

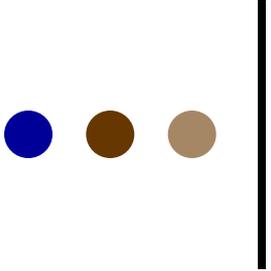
Update on the Uninsured

Presentation by:

Pam Silberman, JD, DrPH

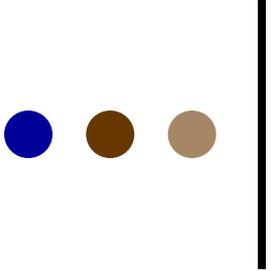
November 17, 2010





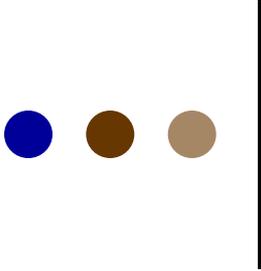
Agenda

- New data on the uninsured
 - General information on uninsured < 65 years old
- Data on adults
- Data on children
- Data on small business coverage



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



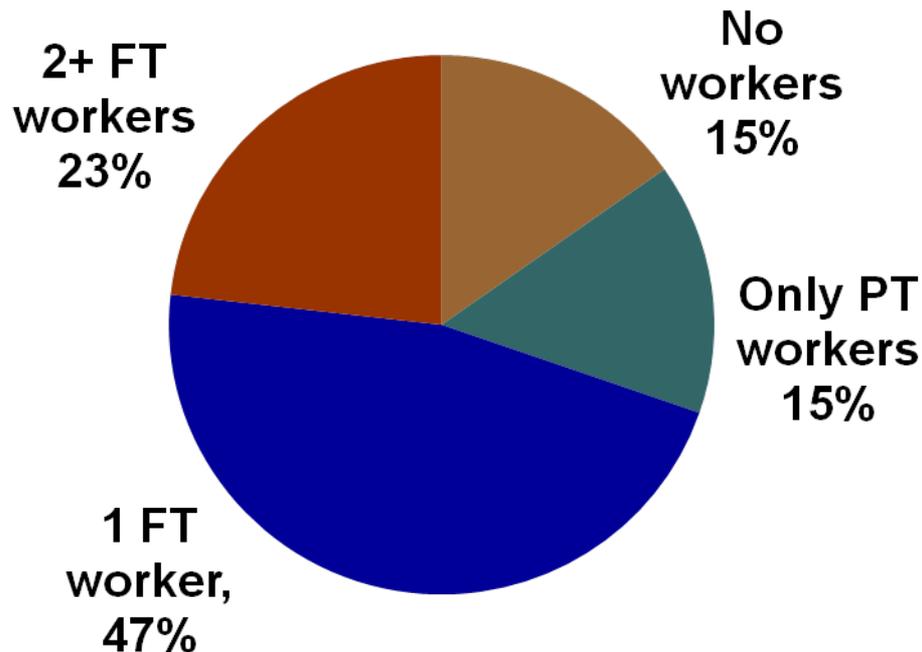
Potential HBE Eligibles: Uninsured (0-64 years old)

- Most recent Census data showed that there were ~1.7 million North Carolinians who were uninsured in 2009 (20.4% of the non-elderly population)
- However, to produce more solid estimates, we combined two years of data
 - In 2008-2009, there were approximately 1.6 million non-elderly North Carolinians who were uninsured (19.7% of the non-elderly population).

Source: Yorkery B, Holmes M. Analysis of the Current Population Survey, 2009 and 2010 Annual Social Economic Supplement (reflecting insurance coverage in 2008-2009). US Census. Health Historical Tables. Table 6.

Most Uninsured Connected to Workforce (NC 2008-2009)

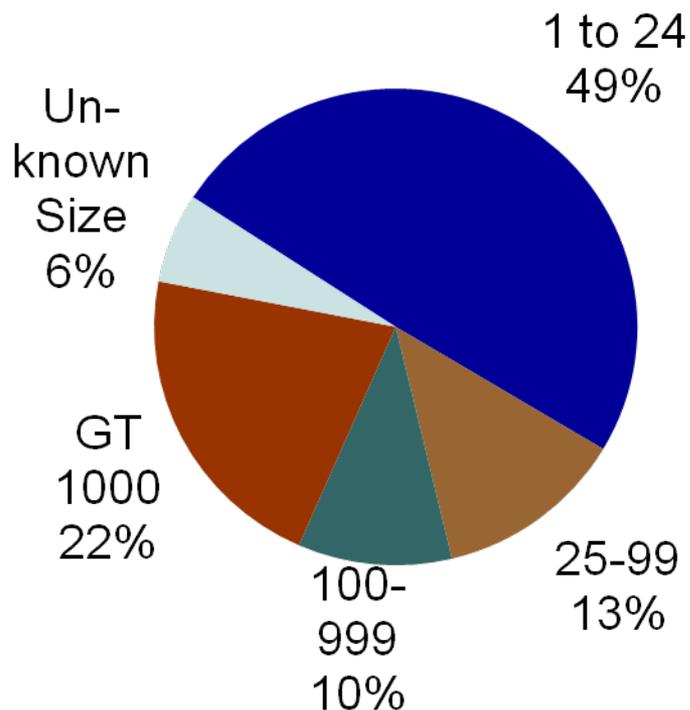
Uninsured: Family Connection to Workforce



- Two thirds of NC uninsured have someone in the family working full-time

Uninsured Workers More Likely To Work in Small Firms (NC, 2008-2009)

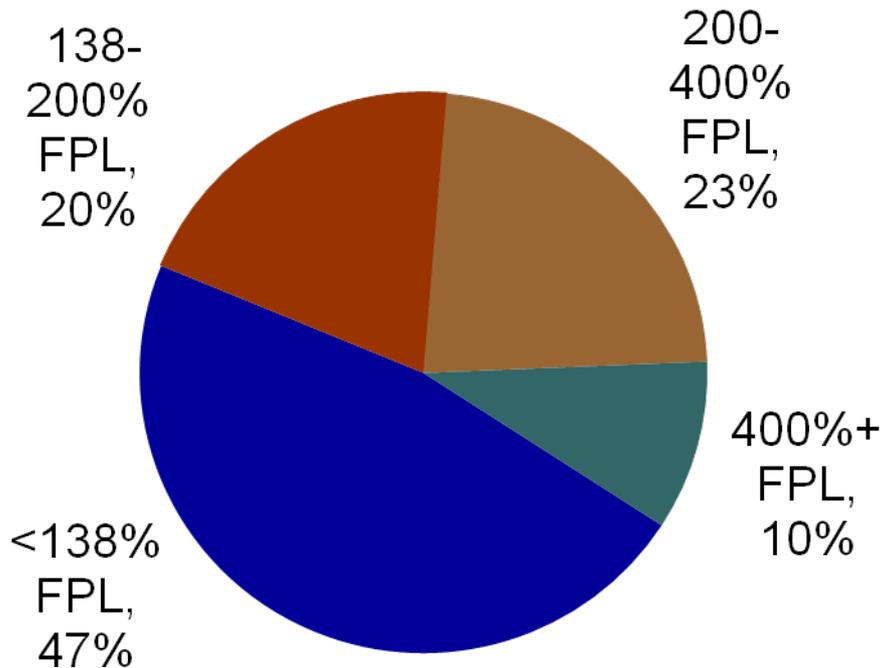
Uninsured Workers: Firm Size



- Most uninsured workers (62%) work for firms with fewer than 100 employees
- **Many uninsured workers in small firms will be eligible for insurance through Health Benefit Exchange**

Most Uninsured Have Low Incomes (NC, 2008-2009)

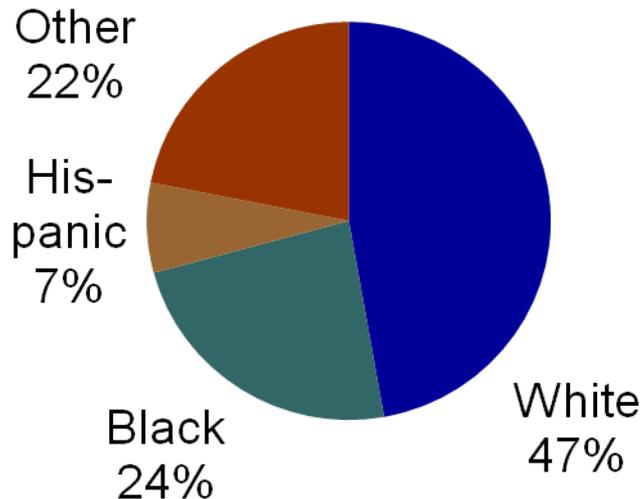
Uninsured: Income (FPL)



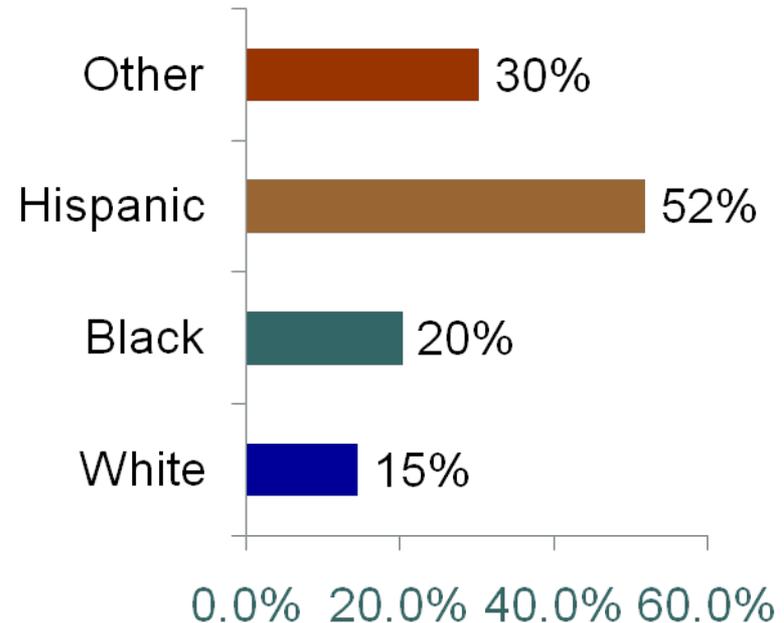
- Most individuals <138% FPL eligible for Medicaid
- Most children with incomes 138-200% FPL eligible for NC Health Choice
- Two-thirds of the uninsured have incomes below 200% FPL

Minorities Have Greater Likelihood of Being Uninsured (NC, 2008-2009)

Uninsured:
Race/Ethnicity



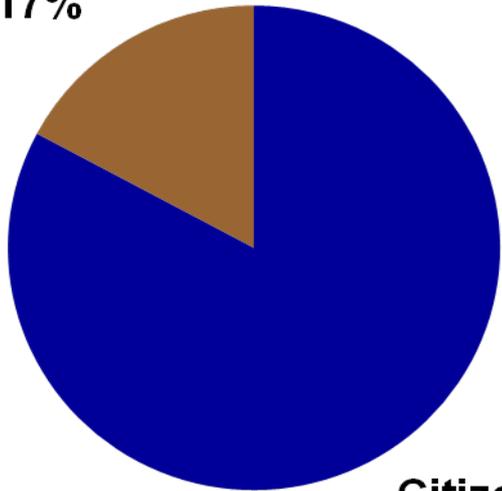
Likelihood of Being Uninsured



Majority of Uninsured in NC are Citizens (NC, 2008-2009)

Uninsured: Citizenship

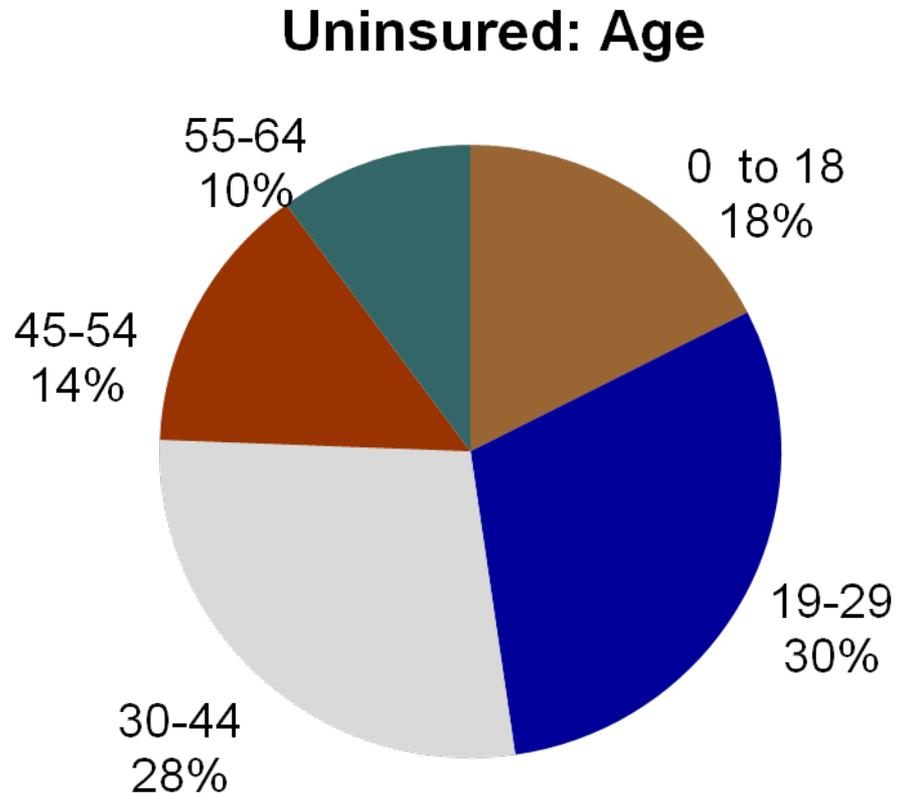
Non-citizen
17%



Citizen
83%

- The overwhelming majority of North Carolinians who lack insurance coverage are citizens
- Many of the non-citizens are lawfully present in the US and would be eligible for public or private health insurance through the ACA
- **Undocumented immigrants are not eligible for coverage through ACA**

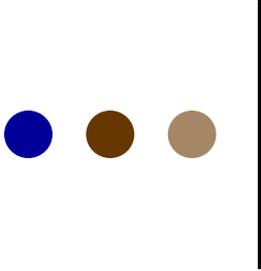
Age of Uninsured (NC, 2008-2009)



- Almost half of the uninsured are children or young adults
- **Children 0-18 may be eligible for CHIP or Medicaid**
- **Young adults 18-30 may be eligible for catastrophic coverage**

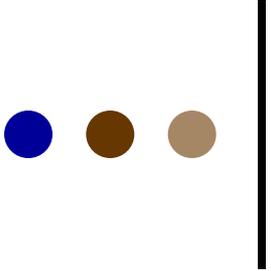
Uninsured Adults (19-64 years old)

- Approximately 23% of the non-elderly adults (19-64) were uninsured in 2008-2009 (~1.3 million people)
 - ~599,000 (45% of uninsured) have incomes <138% FPL—**many will be eligible for Medicaid**
 - ~260,000 (20% of uninsured) have incomes between 138-200% FPL—**These adults could be covered by a basic health plan or may be eligible for HBE if they do not have affordable employer sponsored insurance (ESI)**
 - 328,000 (25%) have incomes 138-400% FPG—**some will be eligible for subsidies in the HBE, if they do not have access to affordable ESI**
 - ~139,000 (11%) have incomes >400% FPG



Uninsured Children (<19 years old)

- Approximately 12% of the children (0-18) were *uninsured* in 2008-2009 (~282,000 million children)
 - Family income
 - ~ 214,000 (76% of uninsured children) were in families with incomes <200% FPG—***most eligible for Medicaid or NC Health Choice***
 - ~ 50,000 (18%) were in families with incomes between 200-400% FPG—***some will be eligible for subsidies in HBE***
 - ~ 18,000 (6%) were in families with incomes >400% FPG



County-Level Estimates

- NCIOM staff are working on developing county-level estimates of the uninsured
- We hope to have the county level estimates ready for the next meeting of the Overall Advisory committee meeting on December 14th

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 <u>enrolled</u> in health insurance through their job: <i>Some small employers may offer coverage through HBE</i>	284,055	113,497	397,552
Number of private sector employees working for small firms who are <u>NOT</u> enrolled in health insurance through their job: <i>Many will be eligible for subsidies or coverage through HBE</i>	624,212	94,831	719,043

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. * Percent private sector employees enrolled in the combination of those eligible, and those enrolled. For example, $77.4\% \times 72.8\% = 56.3\%$ of <50 employees.