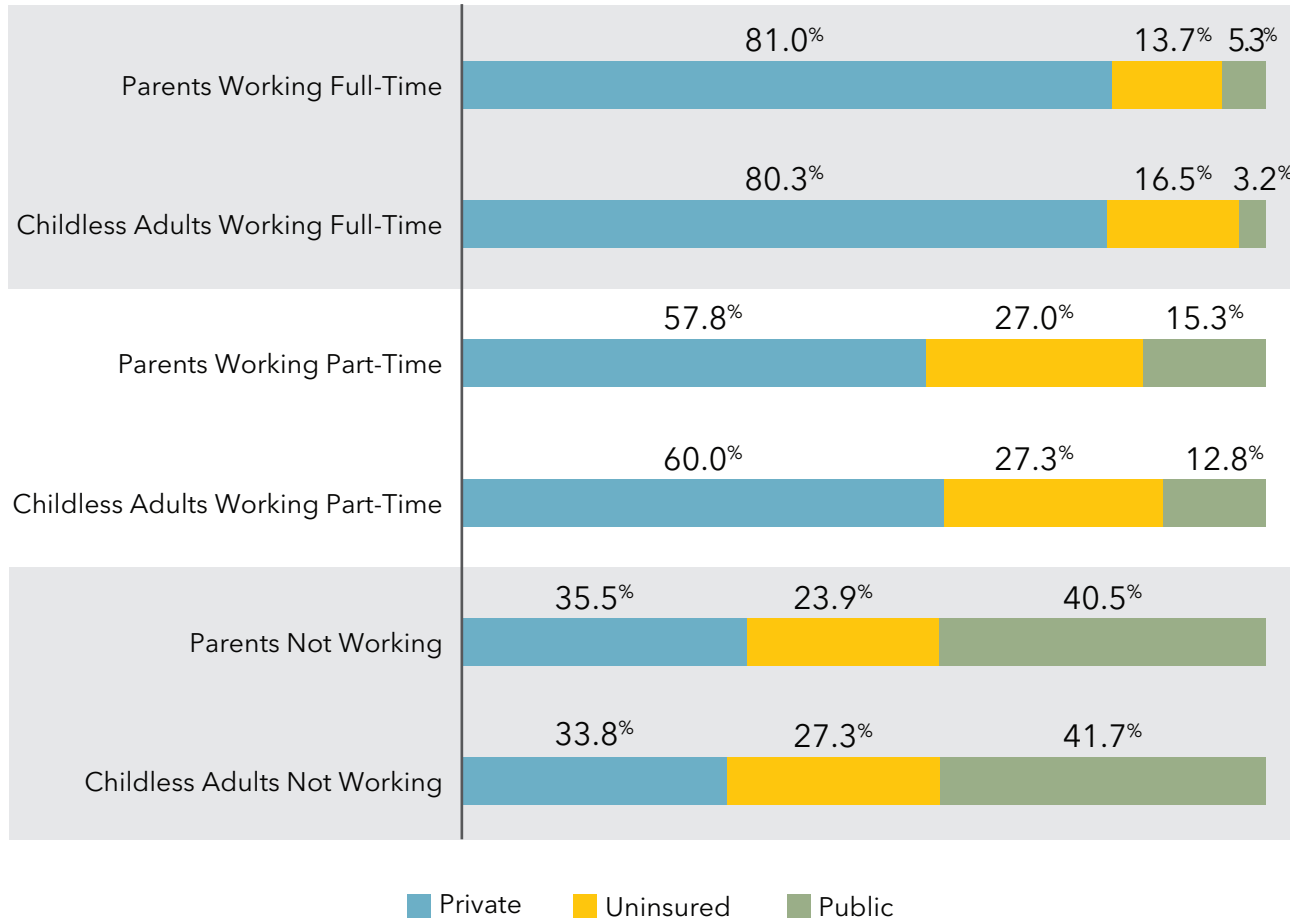
■ Full-Time Work ■ Not Working ■ Part-Time Work

**TWO-THIRDS
OF UNINSURED,
MISSISSIPPI ADULTS
ARE EMPLOYED.**

Two out of three (66.9%) uninsured Mississippi adults are employed, with almost half (48.0%) working full-time and nearly one-fifth (18.9%) working part-time jobs. Over one-third (33.1%) of uninsured adults are not working.

Source: American Community Survey. (2019). 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, 2019

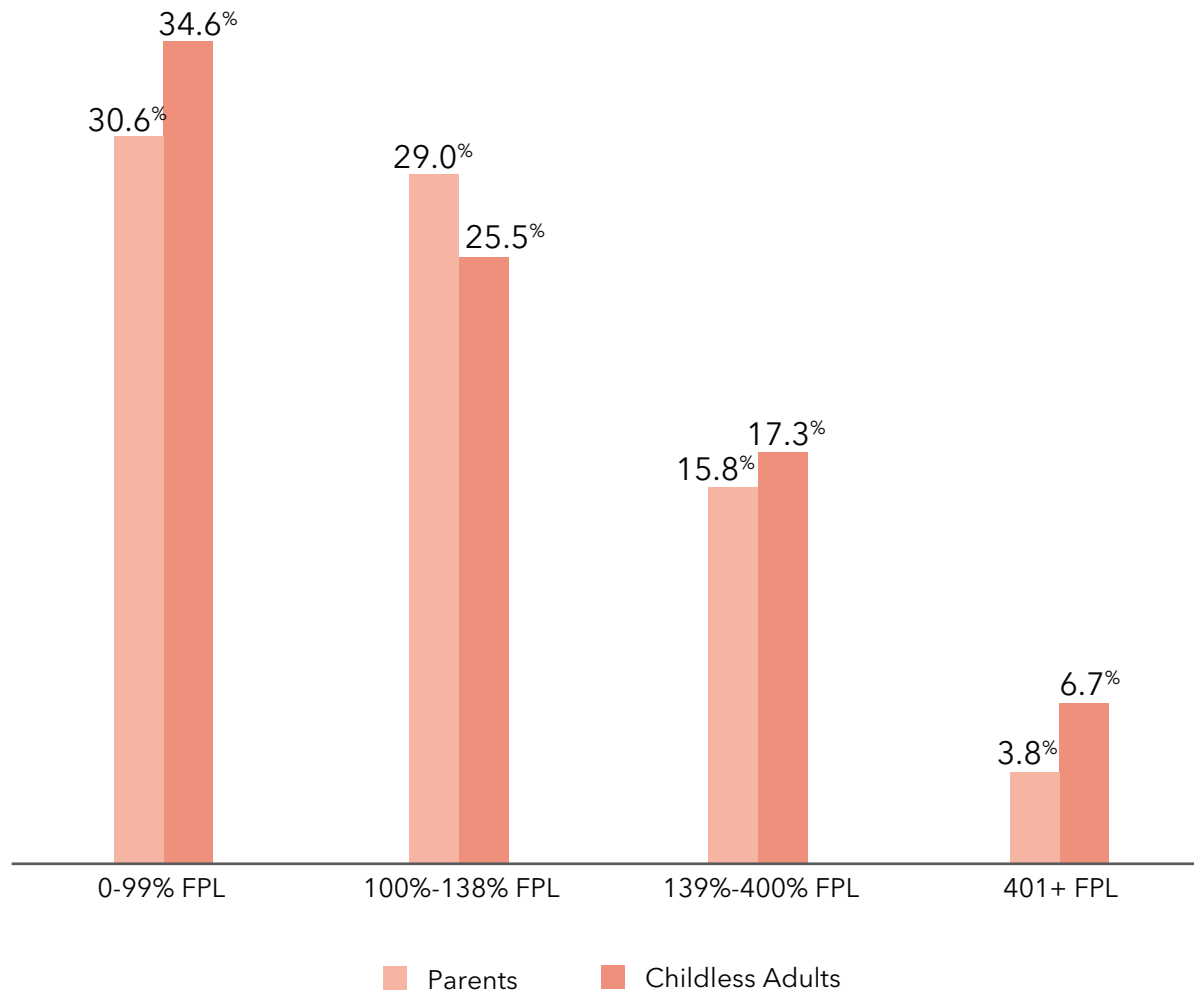


PARENTS WORKING PART-TIME, & CHILDLESS ADULTS (PART-TIME & NOT-WORKING) HAVE THE HIGHEST UNINSURED RATES.

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. (2013-2019). 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), 2019

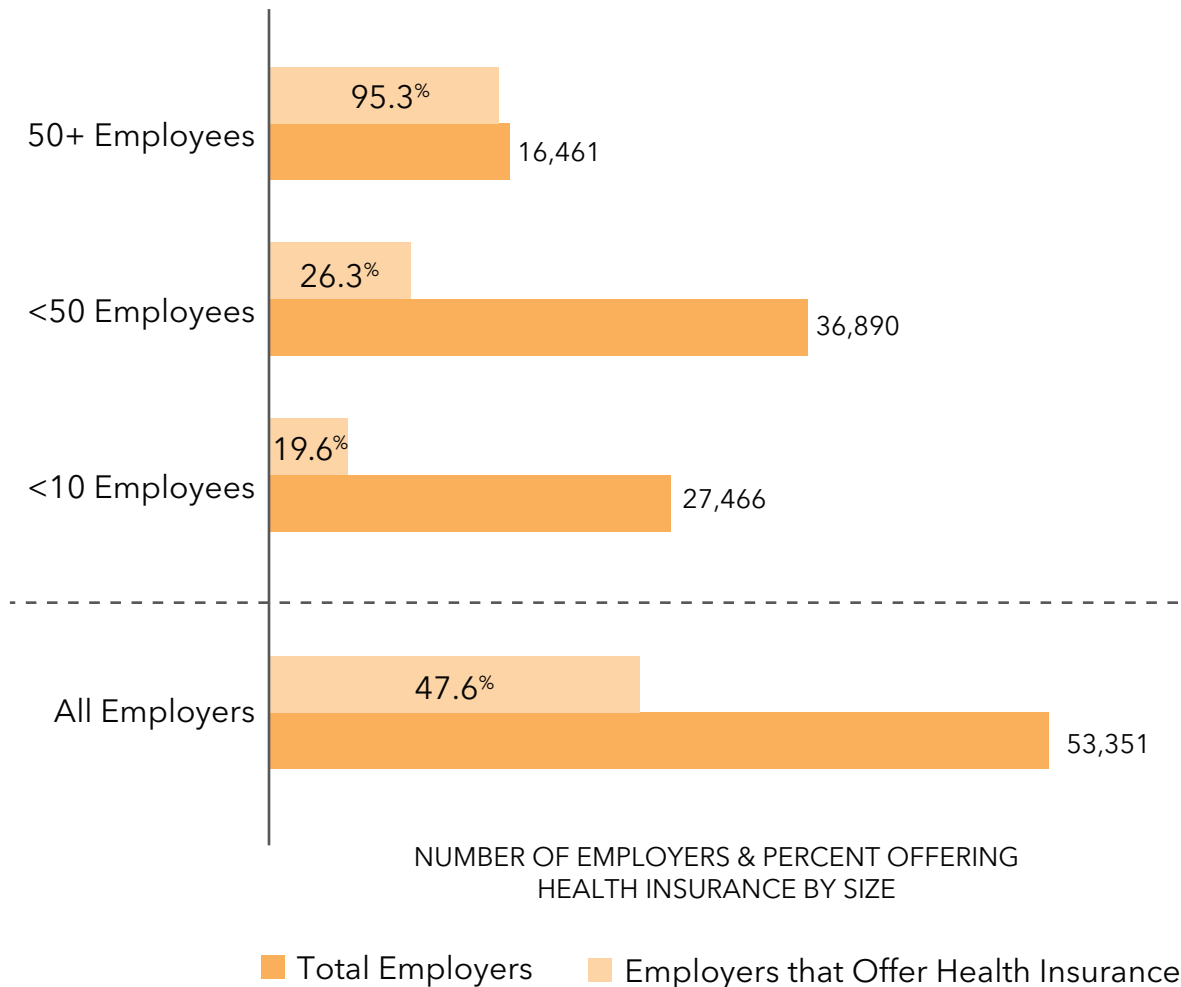


When examined by Federal Poverty Level (FPL), non-elderly, childless adults have higher rates of uninsurance compared to non-elderly parents in each FPL category except for those at 100% - 138% FPL.

Source: American Community Survey. (2019). Health Insurance Coverage.
Data Compiled by SHADAC using IPUMS-ACS.

PRIVATE SECTOR EMPLOYERS IN MISSISSIPPI

HEALTH INSURANCE OFFERED TO EMPLOYEES BY EMPLOYER SIZE, 2019



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

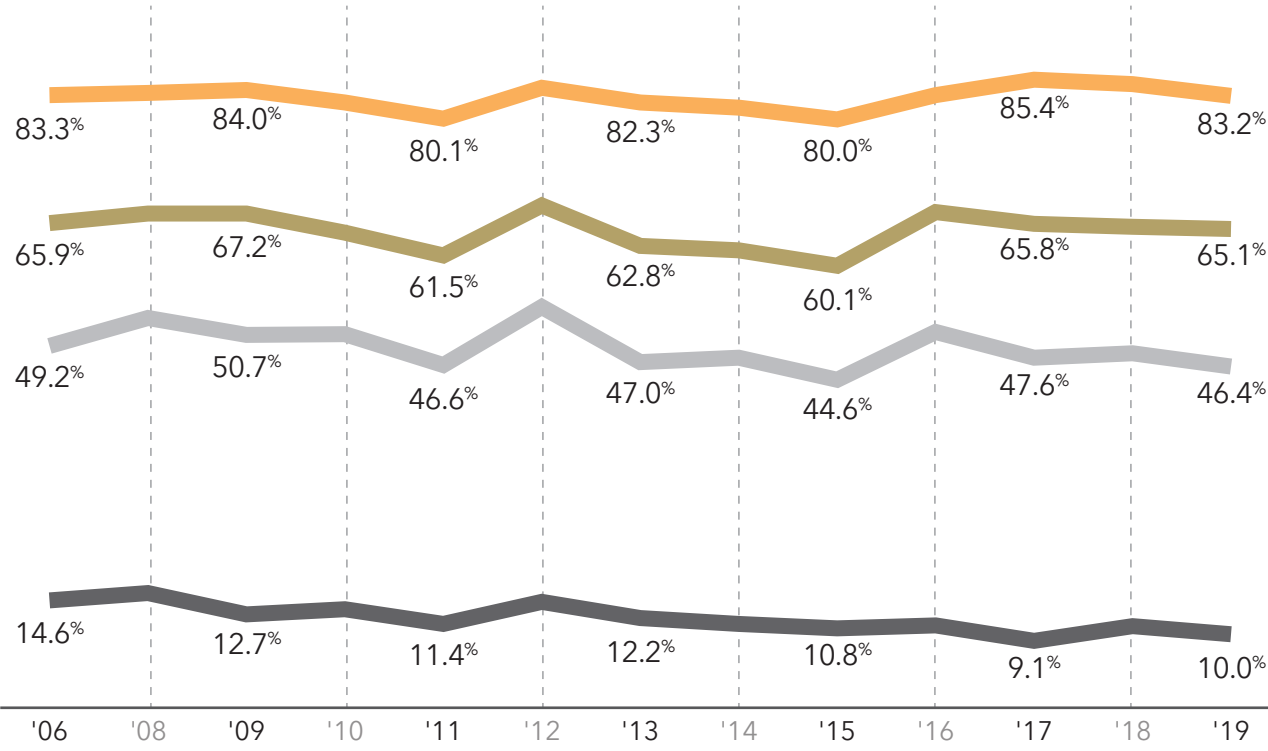
The Agency for Healthcare Research and Quality (AHRQ) conducts an annual Medical Expenditure Panel Survey (MEPS) of employers for health coverage offered.

Most adults gain coverage through an employer. However, most (69.1%) private employers in Mississippi have fewer than 50 employees—the current legal cutoff for requirements to offer health insurance coverage or pay a penalty.

While nearly all large Mississippi employers (50+ employees) offer health insurance to their employees, less than one-third (26.3%) with under 50 employees, and less than one-fifth (19.6%) with fewer than 10 employees offer health insurance.

Source: Medical Expenditure Panel Survey (MEPS). (2019). Insurance Component.

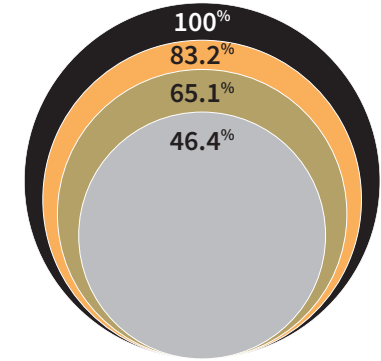
PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI HEALTH INSURANCE OFFERS & ENROLLMENT, 2006 - 2019



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 a tenth (10.0%) are enrolled in family coverage.

ELIGIBILITY AND ENROLLMENT 2019*

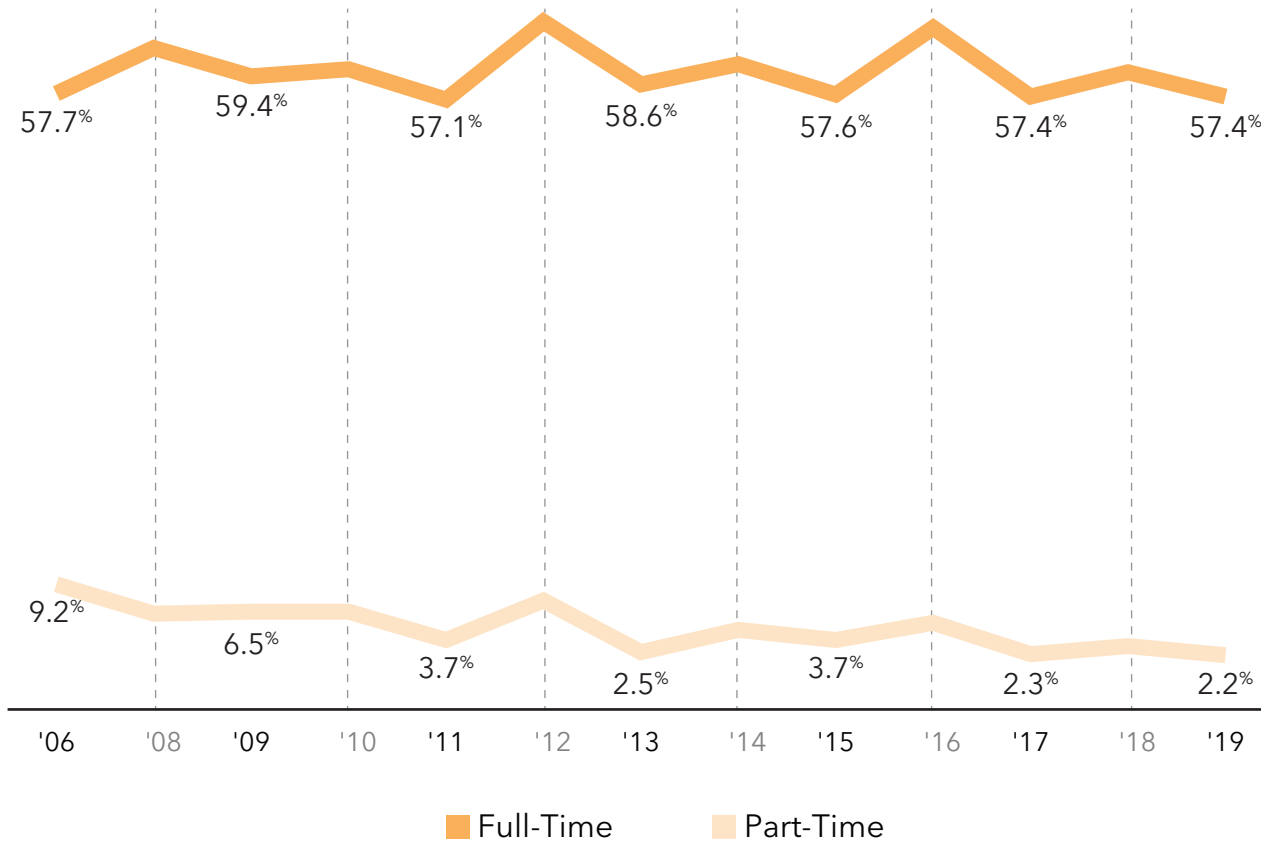


- 924,603 EMPLOYEES IN THE STATE**
- 769,270 EMPLOYEES** work in establishments that OFFER coverage
- 602,338 EMPLOYEES** offered & ELIGIBLE for coverage
- 428,865 EMPLOYEES** offered, eligible, & ENROLLED in coverage

Source: Medical Expenditure Panel Survey (MEPS). (2006, 2008-2019). Insurance Component.
 Note: No MEPS Data were available in 2007.
 *Data points will not total to 100% due to overlap.

PRIVATE SECTOR EMPLOYEES IN MISSISSIPPI ENROLLMENT RATES BY WORK STATUS, 2006 - 2019

**ALMOST ALL
PART-TIME EMPLOYEES
ARE NOT ENROLLED
IN AN EMPLOYMENT-BASED PLAN.**



While over half (57.4%) of full-time, private sector employees are enrolled in employment-based coverage, enrollment is markedly lower for part-time employees. Few (2.2%) part-time employees are enrolled in an employment-based plan, a 76% decrease since 2006.

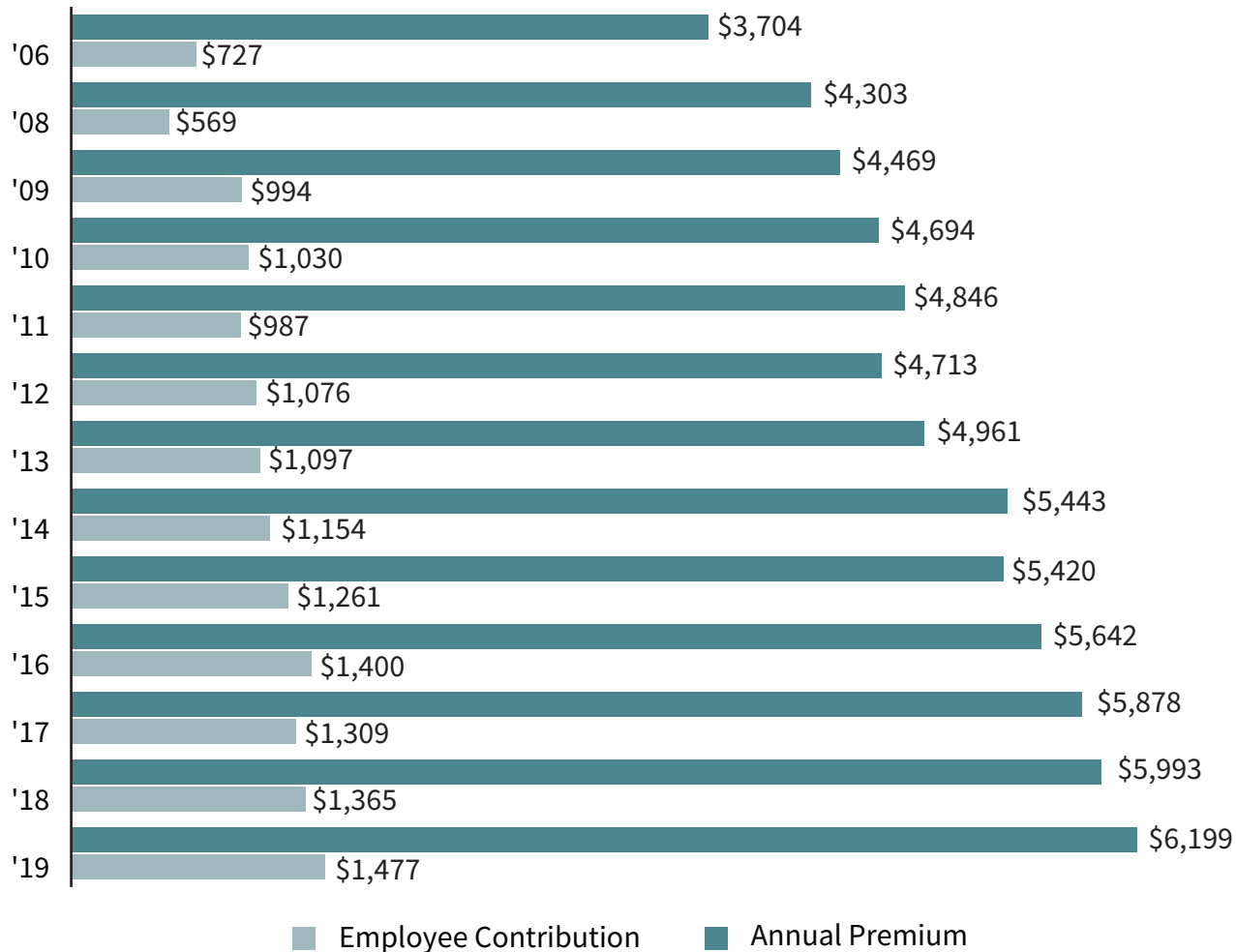
The MEPS survey definition of a full-time employee is determined by the survey respondent. No specific minimum number of hours is specified in the questionnaires. An employee not defined by the survey respondent as being full-time is classified as part-time.

Source: American Community Survey. (2006, 2008-2019). 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 - 2019

**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 24% in 2019 while the premium itself has doubled.

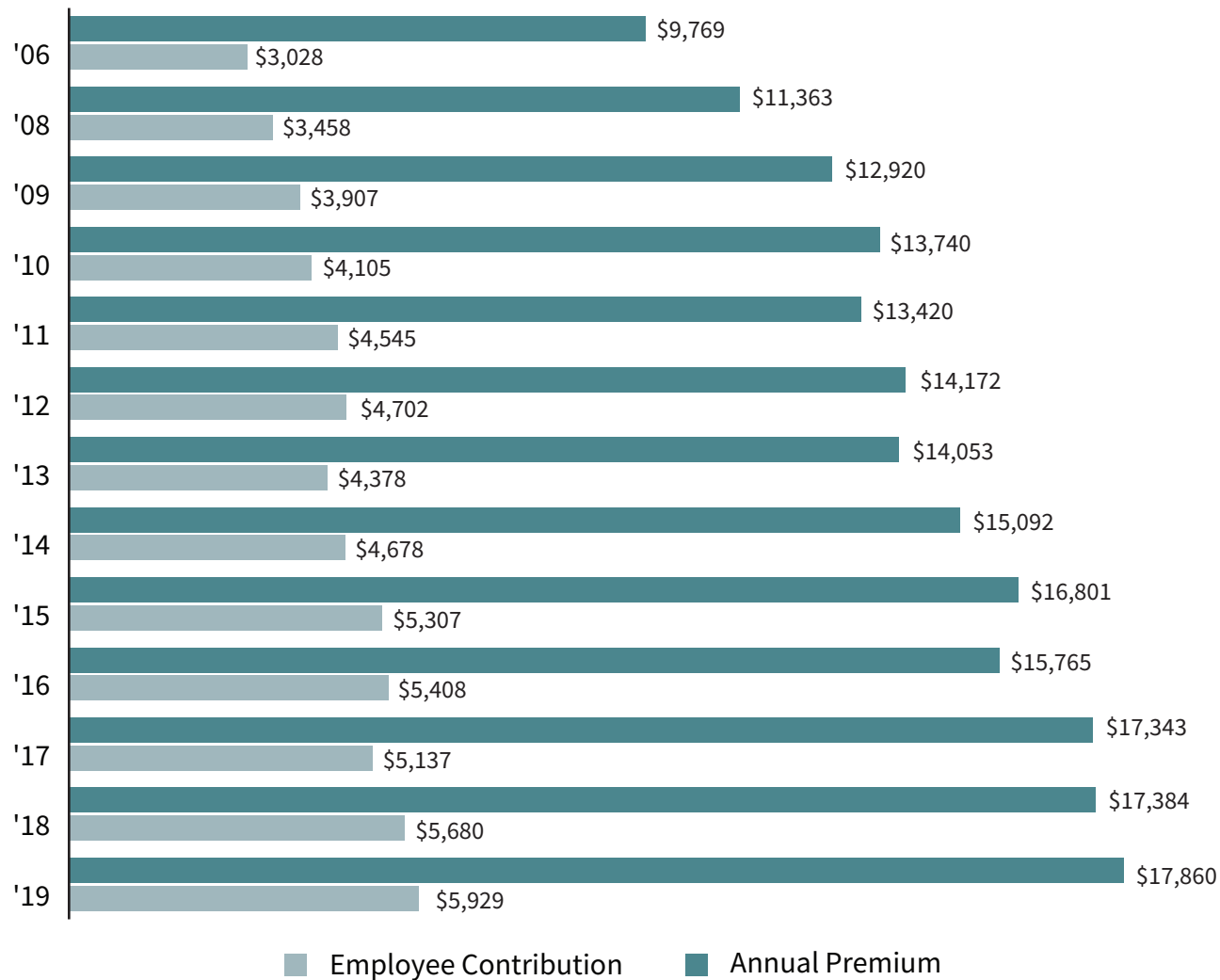
Source: American Community Survey. (2019). Health Insurance Coverage.

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 - 2019



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. Average employee contributions have increased 95%.

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

Source: Medical Expenditure Panel Survey (MEPS). (2019). Insurance Component.

Note: No MEPS Data were available in 2007.

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A PROFILE OF HEALTH INSURANCE COVERAGE FOR MISSISSIPPI ADULTS: 2019 DATA

June 2021

Center *for* Mississippi Health Policy

PLAZA BUILDING, SUITE 700, 120 N. CONGRESS ST.

JACKSON, MS 39201

P 601.709.2133 | F 601.709.2134

WWW.MSHEALTHPOLICY.COM

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information to inform health policy decisions.*