

Utah Health Status Update:

Health Insurance in Utah

July/August 2004

Utah Department of Health

The Utah Department of Health conducts population health surveys to gather information about important health issues affecting all Utahns. The 2003 Utah Health Status Survey (UHSS) is representative of all noninstitutionalized adults and children living in Utah households with telephones and includes information on physical and mental health status, health insurance coverage, and access to care. The 2003 UHSS was conducted throughout the year with 3,175 households across the state, providing health information for 9,958 Utah adults and children.

The percentage of Utahns without health insurance coverage at any given time during 2003 was estimated at 9.1%, approximately 214,500 Utahns. Although this is an increase over the estimated 199,100 Utahns (8.7%) who lacked insurance coverage the last time that the survey was conducted in 2001, the difference is within the 1.2% margin of error for the estimate, so is not statistically significant.

While the overall number of uninsured changed little, the reasons reported for lack of health insurance did change. Utahns in 2003 were more likely to say they didn't have health insurance because they couldn't afford it, or because they lost their job or changed employers.

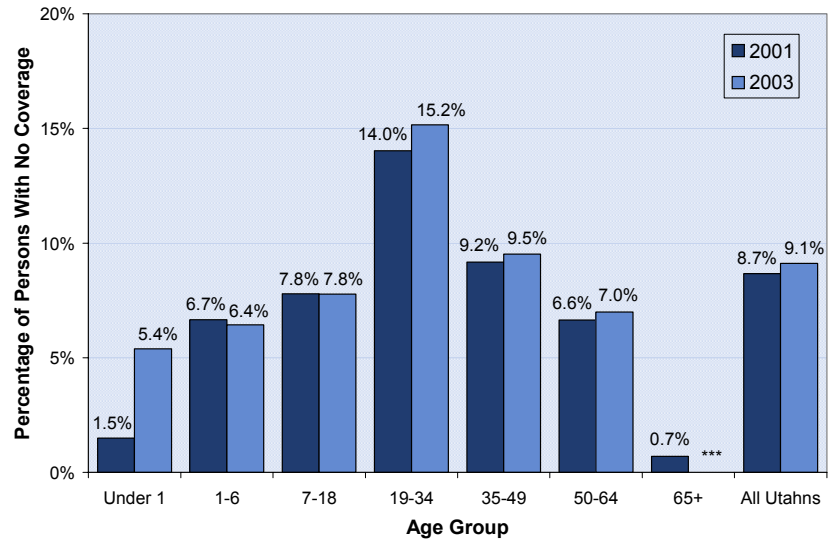
The uninsured rate decreased for adults who met income and age eligibility criteria for the Primary Care Network (PCN). PCS is a program that began in 2002 to cover uninsured adults.

- In 2001, 34.2% of adults age 19-64 whose incomes suggested that they would qualify for the PCN were uninsured.
- In 2003, 32.9% of Utah adults in the same age and income group were uninsured.

For children, birth through 18, the uninsured rate was essentially unchanged from 2001 (7.0% were uninsured) to 2003 (7.2% unin-

No Health Insurance Coverage

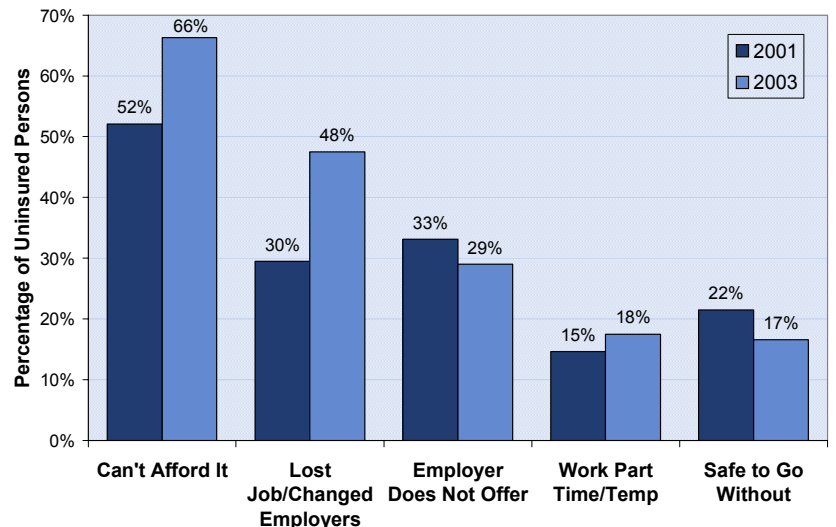
Figure 1. Percentage of persons who lacked health insurance coverage by age group and year, Utah, 2001 and 2003



*There were no uninsured adults 65+ in the 2003 sample.

Reasons for Lack of Health Insurance Coverage

Figure 2. Reasons for lack of health insurance coverage, uninsured Utahns, 2001 and 2003



sured). For children from families who met income criteria for Utah's Children's Health Insurance Program (CHIP), there was a small increase in the percentage uninsured.

- In 2001, 11.9% of children in the CHIP income range were uninsured. In 2003, 14.3% were uninsured.

- The CHIP program began in 1998 and reached capacity in 2002.

Utahns who have coverage get it through a variety of sources.

- Most (70.8% of Utahns with health insurance) are covered through work.
- Some (9.6%) of insured Utahns purchased private health insurance.
- About 8.2% of Utahns said that CHIP or PCN insured them.
- Utahns in the survey could have been covered by more than one source of insurance.

In the 12 months prior to the survey, about 85% of Utahns had been covered continuously by health insurance.

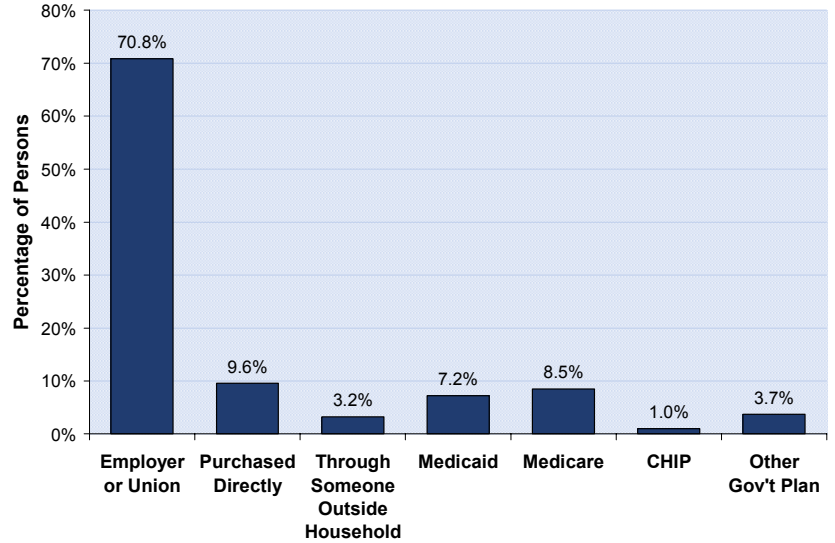
- About 5% had lacked coverage continuously throughout the entire 12 months prior to the survey.
- Another 10% lacked coverage for part of that period.

Even among Utahns who had health insurance coverage, some benefit plans appeared to be inadequate.

- Among insured Utahns, 9.9% indicated that they were unable to access services because of cost.
- Among all Utahns, 9.8% did not fill one or more prescriptions because they cost too much.

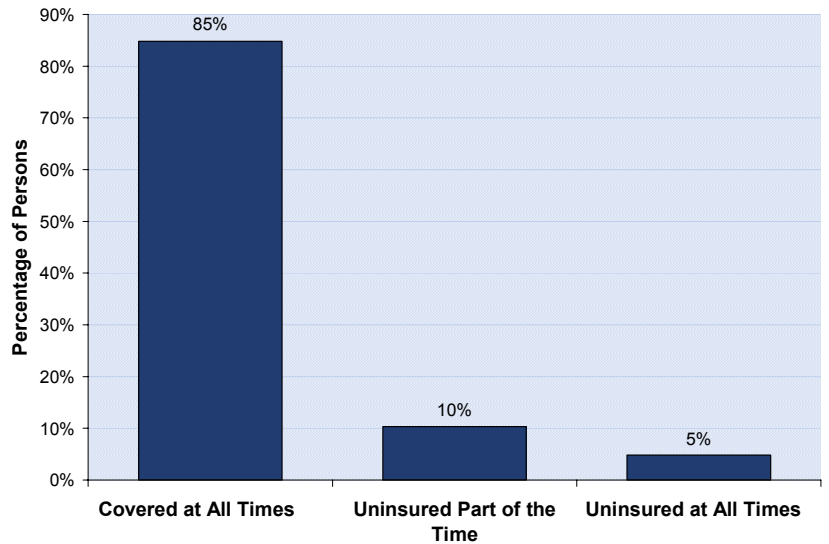
Source of Coverage

Figure 3. Percentage of insured Utahns by source of coverage, Utahns with health insurance, 2003



Continuous Health Insurance

Figure 4. Insurance status over the past 12 months, Utah, 2003



MEDICAID: In the Salt Lake City area, call 538-6155.

In Utah, Idaho, Wyoming, Colorado, New Mexico, Arizona, and Nevada, call toll-free 1-800-662-9651.

From other states, call 1-801-538-6155. Medicaid Customer Service staff are available to take inquiries.

Call the Health Resource Line: 1-888-222-2542 for information on CHIP and the PCN

CHIP: Children's Health Insurance Program (for children 0-18)
Or visit the CHIP website at <http://www.health.state.ut.us/chip>

PCN: Utah Primary Care Network (for low-income adults)

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For additional information about this topic and the UHSS contact the Office of Public Health Assessment, Utah Department of Health, P.O. Box 142101, Salt Lake City, Utah 84114-2101, (801) 538-6108, FAX (801) 538-9346, email: phdata@utah.gov.