

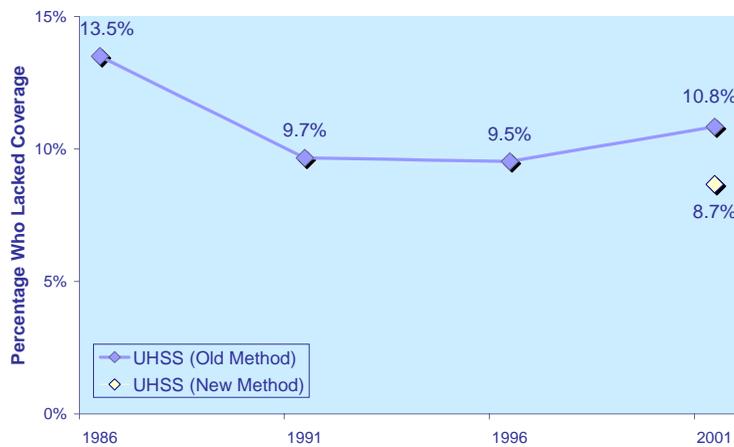
Utah Health Status Update: Health Insurance Coverage in Utah

Assuring adequate health insurance coverage for Utahns has been a major political and public health initiative over the past several years in Utah. Persons with health insurance are more likely than persons without health insurance to have a regular and accessible source of health care. Utah is currently exploring viable ways to provide more low income persons with health insurance coverage through the "Covering the Uninsured" project, funded by the U.S. Department of Health and Human Services.

The percentage of Utahns without health insurance coverage measured by the Utah Health Status Survey was at its lowest point in 1996, and has increased somewhat since that time. In 2001, questions were added to the interview to improve measurement of health insurance coverage. The new questions suggest that the rate may be lower than was previously believed. Figure 1 presents the 2001 percentage using the new method, as well as the older method. Had the older method been used, the estimate provided by the survey would have been 10.8% of

Health Insurance Coverage

Figure 1. Percentage of persons who were without health insurance coverage by survey year and question method, Utah 1986-2001.



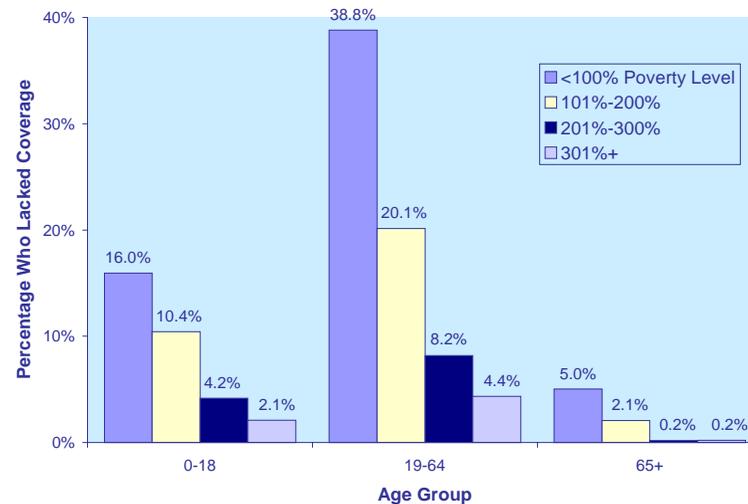
Source: Utah Health Status Surveys, 1986 to 2001

Utahns uninsured. We believe the new method to be more accurate, and have used it throughout this report. It produced an estimate of 8.7% overall, or almost 200,000 persons. Among children age 0-17, 6.8% lacked coverage, or almost 50,000 children.

Lack of coverage was most common for persons in poverty, and those age 19-64 (Figure 2). Most children under 200% of poverty through age 18 are already eligible for either Medicaid or CHIP (Children's Health Insurance Program). Because of a funding shortfall, enrollment in CHIP has been capped at its current level. It is estimated that 6,000 to 8,000 children may be income-eligible for CHIP and have not yet enrolled.

Coverage by Age Group and Poverty Level

Figure 2. Percentage of persons who were without health insurance coverage by age group and poverty level, Utah 2001.



Adults age 19-64 with incomes below 100% of the Federal Poverty Level were most likely to lack coverage (38.8%). Most adults age 19-64 with incomes below 200% of poverty will be

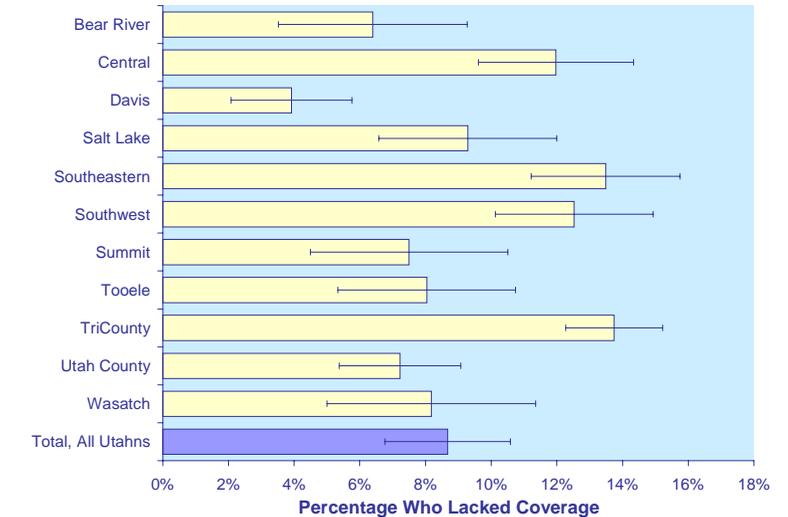
eligible for a new primary health care package financed through the Medicaid program.

Most adult Utahns were employed (56.9% full-time and 13.6% part-time). Of all employed Utah adults, 10% (about 111,000 persons) lacked health insurance. Employed persons accounted for three-quarters of all uninsured adults in Utah. Of all adults, 13% were self-employed, and 18% of those lacked health insurance coverage.

Health insurance coverage varied widely across the state, from only 3.9% of persons lacking coverage in Davis Health District to 13.7% in Tri-County Health District (Figure 3).

Lack of Coverage by Health District

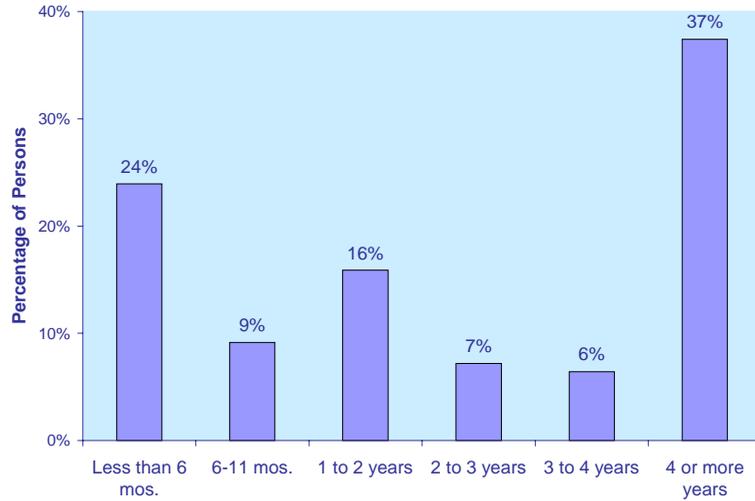
Figure 3. Percentage of persons who lacked health insurance coverage by local health district, Utah 2001.



Most (67%) uninsured persons had been without coverage for a year or longer, and about a third of the uninsured had lacked health insurance coverage for four years or longer.

How Long Uninsured?

Figure 4. Percentage of persons by length of time uninsured, Utahns who lacked health insurance coverage, 2001.



The reasons for lack of coverage were also ascertained for each household member who lacked coverage. The most commonly-cited reason was "Cannot afford insurance," selected by 52% of those who lacked coverage.

Reasons for Lack of Coverage

Cannot Afford Insurance	52.1%
Employer Does Not Offer Insurance	33.1%
Lost Job	29.5%
Healthy/Don't Need	21.5%
Employed Part-Time	14.6%
Lost Eligibility	6.9%
Insurance Company Refused to Cover	3.6%

Source: Utah 2001 Health Status Survey, persons with no health insurance coverage

Note: Survey respondents were allowed to select more than one reason.

Health insurance coverage in Utah has been measured every five years by the Utah Health Status Survey (UHSS). The survey provides information that is critical to public health policy decisions regarding disease prevention and assurance of access to health care. The 2001 UHSS was conducted from May through November 2001 in 7,520 households across the state, providing health information for 24,088 Utah adults and children. Rural areas of the state were oversampled to provide precise survey estimates for all 12 Utah health districts. The data have been weighted to represent the entire Utah population.

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