



The Uninsured & Small Employer Insurance Offerings

Presentation by:

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Agenda

- **New data on the uninsured**
- **Health insurance offer and take-up among small employers**



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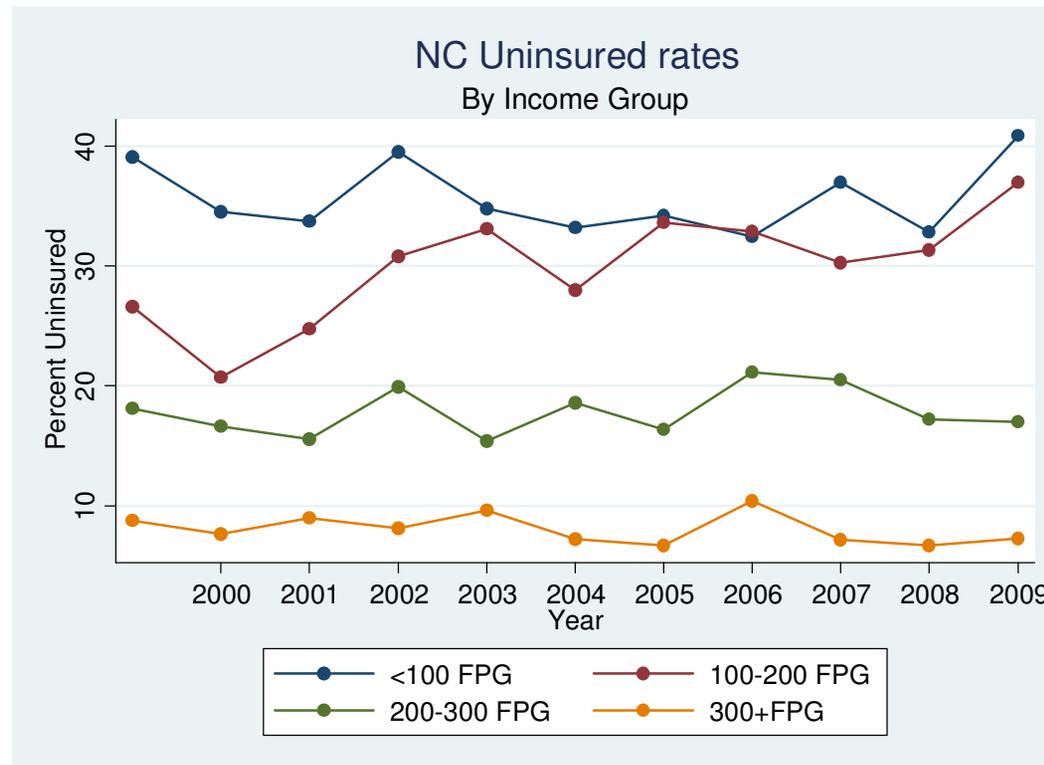
- **New data on the uninsured**
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● ● ● | Data on the NC Uninsured

- Focus on non-elderly population below age 65
 - Medicare nearly universal in 65 and older population
- Most statistics come from Current Population Survey Annual Social and Economic Supplement (U.S. Census)
 - Approximately 4000 North Carolinians asked about coverage in prior year
- Most recent data released September 16, 2010
 - Includes data from March 2010 survey, which asks questions about insurance coverage in 2009



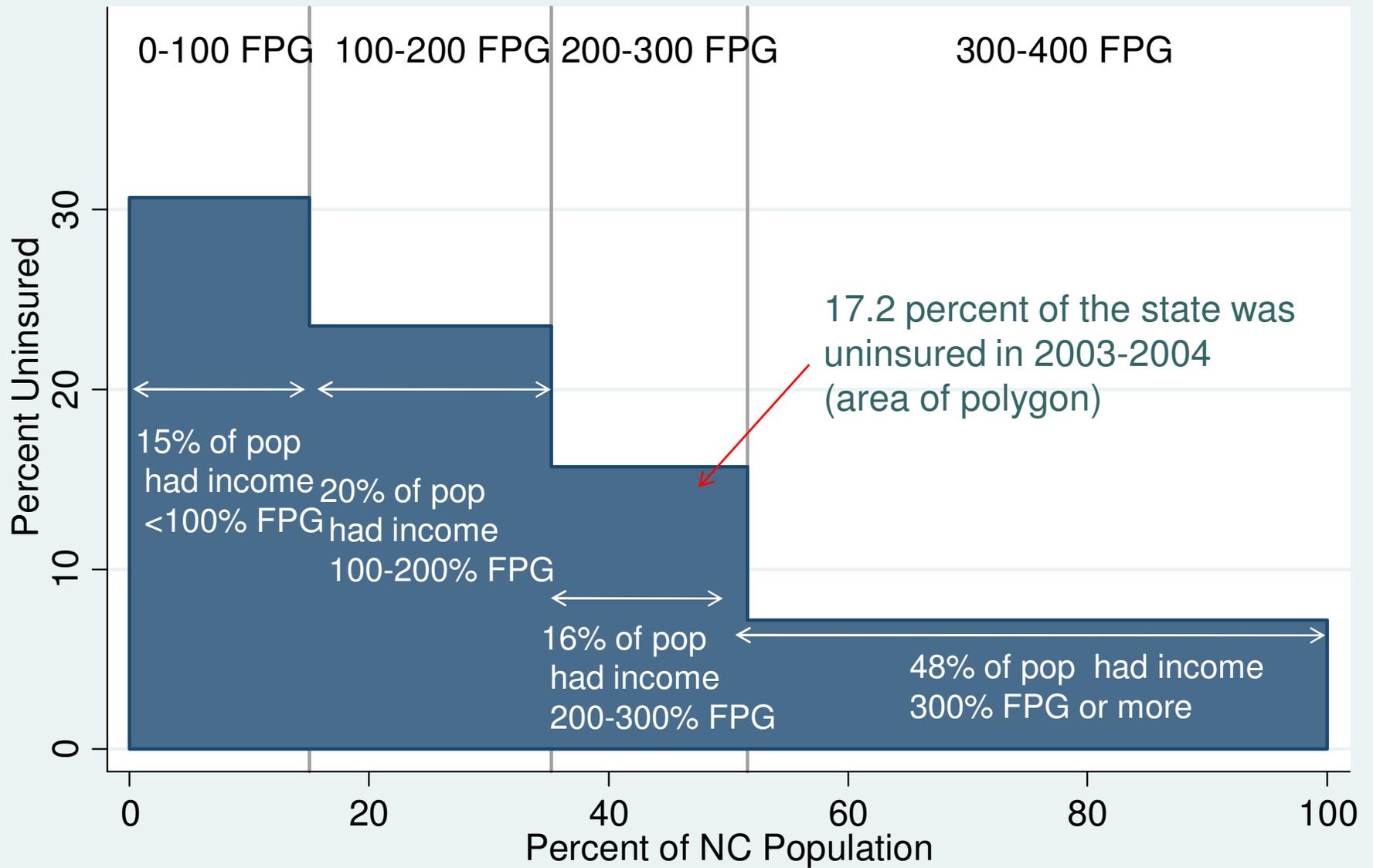
The percentage of uninsured below 200% has been increasing since 2004

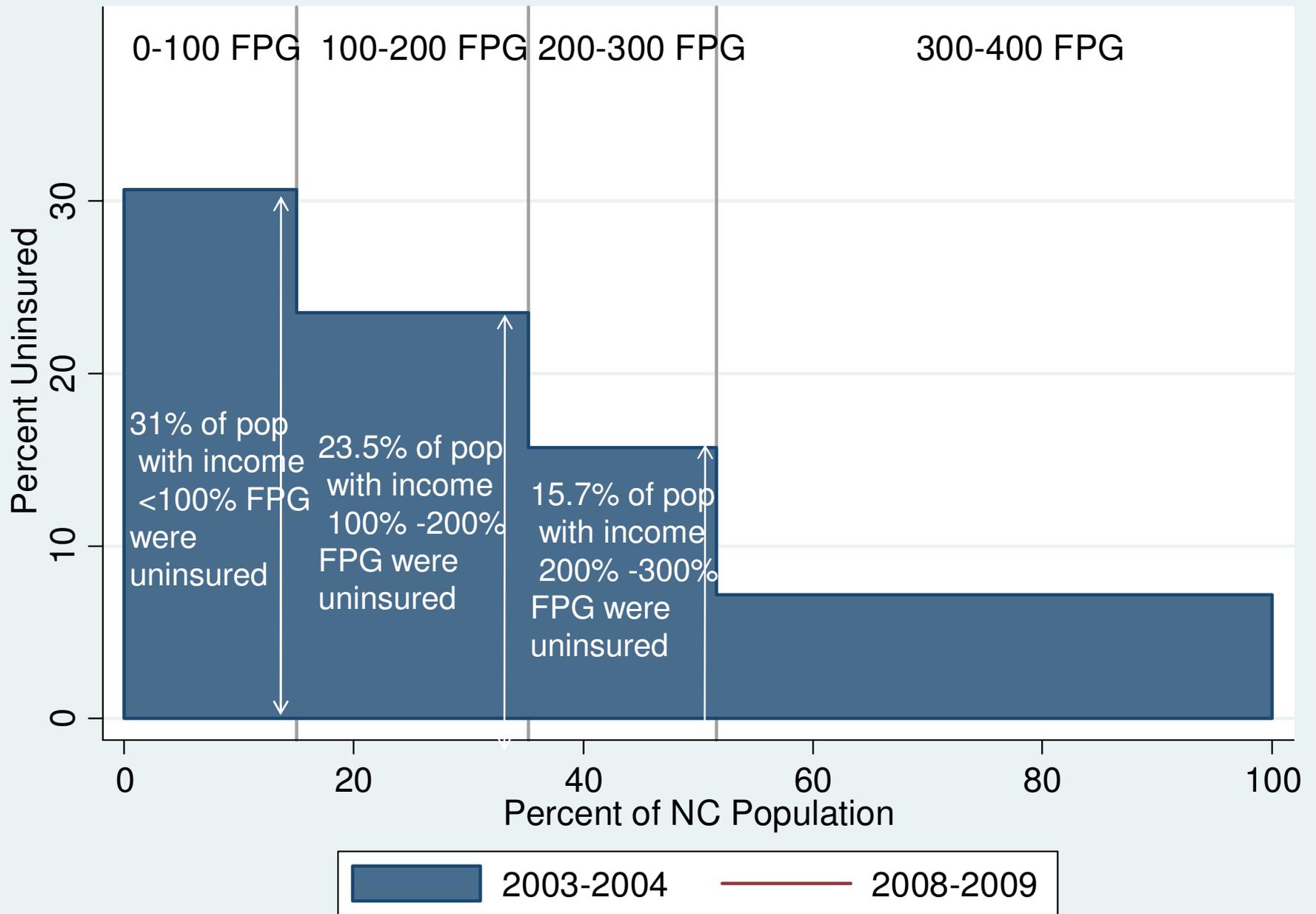


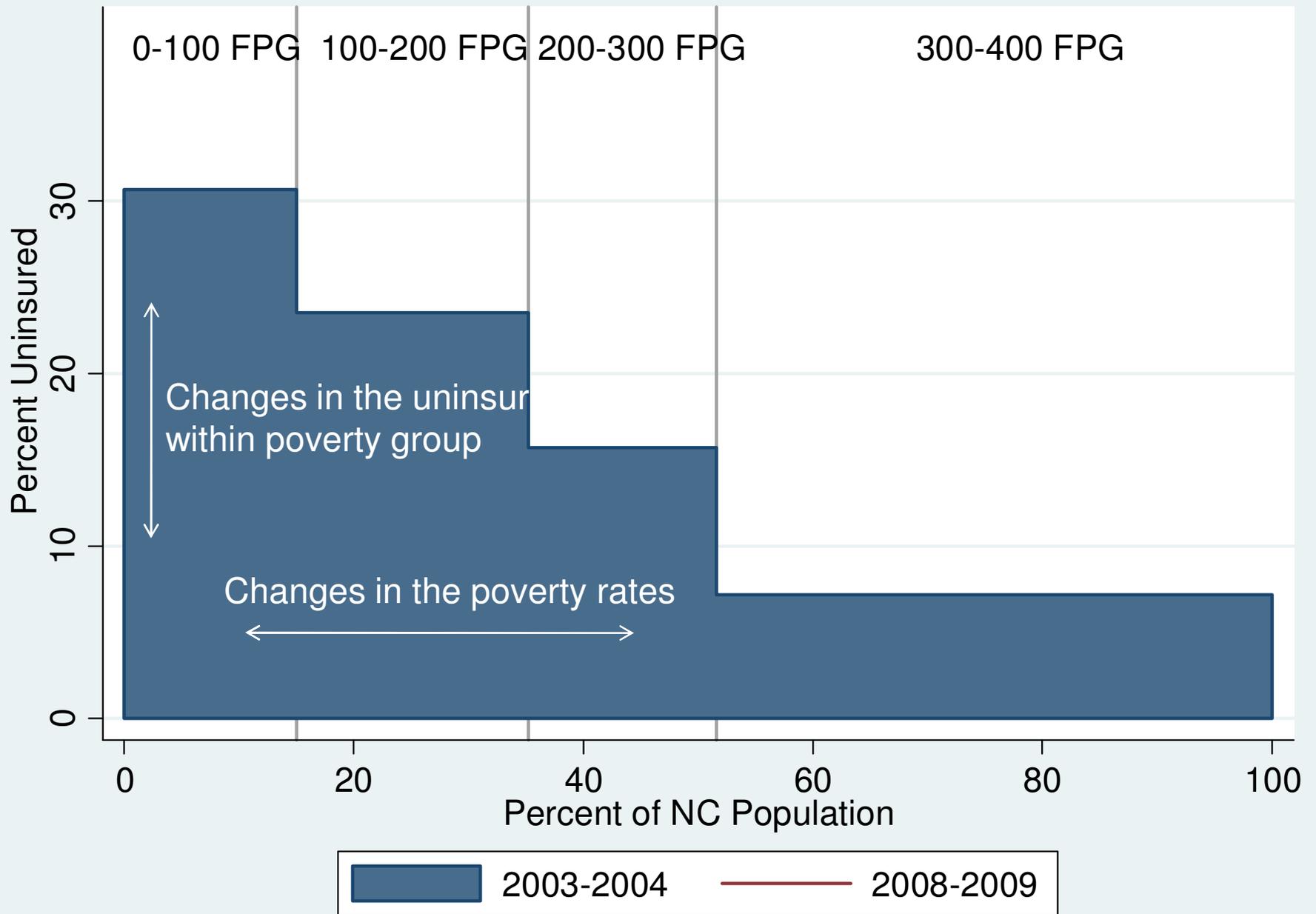


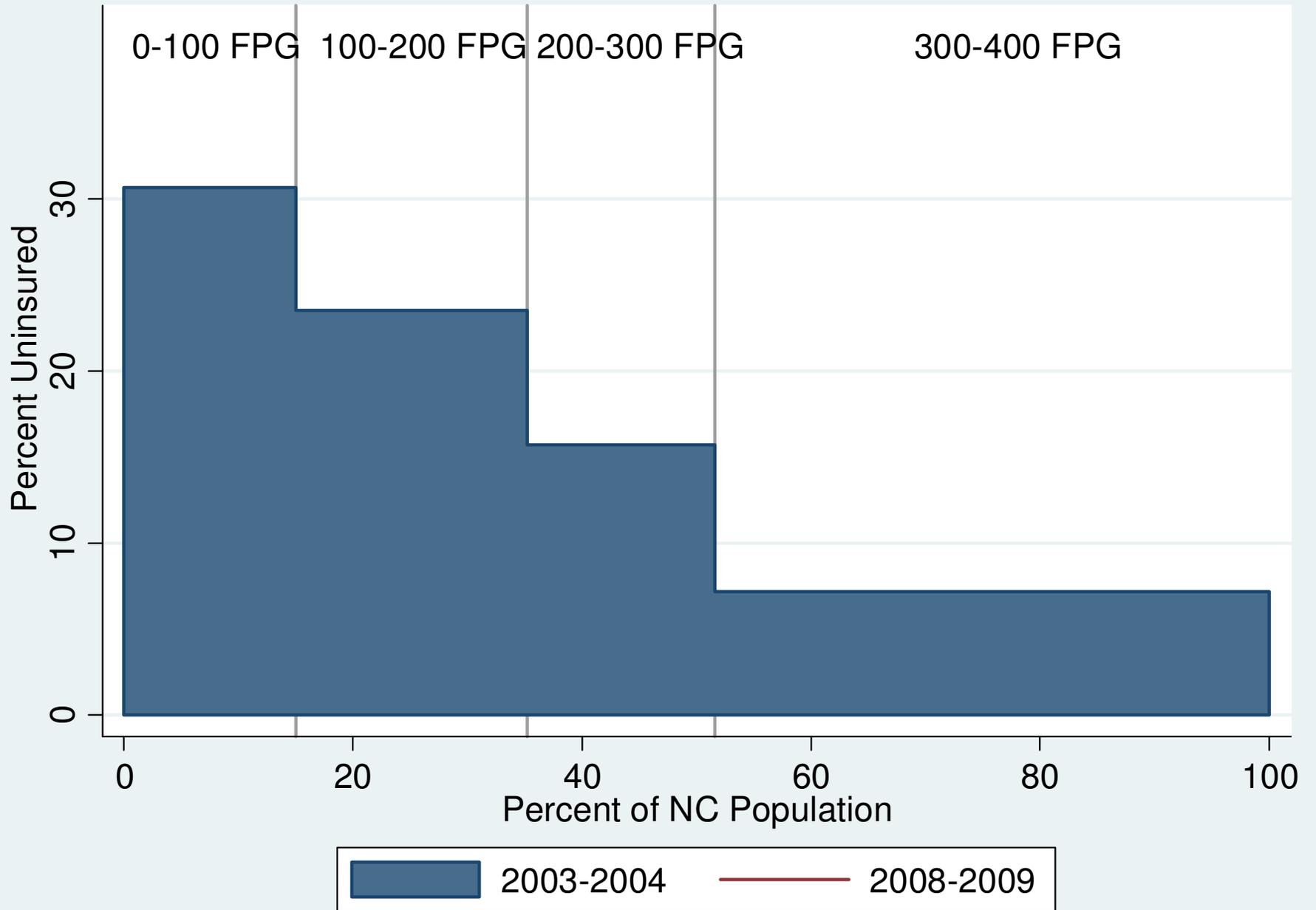
How much of the increase in uninsured is due to economic conditions?

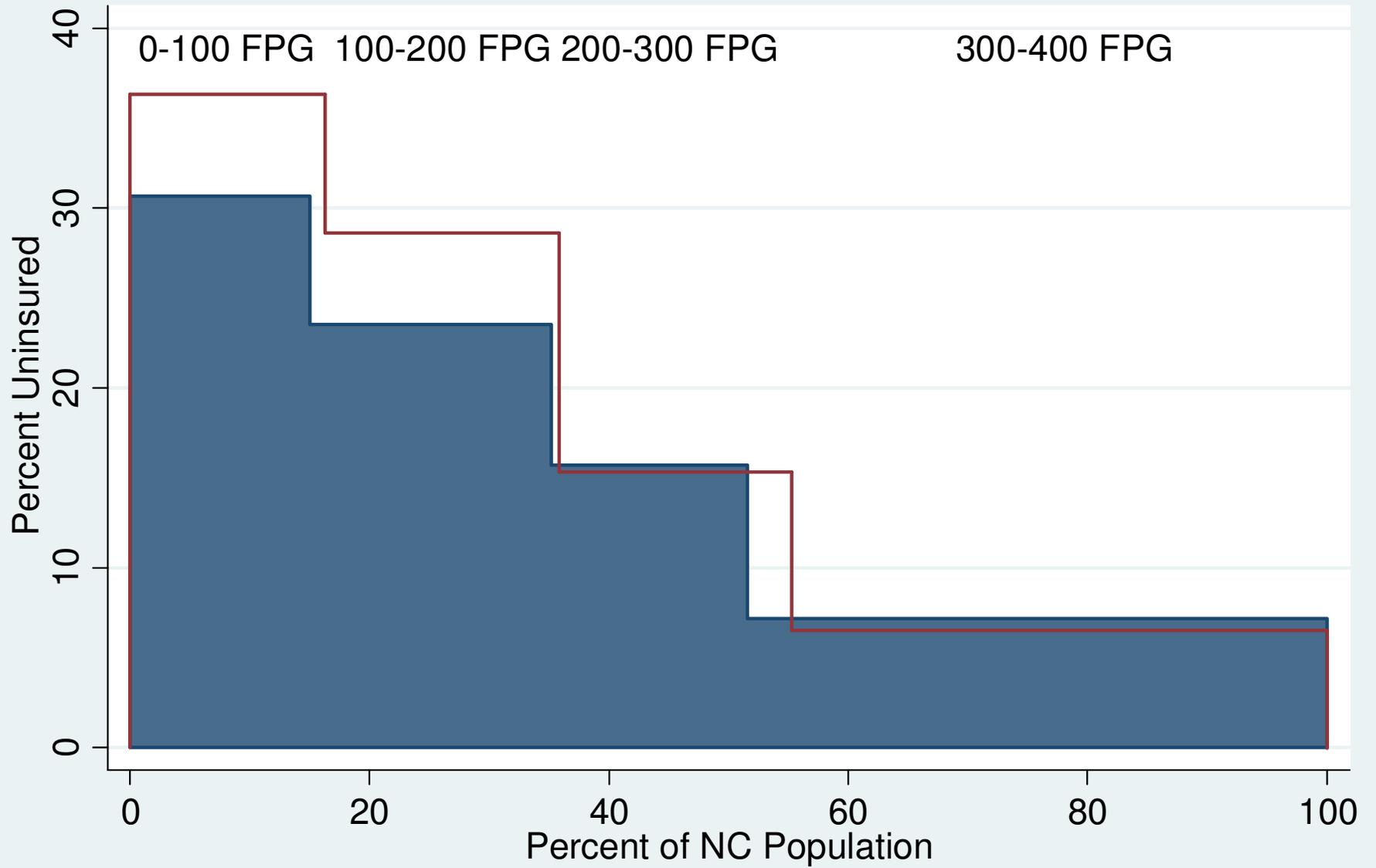
- How much of the increase in uninsured rate is due to increasing rates of poverty?
- Start with characterizing the NC uninsured in 2003-2004 and then look at where we are in 2008-2009

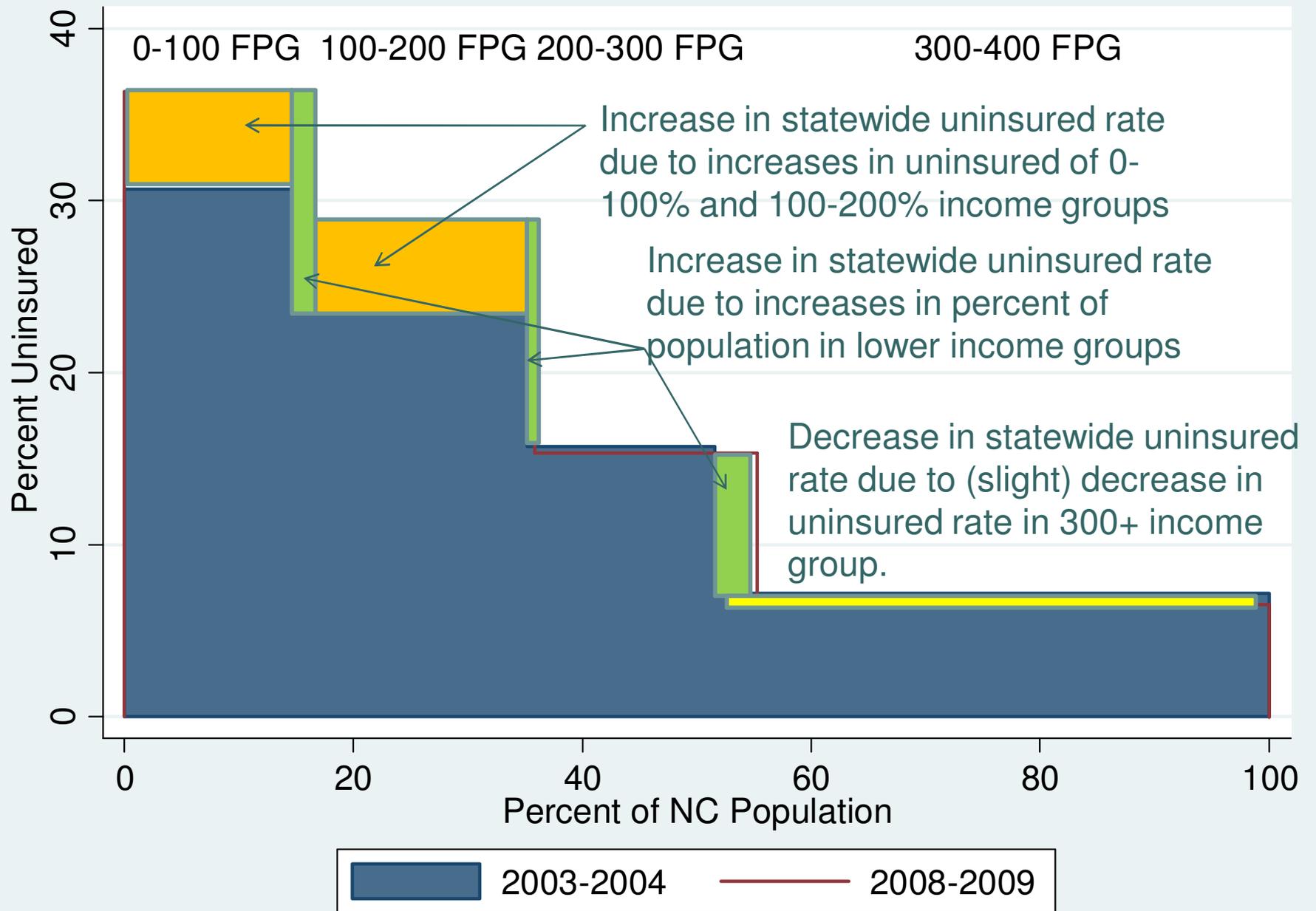












- ● ● | **In other words...**

- ...even with the large decrease in NC income, the bulk of the increase in the uninsured rate from 2003-2004 to 2008-2009 stems from the increase in the uninsured rate within income group
 - Almost entirely among 0-200% FPG
- The “uninsured gap” between 0-100% FPG and 100-200% FPG has disappeared over this decade.



Potential HBE Eligibles: Uninsured (0-64 years old)

- Approximately 20% of the non-elderly (0-64) were uninsured in 2008-2009 (~1.6 million people)
 - Family income (as percent FPG):
 - ~824,000 (51% of uninsured) have incomes <150% FPG
 - ~626,000 (39%) have incomes 150-400% FPG
 - ~157,000 (10%) have incomes >400% FPG
 - Citizenship
 - ~ 1.33 million (83%) are citizens
 - ~ 277,000 (17%) are non-citizens (*Note: many non-citizens are in the United States legally and eligible for coverage in the HBE*)



Source: Holmes M. Analysis of the Current Population Survey, 2009 and 2010 Annual Social Economic Supplement (reflecting insurance coverage in 2008-2009)



Potential HBE Eligibles: Uninsured (0-64 years old)

- Age:

- ~ 262,000 (16% of the uninsured) are children between the ages of 0-17
- ~ 483,000 (30%) are young adults between the ages of 19-29
(Note: these individuals would be eligible for catastrophic coverage in the HBE)
- ~ 472,000 (30%) are people between the ages of 30-44
- ~ 229,000 (14%) are people between the ages of 45-54
- ~ 162,000 (10%) are people between the ages of 55-64



Source: Holmes M. Analysis of the Current Population Survey, 2009 and 2010 Annual Social Economic Supplement (reflecting insurance coverage in 2008-2009)



Potential HBE Eligibles: Uninsured *Adults* (19-64 years old)

- Approximately 23% of the non-elderly adults (19-64) were uninsured in 2008-2009 (~1.3 million people)
 - Family income (as percent FPG):
 - ~652,000 (49% of uninsured) have incomes <150% FPG
 - ~534,000 (40%) have incomes 150-400% FPG
 - ~139,000 (11%) have incomes >400% FPG
 - Employment status of individual adult
 - ~ 333,000 (25% of uninsured) were not in the labor force
 - ~ 211,000 (16%) were unemployed
 - ~ 247,000 (19%) were working part-time
 - ~ 534,000 (40%) were working full-time



Source: Holmes M. Analysis of the Current Population Survey, 2009 and 2010 Annual Social Economic Supplement (reflecting insurance coverage in 2008-2009)

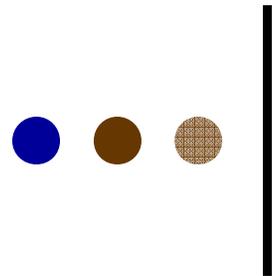
Potential HBE Eligibles:

Uninsured Children (<19 years old)

- Approximately 12% of the children (0-18) were *uninsured* in 2008-2009 (~282,000 million people)
 - Family income
 - ~ 214,000 (76% of uninsured children) were in families with incomes <200% FPG
 - ~ 50,000 (18%) were in families with incomes between 200-400% FPG
 - ~ 18,000 (6%) were in families with incomes >400% FPG



Source: Holmes M. Analysis of the Current Population Survey, 2009 and 2010 Annual Social Economic Supplement (reflecting insurance coverage in 2008-2009)



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Potential HBE Eligibles: Small Group Coverage (2008-2009, MEPS)

	Less than 50 employees	50-99 Ees	<100 Ees
Number of private sector establishments (Table II.A.1)	139,286	6,161	145,447
Number of private sector employees (Table II.B.1)	908,267	208,328	1,116,595
Number of private sector employees enrolled in health insurance through their job	284,055	113,497	397,552
Number of private sector employees working for small firms who are NOT enrolled in health insurance through their job	624,212	94,831	719,043



Source: Schiro S. Analysis of the Medical Expenditure Survey Data. Agency for Healthcare Research and Quality. 2008-2009.



Potential HBE Eligibles: Background Data on Small Group Coverage (2008-2009, MEPS)

	Less than 50 employees	50-99 Ees	<100 Ees
Percent of private sector employees in establishments that offer health insurance (Table II.B.2)	55.5%	80.1%	60.1%
Percent of private sector employees eligible for health insurance in establishments that offer health insurance (Table II.b.2.a)	77.4%	84.6%	79.2%
Percent of private sector employees eligible for health insurance that are enrolled in health insurance in establishments that offer (Table II.B.2.a.1)	72.8%	80.4%	74.8%
Percent of private sector employees that are enrolled in health insurance at establishments that offer health insurance (Table II.B.2.b)	56.3%	68.1%	59.2%



Source: Schiro S. Analysis of the Medical Expenditure Survey Data. Agency for Healthcare Research and Quality. 2008-2009.