

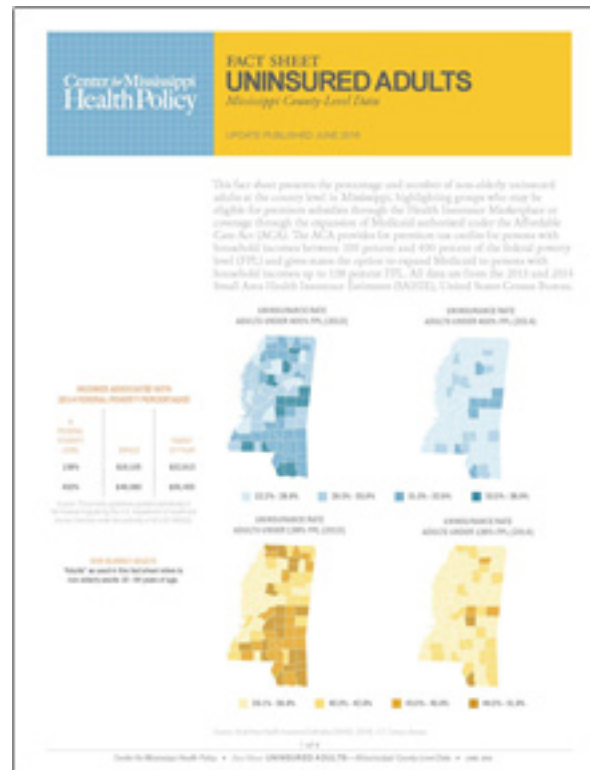
# Center *for* Mississippi Health Policy

CHART BOOK:

## A PROFILE OF HEALTH COVERAGE FOR MISSISSIPPI ADULTS

*February 2016*

## Overview

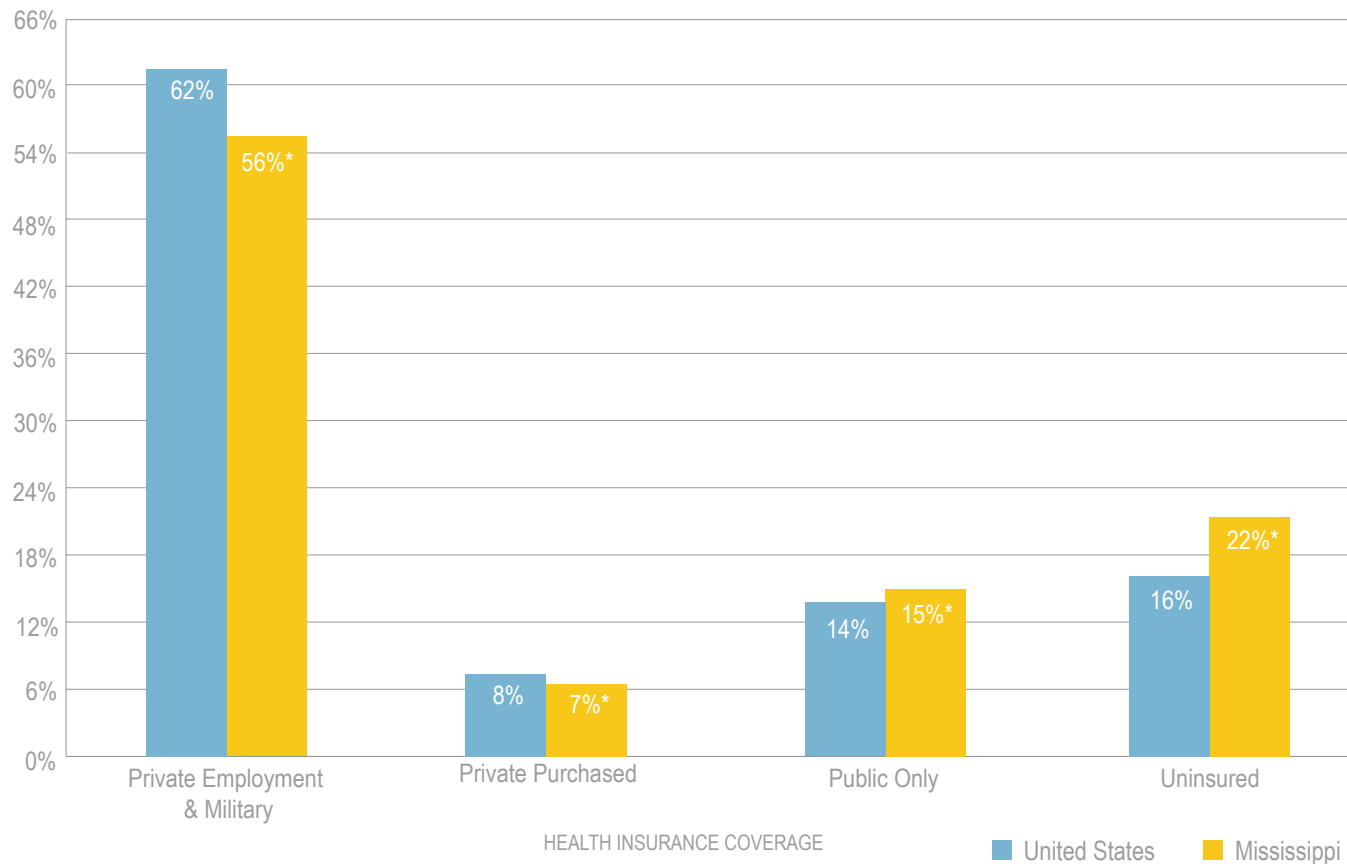


At the request of The Center for Mississippi Health Policy, researchers with the State Health Access Data Assistance Center (SHADAC) at the University of Minnesota compiled Mississippi data from the 2014 American Community Survey (ACS) responses which asked a sample of households about their health insurance coverage. This chartbook summarizes the responses given by nonelderly adults in Mississippi. Nonelderly adults are persons 19 to 64 years of age.

This chartbook also summarizes responses provided by Mississippi employers asked about health insurance offered in 2014. The Agency for Healthcare Research and Quality conducts the survey, known as the Medical Expenditure Panel Survey (MEPS).

A related fact sheet (see adjacent photo) presenting the number, percentage, and trend of nonelderly uninsured adults in each county of the state can be found at [www.mshealthpolicy.com](http://www.mshealthpolicy.com).

## Adults 19-64 Years of Age Health Coverage by Type in the United States and Mississippi, 2014



Source: American Community Survey. (2015). Health Insurance Coverage in 2014.

Data Compiled by SHADAC using IPUMS-ACS.

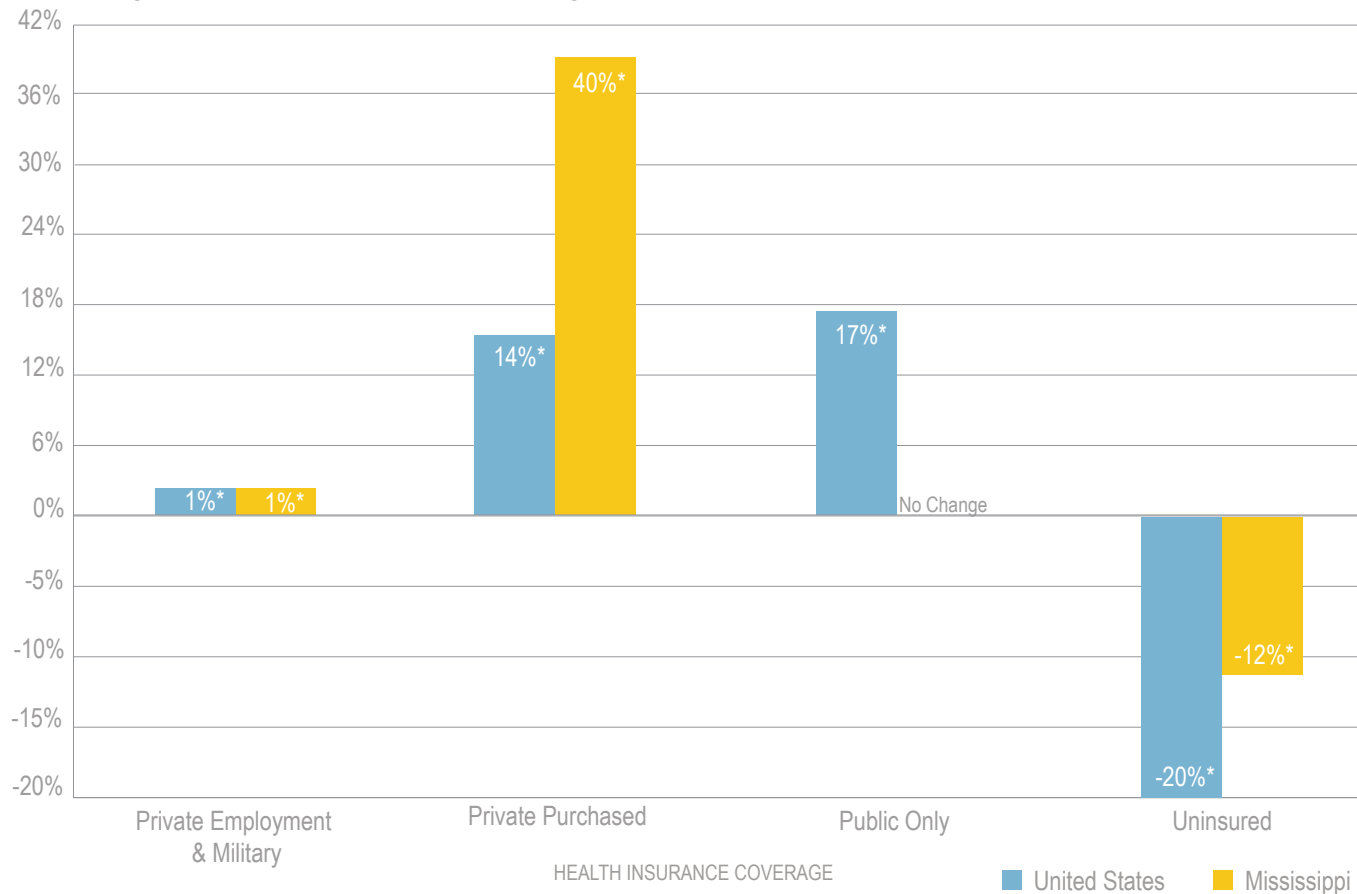
\*Note: Statistically significant difference ( $p < .01$ ).

Mississippi non-elderly adults have significantly ( $p < .01$ ) lower rates of private health insurance coverage than adults nationwide (employment-based and military 56% versus 62%; private purchased 8% versus 7%).

Mississippi's nonelderly adults have significantly ( $p < .01$ ) higher rates of public health insurance coverage (i.e. programs such as Medicaid and Medicare) at 15 percent compared to nonelderly adults nationally at 14 percent.

Uninsurance rates are also significantly ( $p < .01$ ) higher among nonelderly adults in Mississippi, 22 percent compared to the United States at 16 percent.

## Adults 19-64 Years of Age Change in Rates of Health Coverage in the United States and Mississippi, 2013 to 2014



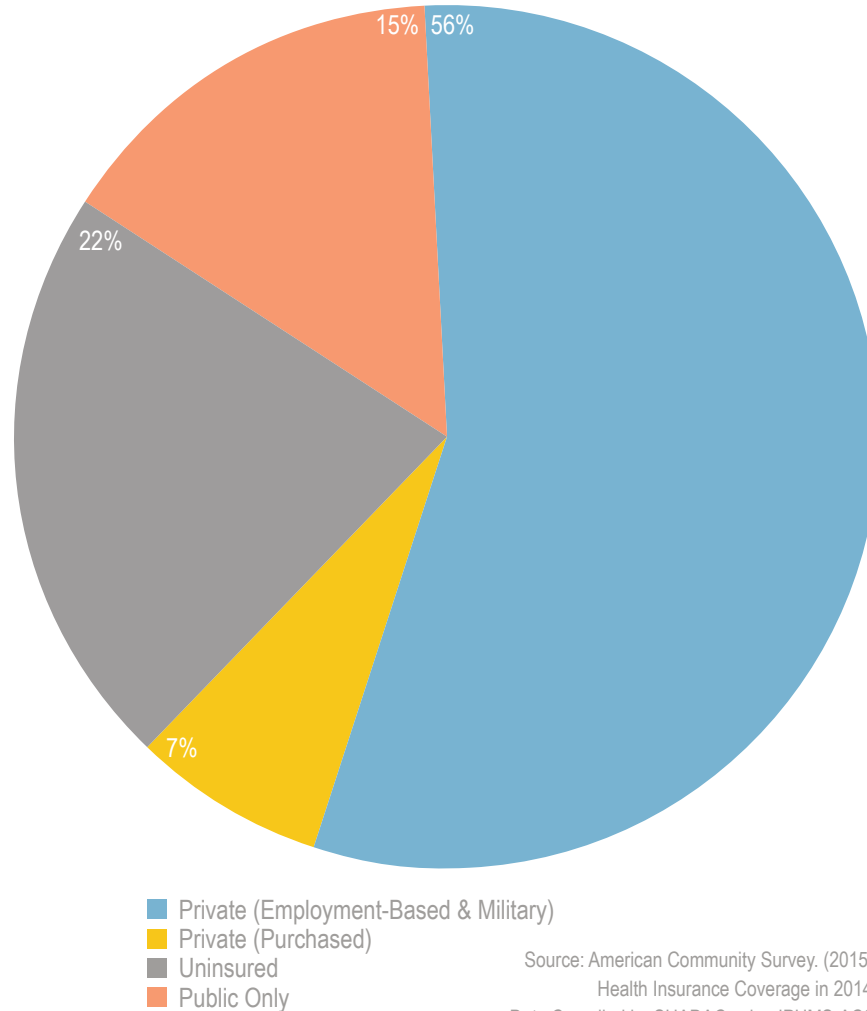
Source: American Community Survey. (2015). Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.  
\*Note: Statistically significant difference ( $p < .01$ ).

Comparing the extent of change in health coverage rates from 2013 to 2014, nonelderly adults in Mississippi who purchased private insurance changed most, a significant ( $p < .01$ ) increase by forty percent. There was also a significant ( $p < .01$ ) increase in private purchased coverage in the U.S. by 14 percent. Employer based coverage increased significantly ( $p < .01$ ) by one percent in the U.S. and in the state.

In contrast, uninsurance rates declined significantly ( $p < .01$ ) in Mississippi (12%) and in the U.S. (20%) from 2013 to 2014. While public coverage rates did not change in Mississippi, the U.S. rates increased significantly ( $p < .01$ ) by 17 percent.

Changes in health coverage rates over the period likely reflect implementation of Affordable Care Act provisions authorizing the purchase of subsidized private coverage by those meeting certain conditions and some states choosing the option to extend public coverage by the expansion of Medicaid.

## Mississippi Adults 19-64 Years of Age Distribution by Type of Coverage, 2014



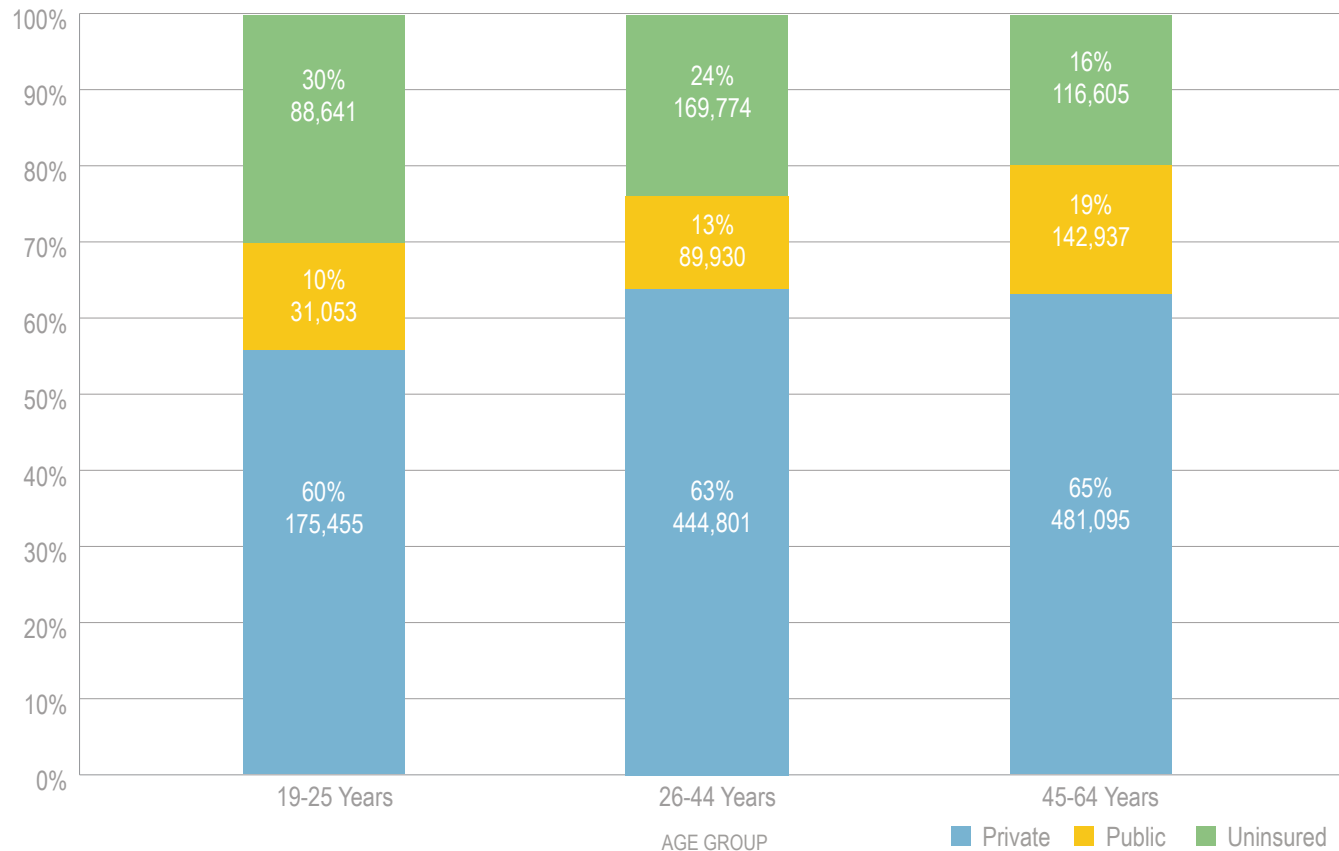
Source: American Community Survey, (2015).  
Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

Over half of nonelderly Mississippi adults have private health coverage, with most private insurance accessed solely through employment-based plans.

More than one out of five (22%) nonelderly adult Mississippians lack health insurance coverage. Nonelderly adults are more likely to be uninsured than children or the elderly due to eligibility criteria for public programs:

- Low-income children in Mississippi can qualify for Medicaid or the Children's Health Insurance Programs when family income is up to 200% of the Federal Poverty Level.
- 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 qualify for Medicare.

## Mississippi Adults 19-64 Years of Age Type of Coverage by Age Group, 2014

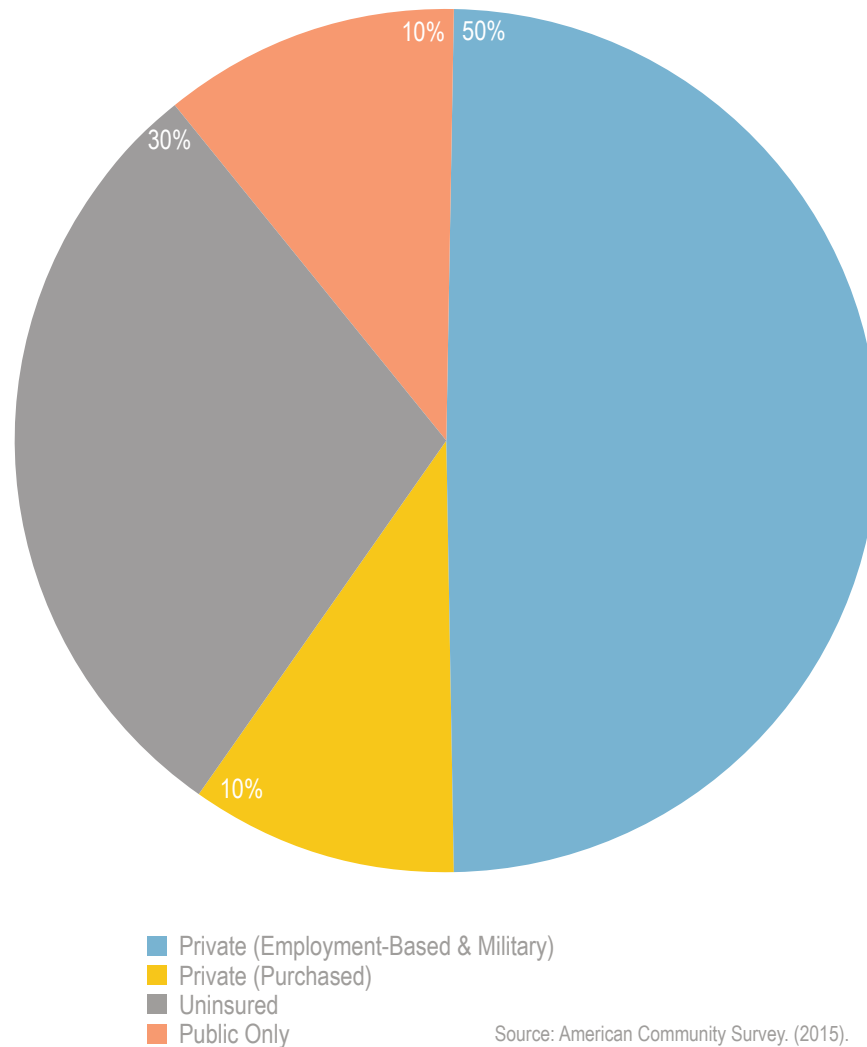


Source: American Community Survey. (2015). Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

Young adult Mississippians under twenty-six years of age comprise the age group with the lowest private insurance rates and highest uninsurance rates.

Adults ages 45 to 64 experience the lowest rates of uninsurance in contrast to adults in the younger age categories and highest rates of both private and public coverage. The number of uninsured, nonelderly adults represents a drop of 58,901 from the previous year, with most of the reduction occurring in the 45-64 age group.

## Mississippi Adults 19-25 Years of Age Distribution by Type of Coverage, 2014

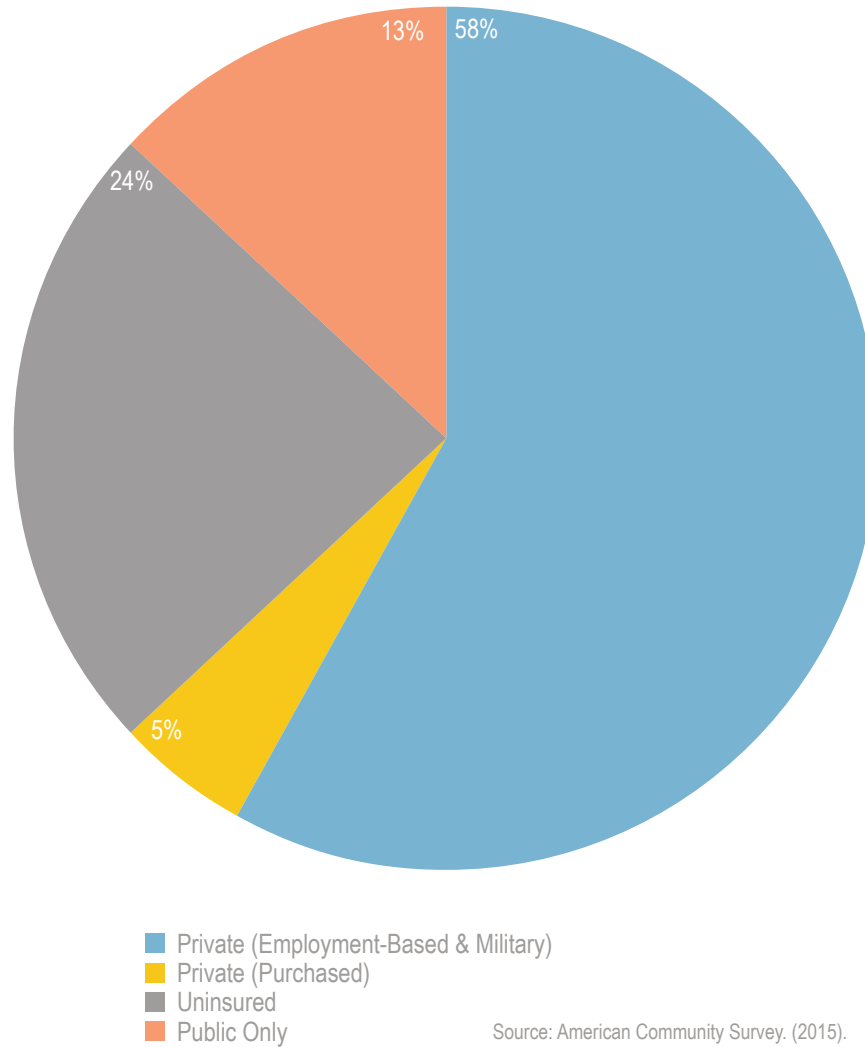


Source: American Community Survey. (2015).  
Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

Half (50%) of young adults (19-25 years of age) are insured through an employer-based health plan or military coverage. Almost one-third (30%) of Mississippi's young adults lack health insurance 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.

## Mississippi Adults 26-44 Years of Age Distribution by Type of Coverage, 2014



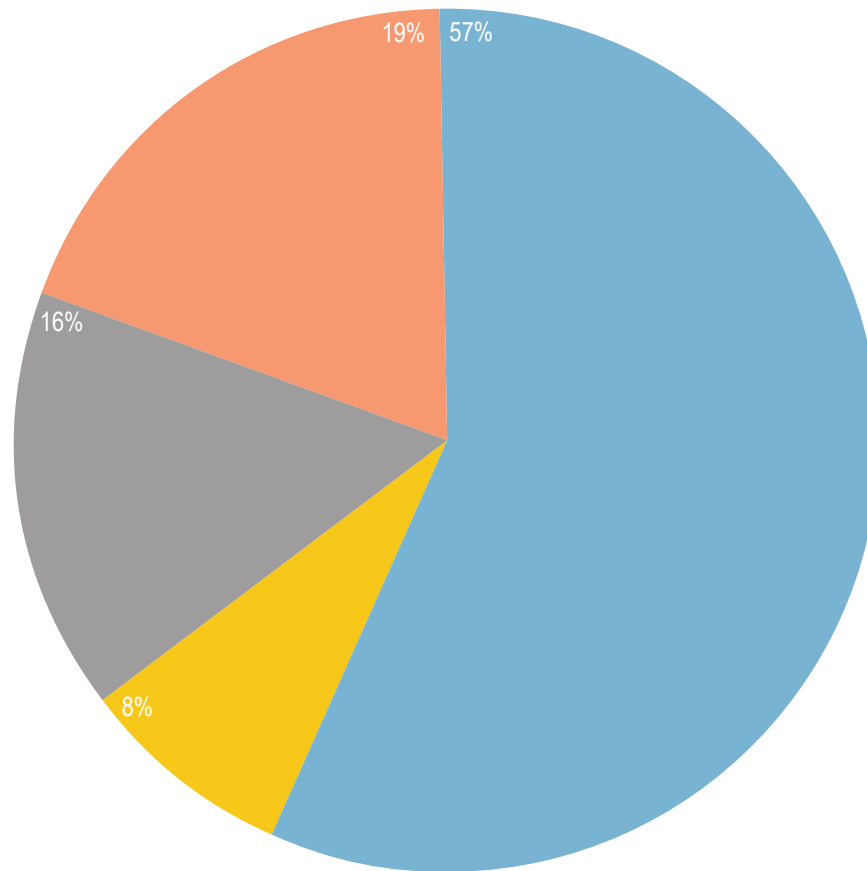
Source: American Community Survey. (2015).  
Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

Over half (58%) of Mississippi adults 26 to 44 years of age obtain health insurance coverage from the private market, almost exclusively through an employer.

Nearly a quarter in this age group lacks any health insurance coverage. Only 13 percent are covered through a public program.



## Mississippi Adults 45-64 Years of Age Distribution by Type of Coverage, 2014

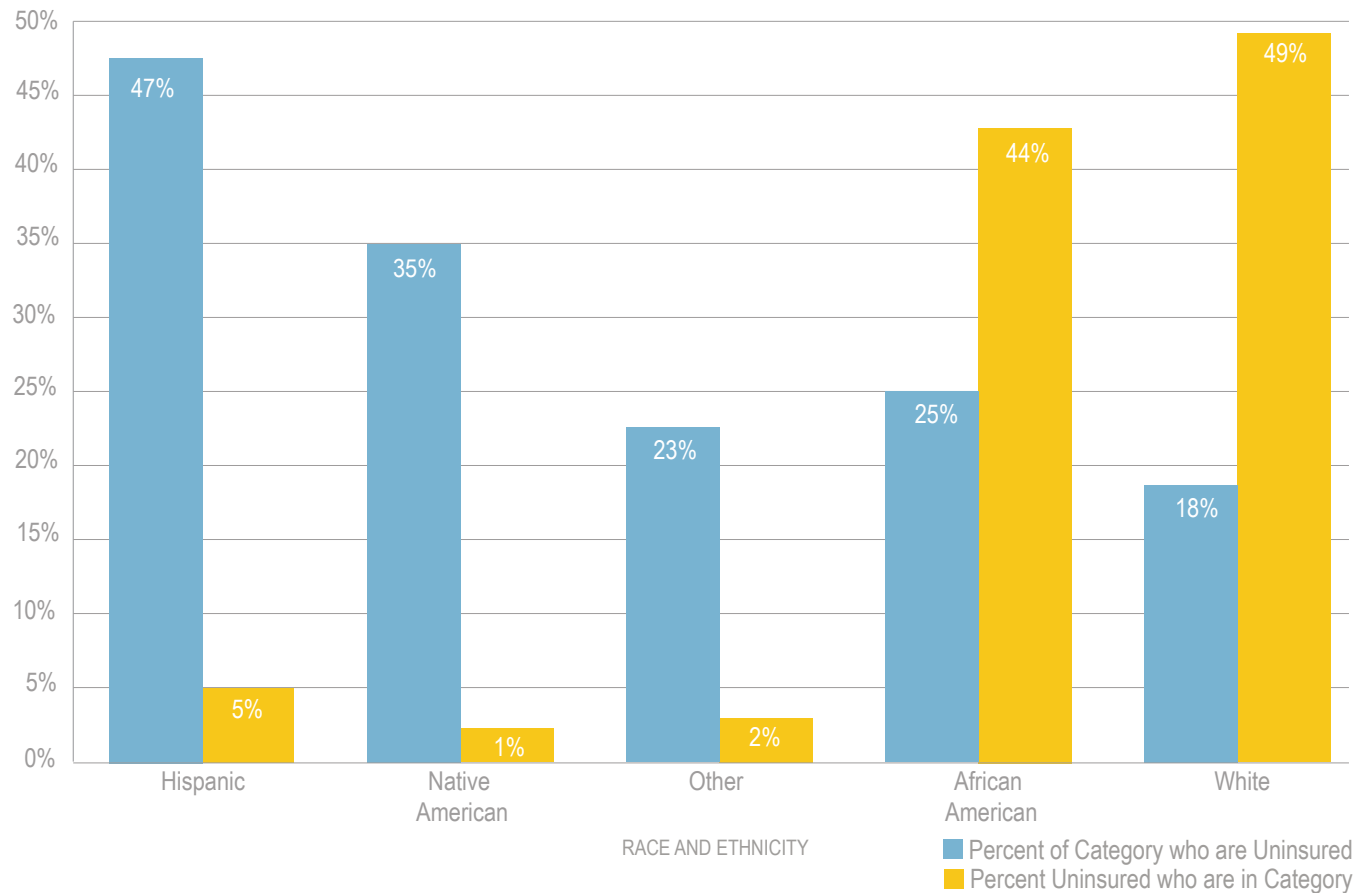


■ Private (Employment-Based & Military)  
■ Private (Purchased)  
■ Uninsured  
■ Public Only

Source: American Community Survey. (2015).  
Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

Employer-based health insurance coverage is highest among Mississippi adults 45-64 years of age (57%). This age group also has the highest rates of public coverage (19%). However, the uninsurance rate is lowest for this age group (16%).

## Mississippi Adults 19-64 Years of Age Uninsurance by Race and Ethnicity, 2014

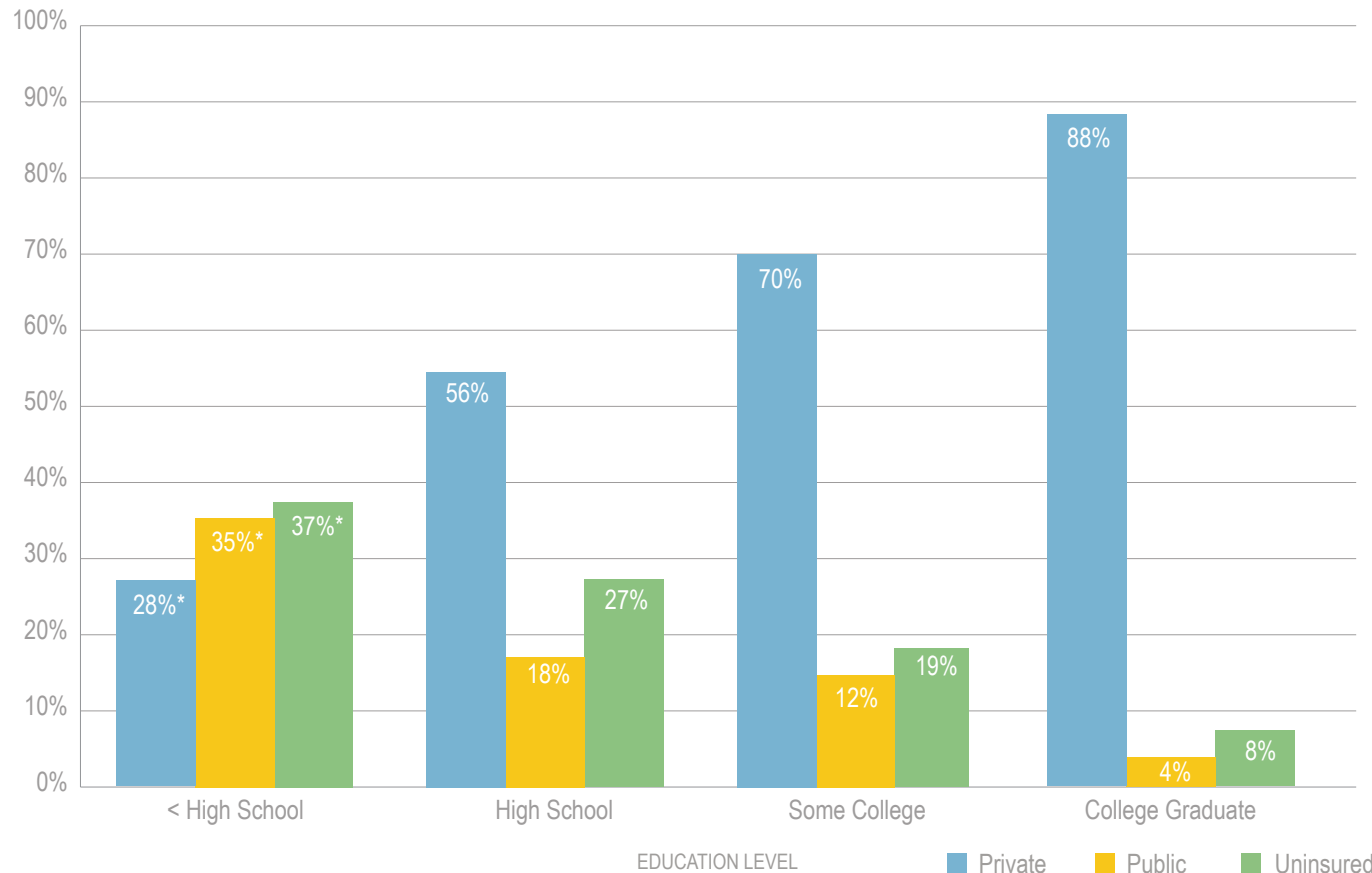


Source: American Community Survey. (2015). Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

Uninsurance rates are highest for Hispanic and Native American nonelderly adults. Almost half of Mississippi's Hispanic adults are uninsured, compared to 25 percent of Black adults and 18 percent of White adults.

However, because of the smaller numbers of Mississippi adults who are Hispanic or Native American, they represent a small percentage, 5% and 1% respectively, of the uninsured adults in the state. Almost half (49%) of uninsured adults are White and 44 percent are Black.

## Mississippi Adults 19-64 Years of Age Type of Coverage by Education Level, 2014



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.

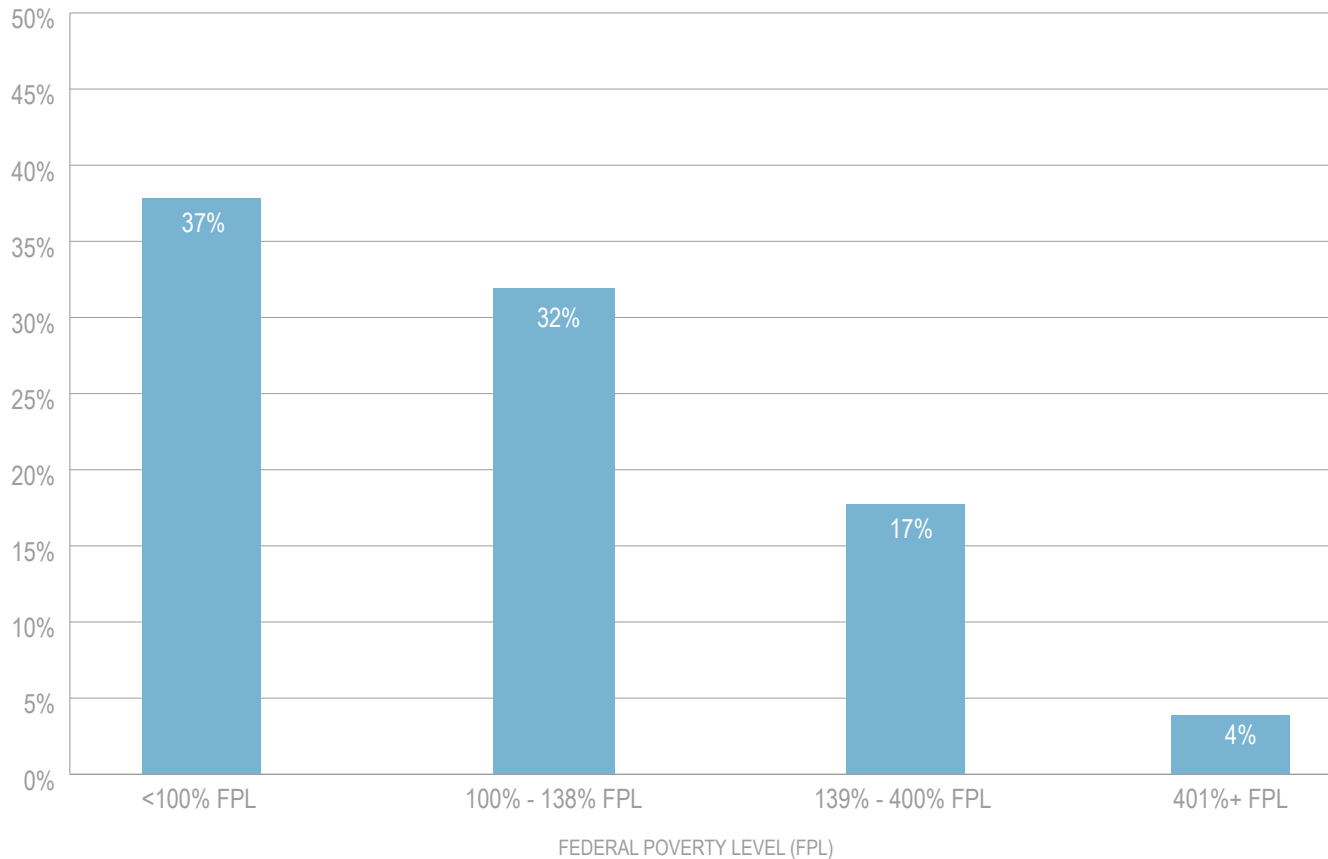
Source: American Community Survey. (2015). Health Insurance Coverage in 2014.

Data Compiled by SHADAC using IPUMS-ACS.

\*Note: Statistically significant difference ( $p < .01$ ).

Due to rounding, all categories may not add to 100 percent.

## Mississippi Adults 19-64 Years of Age Rate of Uninsurance by Federal Poverty Level, 2014

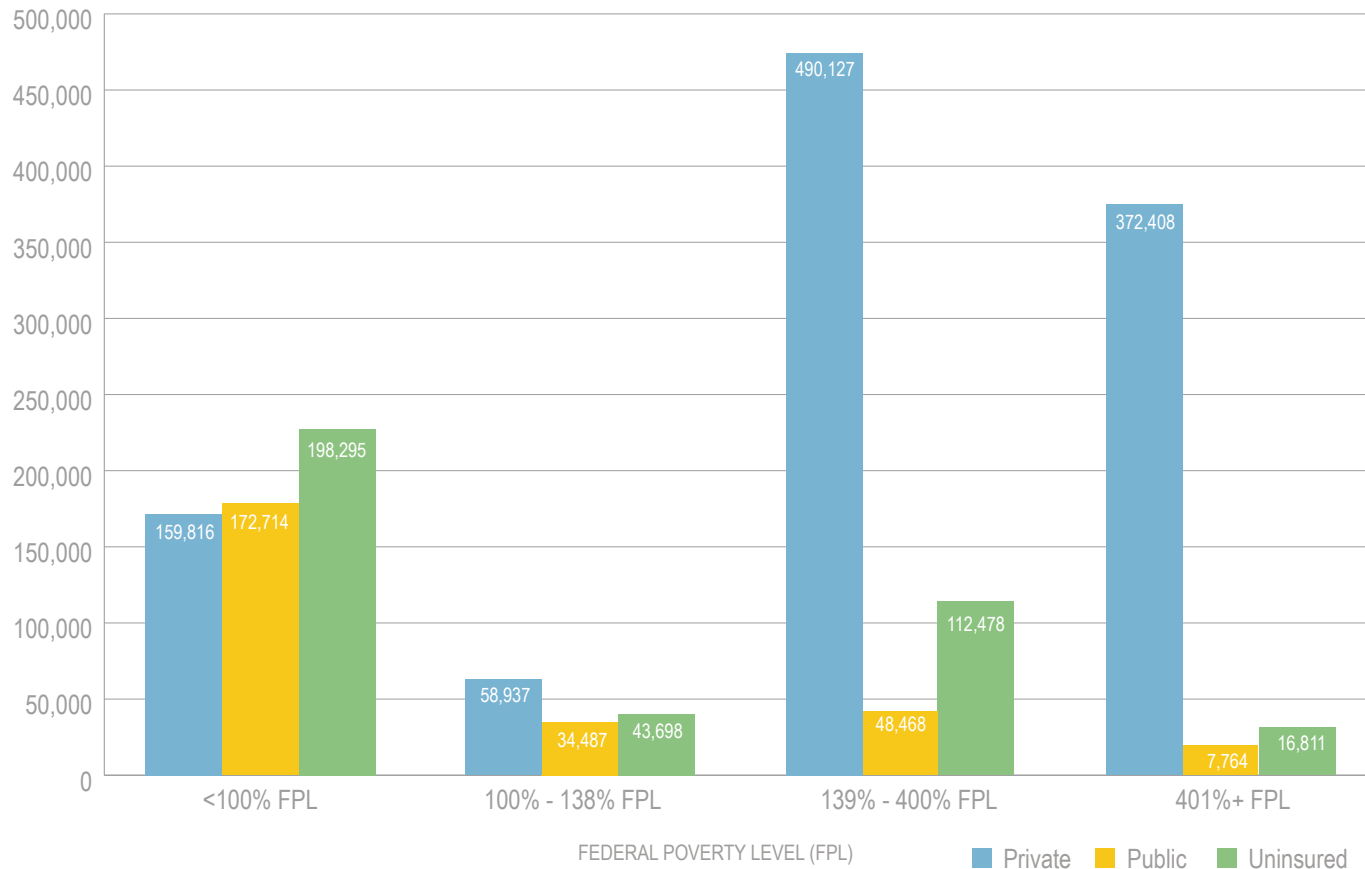


The uninsurance rate declines significantly ( $p < .01$ ) as incomes rise above the Federal Poverty Level.

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

Source: American Community Survey. (2015). Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

## Mississippi Adults 19-64 Years of Age Coverage Type by Federal Poverty Level, 2014

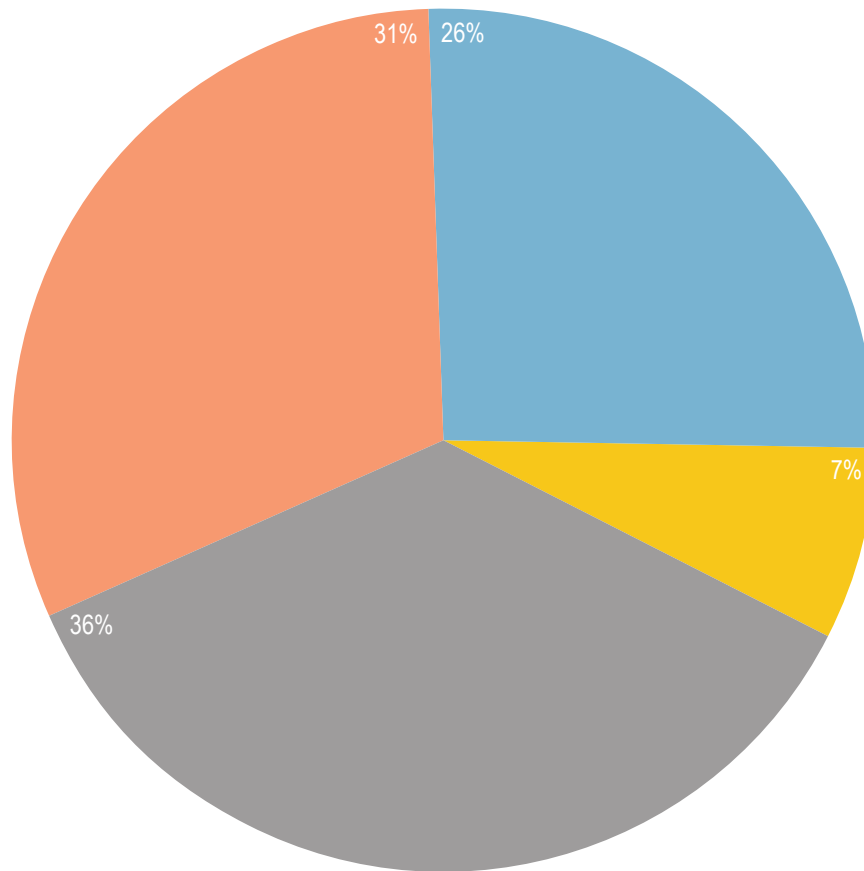


Subsidized health insurance coverage is available to persons between 100% and 400% of the Federal Poverty Level (FPL), encompassing most uninsured adults statewide. Additionally, those with private coverage that is not deemed affordable or at a minimum value may opt to enroll in health insurance coverage through the Federal Health Insurance Marketplace.

Uninsured adults below 100% FPL do not have access to premium assistance through the Marketplace, but may be eligible for Medicaid if the state were to choose to expand coverage, an 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. (2015). Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

## Mississippi Adults 19-64 Years of Age at or Below 138% Federal Poverty Level Distribution by Type of Coverage, 2014



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

Source: American Community Survey, (2015).  
Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

Only one-third (33%) of nonelderly adults at or below 138% of the Federal Poverty Level have private health insurance coverage.

Over a third (36%) are uninsured and nearly one out of three is covered by a public program (31%).

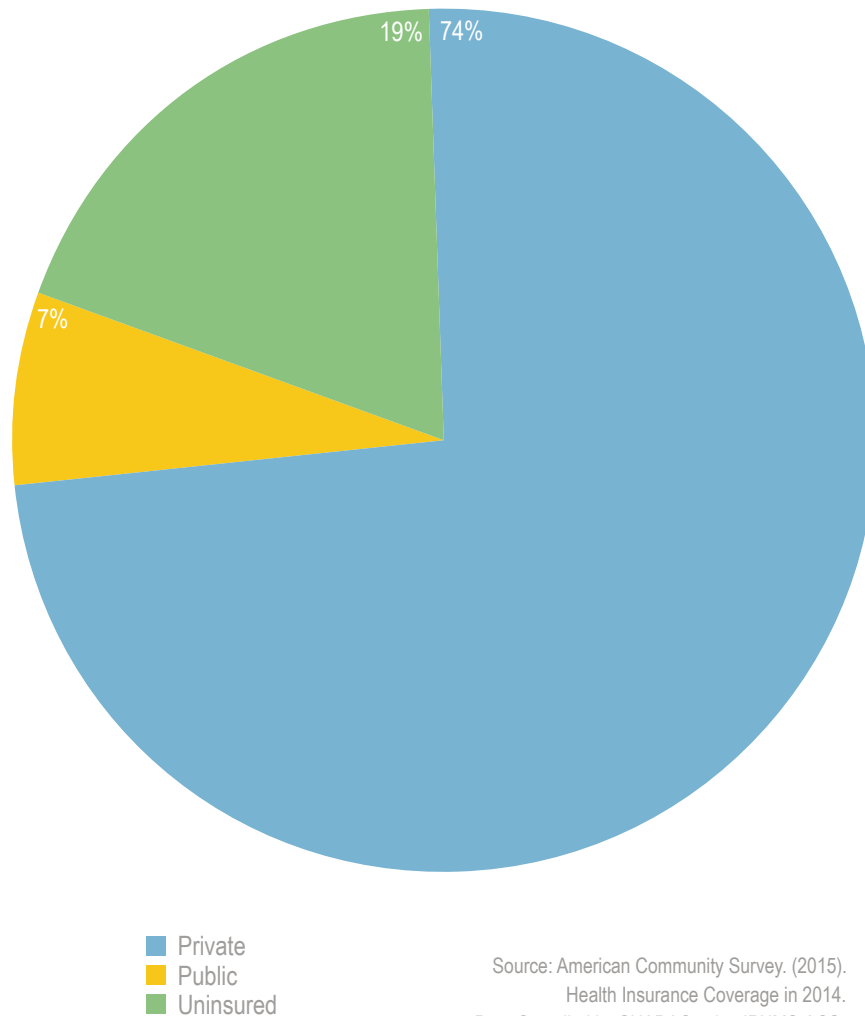
## Uninsured Working Mississippi Adults 19-64 Years of Age at or Below 138% Federal Poverty Level Listed by Top 20 Occupational Categories, 2014

OCCUPATION	UNINSURED	OCCUPATION	UNINSURED
Cashiers	11,421	Grounds Maintenance Workers	4,012
Cooks	11,314	Carpenters	3,849
Waiters & Waitresses	7,366	Childcare Workers	3,013
Janitors & Cleaners	6,227	Medical Aides	3,009
Construction Laborers	5,391	Retail Sales Managers	2,533
Stock Clerks & Order Fillers	4,909	Personal Care Aides	2,524
Driver/Sales Workers and Truck Drivers	4,715	Agriculture Workers	2,335
Laborers & Movers	4,361	Food Preparation Workers	2,215
Maids & Housekeepers	4,225	Assemblers & Fabricators	2,164
Retail Salespersons	4,098	Butchers and Other Meat Processors	2,107

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

Source: American Community Survey. (2015). Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

## Working Mississippi Adults 19-64 Years of Age Distribution by Type of Coverage, 2014

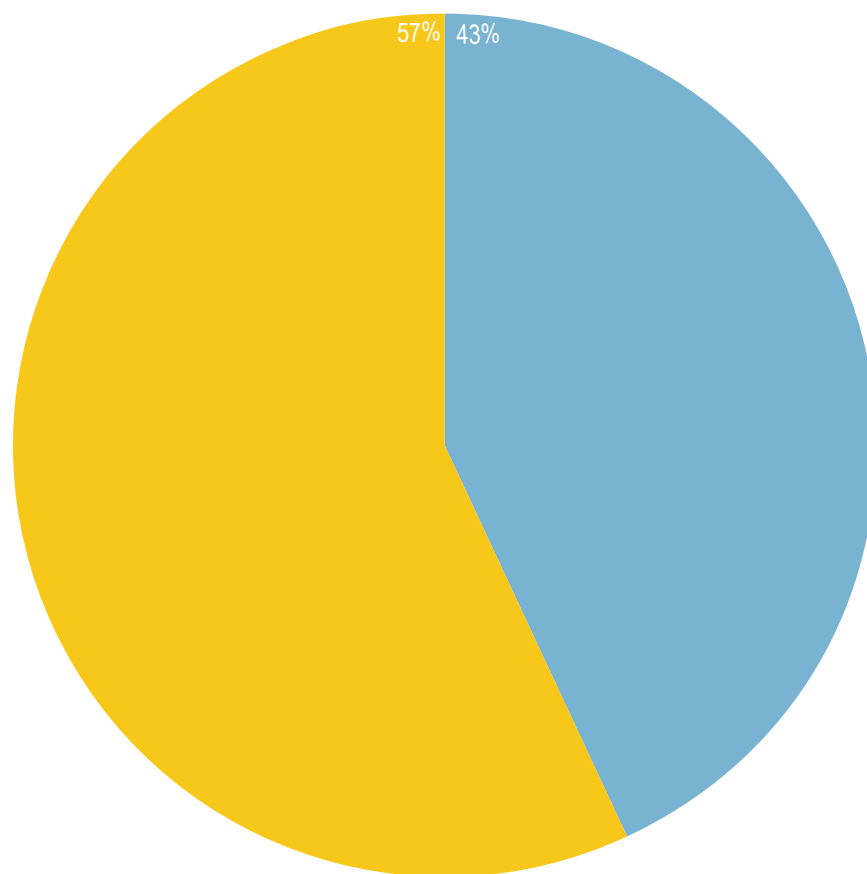


Nearly three out of four (74%) nonelderly working adults are insured by private coverage, while very few (7%) have public coverage. Almost one in five (19%) working, nonelderly adults is uninsured in Mississippi.

Source: American Community Survey. (2015).  
Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.



## Unemployed Mississippi Adults 19-64 Years of Age Distribution by Insurance Status, 2014

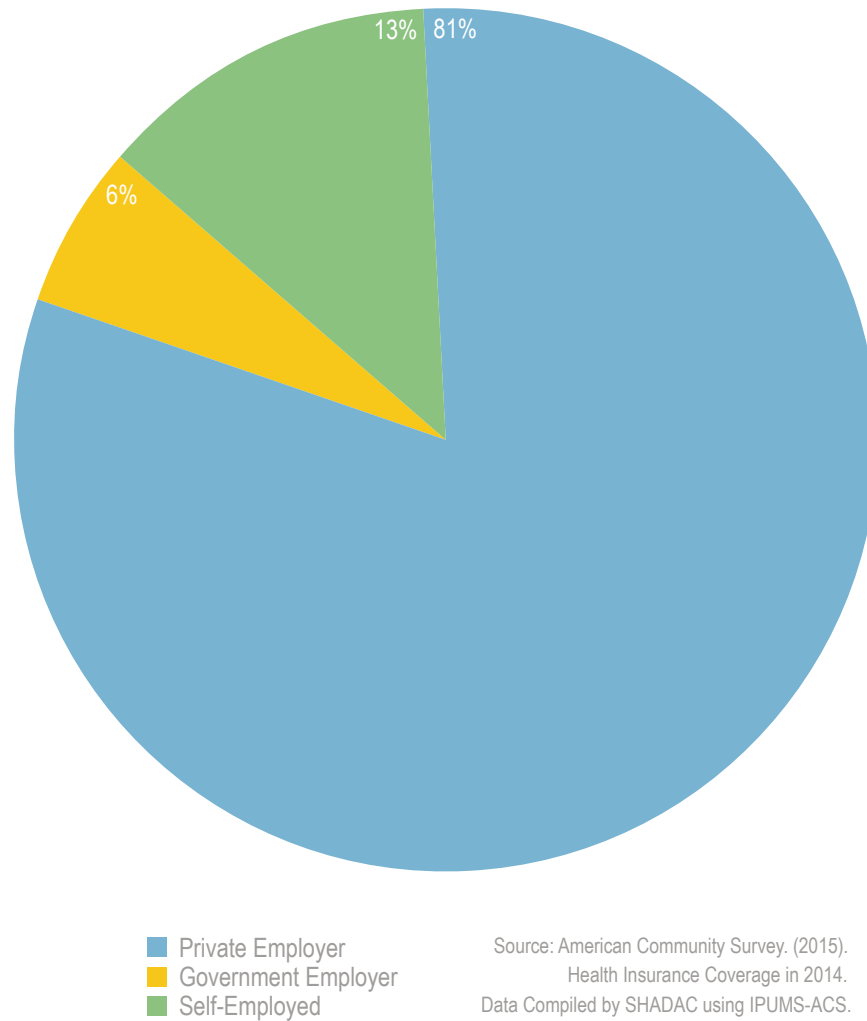


■ Insured  
■ Uninsured

Source: American Community Survey. (2015).  
Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.

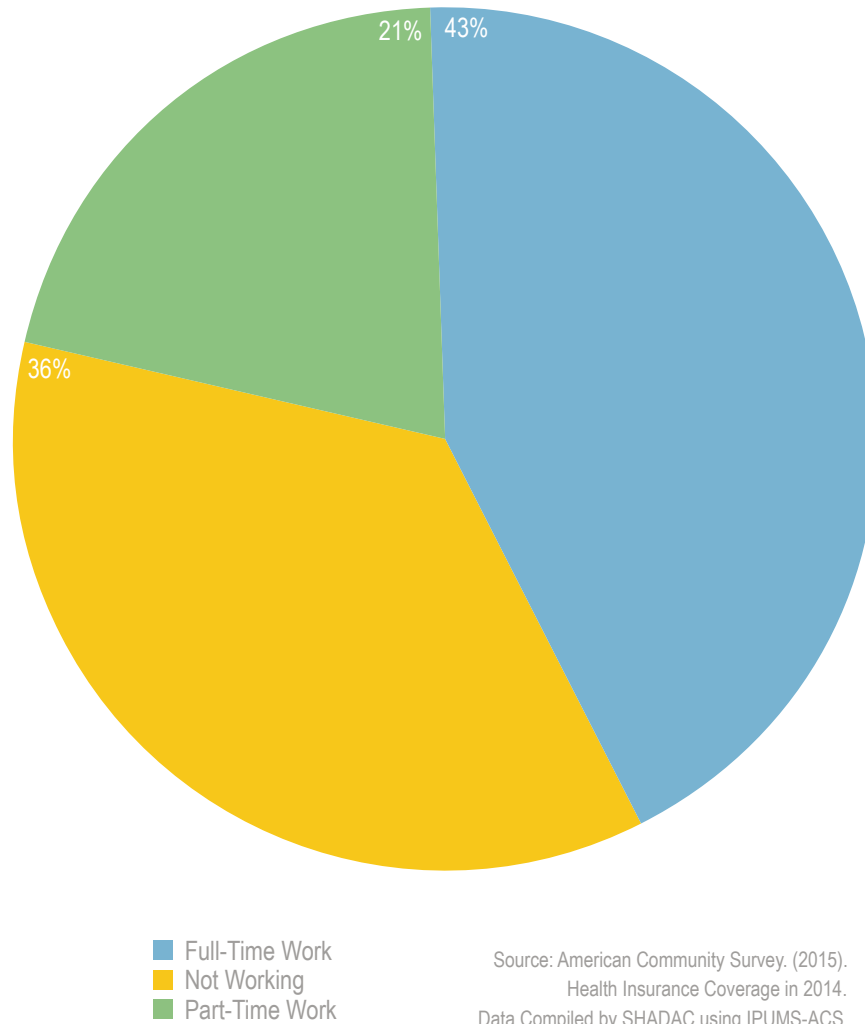
Over half (57%) of unemployed nonelderly adults in Mississippi lack health insurance coverage.

## Uninsured Working Mississippi Adults 19-64 Years of Age Distribution by Employer Type, 2014



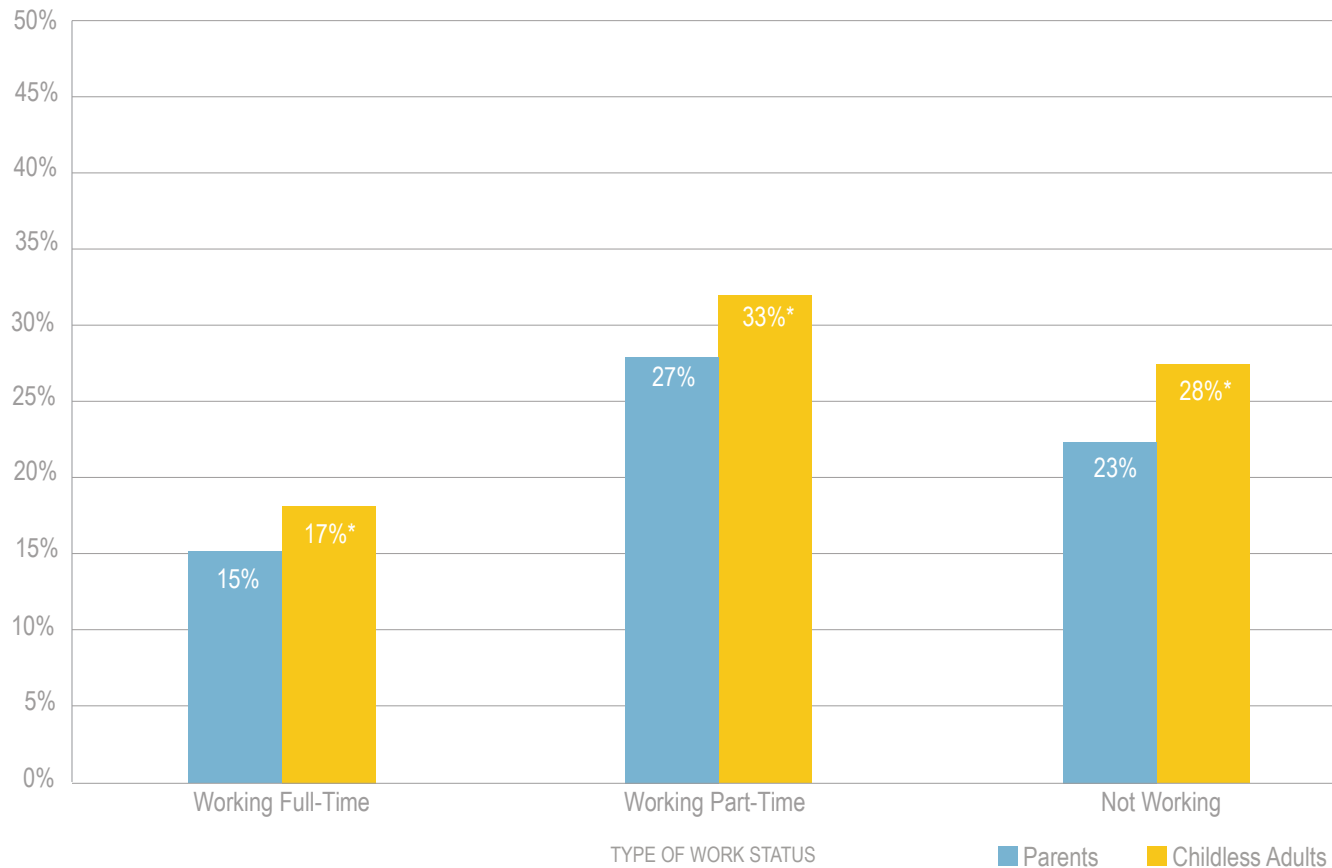
Nonelderly, working adults who are uninsured largely work for private employers (81%), while fewer are self-employed (13%) or employed by government (6%) agencies.

## Uninsured Mississippi Adults 19-64 Years of Age Distribution By Type of Work Status, 2014



Most uninsured Mississippi adults are employed (64%). Nearly half (43%) of uninsured Mississippians work in full-time jobs. More than one out of five (21%) of the uninsured are employed at least part-time.

## Mississippi Parents and Childless Adults 19-64 Years of Age Uninsurance by Type of Work Status, 2014



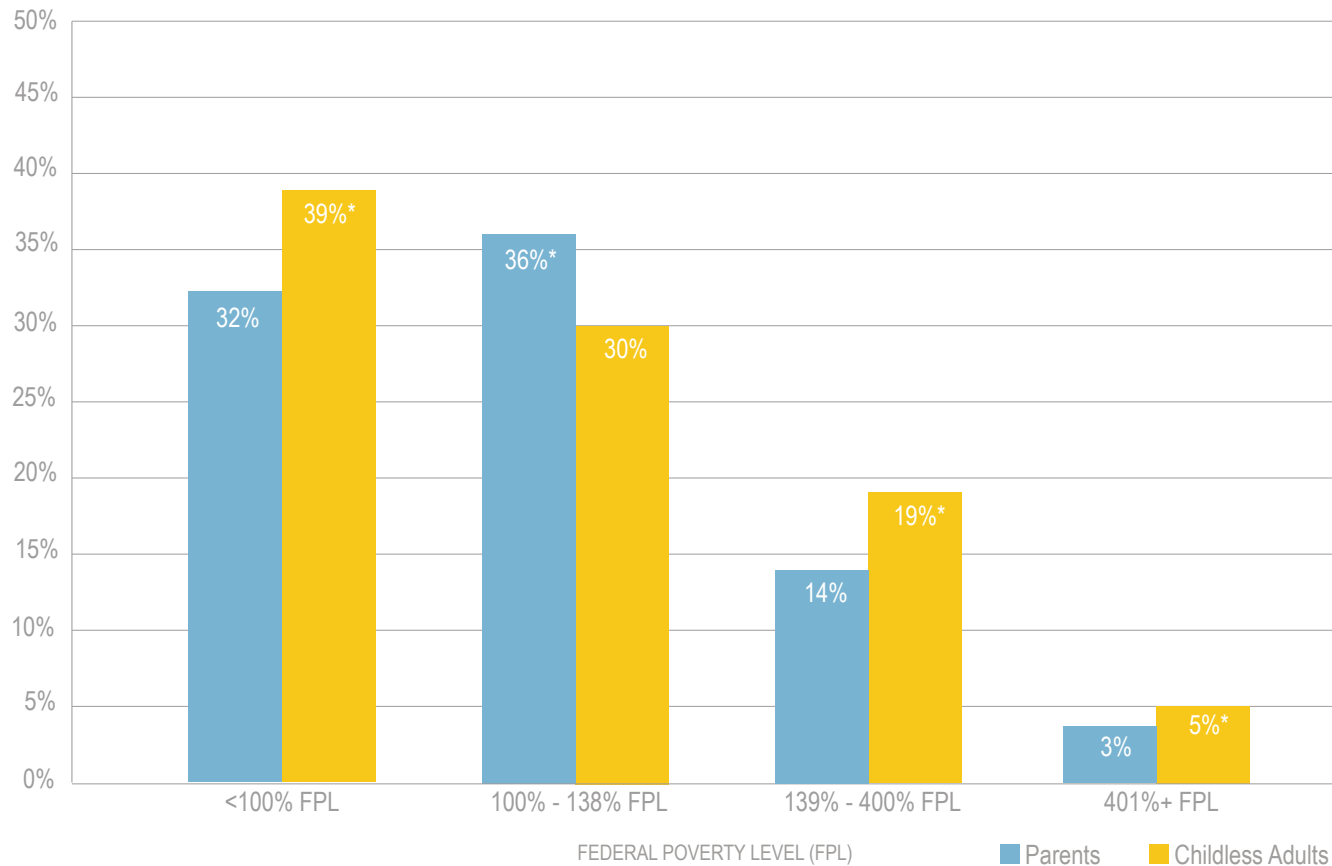
Uninsurance rates are significantly ( $p < .01$ ) higher in nonelderly childless adults for each type of work status when compared to nonelderly parents working full-time, part-time, or not working.

Source: American Community Survey. (2015). Health Insurance Coverage in 2014.

Data Compiled by SHADAC using IPUMS-ACS.

\*Note: Statistically significant difference ( $p < .01$ ).

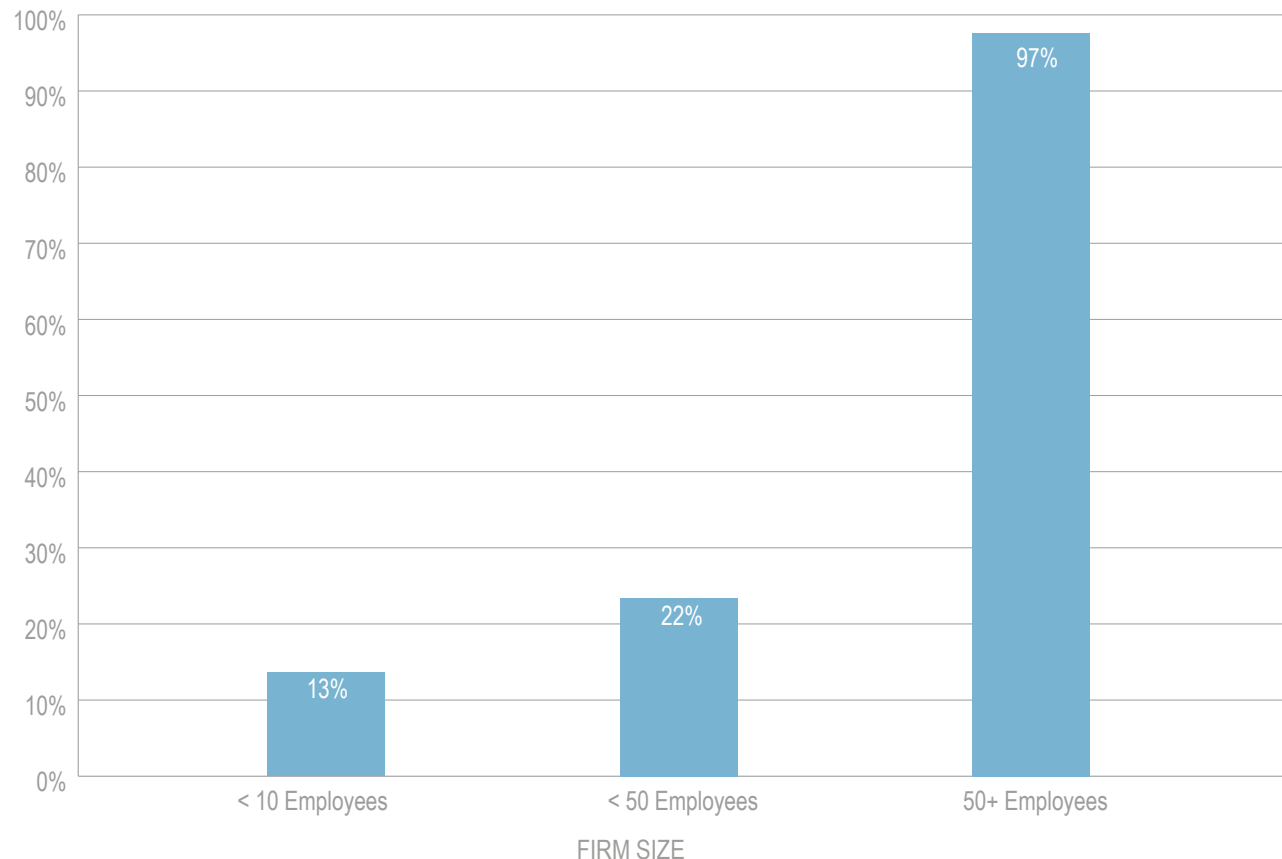
## Mississippi Parents and Childless Adults 19-64 Years of Age Uninsurance by Federal Poverty Level, 2014



Uninsurance rates are significantly ( $p < .01$ ) higher for nonelderly childless adults compared to nonelderly parents at each Federal poverty level (FPL) except for the parents living between 100 and 138 percent FPL. Parents between 100 to 138 percent FPL also experience the top rates of uninsurance.

Source: American Community Survey. (2015). Health Insurance Coverage in 2014.  
Data Compiled by SHADAC using IPUMS-ACS.  
\*Note: Statistically significant difference ( $p < .01$ ).

## Private Sector Employees in Mississippi Percentage Offering Health Insurance to Employees by Firm Size, 2014



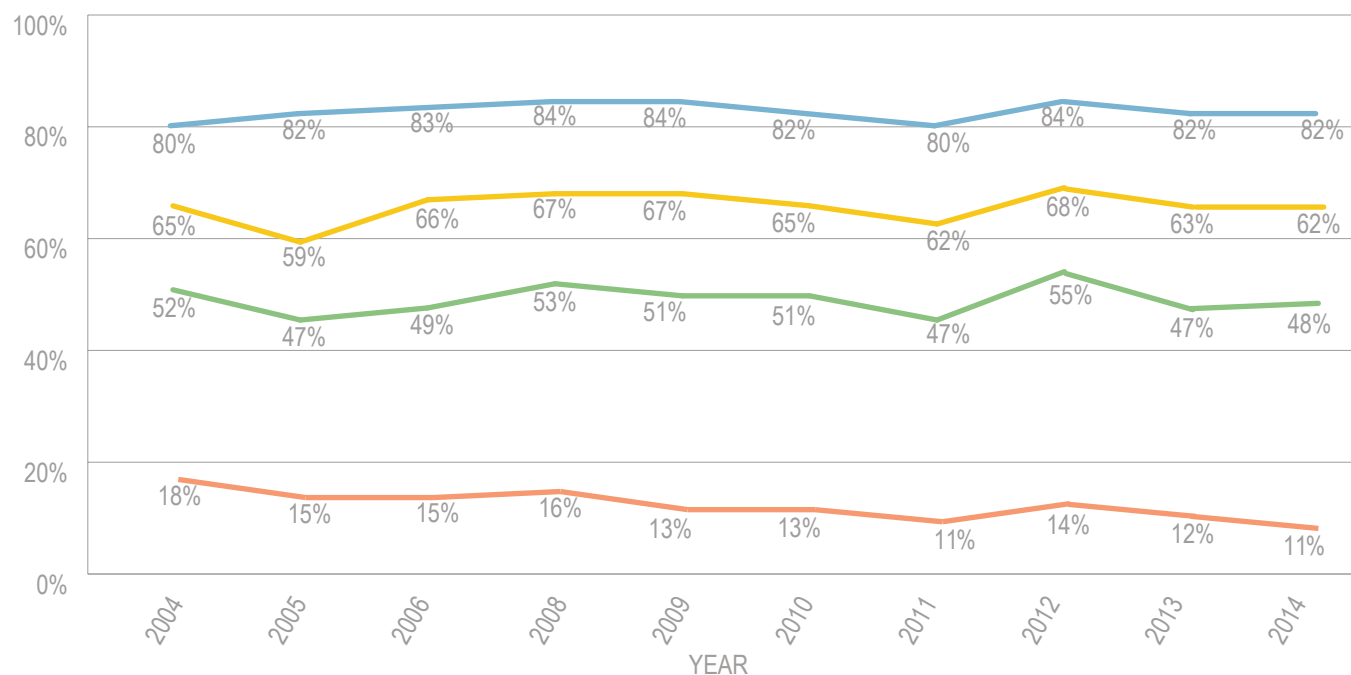
Source: Medical Expenditure Panel Survey (MEPS) Insurance Component. (2014).

The Agency for Healthcare Research and Quality conducts the annual Medical Expenditure Panel Survey 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, a little more than one in five (22%) with under 50 employees offer health insurance and only about one out of eight (13%) with fewer than 10 employees offer it.

## Private Sector Employees in Mississippi Trends in Health Insurance Offers and Enrollment, 2004-2014



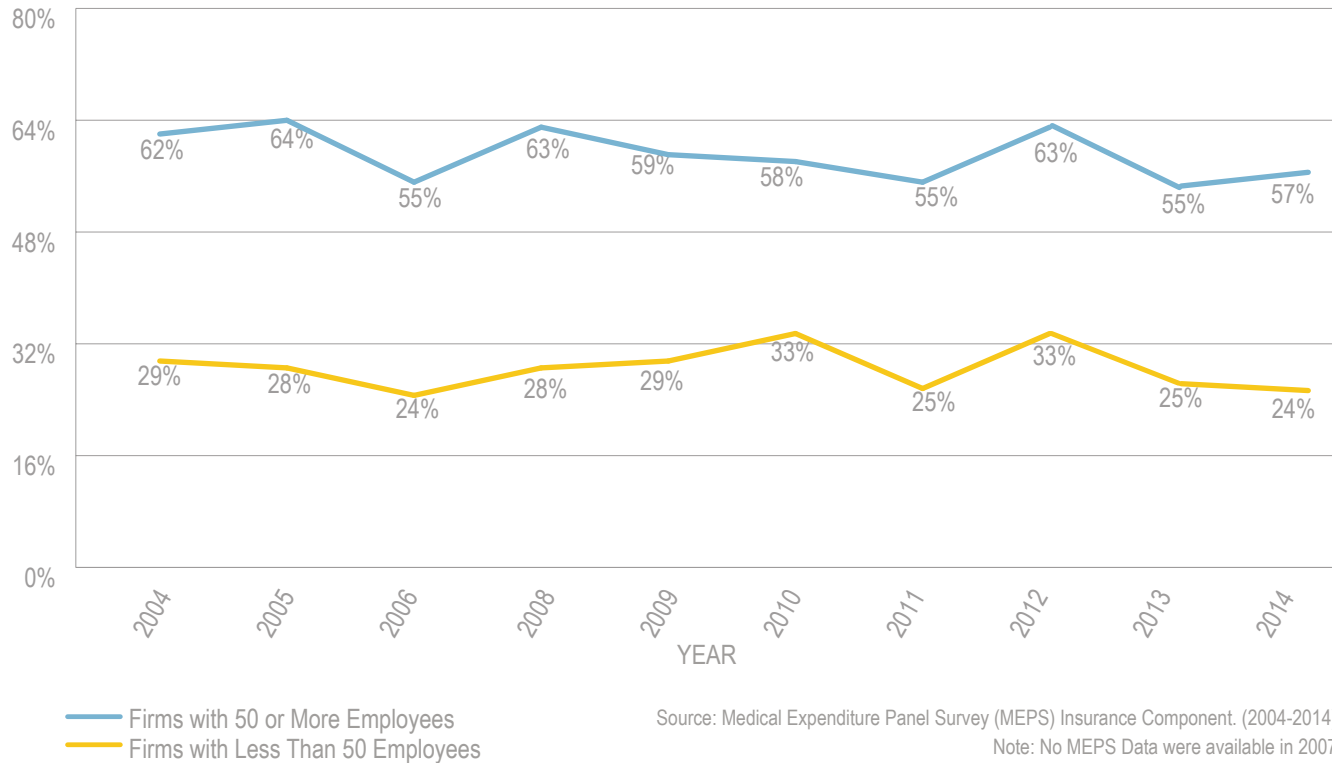
While more than four out of five employees in Mississippi work for firms that offer health insurance, less than two-thirds of Mississippi workers are eligible for health insurance coverage.

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

— Employees Offered Health Insurance  
— Employees Eligible For Health Insurance  
— Employees Enrolled In Health Insurance  
— Employees With Family Coverage

Source: Medical Expenditure Panel Survey (MEPS) Insurance Component. (2004-2014).  
Note: No MEPS Data were available in 2007.

## Private Sector Employees in Mississippi Percentage Enrolled in Employer Health Insurance, 2004-2014

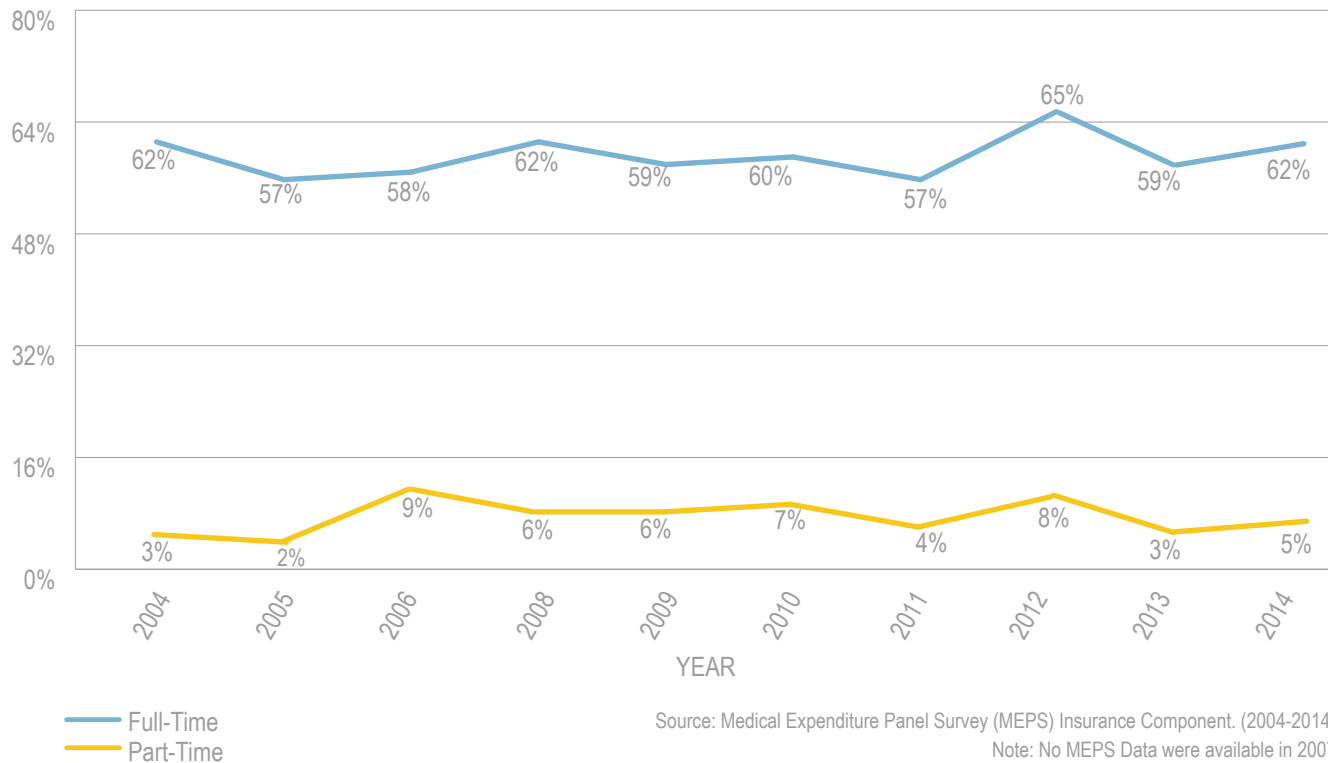


Health insurance enrollment is markedly lower for employees working in smaller, private sector firms compared with larger firms, a trend that is persistent over time.

While over half (57%) of employees in large firms (50+ employees) are enrolled in their employer's plan, fewer than one quarter (24%) of employees in firms with fewer than 50 employees are enrolled.



## Private Sector Employees in Mississippi Enrollment Rates by Work Time Status, 2004-2014

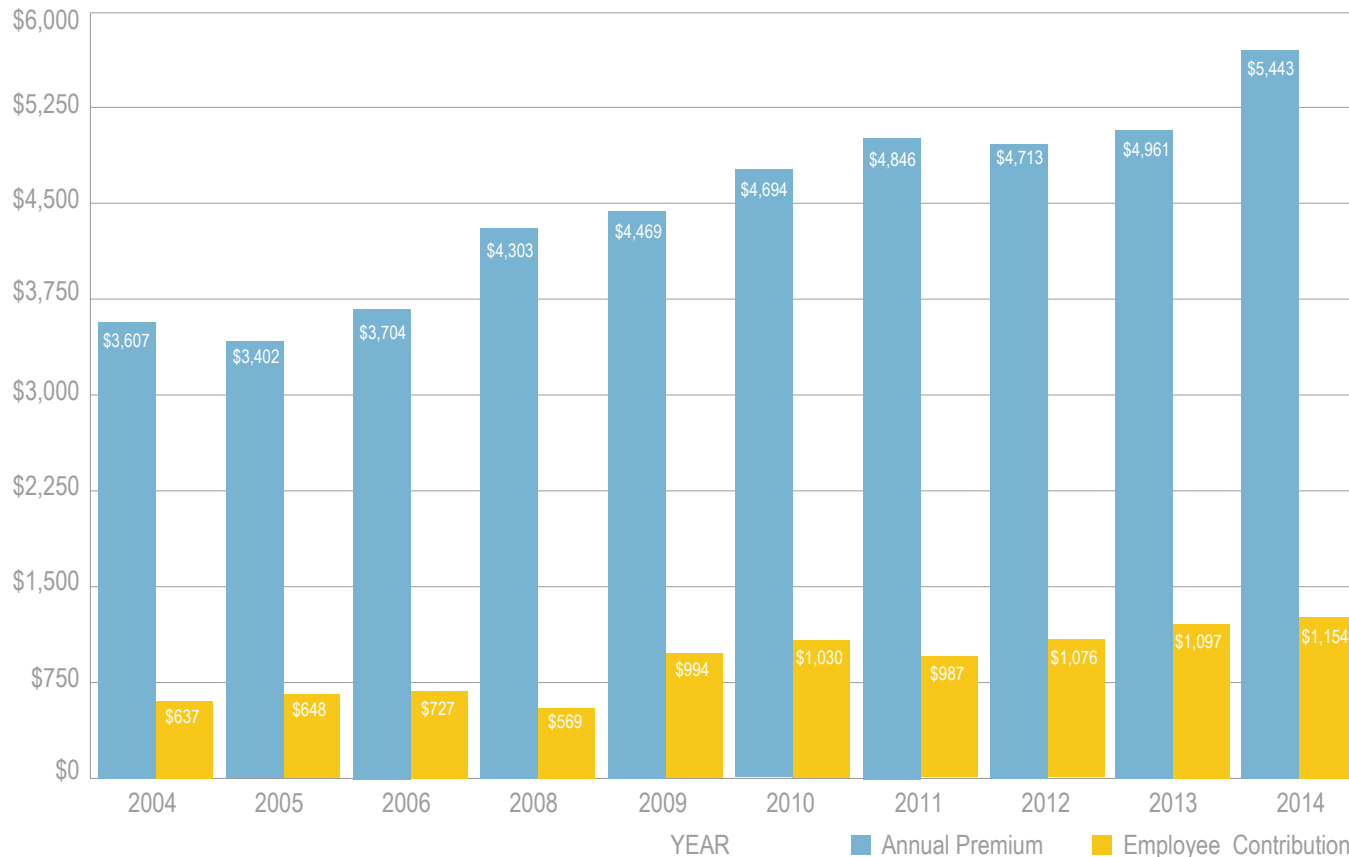


While 62 percent of full-time, private sector employees are enrolled in employer offered coverage, enrollment is markedly lower for part-time employees. Only 5 percent of part-time employees are enrolled in an employer-based plan.

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.

## Private Sector Employees in Mississippi

### Trends in Annual Premiums and Employee Contributions for Single Coverage, 2004-2014



Average annual health insurance premiums and employee contributions for single (employee-only) coverage have trended upward since 2004.

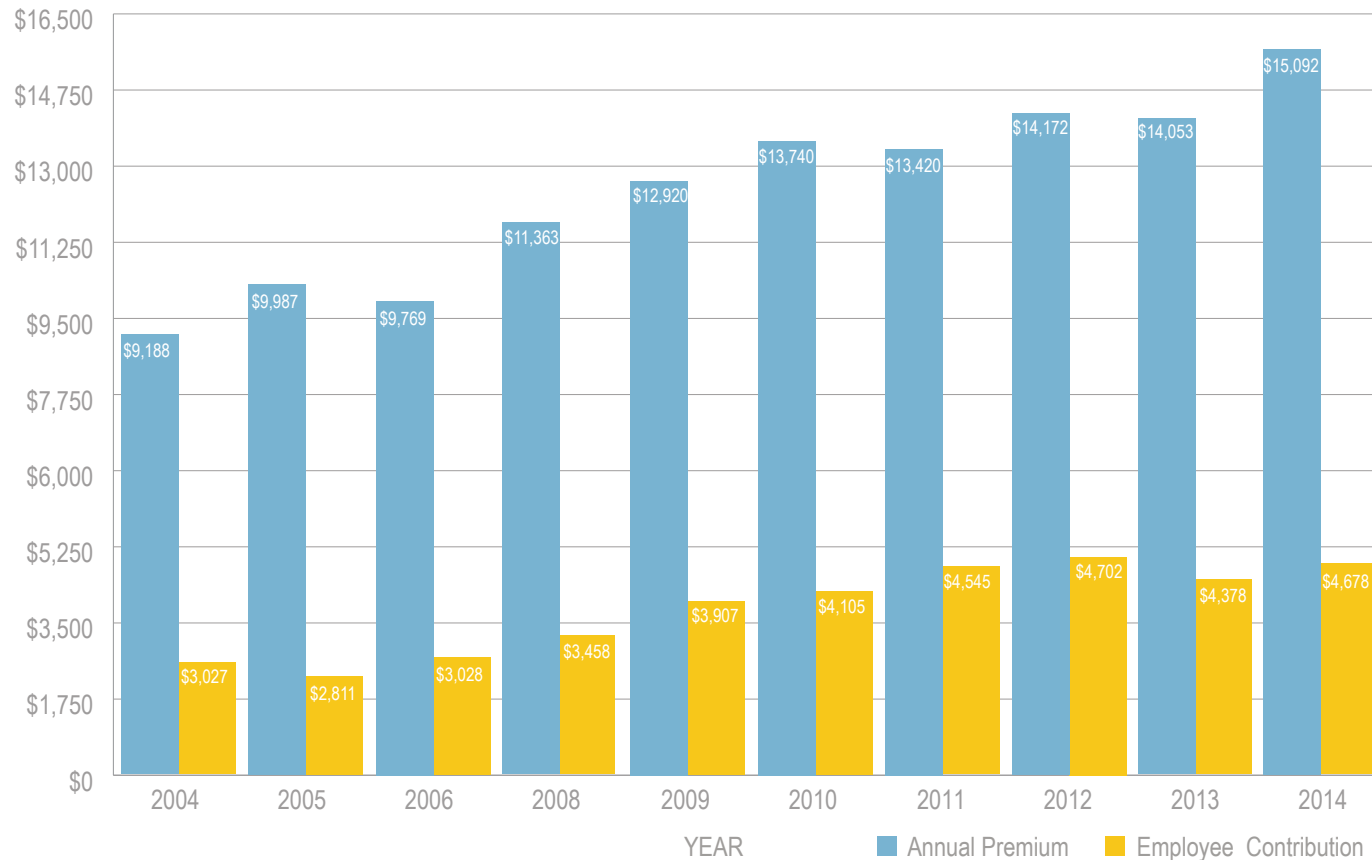
The portion of the premium paid by the employee has increased from 18 percent in 2004 to 21 percent in 2014.

Source: Medical Expenditure Panel Survey (MEPS) Insurance Component. (2004-2014).

Note: No MEPS Data were available in 2007.

## Private Sector Employers in Mississippi

### Trends in Annual Premiums and Employee Contributions for Family Coverage, 2004-2014



Family health insurance premiums and employee contributions have steadily risen since 2004 in Mississippi.

The average annual employee contribution of \$4,678 in 2014 represents approximately 12 percent of the state median family income of \$39,680 for that year. The portion of the premium paid by the employee has remained at approximately one-third since 2004.

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) Insurance Component. (2004-2014).

Note: No MEPS Data were available in 2007.

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Center *for* Mississippi  
Health Policy

Plaza Building, Suite 700  
120 N. Congress Street  
Jackson, MS 39201

Phone 601.709.2133  
Fax 601.709.2134

@mshealthypolicy

[www.mshealthpolicy.com](http://www.mshealthpolicy.com)