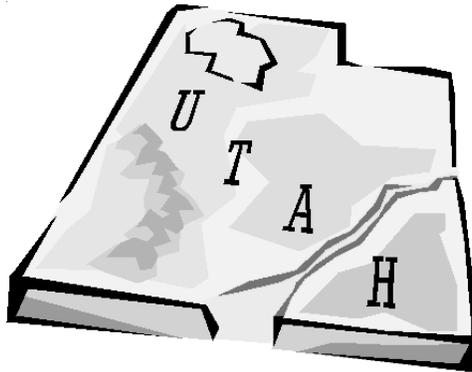




# 2004 Utah Health Status Survey Report

## HEALTH INSURANCE COVERAGE



Office of Public Health Assessment  
Center for Health Data  
Utah Department of Health



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<http://ibis.health.utah.gov/ophapubs.html>

# Health Insurance Coverage

Office of Public Health Assessment  
Center for Health Data  
Utah Department of Health

April 2006

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The information in this report is based on data collected by the 2004 Utah Health Status Survey. It provides information on a variety of topics related to health status and health care access at statewide and health district levels. The Utah Health Status Survey is important because it provides information for both adults and children, at the state or local health district levels. Additional topics will be presented in a variety of reports and briefs, including titles listed below.

*Brief: 2004 Statewide Insurance Estimates*

*Brief: 2003–2004 Children’s Health Status*

*Brief: 2003–2004 Racial and Ethnic Health Status*

*Brief: 2003–2004 Interpersonal Violence*

The survey is funded by a legislative appropriation and was designed, analyzed, and reported by the Utah Department of Health, Center for Health Data. The survey sample was designed to be representative of Utahns, and is perhaps best described as a weighted probability sample consisting of 6,056 households disproportionately stratified by 12 local health districts that cover the entire state.

The Utah Department of Health Survey Center in Salt Lake City conducted the telephone interviews using computer-assisted random digit dialing techniques. In each household, one adult (aged 18 or older) was randomly selected to respond to survey questions about themselves, about the household as a unit, and with regard to each household member. The survey results were weighted to reflect the age, sex, geographic distribution, and Hispanic/Latino ethnicity of the population. Interviews were conducted over a 22-month period from March 2003 to December 2004. A detailed description of the methodology can be found in the Technical Notes section of this report. The entire survey questionnaire may be found online at [http://health.utah.gov/opho/publications/2003hss/2003\\_4HSS.pdf](http://health.utah.gov/opho/publications/2003hss/2003_4HSS.pdf)

The information in this report can be used to facilitate policy and planning decisions. While it is intended primarily for public health program managers, administrators, and other health care professionals in the public and private health care sectors, the report may also be of interest to anyone wishing to inform themselves on the current health status of Utahns.

The survey was previously conducted in 1986, 1991, 1996, and 2001. It has been conducted continuously since March 2003.





In America, health care is financed primarily through a mix of public and private insurance, but many persons still lack financial access to basic health care services and financial protection against the high costs of illness. Over the past two decades, Utah has initiated several health insurance policy reforms to expand coverage to uninsured populations, and to promote continuity of coverage.

The *2004 Utah Health Status Survey Report: Health Insurance Coverage* describes the health insurance status of Utahns in 2004, based on data from the 2004 Utah Health Status Survey. The Executive Summary is followed by a Health Status Survey Findings section, which presents major findings with figures and graphs, tables, and accompanying text. The statistical estimates for the figures are located in the tables following each graph. The tables contain additional information that does not appear in the graphs and figures. The Health Status Survey Findings are organized around the following four themes:

- A Profile of Utahns Without Coverage presents the proportion of uninsured Utahns by selected demographic, socio-economic, geographic, and health status variables.
- Lack of Coverage in Utah: The Nature of the Problem reports on characteristics of uninsured persons, such as how long people have been without coverage and the main reasons for not having coverage.
- Health Insurance Coverage by Plan Type describes health insurance coverage by type of plans individuals have and presents some characteristics of those individuals.
- Adequacy of Coverage shows the current estimates for the percentage of Utahns and information concerning whether they reported problems obtaining medical care.

Readers interested in learning about the survey's sampling design, weighting, and estimation procedures may consult the Technical Notes section at the end of the report.

Trends in health insurance rates are influenced by complex demographic, economic, and health care industry-related factors. It is important to consider those factors when interpreting the findings reported here. Examining the extent to which any of those factors influenced the findings presented here is beyond the scope of this project.





Major findings include the following:

- Approximately 251,500 Utahns, or 10.2% of the population, lacked any kind of health insurance coverage at the time of the survey.
  - › The proportion of Utahns without health insurance coverage has increased each year since the 2001 administration of the survey.
  - › Fewer Utahns were insured at the time of the survey and all 12 months prior in 2004 (75.9%) compared with 2003 (84.8%).
  - › The proportion of Utahns who were uninsured at some point during the previous 12 months was higher in 2004 (24.1%) than in 2003 (15.3%).
- The proportion of individuals without health insurance coverage was higher for the following groups:
  - › Hispanic/Latino persons vs. non-Hispanic persons (33.0% and 7.7% respectively)
  - › Adults aged 19 to 64 years who had not completed high school (38.7%)
  - › Young adults aged 19 to 26 years old (17.1%)
  - › Young Hispanic/Latino adults aged 19 to 26 (46%)
  - › Adults who were either never married (24.1% uninsured) or divorced, widowed or separated (18.6%) compared to married adults
  - › Persons living in non-Wasatch Front counties (12.0%), and particularly those living in Central and Southeastern Local Health Districts (17.7% and 13.9% respectively)
- Those without health insurance were predominately:
  - › Adults aged 19 to 64 years
  - › High school graduates (83.2% of the uninsured adult population 19 to 64 years had graduated high school)
  - › Employed full time (42.8%)
  - › Wasatch Front residents (71.6%)
  - › Living at or below 200% of the federal poverty level (70.1%)
- When looking at household income and age groups, people aged 27 to 34 years with household incomes under \$20,000 a year were the most likely to lack health insurance coverage, with 40.9% of them reporting they had no health insurance.
- The proportion of persons living without health insurance was highest for 27- to 34-year-olds living in households with incomes below 100% of poverty (54.8%). Specifically, of males in this age and poverty grouping, 58.8% were uninsured.
- Among Hispanics/Latinos, 52.5% of females who were aged 19 to 26 lacked health insurance.
- A total of 65.6% of the uninsured reported that they had lacked insurance for one year or more. 75.6% of those reporting they had been uninsured for one year or more were living in households with children.
- The most common reasons reported for not having health insurance coverage were “can’t afford it” (65.0%) and “employer does not offer insurance” (33.8%).

## *Executive Summary*



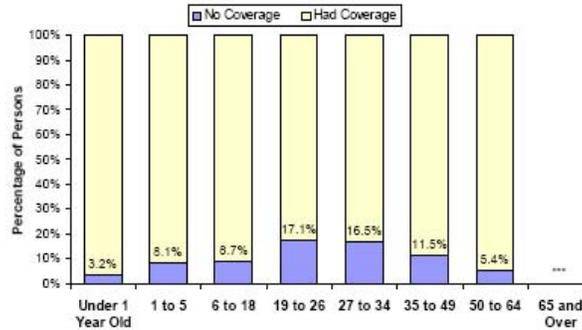
- One-fifth of Utahns who were uninsured reported that they were “safe to go without health insurance.”
- The proportion of uninsured people who were also in fair or poor health increased significantly from 2003 to 2004 (10.2% and 13.9% respectively).



A Profile of Utahns Without Coverage



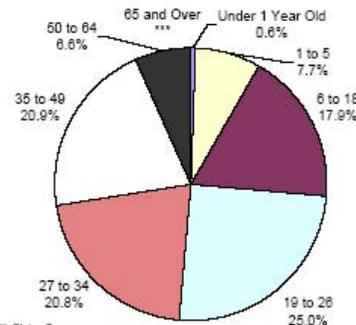
Figure 1.3 Health Insurance Coverage by Age, Utah, 2004



Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

This graph displays data for Utah by selected demographic subgroups.

Figure 1.4 Percentage Distribution of Persons With No Health Insurance Coverage by Age, Utah, 2004



Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

The pie graph displays how the uninsured population is distributed across demographic subgroups.

- Among those age groups with enough data to report, infants under 1 year (3.2%) were the least likely to be without health insurance. This percentage decreased since 2003 from 5.4%.
- Persons aged 19 to 26 were the most likely to be uninsured, followed by those aged 27 to 34.

This bulleted text highlights selected findings from the graphs and the supporting tables.



3. This column includes the survey estimates and the 95% confidence bounds for the measure. In this table, for example, for the total population of Utah, 10.2% reported no health insurance coverage. The 95% confidence interval ranges from 8.9% to 11.6%.

4. This column provides the estimated number of Utahns at risk, according to the measure. It is calculated by multiplying the survey estimate by the number of people in the population. In this example, the estimated number of males who were uninsured is 130,300 (10.2% x 1,244,302). This number is always rounded to the nearest 100 persons.

2. The second two columns provide estimates of the population size and distribution across the subgroups in column 1. For example, in this table, males make up 50.4% of the total population and account for 1,244,302 of the total 2,469,230 estimated Utah population.

1. The first column identifies the subgroups for which the measure was calculated.

5. This column provides an estimate of how the Utahns at risk are distributed across the population subgroups in column 1. It is not a distribution of the total population, only those Utahns at risk, according to the measure. This number is calculated by dividing the number of persons in the subgroup who are at risk by the total number of persons reporting in that subgroup. For example, in this table, among the total population reporting no health insurance, 51.8% were male (130,300/251,500) and 48.2% were female (121,100/251,500).

## A Profile of Utahns Without Coverage

Table 1. Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>5</sup>
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>	Confidence Bounds Lower	Confidence Bounds Upper		
2004 Utah Population	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Sex</b>							
Male	50.4%	1,244,302	10.5%	9.0%	12.1%	130,300	51.8%
Female	49.6%	1,224,928	9.9%	8.6%	11.4%	121,100	48.2%
Total, All Utahns	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	50,515	3.2%	1.2%	8.6%	1,600	0.6%
1 to 5	9.7%	238,550	8.1%	5.8%	11.3%	19,400	7.7%
6 to 18	21.1%	520,800	8.7%	6.8%	11.0%	45,200	17.9%
19 to 26	15.0%	369,311	17.1%	14.0%	20.6%	63,100	25.0%
27 to 34	12.8%	318,947	16.6%	13.5%	20.1%	52,600	20.8%
35 to 49	18.5%	457,324	11.5%	9.4%	14.1%	52,700	20.9%
50 to 64	12.5%	307,883	5.4%	4.0%	7.1%	16,500	6.6%
65 and Over	8.4%	207,820	***	***	***	***	***
Total, All Utahns	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Sex and Age Group</b>							
Males, Under 1 Year Old	1.0%	25,655	4.4%	1.2%	14.4%	1,100	0.4%
Males, 1 to 5	5.0%	122,344	7.4%	4.8%	11.2%	9,100	3.6%
Males, 6 to 18	10.8%	267,010	8.9%	6.7%	11.8%	23,900	9.5%
Males, 19 to 26	7.5%	184,136	18.4%	14.3%	23.3%	33,800	13.4%
Males, 27 to 34	6.7%	166,138	17.2%	13.6%	21.7%	26,600	11.3%
Males, 35 to 49	9.4%	233,003	11.5%	9.0%	14.7%	26,900	10.7%
Males, 50 to 64	6.2%	152,992	5.9%	3.9%	8.9%	9,100	3.6%
Males, 65 and Over	3.8%	93,124	***	***	***	***	***
Females, Under 1 Year Old	1.0%	24,860	***	***	***	***	***
Females, 1 to 5	4.7%	116,206	8.9%	5.8%	13.5%	10,400	4.1%
Females, 6 to 18	10.3%	253,790	8.4%	6.3%	11.1%	21,400	8.6%
Females, 19 to 26	7.5%	185,175	15.9%	12.3%	20.2%	29,400	11.7%
Females, 27 to 34	6.1%	150,809	15.8%	12.3%	19.9%	23,800	9.4%
Females, 35 to 49	9.1%	224,321	11.5%	9.1%	14.4%	25,800	10.2%
Females, 50 to 64	6.3%	154,971	4.8%	3.3%	6.9%	7,400	2.9%
Females, 65 and Over	4.6%	114,798	***	***	***	***	***
Total, All Utahns	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	9.9%	244,400	27.8%	21.5%	35.2%	68,000	28.3%
101-200% Federal Poverty Level	25.2%	621,500	16.3%	13.0%	20.1%	101,000	42.1%
201-300% Federal Poverty Level	25.1%	619,100	5.6%	3.9%	7.9%	34,500	14.4%
>300% Federal Poverty Level	39.9%	984,200	3.7%	2.6%	5.2%	36,400	15.2%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	10.6%	261,600	33.0%	26.3%	40.5%	86,300	33.6%
Not Hispanic or Latino	89.4%	2,207,700	7.7%	6.6%	8.9%	170,300	66.4%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%

See footnotes at end of table.



Several tables in this report span two pages, as seen here. In those instances, the table name and column headings are repeated at the top for clarification. All footnotes for tables appear only once at the bottom of the table.

*A Profile of Utahns Without Coverage*



Table 1 (continued). Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2004

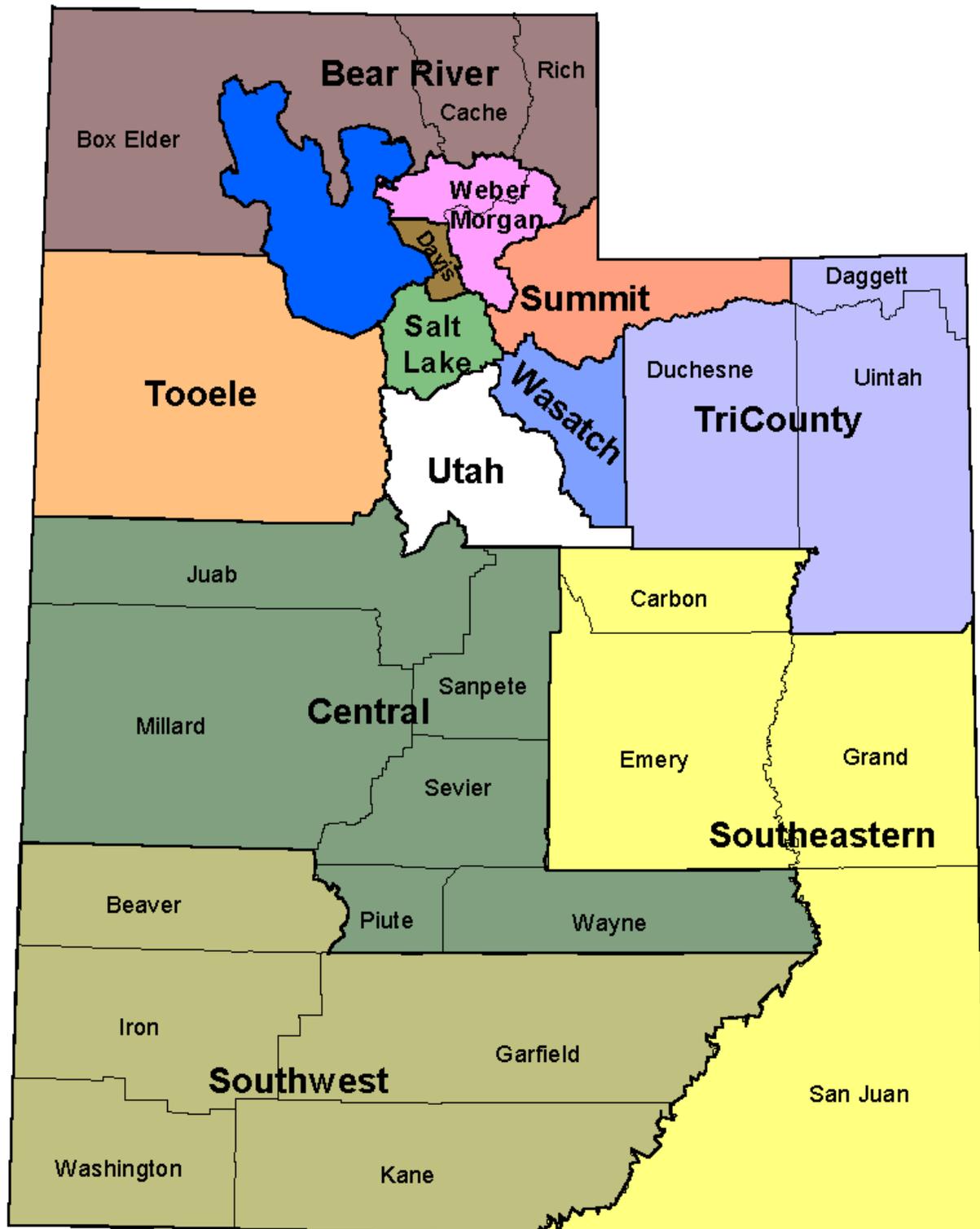
Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup> Confidence Bounds Lower Upper		Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
<b>Employment Status, Aged 19-64</b>							
Full Time	57.7%	837,300	9.0%	7.6%	10.7%	75,600	42.8%
Part Time	18.1%	262,000	13.4%	10.6%	16.7%	36,000	19.8%
Retired	3.3%	48,400	3.3%	1.3%	8.1%	1,600	0.9%
Keeping House	10.6%	153,300	14.5%	11.2%	18.7%	22,300	12.6%
Full Time Student	2.3%	33,200	23.0%	14.6%	34.5%	7,600	4.3%
Unemployed/Other	8.1%	117,300	29.3%	23.9%	35.4%	34,400	19.5%
Total, All Utahns, Aged 19-64	100.0%	1,461,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Education Level, Aged 19-64</b>							
Some High School	5.4%	78,100	38.7%	30.4%	47.7%	30,200	16.6%
High School Grad/Some College	54.4%	790,000	14.0%	12.1%	16.2%	111,000	61.8%
Technical/Vocational Degree	9.5%	138,300	9.9%	6.9%	14.0%	13,700	7.6%
4 Year College Degree or More	30.7%	445,100	5.6%	4.2%	7.4%	24,700	13.8%
Total, All Utahns, Aged 19-64	100.0%	1,461,400	12.5%	11.1%	14.1%	181,500	100.0%

<sup>1</sup> Population estimates of sex, age groups, and ethnicity based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2004 UHSIS and rounded to the nearest 100 persons.  
<sup>2</sup> Asymmetric confidence bounds (Smythe and Smithers, 1999).  
<sup>3</sup> Rounded to the nearest 100 persons.  
<sup>4</sup> Figures in these columns may not sum to the total because of missing values on the grouping variables.  
 \*\*\* Insufficient sample size for calculation of population estimates.

- Persons living in households with incomes below 100% of poverty were significantly more likely than others to lack health insurance coverage.
- Persons living in households with incomes at or below 200% of poverty were nearly five times as likely as others to lack health insurance coverage.
- In general, as poverty level rises, so does the rate of persons with health insurance coverage.

Relevant bullet points are also found after tables where space allows.

# Utah's 12 Local Health Districts



In the tables that follow, some data are presented for each of Utah's 12 local health districts. There are six single-county and six multi-county health districts, as shown above.



# A Profile of Utahns Without Coverage

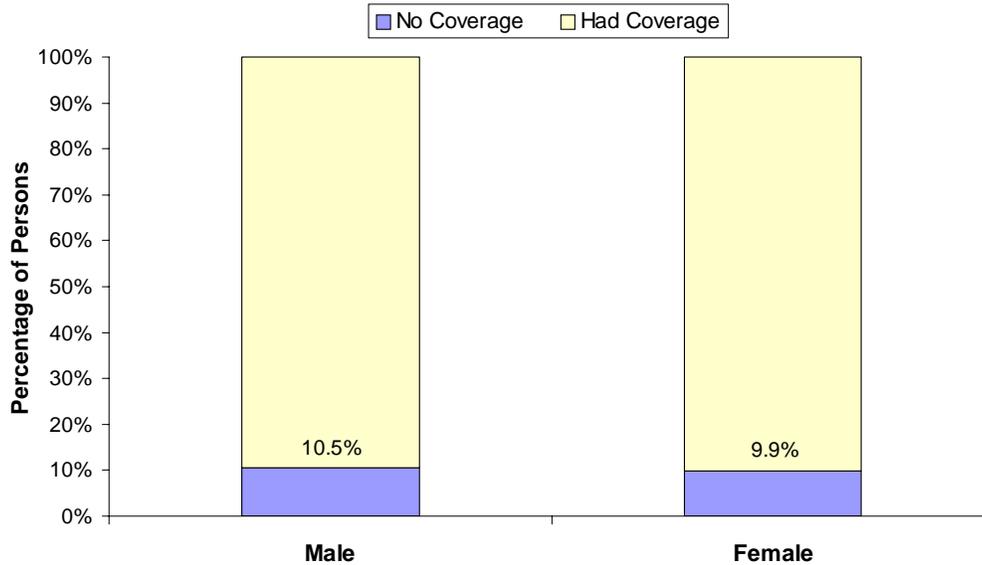




# A Profile of Utahns Without Coverage

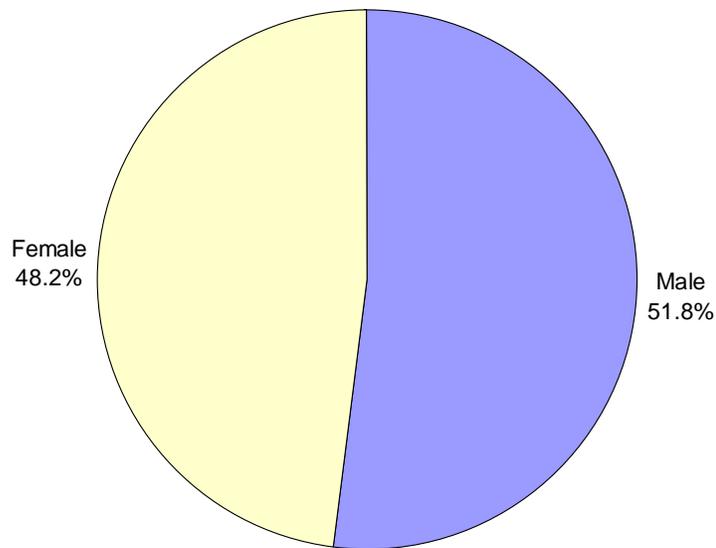


Figure 1.1 Health Insurance Coverage by Sex, Utah, 2004



Source: 2004 Utah Health Status Survey

Figure 1.2 Percentage Distribution of Persons With No Health Insurance Coverage by Sex, Utah, 2004



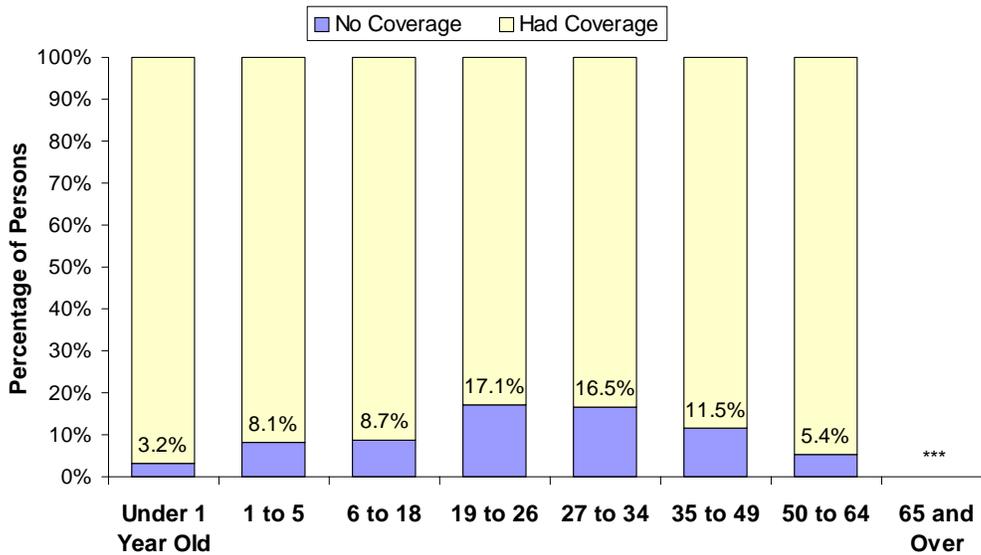
Source: 2004 Utah Health Status Survey

- Overall, the percentage of the population that lacked health insurance increased from 9.1% in 2003 to 10.2% in 2004.
- Most Utahns, regardless of sex, had some sort of health insurance coverage.
- A slightly higher percentage of men than women did not have health insurance coverage. However, this difference was not statistically significant.

# A Profile of Utahns Without Coverage

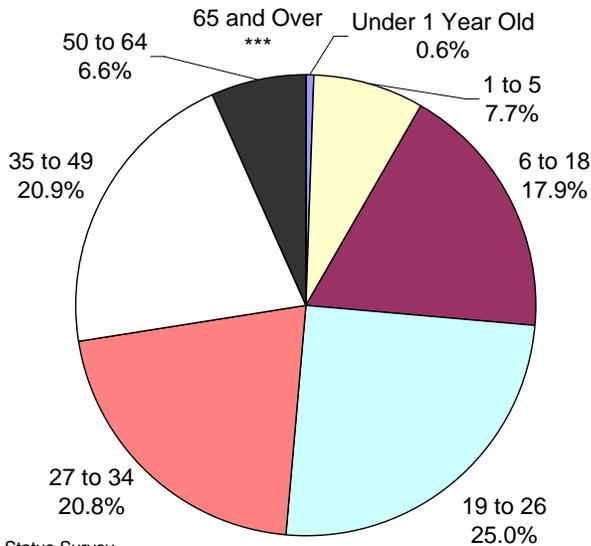


Figure 1.3 Health Insurance Coverage by Age, Utah, 2004



Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

Figure 1.4 Percentage Distribution of Persons With No Health Insurance Coverage by Age, Utah, 2004

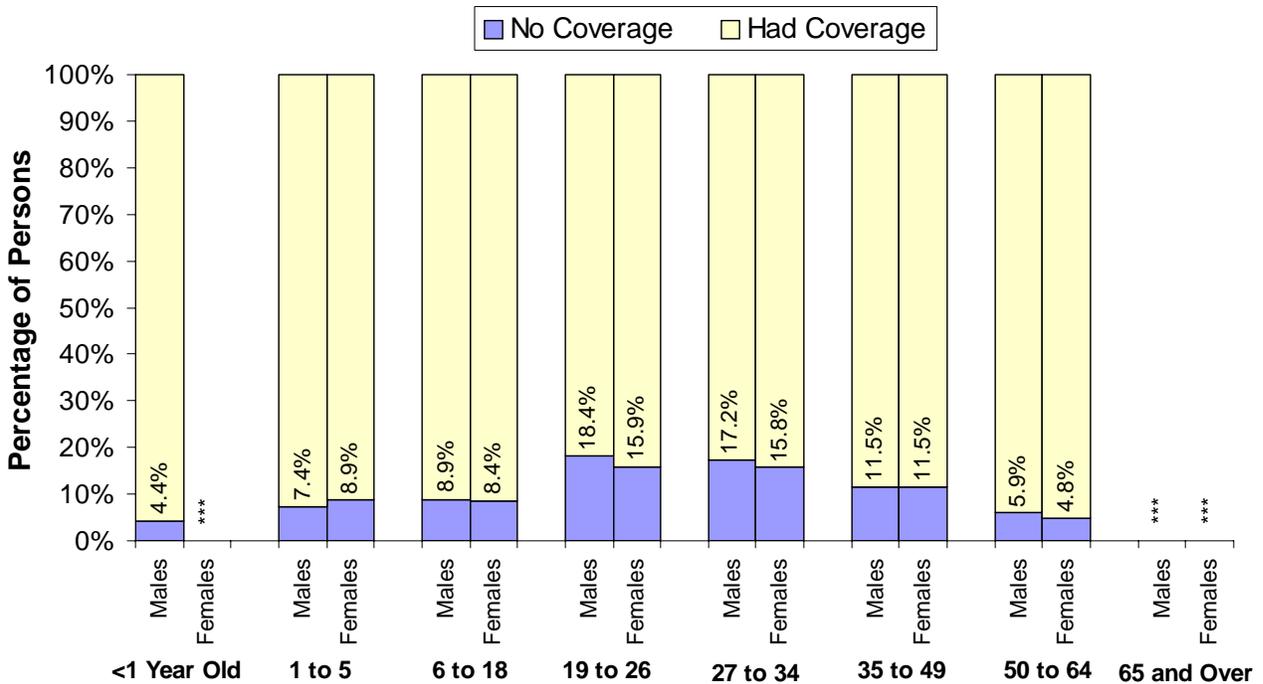


Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

- Among those age groups with enough data to report, infants under 1 year (3.2%) were the least likely to be without health insurance. This percentage decreased since 2003 from 5.4%.
- Persons aged 19 to 26 were the most likely to be uninsured, followed by those aged 27 to 34.



Figure 1.5 Health Insurance Coverage by Age and Sex, Utah, 2004



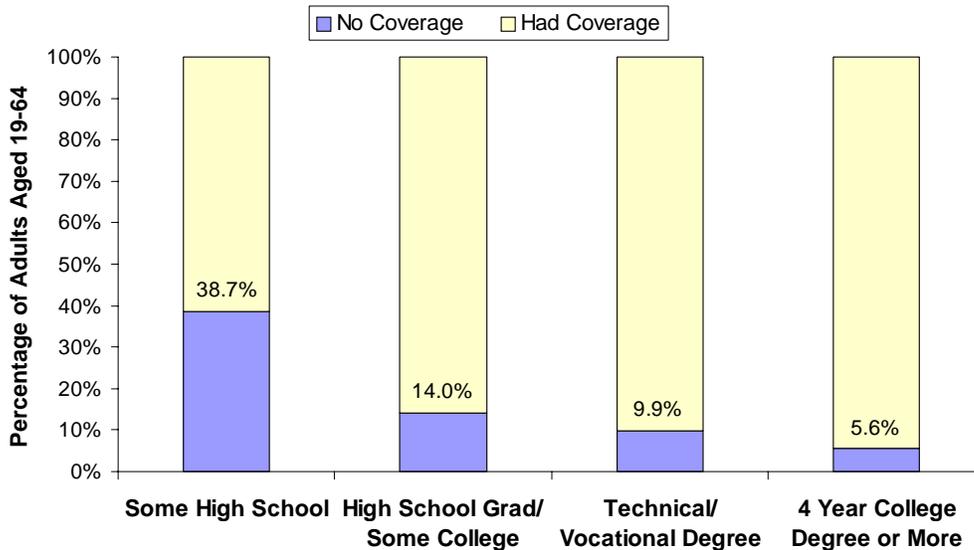
Source: 2004 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- Males aged 19 to 26 were more likely to be uninsured (18.4%) than any other age/sex group.

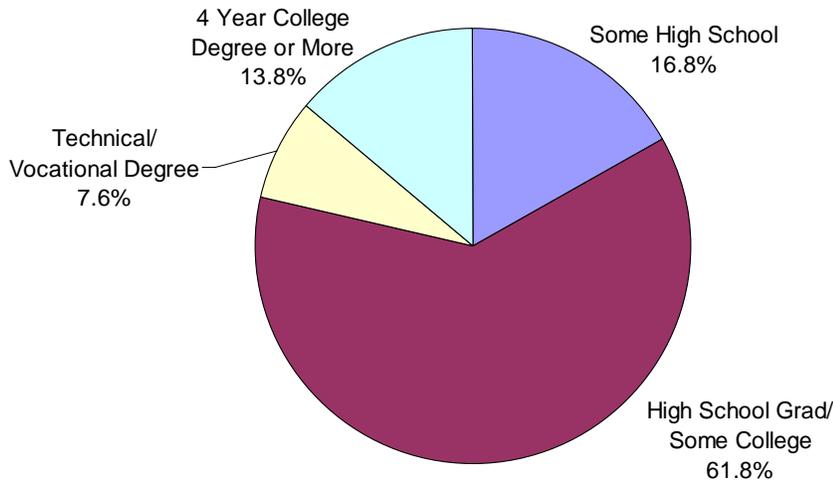


Figure 1.6 Health Insurance Coverage by Education Level, Utah Adults Aged 19-64, 2004



Source: 2004 Utah Health Status Survey

Figure 1.7 Percentage Distribution of Persons With No Health Insurance Coverage by Education Level, Utah Adults Aged 19-64, 2004



Source: 2004 Utah Health Status Survey

- Utah adults who had not completed high school were more likely to be without health insurance.
- 83.2% of those who were uninsured had at least a high school diploma. However, this percentage went down from 91.5% in 2003.
- Although Hispanic persons make up only 10% of the population, they made up nearly a third of those without insurance.

# A Profile of Utahns Without Coverage



**Table 1. Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>		Percentage Distribution by Demographic Subgroup <sup>4</sup>		
			Confidence Bounds Lower	Confidence Bounds Upper	Number of Persons <sup>3,4</sup>		
2004 Utah Population	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Sex</b>							
Male	50.4%	1,244,302	10.5%	9.0%	12.1%	130,300	51.8%
Female	49.6%	1,224,928	9.9%	8.6%	11.4%	121,100	48.2%
Total, All Utahns	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	50,515	3.2%	1.2%	8.6%	1,600	0.6%
1 to 5	9.7%	238,550	8.1%	5.8%	11.3%	19,400	7.7%
6 to 18	21.1%	520,800	8.7%	6.8%	11.0%	45,200	17.9%
19 to 26	15.0%	369,311	17.1%	14.0%	20.6%	63,100	25.0%
27 to 34	12.8%	316,947	16.5%	13.5%	20.1%	52,500	20.8%
35 to 49	18.5%	457,324	11.5%	9.4%	14.1%	52,700	20.9%
50 to 64	12.5%	307,863	5.4%	4.0%	7.1%	16,500	6.6%
65 and Over	8.4%	207,920	***	***	***	***	***
Total, All Utahns	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Sex and Age Group</b>							
Males, Under 1 Year Old	1.0%	25,655	4.4%	1.2%	14.4%	1,100	0.4%
Males, 1 to 5	5.0%	122,344	7.4%	4.8%	11.2%	9,100	3.6%
Males, 6 to 18	10.8%	267,010	8.9%	6.7%	11.8%	23,900	9.5%
Males, 19 to 26	7.5%	184,136	18.4%	14.3%	23.3%	33,800	13.4%
Males, 27 to 34	6.7%	166,138	17.2%	13.6%	21.7%	28,600	11.3%
Males, 35 to 49	9.4%	233,003	11.5%	9.0%	14.7%	26,900	10.7%
Males, 50 to 64	6.2%	152,892	5.9%	3.9%	8.9%	9,100	3.6%
Males, 65 and Over	3.8%	93,124	***	***	***	***	***
Females, Under 1 Year Old	1.0%	24,860	***	***	***	***	***
Females, 1 to 5	4.7%	116,206	8.9%	5.8%	13.5%	10,400	4.1%
Females, 6 to 18	10.3%	253,790	8.4%	6.3%	11.1%	21,400	8.5%
Females, 19 to 26	7.5%	185,175	15.9%	12.3%	20.2%	29,400	11.7%
Females, 27 to 34	6.1%	150,809	15.8%	12.3%	19.9%	23,800	9.4%
Females, 35 to 49	9.1%	224,321	11.5%	9.1%	14.4%	25,800	10.2%
Females, 50 to 64	6.3%	154,971	4.8%	3.3%	6.9%	7,400	2.9%
Females, 65 and Over	4.6%	114,796	***	***	***	***	***
Total, All Utahns	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	9.9%	244,400	27.8%	21.5%	35.2%	68,000	28.3%
101-200% Federal Poverty Level	25.2%	621,500	16.3%	13.0%	20.1%	101,000	42.1%
201-300% Federal Poverty Level	25.1%	619,100	5.6%	3.9%	7.9%	34,500	14.4%
>300% Federal Poverty Level	39.9%	984,200	3.7%	2.6%	5.2%	36,400	15.2%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	10.6%	261,600	33.0%	26.3%	40.5%	86,300	33.6%
Not Hispanic or Latino	89.4%	2,207,700	7.7%	6.6%	8.9%	170,300	66.4%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%

See footnotes at end of table.

# A Profile of Utahns Without Coverage



**Table 1 (continued). Percentage of Persons With No Health Insurance Coverage by Sex, Age Group, Sex and Age Group, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Education Level, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds				
			Lower	Upper			
<b>Employment Status, Aged 19-64</b>							
Full Time	57.7%	837,300	9.0%	7.6%	10.7%	75,600	42.8%
Part Time	18.1%	262,000	13.4%	10.6%	16.7%	35,000	19.8%
Retired	3.3%	48,400	3.3%	1.3%	8.1%	1,600	0.9%
Keeping House	10.6%	153,300	14.5%	11.2%	18.7%	22,300	12.6%
Full Time Student	2.3%	33,200	23.0%	14.6%	34.5%	7,600	4.3%
Unemployed/Other	8.1%	117,300	29.3%	23.9%	35.4%	34,400	19.5%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Education Level, Aged 19-64</b>							
Some High School	5.4%	78,100	38.7%	30.4%	47.7%	30,200	16.8%
High School Grad/Some College	54.4%	790,000	14.0%	12.1%	16.2%	111,000	61.8%
Technical/Vocational Degree	9.5%	138,300	9.9%	6.9%	14.0%	13,700	7.6%
4 Year College Degree or More	30.7%	445,100	5.6%	4.2%	7.4%	24,700	13.8%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%

1 Population estimates of sex, age groups, and ethnicity based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

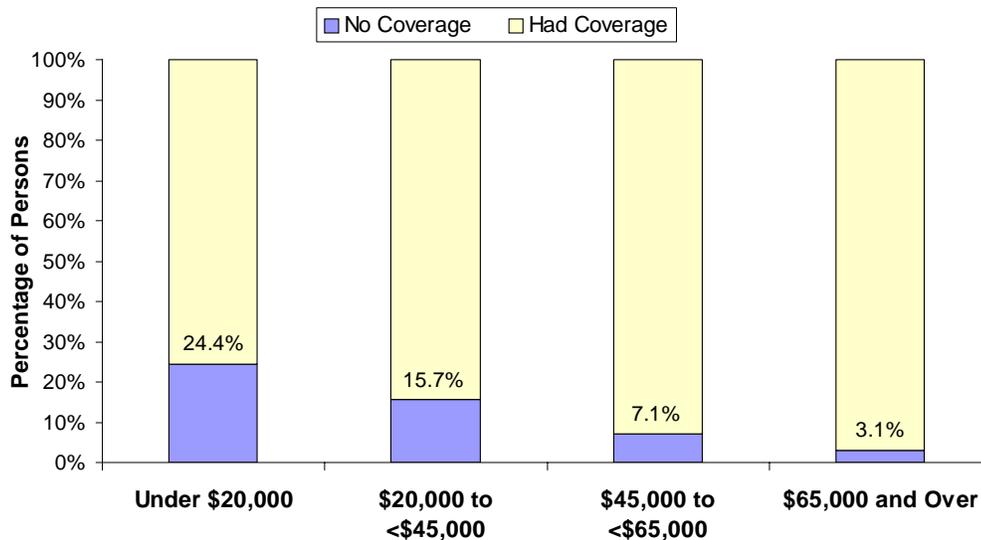
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Persons living in households with incomes below 100% of poverty were significantly more likely (27.8%) than others to lack health insurance coverage.
- Persons living in households with incomes at or below 200% of poverty were nearly five times as likely as others to lack health insurance coverage.

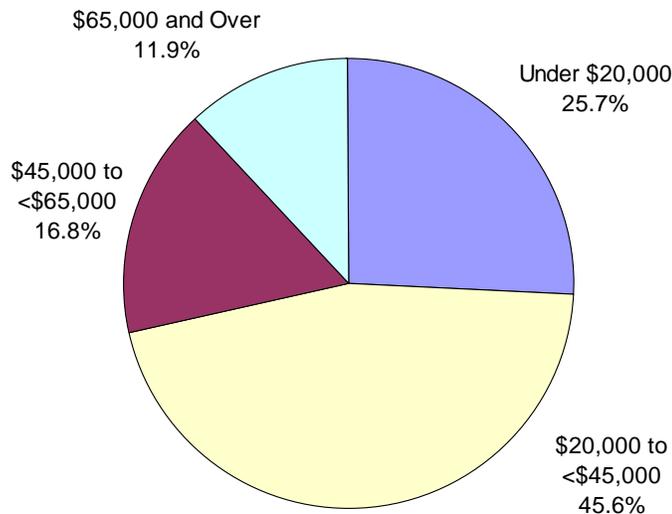


Figure 2.1 Health Insurance Coverage by Annual Household Income, Utah, 2004



Source: 2004 Utah Health Status Survey

Figure 2.2 Percentage Distribution of Persons With No Health Insurance Coverage by Annual Household Income, Utah, 2004



Source: 2004 Utah Health Status Survey

- Persons in households with annual incomes under \$20,000 were substantially more likely to be without health insurance coverage than other households (24.4%).
- Persons in households with annual incomes of \$20,000 to <\$45,000 made up the highest proportion of uninsured Utahns (45.6%).
- As annual household income increased, the number of those reporting no insurance coverage decreased. This finding was significant for all levels of income.

# A Profile of Utahns Without Coverage



**Table 2. Percentage of Persons With No Health Insurance Coverage**  
by Annual Household Income and Annual Household Income by Age Group and Sex, Utah Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage of Persons		
2004 Utah Population	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
Annual Household Income							
Under \$20,000	10.4%	257,400	24.4%	19.4%	30.2%	62,900	25.7%
\$20,000 to <\$45,000	28.8%	712,200	15.7%	12.9%	19.0%	111,600	45.6%
\$45,000 to <\$65,000	23.3%	574,600	7.1%	5.0%	10.2%	41,000	16.8%
\$65,000 and Over	37.5%	925,000	3.1%	2.1%	4.8%	29,100	11.9%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%
Household Income by Age Group							
Under \$20,000, Under 1 Year Old	0.2%	4,100	***	***	***	***	***
1 to 5	0.9%	21,200	11.4%	4.9%	24.1%	2,400	1.0%
6 to 18	2.0%	50,200	22.9%	13.5%	36.1%	11,500	4.7%
19 to 26	2.0%	48,500	29.8%	20.1%	41.7%	14,400	5.9%
27 to 34	1.2%	29,900	40.9%	27.3%	56.1%	12,200	5.0%
35 to 49	1.4%	33,700	36.0%	25.6%	48.0%	12,100	5.0%
50 to 64	1.0%	23,600	33.5%	21.0%	49.0%	7,900	3.2%
65 and Over	1.8%	43,500	***	***	***	***	***
\$20,000 to <\$45,000, Under 1 Year Old	0.7%	17,900	***	***	***	***	***
1 to 5	3.7%	91,800	10.8%	6.5%	17.4%	9,900	4.1%
6 to 18	5.9%	145,100	14.9%	10.4%	20.9%	21,600	8.9%
19 to 26	4.5%	110,000	21.4%	15.6%	28.6%	23,500	9.6%
27 to 34	4.7%	116,800	22.1%	16.0%	29.6%	25,800	10.6%
35 to 49	3.9%	95,200	24.5%	18.1%	32.3%	23,400	9.6%
50 to 64	2.8%	69,300	10.0%	6.4%	15.4%	6,900	2.8%
65 and Over	2.7%	66,600	***	***	***	***	***
\$45,000 to <\$65,000, Under 1 Year Old	0.4%	10,000	***	***	***	***	***
1 to 5	2.7%	65,800	6.6%	2.8%	14.8%	4,300	1.8%
6 to 18	5.1%	125,700	7.5%	4.2%	12.9%	9,400	3.9%
19 to 26	2.5%	61,000	8.3%	4.1%	15.8%	5,000	2.1%
27 to 34	4.1%	100,600	13.5%	8.5%	20.8%	13,600	5.6%
35 to 49	4.4%	109,300	6.7%	3.6%	12.1%	7,300	3.0%
50 to 64	3.0%	74,500	2.4%	0.9%	6.2%	1,800	0.7%
65 and Over	1.2%	28,800	***	***	***	***	***
\$65,000 and Over, Under 1 Year Old	0.5%	11,100	***	***	***	***	***
1 to 5	2.8%	68,800	1.7%	0.5%	5.3%	1,200	0.5%
6 to 18	9.7%	238,900	1.9%	0.7%	5.3%	4,500	1.8%
19 to 26	3.7%	91,200	8.5%	4.7%	14.7%	7,700	3.2%
27 to 34	5.0%	123,400	6.7%	4.0%	11.1%	8,300	3.4%
35 to 49	8.1%	199,200	2.6%	1.2%	5.4%	5,200	2.1%
50 to 64	6.7%	166,200	0.9%	0.4%	2.3%	1,500	0.6%
65 and Over	1.1%	27,600	***	***	***	***	***
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%

See footnotes at end of table.

# A Profile of Utahns Without Coverage



**Table 2 (continued). Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Annual Household Income by Age Group and Sex, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>		Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			Confidence Bounds Lower	Confidence Bounds Upper			
<b>Household Income by Sex</b>							
Under \$20,000, Male	4.5%	111,600	28.8%	22.0%	36.7%	32,100	13.1%
Under \$20,000, Female	5.9%	145,800	21.0%	16.4%	26.6%	30,700	12.6%
\$20,000 to <\$45,000, Male	14.7%	362,200	15.9%	12.7%	19.8%	57,700	23.6%
\$20,000 to <\$45,000, Female	14.2%	350,100	15.4%	12.5%	18.9%	53,900	22.0%
\$45,000 to <\$65,000, Male	12.1%	297,700	6.6%	4.5%	9.6%	19,600	8.0%
\$45,000 to <\$65,000, Female	11.2%	276,900	7.7%	5.1%	11.5%	21,400	8.8%
\$65,000 and Over, Male	19.4%	480,200	3.7%	2.3%	5.8%	17,600	7.2%
\$65,000 and Over, Female	18.0%	444,800	2.6%	1.6%	4.1%	11,500	4.7%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- When looking at household income and age groups, Utahns aged 27-34 years with household incomes under \$20,000 a year were the most likely to lack health insurance coverage, with 40.9% of them reporting they had no health insurance coverage.
- This percentage increased from 36.7% in 2003 to 40.9% in 2004.
- Regardless of gender, those living in households with annual incomes under \$20,000 were the most likely to lack health insurance coverage.

# A Profile of Utahns Without Coverage



**Table 3. Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Age Group by Sex, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage of Persons		
2004 Utah Population	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Household Income and Age Group by Sex (Male)</b>							
Under \$20,000, Under 1 Year Old	0.1%	2,000	***	***	***	***	***
1 to 5	0.5%	12,400	15.3%	5.8%	34.4%	1,900	0.8%
6 to 18	0.9%	22,200	27.5%	15.4%	44.1%	6,100	2.5%
19 to 26	0.8%	20,800	42.5%	26.1%	60.8%	8,800	3.6%
27 to 34	0.5%	12,500	42.4%	23.4%	63.9%	5,300	2.2%
35 to 49	0.7%	16,200	31.9%	18.4%	49.3%	5,200	2.1%
50 to 64	0.4%	10,100	43.4%	22.9%	66.4%	4,400	1.8%
65 and Over	0.6%	14,100	***	***	***	***	***
\$20,000 to <\$45,000, Under 1 Year Old	0.4%	10,200	***	***	***	***	***
1 to 5	1.9%	45,800	9.4%	4.4%	18.7%	4,300	1.8%
6 to 18	3.3%	82,700	15.5%	10.3%	22.6%	12,800	5.2%
19 to 26	2.0%	48,600	21.9%	14.8%	31.2%	10,600	4.3%
27 to 34	2.6%	64,900	23.2%	16.0%	32.6%	15,100	6.2%
35 to 49	2.0%	49,400	23.6%	16.3%	33.0%	11,700	4.8%
50 to 64	1.2%	28,800	13.1%	7.0%	23.2%	3,800	1.6%
65 and Over	1.3%	32,600	***	***	***	***	***
\$45,000 to <\$65,000, Under 1 Year Old	0.1%	3,200	***	***	***	***	***
1 to 5	1.5%	36,200	4.0%	1.5%	10.0%	1,500	0.6%
6 to 18	2.6%	64,500	5.1%	2.3%	10.6%	3,300	1.4%
19 to 26	1.3%	32,500	10.0%	4.0%	22.7%	3,300	1.4%
27 to 34	2.1%	52,600	11.2%	6.1%	19.7%	5,900	2.4%
35 to 49	2.3%	56,900	8.2%	4.4%	15.0%	4,700	1.9%
50 to 64	1.5%	38,100	***	***	***	***	***
65 and Over	0.6%	14,200	***	***	***	***	***
\$65,000 and Over, Under 1 Year Old	0.2%	4,200	7.3%	1.4%	31.2%	300	0.1%
1 to 5	1.5%	36,900	2.9%	0.9%	9.6%	1,100	0.5%
6 to 18	4.9%	120,700	2.4%	0.7%	7.3%	2,800	1.1%
19 to 26	1.9%	46,400	7.0%	3.1%	15.0%	3,300	1.4%
27 to 34	2.7%	67,800	10.5%	6.0%	17.7%	7,100	2.9%
35 to 49	4.0%	98,600	2.5%	1.1%	5.7%	2,500	1.0%
50 to 64	3.7%	90,700	***	***	***	***	***
65 and Over	0.6%	16,000	***	***	***	***	***
<b>Household Income and Age Group by Sex (Female)</b>							
Under \$20,000, Under 1 Year Old	0.1%	2,100	***	***	***	***	***
1 to 5	0.4%	8,800	***	***	***	***	***
6 to 18	1.1%	28,000	19.2%	10.5%	32.5%	5,400	2.2%
19 to 26	1.1%	27,700	19.1%	10.5%	32.1%	5,300	2.2%
27 to 34	0.7%	17,400	39.9%	24.7%	57.3%	6,900	2.8%
35 to 49	0.7%	17,500	39.5%	25.9%	54.9%	6,900	2.8%
50 to 64	0.5%	13,500	25.6%	14.0%	42.2%	3,500	1.4%
65 and Over	1.2%	29,400	***	***	***	***	***
\$20,000 to <\$45,000, Under 1 Year Old	0.3%	7,700	***	***	***	***	***
1 to 5	1.9%	46,000	12.3%	7.0%	20.6%	5,600	2.3%
6 to 18	2.5%	62,400	14.1%	8.8%	21.8%	8,800	3.6%
19 to 26	2.5%	61,500	20.9%	14.2%	29.8%	12,900	5.3%
27 to 34	2.1%	52,000	20.6%	13.7%	29.7%	10,700	4.4%
35 to 49	1.9%	45,800	25.5%	18.1%	34.6%	11,700	4.8%
50 to 64	1.6%	40,400	7.8%	4.2%	13.9%	3,200	1.3%
65 and Over	1.4%	34,000	***	***	***	***	***

See footnotes at end of table.

# A Profile of Utahns Without Coverage



**Table 3 (continued). Percentage of Persons With No Health Insurance Coverage by Annual Household Income and Age Group by Sex, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage		
Household Income and Age Group by Sex (Female) (continued)							
\$45,000 to <\$65,000, Under 1 Year Old	0.3%	6,800	***	***	***	***	***
1 to 5	1.2%	29,600	9.6%	3.4%	24.1%	2,800	1.1%
6 to 18	2.5%	61,100	10.0%	5.5%	17.7%	6,100	2.5%
19 to 26	1.2%	28,400	6.2%	2.4%	15.1%	1,800	0.7%
27 to 34	1.9%	48,000	16.0%	9.7%	25.4%	7,700	3.2%
35 to 49	2.1%	52,400	5.0%	2.2%	11.0%	2,600	1.1%
50 to 64	1.5%	36,400	***	***	***	***	***
65 and Over	0.6%	14,600	***	***	***	***	***
\$65,000 and Over, Under 1 Year Old	0.3%	7,000	***	***	***	***	***
1 to 5	1.3%	31,900	***	***	***	***	***
6 to 18	4.8%	118,200	1.4%	0.6%	3.6%	1,700	0.7%
19 to 26	1.8%	44,800	9.9%	5.1%	18.4%	4,400	1.8%
27 to 34	2.3%	55,600	2.1%	0.8%	5.4%	1,200	0.5%
35 to 49	4.1%	100,600	2.7%	1.3%	5.6%	2,700	1.1%
50 to 64	3.1%	75,600	***	***	***	***	***
65 and Over	0.5%	11,700	***	***	***	***	***
Total, All Female Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

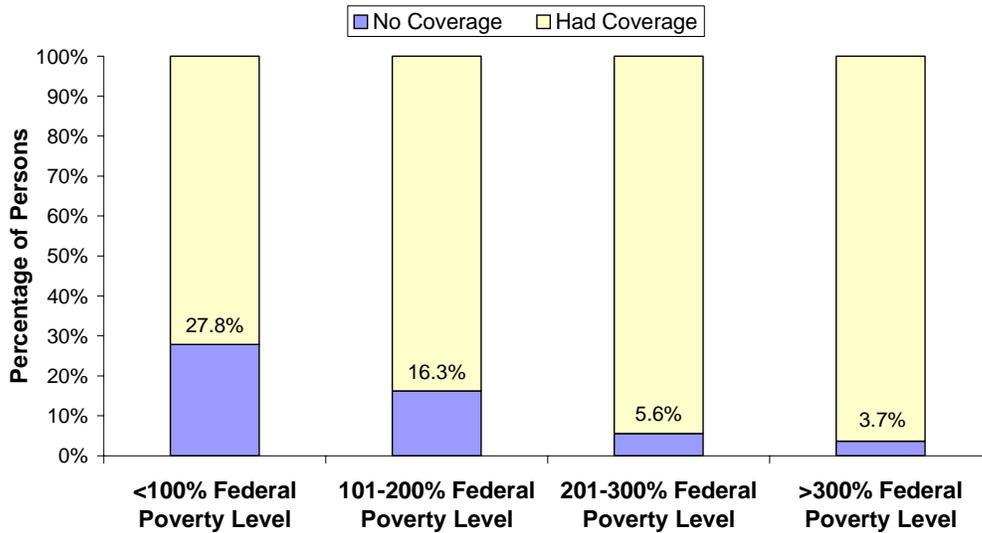
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- For males, those aged 50 to 64 who were living in households with annual incomes under \$20,000 had the highest rates of uninsured (43.4%).
- For females, those aged 27 to 34 living in households with annual incomes under \$20,000 were the least likely to have health insurance coverage (39.9% uninsured).

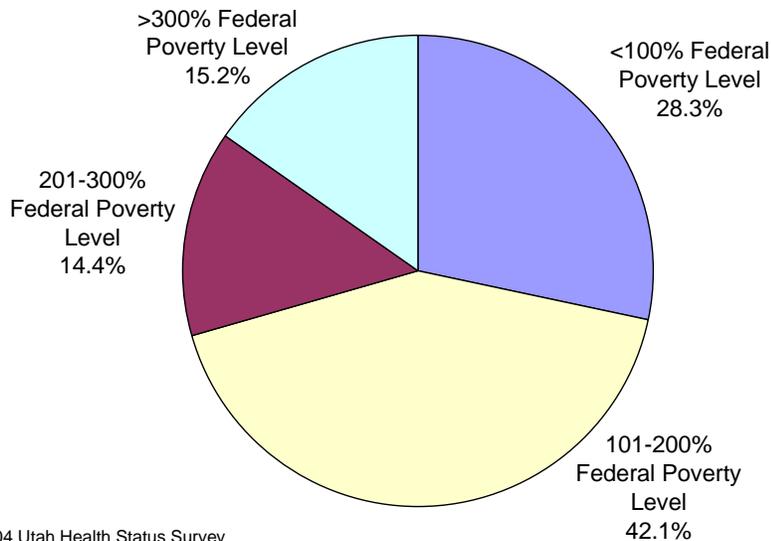


Figure 4.1 Health Insurance Coverage by Poverty Status, Utah, 2004



Source: 2004 Utah Health Status Survey  
 Note: The federal poverty level (FPL) for 2004 was \$18,850 for a family of four.

Figure 4.2 Percentage Distribution of Persons With No Health Insurance Coverage by Poverty Status, Utah, 2004

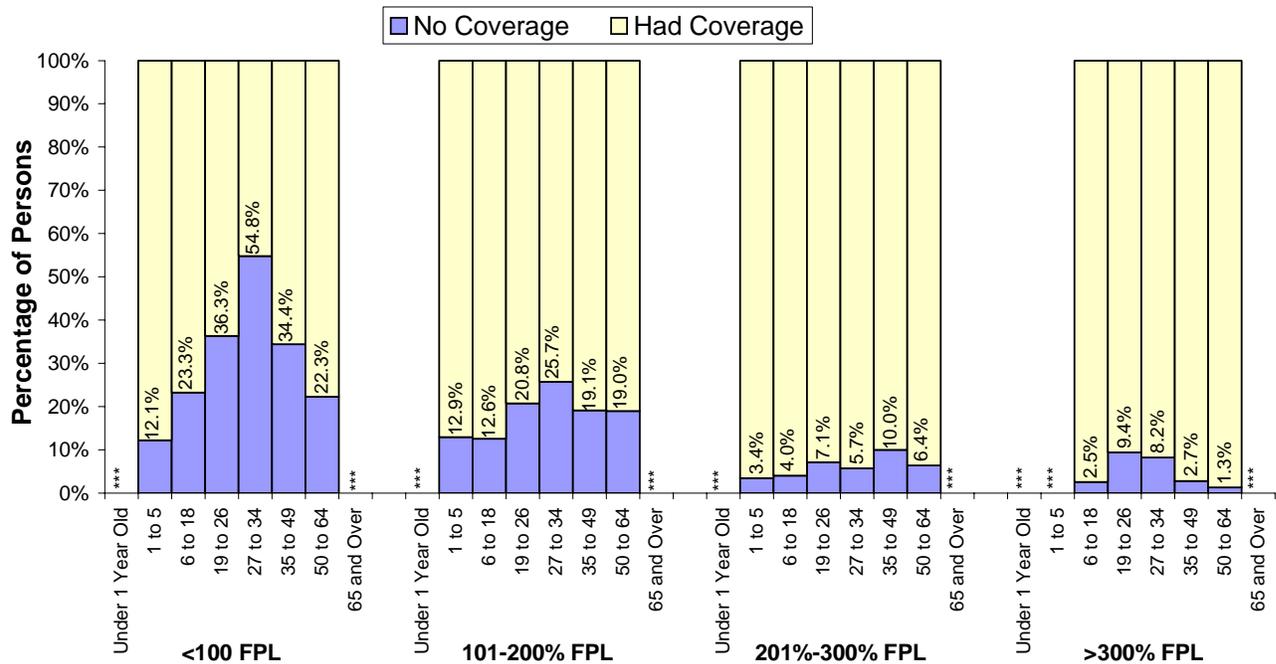


Source: 2004 Utah Health Status Survey  
 Note: The federal poverty level (FPL) for 2004 was \$18,850 for a family of four.

- Insurance coverage was more common in more affluent households. Those living in households with incomes below 100% of poverty had the highest uninsured rate.



Figure 4.3 Health Insurance Coverage by Poverty Status and Age, Utah, 2004



Source: 2004 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

Note: The federal poverty level (FPL) for 2004 was \$18,850 for a family of four.

- The proportion of persons without health insurance coverage was highest for 27- to 34-year-olds living below 100% of poverty (54.8%). This percentage increased from 38.7% in 2003.
- Among those age groups with enough data to report, the proportion of persons with no health insurance coverage was lowest among two groups: those aged 50-64 years living above 300% of poverty (1.3%) and those aged 6-18 years living above 300% of poverty level (2.5%).

# A Profile of Utahns Without Coverage



**Table 4. Percentage of Persons With No Health Insurance Coverage by Poverty Status and Poverty Status by Age Group and Sex, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds				
			Lower	Upper			
2004 Utah Population	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	9.9%	244,400	27.8%	21.5%	35.2%	68,000	28.3%
101-200% Federal Poverty Level	25.2%	621,500	16.3%	13.0%	20.1%	101,000	42.1%
201-300% Federal Poverty Level	25.1%	619,100	5.6%	3.9%	7.9%	34,500	14.4%
>300% Federal Poverty Level	39.9%	984,200	3.7%	2.6%	5.2%	36,400	15.2%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%
<b>Poverty Status by Age Group</b>							
<100% FPL, Under 1 Year Old	0.2%	5,800	***	***	***	***	***
1 to 5	1.5%	36,000	12.1%	5.6%	24.2%	4,400	1.8%
6 to 18	2.6%	65,300	23.3%	14.5%	35.1%	15,200	6.4%
19 to 26	1.9%	45,700	36.3%	24.1%	50.6%	16,600	6.9%
27 to 34	1.3%	31,000	54.8%	39.1%	69.6%	17,000	7.1%
35 to 49	1.4%	34,700	34.4%	23.8%	46.8%	11,900	5.0%
50 to 64	0.4%	10,900	22.3%	9.8%	43.1%	2,400	1.0%
65 and Over	0.6%	14,300	***	***	***	***	***
101-200% FPL, Under 1 Year Old	0.6%	15,700	***	***	***	***	***
1 to 5	3.4%	84,700	12.9%	7.9%	20.4%	11,000	4.6%
6 to 18	6.3%	155,600	12.6%	8.4%	18.4%	19,500	8.2%
19 to 26	4.1%	101,500	20.8%	15.0%	28.0%	21,100	8.8%
27 to 34	3.7%	91,000	25.7%	18.5%	34.7%	23,400	9.8%
35 to 49	3.6%	88,300	19.1%	13.1%	27.0%	16,800	7.0%
50 to 64	1.6%	38,600	19.0%	12.0%	28.7%	7,300	3.1%
65 and Over	1.9%	46,100	***	***	***	***	***
201-300% FPL, Under 1 Year Old	0.4%	10,500	***	***	***	***	***
1 to 5	2.7%	66,900	3.4%	1.2%	9.0%	2,300	1.0%
6 to 18	7.6%	188,400	4.0%	2.0%	7.6%	7,500	3.1%
19 to 26	2.5%	60,500	7.1%	3.8%	13.0%	4,300	1.8%
27 to 34	3.5%	85,200	5.7%	2.9%	10.9%	4,900	2.0%
35 to 49	5.1%	125,400	10.0%	6.5%	15.0%	12,500	5.2%
50 to 64	2.1%	52,600	6.4%	2.7%	14.4%	3,400	1.4%
65 and Over	1.3%	31,300	***	***	***	***	***
>300% FPL, Under 1 Year Old	0.4%	11,000	***	***	***	***	***
1 to 5	2.4%	59,300	***	***	***	***	***
6 to 18	6.0%	148,700	2.5%	0.9%	7.0%	3,800	1.6%
19 to 26	4.3%	107,100	9.4%	5.6%	15.3%	10,000	4.2%
27 to 34	6.5%	160,100	8.2%	5.2%	12.6%	13,100	5.5%
35 to 49	7.7%	191,100	2.7%	1.2%	5.9%	5,200	2.2%
50 to 64	9.3%	229,600	1.3%	0.7%	2.5%	2,900	1.2%
65 and Over	3.1%	76,300	***	***	***	***	***
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%
<b>Poverty Status by Sex</b>							
<100% FPL, Male	4.5%	111,500	30.8%	23.1%	39.7%	34,300	14.3%
Female	5.4%	132,900	25.3%	19.3%	32.4%	33,600	14.0%
101-200% FPL, Male	12.4%	307,200	15.6%	12.0%	19.9%	47,800	19.9%
Female	12.7%	314,400	16.9%	13.4%	21.1%	53,300	22.2%
201-300% FPL, Male	13.0%	320,600	5.9%	3.9%	8.8%	18,900	7.9%
Female	12.1%	298,500	5.2%	3.6%	7.7%	15,700	6.5%
>300% FPL, Male	20.7%	511,300	4.2%	2.9%	6.0%	21,400	8.9%
Female	19.2%	472,900	3.2%	2.0%	4.9%	14,900	6.2%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

# A Profile of Utahns Without Coverage



**Table 5. Percentage of Persons With No Health Insurance Coverage by Poverty Status by Age Group by Sex, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Lower	Confidence Bounds	Upper		
2004 Utah Population	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
<b>Poverty Status and Age Group by Sex (Male)</b>							
<100% FPL, Under 1 Year Old	0.1%	3,400	***	***	***	***	***
1 to 5	0.8%	19,200	12.1%	4.8%	27.7%	2,300	1.0%
6 to 18	1.2%	30,400	28.3%	17.2%	42.8%	8,600	3.6%
19 to 26	0.7%	17,900	44.8%	25.5%	65.8%	8,000	3.3%
27 to 34	0.6%	14,200	58.8%	38.2%	76.7%	8,300	3.5%
35 to 49	0.7%	16,500	30.2%	17.7%	46.7%	5,000	2.1%
50 to 64	0.2%	5,400	32.1%	12.4%	61.2%	1,700	0.7%
65 and Over	0.2%	4,200	***	***	***	***	***
101-200% FPL, Under 1 Year Old	0.4%	9,200	***	***	***	***	***
1 to 5	1.8%	43,200	10.7%	5.4%	20.1%	4,600	1.9%
6 to 18	3.4%	84,400	11.4%	6.9%	18.3%	9,600	4.0%
19 to 26	1.8%	43,600	23.3%	15.6%	33.3%	10,200	4.3%
27 to 34	1.9%	46,200	25.4%	16.5%	36.9%	11,700	4.9%
35 to 49	1.9%	45,900	18.2%	11.6%	27.5%	8,400	3.5%
50 to 64	0.7%	16,700	21.9%	11.5%	37.7%	3,700	1.5%
65 and Over	0.8%	18,500	***	***	***	***	***
201-300% FPL, Under 1 Year Old	0.1%	2,900	***	***	***	***	***
1 to 5	1.6%	38,400	3.3%	1.1%	9.5%	1,300	0.5%
6 to 18	4.1%	101,400	4.4%	2.1%	9.1%	4,400	1.8%
19 to 26	1.2%	30,400	6.5%	2.9%	14.0%	2,000	0.8%
27 to 34	1.8%	43,600	5.7%	2.2%	13.8%	2,500	1.0%
35 to 49	2.6%	64,900	10.3%	6.2%	16.7%	6,700	2.8%
50 to 64	1.0%	25,600	8.5%	2.5%	25.4%	2,200	0.9%
65 and Over	0.6%	14,300	***	***	***	***	***
>300% FPL, Under 1 Year Old	0.2%	4,800	***	***	***	***	***
1 to 5	1.2%	30,000	***	***	***	***	***
6 to 18	3.0%	73,500	1.8%	0.4%	8.7%	1,300	0.5%
19 to 26	2.3%	57,800	10.6%	5.6%	19.2%	6,100	2.6%
27 to 34	3.7%	91,700	10.4%	6.4%	16.5%	9,500	4.0%
35 to 49	3.8%	94,100	2.7%	1.1%	6.6%	2,600	1.1%
50 to 64	4.8%	119,200	1.0%	0.3%	2.7%	1,200	0.5%
65 and Over	1.7%	40,900	***	***	***	***	***
<b>Poverty Status and Age Group by Sex (Female)</b>							
<100% FPL, Under 1 Year Old	0.1%	2,500	***	***	***	***	***
1 to 5	0.7%	16,800	12.1%	4.7%	27.8%	2,000	0.8%
6 to 18	1.4%	34,900	18.8%	10.6%	31.2%	6,600	2.8%
19 to 26	1.1%	27,800	30.3%	18.2%	45.9%	8,400	3.5%
27 to 34	0.7%	16,900	51.5%	34.6%	68.0%	8,700	3.6%
35 to 49	0.7%	18,200	38.0%	24.7%	53.4%	6,900	2.9%
50 to 64	0.2%	5,400	***	***	***	***	***
65 and Over	0.4%	10,100	***	***	***	***	***
101-200% FPL, Under 1 Year Old	0.3%	6,500	***	***	***	***	***
1 to 5	1.7%	41,500	15.4%	8.4%	26.5%	6,400	2.7%
6 to 18	2.9%	71,200	13.9%	8.9%	21.1%	9,900	4.1%
19 to 26	2.3%	58,000	18.8%	12.3%	27.7%	10,900	4.6%
27 to 34	1.8%	44,800	26.1%	17.8%	36.6%	11,700	4.9%
35 to 49	1.7%	42,500	20.0%	13.1%	29.2%	8,500	3.6%
50 to 64	0.9%	21,900	16.6%	9.2%	28.3%	3,600	1.5%
65 and Over	1.1%	27,500	***	***	***	***	***

See footnotes at end of table.

# A Profile of Utahns Without Coverage



**Table 5 (continued). Percentage of Persons With No Health Insurance Coverage by Poverty Status by Age Group by Sex, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage of Persons		
<b>Poverty Status and Age Group by Sex (Female) (continued)</b>							
201-300% FPL, Under 1 Year Old	0.3%	7,500	***	***	***	***	***
1 to 5	1.2%	28,400	***	***	***	***	***
6 to 18	3.5%	87,000	3.5%	1.5%	7.9%	3,000	1.3%
19 to 26	1.2%	30,200	7.8%	3.2%	17.7%	2,300	1.0%
27 to 34	1.7%	41,600	5.8%	2.3%	13.9%	2,400	1.0%
35 to 49	2.5%	60,500	9.6%	5.7%	15.8%	5,800	2.4%
50 to 64	1.1%	27,000	4.3%	2.0%	9.1%	1,200	0.5%
65 and Over	0.7%	17,100	***	***	***	***	***
>300% FPL, Under 1 Year Old	0.2%	6,200	***	***	***	***	***
1 to 5	1.2%	29,300	***	***	***	***	***
6 to 18	3.0%	75,200	3.3%	1.1%	9.4%	2,500	1.0%
19 to 26	2.0%	49,300	7.9%	3.9%	15.4%	3,900	1.6%
27 to 34	2.8%	68,400	5.2%	2.4%	10.9%	3,600	1.5%
35 to 49	3.9%	97,000	2.7%	1.3%	5.8%	2,700	1.1%
50 to 64	4.5%	110,500	1.6%	0.7%	3.6%	1,800	0.8%
65 and Over	1.4%	35,400	***	***	***	***	***
<b>Total, All Female Utahns</b>	<b>100.0%</b>	<b>2,469,200</b>	<b>10.2%</b>	<b>8.9%</b>	<b>11.6%</b>	<b>251,500</b>	<b>100.0%</b>

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

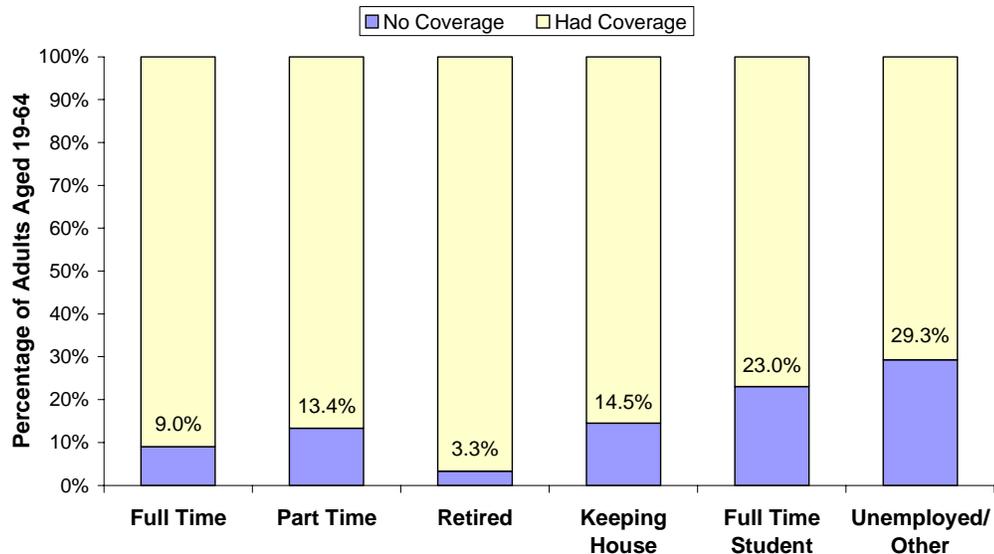
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Among males, those aged 27 to 34 living below 100% of poverty were the most likely to be uninsured (58.8% uninsured). This percentage increased from 33.2% in 2003.
- Among females, those aged 27 to 34 living below 100% of poverty were the most likely to be uninsured (51.5% uninsured). This percentage increased from 41.7% in 2003.

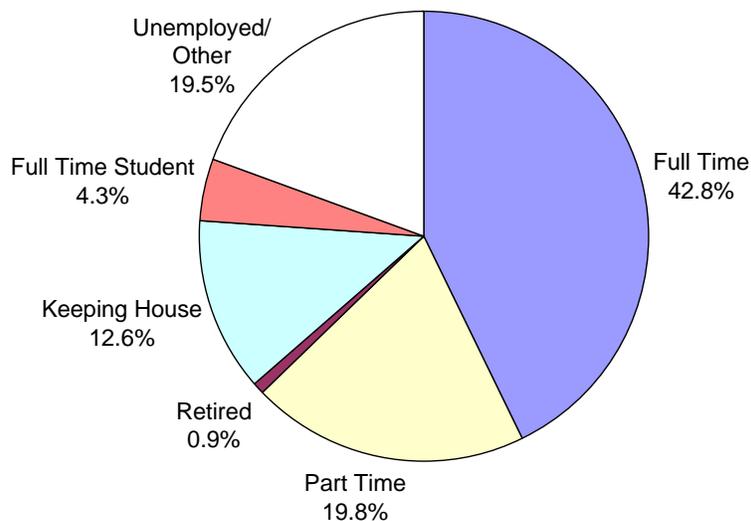


Figure 6.1 Health Insurance Coverage by Employment Status, Utah Adults Aged 19-64, 2004



Source: 2004 Utah Health Status Survey

Figure 6.2 Percentage Distribution of Persons With No Health Insurance Coverage by Employment Status, Utah Adults Aged 19-64, 2004



Source: 2004 Utah Health Status Survey

- Close to half (42.8%) of uninsured adult Utahns were full time employees.
- 62.6% of Utahns, aged 19-64, who were uninsured were employed either full or part time.
- Persons who were employed full time were the second-least likely group to be uninsured (9.0%). However, full time employed persons constituted the largest group of uninsured persons, overall (42.8%).

# A Profile of Utahns Without Coverage



**Table 6. Percentage of Persons With No Health Insurance Coverage by Employment Status and Employment Status by Age Group and Sex, Utah Adults Aged 19 to 64, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage		
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
<b>Employment Status</b>							
Full Time	57.7%	837,300	9.0%	7.6%	10.7%	75,600	42.8%
Part Time	18.1%	262,000	13.4%	10.6%	16.7%	35,000	19.8%
Retired	3.3%	48,400	3.3%	1.3%	8.1%	1,600	0.9%
Keeping House	10.6%	153,300	14.5%	11.2%	18.7%	22,300	12.6%
Full Time Student	2.3%	33,200	23.0%	14.6%	34.5%	7,600	4.3%
Unemployed/Other	8.1%	117,300	29.3%	23.9%	35.4%	34,400	19.5%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Employment Status by Age Group</b>							
Full Time, 19 to 26	9.3%	135,500	15.8%	11.7%	20.9%	21,400	12.1%
27 to 34	15.4%	223,800	10.8%	7.9%	14.5%	24,200	13.7%
35 to 49	19.4%	281,900	8.2%	6.2%	10.7%	23,100	13.1%
50 to 64	13.5%	196,000	3.6%	2.3%	5.8%	7,100	4.0%
Part Time, 19 to 26	7.0%	102,100	12.6%	8.7%	18.0%	12,900	7.3%
27 to 34	3.9%	56,000	22.9%	16.0%	31.5%	12,800	7.3%
35 to 49	4.2%	60,800	10.9%	6.8%	17.2%	6,600	3.7%
50 to 64	3.0%	43,100	5.8%	2.6%	12.2%	2,500	1.4%
Retired, 19 to 26	***	***	***	***	***	***	***
27 to 34	***	***	***	***	***	***	***
35 to 49	0.2%	3,100	***	***	***	***	***
50 to 64	3.1%	45,300	3.5%	1.4%	8.6%	1,600	0.9%
Keeping House, 19 to 26	1.8%	26,300	21.8%	13.0%	34.3%	5,700	3.2%
27 to 34	3.2%	46,000	17.1%	10.8%	25.9%	7,900	4.5%
35 to 49	3.8%	55,400	12.9%	8.2%	19.9%	7,200	4.1%
50 to 64	1.8%	25,500	5.6%	2.3%	13.3%	1,400	0.8%
Full Time Student, 19 to 26	1.5%	21,300	20.2%	10.5%	35.3%	4,300	2.4%
27 to 34	0.4%	5,200	***	***	***	***	***
35 to 49	0.4%	6,500	29.6%	12.9%	54.3%	1,900	1.1%
50 to 64	0.0%	300	***	***	***	***	***
Unemployed/Other, 19 to 26	2.0%	29,300	30.6%	20.2%	43.4%	9,000	5.1%
27 to 34	1.8%	26,000	43.1%	29.6%	57.8%	11,200	6.3%
35 to 49	2.2%	31,800	28.8%	19.7%	40.0%	9,200	5.2%
50 to 64	2.1%	30,100	16.9%	10.3%	26.4%	5,100	2.9%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%

See footnotes at end of table.

# A Profile of Utahns Without Coverage



**Table 6 (continued). Percentage of Persons With No Health Insurance Coverage by Employment Status and Employment Status by Age Group and Sex, Utah Adults Aged 19 to 64, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Lower	Confidence Bounds	Upper		
<b>Employment Status by Sex</b>							
Full Time, Male	37.9%	549,900	9.7%	8.1%	11.6%	53,400	30.3%
Full Time, Female	19.8%	287,300	7.7%	5.9%	10.0%	22,200	12.6%
Part Time, Male	5.3%	76,300	17.6%	12.2%	24.7%	13,400	7.6%
Part Time, Female	12.8%	185,700	11.6%	8.8%	15.2%	21,600	12.2%
Retired, Male	1.7%	24,800	***	***	***	***	***
Retired, Female	1.6%	23,600	***	***	***	***	***
Keeping House, Male	0.1%	1,500	***	***	***	***	***
Keeping House, Female	10.5%	151,800	14.7%	11.3%	18.8%	22,300	12.6%
Full Time Student, Male	1.2%	16,800	17.8%	7.9%	35.2%	3,000	1.7%
Full Time Student, Female	1.1%	16,500	28.5%	16.4%	44.9%	4,700	2.7%
Unemployed/Other, Male	4.0%	58,400	35.6%	27.6%	44.4%	20,800	11.8%
Unemployed/Other, Female	4.1%	58,900	23.0%	16.2%	31.4%	13,500	7.6%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

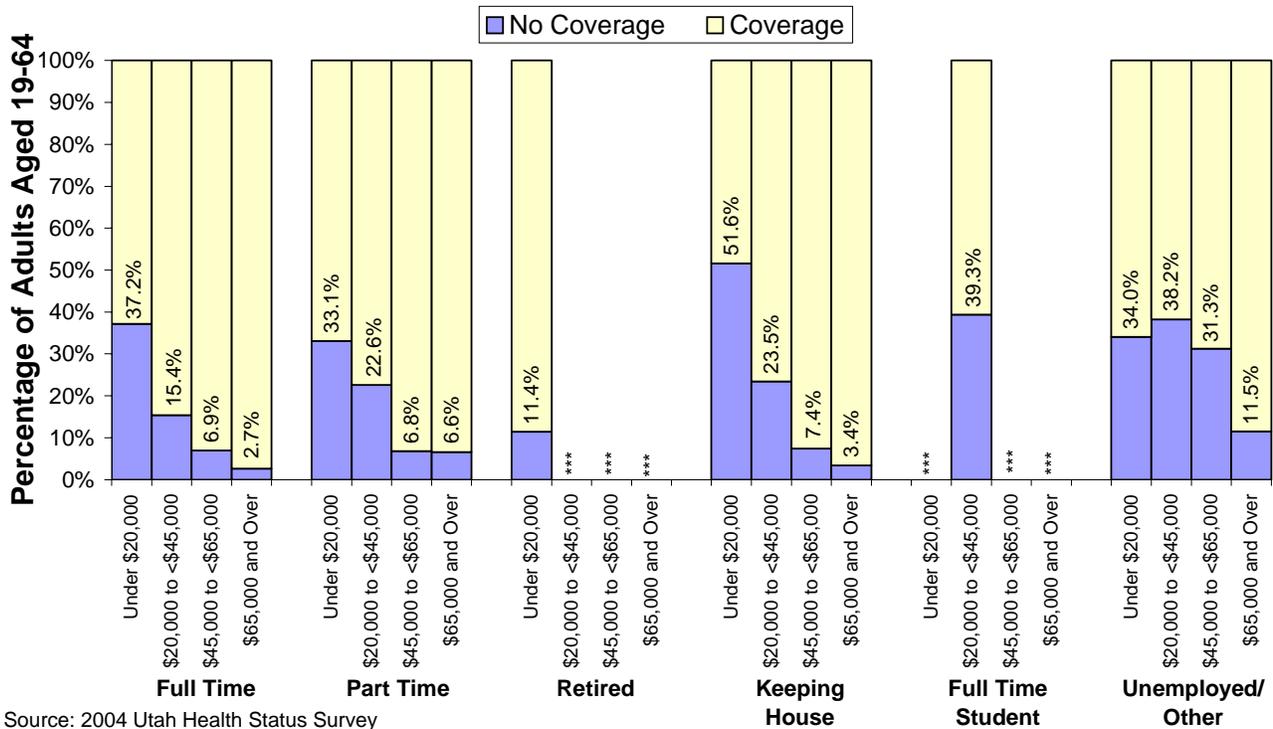
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Utahns who were unemployed or unable to work were the most likely to report lacking health insurance coverage (29.3% uninsured). In fact, unemployed persons aged 27 to 34 were the most likely of any employment/age group to be uninsured (43.1%)
- Efforts aimed at decreasing the number of Utahns who lack health insurance coverage might do well to involve employer-provided health insurance coverage, as nearly two thirds of uninsured adults were employed full or part time.
- Overall, the percentage of adults in Utah aged 19-64 without health insurance coverage increased in 2004 (12.5%) from 2003 (11.5%).



Figure 7.1 Health Insurance Coverage by Employment Status and Income, Utah Adults Aged 19-64, 2004



Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

- Utah adults who worked full time but who had annual household incomes under \$20,000 were substantially more likely than other full time workers to be without health insurance.
- This same pattern can be seen for those adults who were employed part time or keeping house.

# A Profile of Utahns Without Coverage



**Table 7. Percentage of Persons With No Health Insurance Coverage by Employment Status by Annual Household Income, Utah Adults Aged 19 to 64, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage		
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
<b>Employment Status by Household Income</b>							
Full Time,							
Under \$20,000	2.9%	41,400	37.2%	27.1%	48.5%	15,400	8.8%
\$20,000 to <\$45,000	14.7%	213,800	15.4%	11.9%	19.8%	33,000	18.9%
\$45,000 to <\$65,000	15.1%	218,900	6.9%	4.6%	10.3%	15,200	8.7%
\$65,000 and Over	25.8%	374,400	2.7%	1.6%	4.4%	10,000	5.7%
Part Time,							
Under \$20,000	2.6%	38,000	33.1%	21.6%	46.9%	12,600	7.2%
\$20,000 to <\$45,000	4.4%	64,200	22.6%	15.8%	31.1%	14,500	8.3%
\$45,000 to <\$65,000	4.5%	65,000	6.8%	3.6%	12.4%	4,400	2.5%
\$65,000 and Over	6.5%	93,900	6.6%	3.6%	11.9%	6,200	3.6%
Retired,							
Under \$20,000	0.5%	7,600	11.4%	3.1%	34.5%	900	0.5%
\$20,000 to <\$45,000	1.0%	14,000	***	***	***	***	***
\$45,000 to <\$65,000	0.7%	9,900	***	***	***	***	***
\$65,000 and Over	1.0%	14,800	***	***	***	***	***
Keeping House,							
Under \$20,000	0.7%	10,600	51.6%	31.5%	71.2%	5,500	3.2%
\$20,000 to <\$45,000	3.3%	48,600	23.5%	16.0%	33.1%	11,400	6.5%
\$45,000 to <\$65,000	2.4%	35,500	7.4%	3.2%	16.0%	2,600	1.5%
\$65,000 and Over	3.7%	53,600	3.4%	1.4%	8.1%	1,800	1.0%
Full Time Student,							
Under \$20,000	0.5%	6,800	***	***	***	***	***
\$20,000 to <\$45,000	0.7%	10,100	39.3%	19.7%	63.2%	4,000	2.3%
\$45,000 to <\$65,000	0.3%	4,200	***	***	***	***	***
\$65,000 and Over	0.8%	12,200	***	***	***	***	***
Unemployed/Other,							
Under \$20,000	2.1%	29,900	34.0%	23.2%	46.9%	10,200	5.9%
\$20,000 to <\$45,000	2.7%	39,600	38.2%	28.1%	49.5%	15,100	8.7%
\$45,000 to <\$65,000	0.9%	13,100	31.3%	15.2%	53.5%	4,100	2.4%
\$65,000 and Over	2.2%	31,600	11.5%	5.4%	23.0%	3,600	2.1%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,451,400</b>	<b>12.5%</b>	<b>11.1%</b>	<b>14.1%</b>	<b>181,500</b>	<b>100.0%</b>

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

# A Profile of Utahns Without Coverage



**Table 8. Percentage of Persons With No Health Insurance Coverage by Employment Status by Poverty Status, Utah Adults Aged 19 to 64, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage		
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
<b>Employment Status by Poverty Status</b>							
Full Time, <100% FPL	2.7%	39,900	44.7%	31.5%	58.6%	17,800	10.4%
101-200% FPL	11.2%	162,300	18.1%	13.8%	23.4%	29,400	17.2%
201-300% FPL	13.0%	188,400	6.3%	4.2%	9.2%	11,800	6.9%
>300% FPL	31.8%	461,900	3.1%	2.1%	4.8%	14,500	8.5%
Part Time, <100% FPL	2.1%	30,000	36.2%	22.4%	52.7%	10,900	6.4%
101-200% FPL	4.4%	64,400	19.7%	13.6%	27.6%	12,700	7.4%
201-300% FPL	4.0%	57,700	8.3%	4.3%	15.4%	4,800	2.8%
>300% FPL	7.5%	109,200	8.0%	4.8%	12.9%	8,700	5.1%
Retired, <100% FPL	0.2%	2,500	***	***	***	***	***
101-200% FPL	0.6%	9,000	***	***	***	***	***
201-300% FPL	0.6%	8,600	***	***	***	***	***
>300% FPL	1.8%	26,000	***	***	***	***	***
Keeping House, <100% FPL	1.1%	16,100	54.1%	37.2%	70.0%	8,700	5.1%
101-200% FPL	2.9%	41,700	19.2%	12.0%	29.2%	8,000	4.7%
201-300% FPL	3.0%	43,000	3.8%	1.5%	9.7%	1,600	0.9%
>300% FPL	3.2%	45,800	4.3%	1.7%	10.4%	2,000	1.2%
Full Time Student, <100% FPL	0.4%	6,300	***	***	***	***	***
101-200% FPL	0.7%	10,200	50.4%	27.9%	72.8%	5,100	3.0%
201-300% FPL	0.6%	8,300	***	***	***	***	***
>300% FPL	0.7%	9,500	***	***	***	***	***
Unemployed/Other, <100% FPL	1.9%	26,900	35.4%	24.4%	48.1%	9,500	5.6%
101-200% FPL	2.0%	28,500	36.3%	23.4%	51.6%	10,300	6.0%
201-300% FPL	1.4%	19,900	31.4%	18.7%	47.6%	6,200	3.6%
>300% FPL	2.4%	35,400	14.2%	7.5%	25.3%	5,000	2.9%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,451,400</b>	<b>12.5%</b>	<b>11.1%</b>	<b>14.1%</b>	<b>181,500</b>	<b>100.0%</b>

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

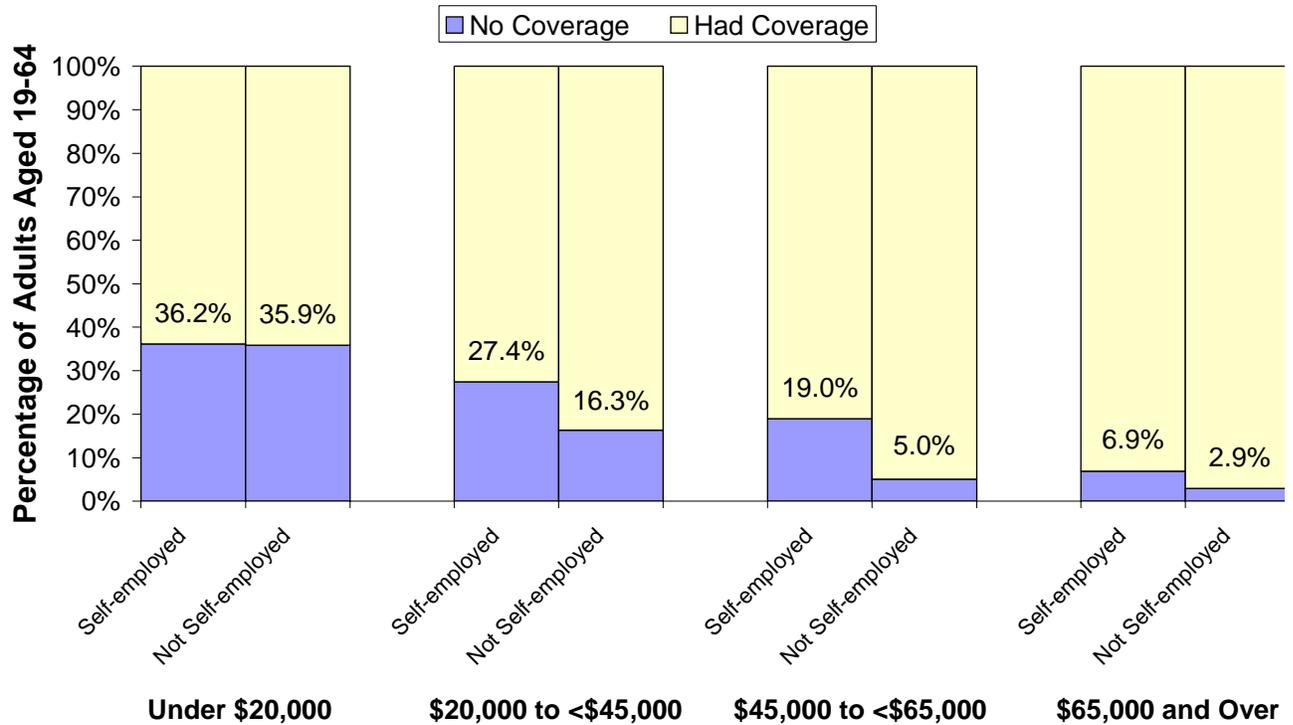
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Utah full time working adults living in households with incomes between 101-200% of poverty made up the largest proportion of uninsured (17.2%).
- Half (50.4%) of full time students living in households with annual incomes between 101-200% of poverty lacked health insurance coverage. This rate is nearly double what it was in 2003 (26.7%).



Figure 9.1 Health Insurance Coverage by Self-employment Status and Income, Utah Adults Aged 19-64, 2004



Source: 2004 Utah Health Status Survey

- Among Utah adults, those who were self-employed were more likely than those who were not self-employed to lack health insurance, regardless of income.
- 36.2% of self-employed Utahns with annual household incomes under \$20,000 were uninsured. This percentage decreased from 50.7% in 2003.

# A Profile of Utahns Without Coverage



**Table 9. Percentage of Persons With No Health Insurance Coverage by Self-employment Status by Sex, Age Group, Annual Household Income, and Poverty Status, Utah Adults Aged 19 to 64, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage		
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
<b>Sex</b>							
Self-employed, Male	8.7%	125,800	18.4%	13.6%	24.4%	23,200	15.1%
Self-employed, Female	5.6%	81,000	14.6%	9.8%	21.3%	11,900	7.7%
Not Self-employed, Male	48.4%	702,400	10.1%	8.4%	12.2%	71,200	46.3%
Not Self-employed, Female	37.4%	542,200	8.8%	7.1%	10.8%	47,500	30.9%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Age Group</b>							
Self-employed, 19 to 26	1.3%	19,500	17.4%	7.9%	34.0%	3,400	2.2%
Self-employed, 27 to 34	3.5%	50,800	20.6%	12.8%	31.4%	10,400	6.8%
Self-employed, 35 to 49	5.6%	80,600	20.3%	14.2%	28.1%	16,300	10.6%
Self-employed, 50 to 64	3.9%	55,900	8.7%	4.8%	15.0%	4,800	3.1%
Not Self-employed, 19 to 26	20.3%	294,700	14.4%	11.3%	18.2%	42,500	27.6%
Not Self-employed, 27 to 34	22.0%	319,200	13.0%	10.0%	16.8%	41,600	27.0%
Not Self-employed, 35 to 49	25.5%	370,000	7.2%	5.3%	9.7%	26,700	17.3%
Not Self-employed, 50 to 64	18.0%	260,700	3.1%	1.9%	5.1%	8,200	5.3%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Annual Household Income</b>							
Self-employed, Under \$20,000	1.1%	16,200	36.2%	18.6%	58.5%	5,900	3.9%
Self-employed, \$20,000 to <\$45,000	3.1%	45,200	27.4%	18.3%	38.9%	12,400	8.3%
Self-employed, \$45,000 to <\$65,000	3.8%	55,100	19.0%	11.2%	30.3%	10,400	6.9%
Self-employed, \$65,000 and Over	6.2%	90,100	6.9%	3.9%	11.7%	6,200	4.1%
Not Self-employed, Under \$20,000	6.2%	89,300	35.9%	27.7%	45.0%	32,000	21.3%
Not Self-employed, \$20,000 to <\$45,000	22.0%	319,500	16.3%	12.7%	20.7%	52,100	34.7%
Not Self-employed, \$45,000 to <\$65,000	21.6%	313,900	5.0%	3.1%	8.0%	15,700	10.5%
Not Self-employed, \$65,000 and Over	36.0%	522,100	2.9%	1.8%	4.8%	15,300	10.2%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Poverty Status</b>							
Self-employed, <100% FPL	1.2%	17,500	33.4%	17.1%	55.0%	5,800	3.9%
Self-employed, 101-200% FPL	2.9%	41,700	29.7%	19.7%	42.2%	12,400	8.4%
Self-employed, 201-300% FPL	4.0%	57,700	13.0%	7.4%	21.7%	7,500	5.1%
Self-employed, >300% FPL	6.1%	88,700	9.8%	5.7%	16.6%	8,700	5.9%
Not Self-employed, <100% FPL	5.1%	73,900	42.6%	31.4%	54.6%	31,500	21.3%
Not Self-employed, 101-200% FPL	17.7%	256,800	17.8%	13.7%	22.8%	45,800	31.0%
Not Self-employed, 201-300% FPL	17.9%	260,500	5.4%	3.5%	8.1%	14,000	9.5%
Not Self-employed, >300% FPL	45.1%	654,700	3.4%	2.2%	5.1%	21,900	14.8%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

- Men were more likely than women to be uninsured regardless of self-employment status.

# A Profile of Utahns Without Coverage



**Table 10. Percentage of Persons With No Health Insurance Coverage by Education Level and Education Level by Sex, Age Group, and Poverty Status, Utah Adults Aged 19 to 64, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Confidence Bounds Upper		
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
<b>Education Level</b>							
Some High School	5.4%	78,100	38.7%	30.4%	47.7%	30,200	16.8%
High School Grad/Some College	54.4%	790,000	14.0%	12.1%	16.2%	111,000	61.8%
Technical/Vocational Degree	9.5%	138,300	9.9%	6.9%	14.0%	13,700	7.6%
4 Year College Degree or More	30.7%	445,100	5.6%	4.2%	7.4%	24,700	13.8%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Education Level by Sex</b>							
<H.S., Male	2.9%	41,800	40.4%	30.1%	51.7%	16,900	9.4%
Female	2.5%	36,300	36.7%	26.2%	48.6%	13,300	7.4%
H.S. Grad/Some College Male	26.3%	382,000	15.7%	13.0%	18.8%	59,900	33.4%
Female	28.1%	407,900	12.5%	10.5%	14.8%	51,000	28.4%
Tech/Voc Degree, Male	4.3%	62,500	10.7%	6.2%	17.9%	6,700	3.7%
Female	5.2%	75,700	9.2%	5.9%	14.2%	7,000	3.9%
4 Yr+ College Degree, Male	16.9%	245,400	4.8%	3.3%	7.0%	11,800	6.6%
Female	13.8%	199,600	6.5%	4.6%	9.2%	13,000	7.2%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Education Level by Age Group</b>							
<H.S., 19 to 26	1.5%	22,000	44.1%	28.2%	61.3%	9,700	5.4%
27 to 34	1.6%	23,400	42.4%	27.8%	58.3%	9,900	5.5%
35 to 49	1.5%	21,400	41.2%	27.3%	56.6%	8,800	4.9%
50 to 64	0.8%	11,400	15.8%	6.4%	33.9%	1,800	1.0%
H.S. Grad/Some College 19 to 26	15.6%	226,300	17.4%	13.9%	21.7%	39,500	22.0%
27 to 34	11.8%	171,300	19.7%	15.3%	25.0%	33,800	18.8%
35 to 49	15.3%	222,200	12.5%	9.7%	16.0%	27,800	15.5%
50 to 64	11.7%	170,200	5.8%	4.0%	8.4%	9,900	5.5%
Tech/Voc Degree, 19 to 26	2.0%	28,500	6.2%	2.3%	15.5%	1,800	1.0%
27 to 34	2.2%	32,600	11.8%	6.0%	22.0%	3,900	2.2%
35 to 49	3.0%	43,400	12.0%	6.5%	21.2%	5,200	2.9%
50 to 64	2.3%	33,700	8.4%	4.0%	16.6%	2,800	1.6%
4 Yr+ College Degree, 19 to 26	2.6%	38,000	6.4%	2.7%	14.2%	2,400	1.3%
27 to 34	9.0%	130,000	8.4%	5.3%	13.1%	11,000	6.1%
35 to 49	10.5%	152,100	4.9%	3.1%	7.8%	7,500	4.2%
50 to 64	8.6%	125,000	3.1%	1.7%	5.5%	3,900	2.2%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%

See footnotes at end of table.

# A Profile of Utahns Without Coverage



**Table 10 (continued). Percentage of Persons With No Health Insurance Coverage by Education Level and Education Level by Sex, Age Group, and Poverty Status, Utah Adults Aged 19 to 64, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance					
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage			
<b>Education Level by Poverty Status</b>								
<H.S.,	<100% FPL	1.8%	26,500	52.0%	35.2%	68.3%	13,800	8.1%
	101-200% FPL	1.7%	24,800	29.5%	15.7%	48.6%	7,300	4.3%
	201-300% FPL	0.3%	4,700	42.6%	18.4%	70.9%	2,000	1.2%
	>300% FPL	0.8%	11,000	***	***	***	***	***
H.S. Grad/Some College	<100% FPL	4.9%	70,400	37.0%	27.2%	48.0%	26,000	15.2%
	101-200% FPL	13.9%	201,200	21.7%	16.9%	27.5%	43,700	25.5%
	201-300% FPL	12.4%	179,800	11.0%	7.9%	15.2%	19,800	11.6%
	>300% FPL	23.1%	336,000	5.9%	4.0%	8.8%	20,000	11.7%
Tech/Voc Degree,	<100% FPL	0.5%	6,800	28.9%	13.7%	51.0%	2,000	1.2%
	101-200% FPL	2.3%	33,100	16.6%	9.0%	28.4%	5,500	3.2%
	201-300% FPL	2.1%	30,100	4.2%	1.3%	12.5%	1,300	0.8%
	>300% FPL	4.7%	67,700	3.6%	1.5%	8.2%	2,400	1.4%
4 Yr+ College Degree,	<100% FPL	1.2%	16,700	31.3%	15.4%	53.2%	5,200	3.0%
	101-200% FPL	4.0%	58,300	18.9%	12.1%	28.3%	11,000	6.4%
	201-300% FPL	7.6%	110,100	1.9%	0.7%	4.8%	2,100	1.2%
	>300% FPL	18.9%	274,200	2.9%	1.7%	5.0%	8,000	4.7%
<b>Total, All Utahns, Aged 19-64</b>	<b>100.0%</b>	<b>1,451,400</b>	<b>12.5%</b>	<b>11.1%</b>	<b>14.1%</b>	<b>181,500</b>	<b>100.0%</b>	

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

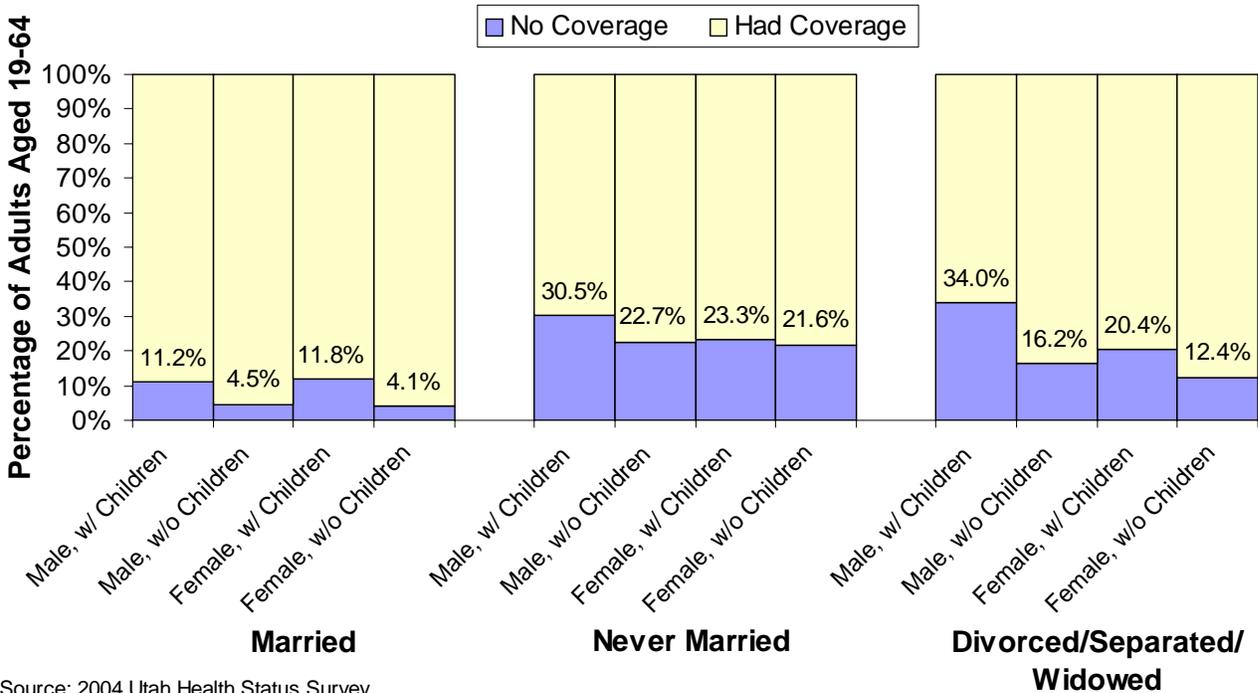
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Adults who had not graduated from high school were significantly more likely than other adults to lack health insurance coverage.
- In fact, adults with less than a high school diploma were three times as likely to lack insurance than other adults (38.7% uninsured vs. 12.5% uninsured). Those with a four year college degree or more had the lowest uninsured rate (5.6%).
- Adults with less than a high school education had the lowest levels of insurance coverage regardless of age.
- Among adults aged 19 to 64, persons aged 50 to 64 with a four year college degree or more reported the lowest levels of uninsurance (3.1%).



Figure 11.1 Health Insurance Coverage by Marital Status and Sex and Presence of Children in Household, Utah Adults Aged 19-64, 2004



Source: 2004 Utah Health Status Survey

- Married adults were more likely to have health insurance coverage than either never married adults or divorced/separated/widowed adults.
- Never married adults aged 27 to 34 were the most likely to report lacking coverage (38.6%).
- Although married adults were less likely to be uninsured than adults who were never married or divorced, separated, or widowed, they made up 53% of the total adult (19-64) uninsured population.
- Males who were divorced, separated, or widowed and had children were most likely to report lack of coverage (34.0%) compared with other groups.
- Females who had children and were never married were more likely than other females to lack health insurance, with 23.3% lacking health insurance coverage.

# A Profile of Utahns Without Coverage



**Table 11. Percentage of Persons With No Health Insurance Coverage by Marital Status and Marital Status by Sex, Age Group, and Sex by Presence of Children in the Household, Utah Adults Aged 19 to 64, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage		
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
<b>Marital Status</b>							
Married	73.3%	1,064,200	9.1%	7.7%	10.8%	97,000	53.0%
Never Married	17.3%	251,800	24.1%	20.1%	28.7%	60,800	33.2%
Divorced/Separated/Widowed	9.3%	135,500	18.6%	14.6%	23.4%	25,200	13.8%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Marital Status by Sex</b>							
Married, Male	36.9%	535,600	9.1%	7.5%	10.9%	48,500	26.5%
Married, Female	36.4%	528,600	9.2%	7.7%	10.9%	48,500	26.5%
Never Married, Male	9.6%	138,800	25.5%	20.1%	31.8%	35,400	19.4%
Never Married, Female	7.8%	113,000	22.4%	17.4%	28.3%	25,300	13.8%
Div./Sep./Wid., Male	3.9%	57,000	21.8%	15.1%	30.4%	12,400	6.8%
Div./Sep./Wid., Female	5.4%	78,400	16.3%	11.8%	22.1%	12,800	7.0%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Marital Status by Age Group</b>							
Married, 19 to 26	10.1%	146,400	15.2%	11.1%	20.6%	22,300	12.2%
Married, 27 to 34	19.3%	279,700	11.5%	8.7%	15.2%	32,200	17.6%
Married, 35 to 49	25.2%	366,300	9.7%	7.5%	12.4%	35,400	19.4%
Married, 50 to 64	18.7%	271,700	2.6%	1.7%	3.9%	6,900	3.8%
Never Married, 19 to 26	11.0%	159,400	18.9%	14.7%	24.0%	30,100	16.5%
Never Married, 27 to 34	4.0%	57,800	38.6%	29.6%	48.4%	22,300	12.2%
Never Married, 35 to 49	1.6%	23,800	25.5%	15.3%	39.3%	6,100	3.3%
Never Married, 50 to 64	0.7%	10,700	19.5%	8.5%	38.7%	2,100	1.2%
Div./Sep./Wid., 19 to 26	0.6%	8,900	18.4%	7.6%	38.2%	1,600	0.9%
Div./Sep./Wid., 27 to 34	1.4%	20,600	24.1%	13.3%	39.7%	5,000	2.7%
Div./Sep./Wid., 35 to 49	3.4%	48,900	19.2%	13.0%	27.4%	9,400	5.1%
Div./Sep./Wid., 50 to 64	3.9%	57,000	16.2%	11.0%	23.2%	9,200	5.0%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Marital Status by Sex by Presence of Children in Household</b>							
Married, Male, With Children	25.3%	366,700	11.2%	9.1%	13.6%	41,000	22.4%
Married, Male, Without Children	11.6%	169,000	4.5%	2.9%	6.9%	7,600	4.2%
Married, Female, With Children	24.0%	348,500	11.8%	9.8%	14.2%	41,200	22.5%
Married, Female, Without Children	12.4%	180,100	4.1%	2.7%	6.1%	7,400	4.0%
Never Married, Male, With Children	3.5%	50,900	30.5%	21.6%	41.2%	15,500	8.5%
Never Married, Male, Without Children	6.1%	88,000	22.7%	16.4%	30.5%	20,000	10.9%
Never Married, Female, With Children	3.4%	49,700	23.3%	15.7%	33.2%	11,600	6.3%
Never Married, Female, Without Children	4.4%	63,300	21.6%	15.5%	29.2%	13,700	7.5%
Div./Sep./Wid., Male, With Children	1.2%	17,400	34.0%	20.8%	50.3%	5,900	3.2%
Div./Sep./Wid., Male, Without Children	2.7%	39,600	16.2%	9.4%	26.7%	6,400	3.5%
Div./Sep./Wid., Female, With Children	2.6%	38,400	20.4%	13.4%	29.8%	7,800	4.3%
Div./Sep./Wid., Female, Without Children	2.7%	39,800	12.4%	7.4%	20.0%	4,900	2.7%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

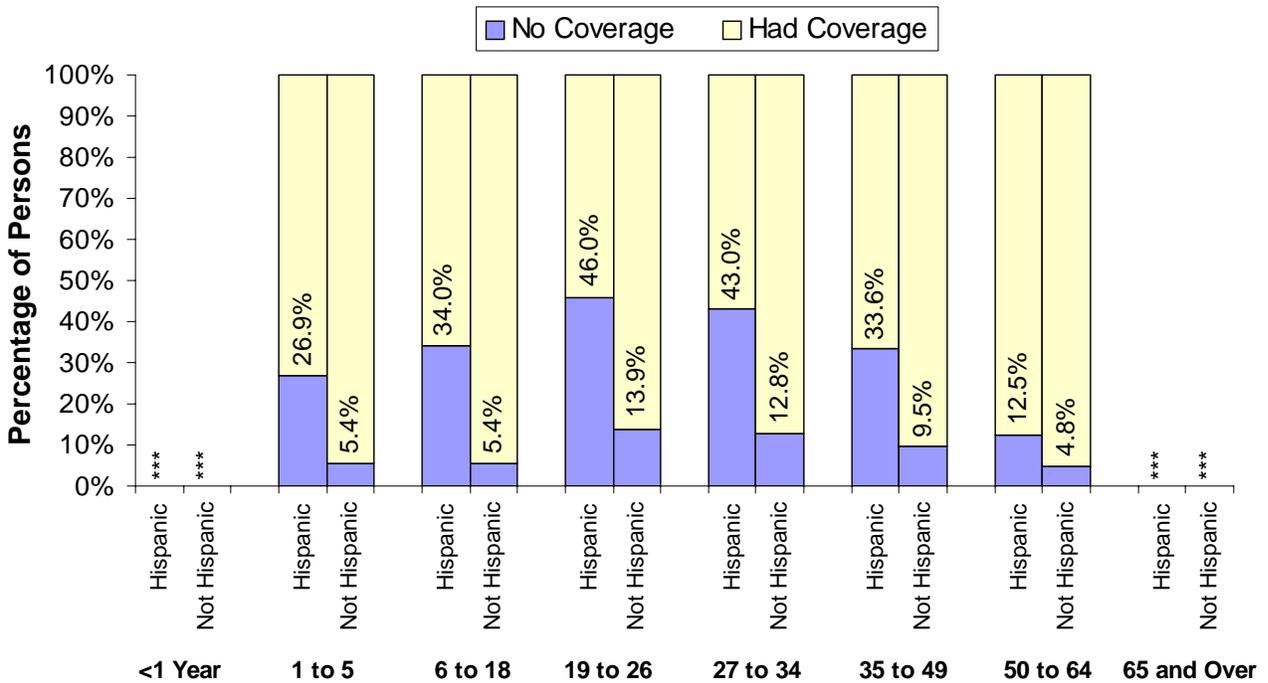
2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.



Figure 12.1 Health Insurance Coverage by Hispanic or Latino Ethnicity and Age, Utah, 2004

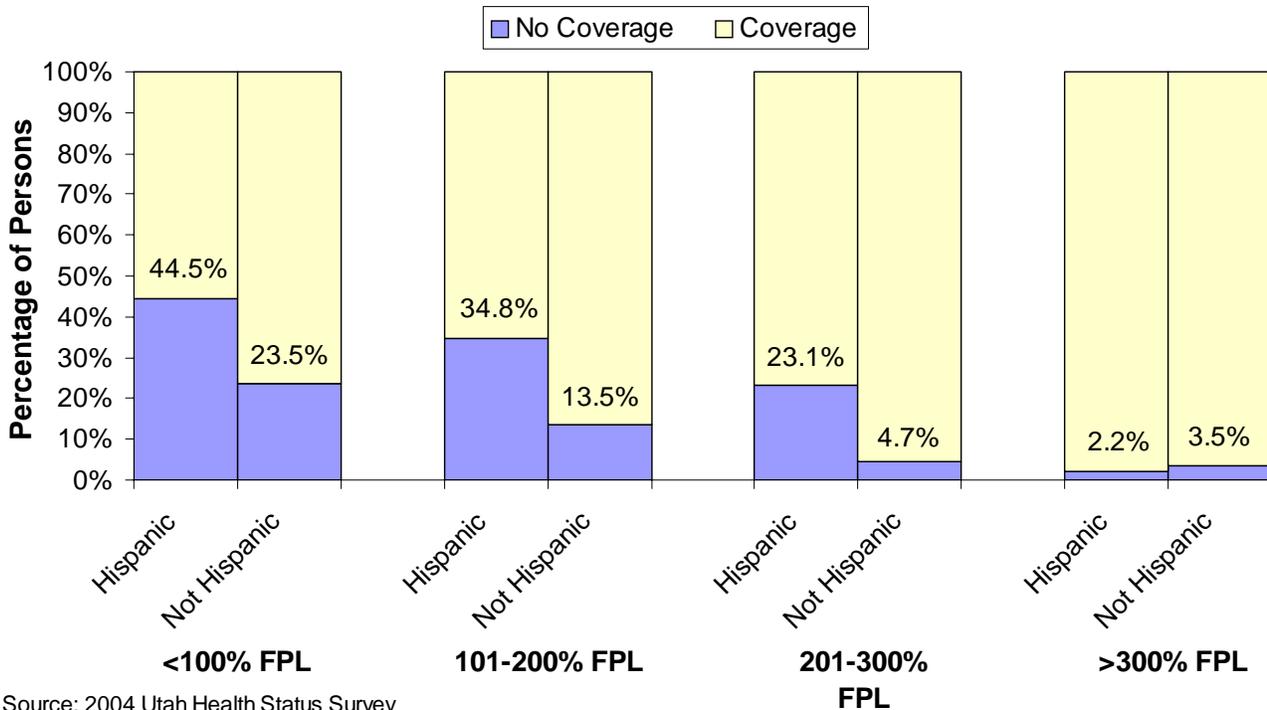


Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

- Utahns who were of Hispanic or Latino ethnicity were nearly five times more likely to lack health insurance coverage than non-Hispanic Utahns (33.0% vs. 7.7%).
- Regardless of age or sex, Hispanic or Latino persons were substantially more likely to be uninsured than non-Hispanic persons.
- The likelihood of lacking health insurance coverage was highest for those aged 19 to 34, independent of Hispanic or Latino ethnicity status. However, the uninsured rate for Hispanics was higher than non-Hispanics for these age groups.



Figure 12.2 Health Insurance Coverage by Hispanic or Latino Ethnicity and Poverty Status, Utah, 2004



Source: 2004 Utah Health Status Survey

Note: The federal poverty level (FPL) for 2004 was \$18,850 for a family of four.

- The percentage of uninsured for those living below 100% of poverty was nearly double for persons who were Hispanic or Latino in comparison to non-Hispanics (44.5% vs. 23.5%).
- For those living above 300% of poverty, non-Hispanics were slightly more likely to lack health insurance coverage than Hispanic or Latino persons.

# A Profile of Utahns Without Coverage



**Table 12. Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity and Hispanic or Latino Ethnicity by Sex, Age Group, Sex by Age Group, Poverty Status, and Presence of Children in the Household, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Population	100.0%	2,389,039	10.2%	8.9%	11.6%	243,300	100.0%
Hispanic or Latino Ethnicity							
Hispanic or Latino	10.6%	253,073	33.0%	26.3%	40.5%	83,500	33.6%
Not Hispanic or Latino	89.4%	2,135,966	7.7%	6.6%	8.9%	164,800	66.4%
Total, All Utahns	100.0%	2,389,039	10.2%	8.9%	11.6%	243,300	100.0%
Hispanic or Latino Ethnicity by Sex							
Hispanic, Male	5.7%	135,524	32.7%	25.4%	41.0%	44,400	17.9%
Female	4.9%	117,549	33.7%	26.3%	41.9%	39,600	15.9%
Not Hispanic, Male	44.5%	1,063,791	7.9%	6.6%	9.4%	84,400	33.9%
Female	44.9%	1,072,175	7.5%	6.4%	8.8%	80,300	32.3%
Total, All Utahns	100.0%	2,389,039	10.2%	8.9%	11.6%	243,300	100.0%
Hispanic or Latino Ethnicity by Age Group							
Hispanic, Under 1 Year Old	0.2%	4,800	***	***	***	***	***
1 to 5	1.3%	32,200	26.9%	16.5%	40.7%	8,700	3.5%
6 to 18	2.7%	65,400	34.0%	24.5%	45.0%	22,200	9.1%
19 to 26	1.3%	30,300	46.0%	30.3%	62.5%	13,900	5.7%
27 to 34	1.8%	43,700	43.0%	31.6%	55.2%	18,800	7.7%
35 to 49	1.5%	36,000	33.6%	22.6%	46.6%	12,100	5.0%
50 to 64	0.7%	17,800	12.5%	5.5%	26.0%	2,200	0.9%
65 and Over	0.3%	6,300	***	***	***	***	***
Not Hispanic, Under 1 Year Old	1.5%	34,800	***	***	***	***	***
1 to 5	8.2%	196,400	5.4%	3.3%	8.5%	10,500	4.3%
6 to 18	19.4%	462,400	5.4%	3.8%	7.4%	24,700	10.2%
19 to 26	11.4%	272,900	13.9%	11.1%	17.3%	37,900	15.5%
27 to 34	12.6%	301,300	12.8%	10.1%	16.3%	38,700	15.9%
35 to 49	16.3%	389,700	9.5%	7.5%	12.0%	37,000	15.2%
50 to 64	13.0%	311,300	4.8%	3.5%	6.6%	15,000	6.2%
65 and Over	7.7%	183,700	***	***	***	***	***
Total, All Utahns	100.0%	2,389,000	10.2%	8.9%	11.6%	243,300	100.0%
Hispanic or Latino Ethnicity by Sex and Age Group							
Hispanic, Male, Under 1 Year Old	0.1%	1,800	***	***	***	***	***
1 to 5	0.8%	19,500	23.9%	12.4%	40.9%	4,700	1.9%
6 to 18	1.4%	33,600	35.4%	24.3%	48.4%	11,900	4.9%
19 to 26	0.6%	15,000	40.6%	23.5%	60.2%	6,100	2.5%
27 to 34	1.0%	24,600	43.5%	30.0%	58.0%	10,700	4.4%
35 to 49	0.7%	17,700	34.2%	20.9%	50.7%	6,100	2.5%
50 to 64	0.4%	9,700	***	***	***	***	***
65 and Over	0.1%	1,800	***	***	***	***	***
Hispanic, Female, Under 1 Year Old	0.1%	3,000	***	***	***	***	***
1 to 5	0.5%	12,700	31.6%	17.7%	49.8%	4,000	1.6%
6 to 18	1.3%	31,800	32.4%	21.6%	45.5%	10,300	4.2%
19 to 26	0.6%	15,300	52.5%	29.2%	74.8%	8,000	3.3%
27 to 34	0.8%	19,100	42.4%	27.7%	58.5%	8,100	3.3%
35 to 49	0.8%	18,400	32.9%	20.6%	48.1%	6,100	2.5%
50 to 64	0.3%	8,000	***	***	***	***	***
65 and Over	0.2%	4,600	***	***	***	***	***

See footnotes at end of table.

# A Profile of Utahns Without Coverage



**Table 12 (continued). Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity and Hispanic or Latino Ethnicity by Sex, Age Group, Sex by Age Group, Poverty Status, and Presence of Children in the Household, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Confidence Bounds Upper		
<b>Hispanic or Latino Ethnicity by Sex and Age Group (continued)</b>							
Not Hispanic, Male, Under 1 Year Old	0.7%	16,600	***	***	***	***	***
1 to 5	4.3%	102,600	4.6%	2.6%	7.8%	4,700	1.9%
6 to 18	9.9%	236,100	5.5%	3.6%	8.2%	12,900	5.3%
19 to 26	5.4%	128,700	15.3%	11.4%	20.3%	19,700	8.0%
27 to 34	6.6%	158,600	13.1%	9.6%	17.5%	20,700	8.5%
35 to 49	8.3%	197,600	9.6%	7.2%	12.8%	19,000	7.8%
50 to 64	6.5%	154,900	5.6%	3.6%	8.7%	8,700	3.6%
65 and Over	3.6%	85,300	***	***	***	***	***
Not Hispanic, Female, Under 1 Year Old	0.8%	18,200	***	***	***	***	***
1 to 5	3.9%	93,800	6.2%	3.4%	11.1%	5,900	2.4%
6 to 18	9.5%	226,300	5.2%	3.5%	7.6%	11,800	4.8%
19 to 26	6.0%	144,200	12.6%	9.4%	16.7%	18,200	7.5%
27 to 34	6.0%	142,700	12.6%	9.3%	16.8%	18,000	7.4%
35 to 49	8.0%	192,200	9.4%	7.1%	12.2%	18,000	7.4%
50 to 64	6.5%	156,400	4.1%	2.7%	6.0%	6,300	2.6%
65 and Over	4.1%	98,500	***	***	***	***	***
<b>Total, All Utahns</b>	<b>100.0%</b>	<b>2,389,000</b>	<b>10.2%</b>	<b>8.9%</b>	<b>11.6%</b>	<b>243,300</b>	<b>100.0%</b>
<b>Hispanic or Latino Ethnicity by Poverty Status</b>							
Hispanic, <100% FPL	2.5%	60,000	44.5%	26.6%	64.0%	26,700	11.6%
101-200% FPL	3.3%	79,900	34.8%	24.2%	47.2%	27,800	12.0%
201-300% FPL	1.1%	25,400	23.1%	9.9%	45.1%	5,900	2.6%
>300% FPL	1.7%	41,400	2.2%	0.7%	6.1%	900	0.4%
Not Hispanic, <100% FPL	7.1%	170,800	23.5%	17.6%	30.6%	40,100	17.4%
101-200% FPL	21.8%	520,500	13.5%	10.5%	17.3%	70,400	30.5%
201-300% FPL	24.2%	578,300	4.7%	3.2%	6.7%	27,000	11.7%
>300% FPL	38.2%	912,800	3.5%	2.5%	5.0%	32,300	14.0%
<b>Total, All Utahns</b>	<b>100.0%</b>	<b>2,389,000</b>	<b>10.2%</b>	<b>8.9%</b>	<b>11.6%</b>	<b>243,300</b>	<b>100.0%</b>
<b>Hispanic or Latino Ethnicity by Children in Household</b>							
Hispanic, With Children	8.4%	200,700	37.0%	29.3%	45.5%	74,300	30.4%
Without Children	1.6%	37,400	12.2%	5.5%	24.8%	4,600	1.9%
Not Hispanic, With Children	59.3%	1,416,900	8.0%	6.5%	9.7%	112,900	46.1%
Without Children	30.7%	734,000	7.2%	5.9%	8.9%	53,000	21.7%
<b>Total, All Utahns</b>	<b>100.0%</b>	<b>2,389,000</b>	<b>10.2%</b>	<b>8.9%</b>	<b>11.6%</b>	<b>243,300</b>	<b>100.0%</b>

1 Population estimates of sex and ethnicity based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

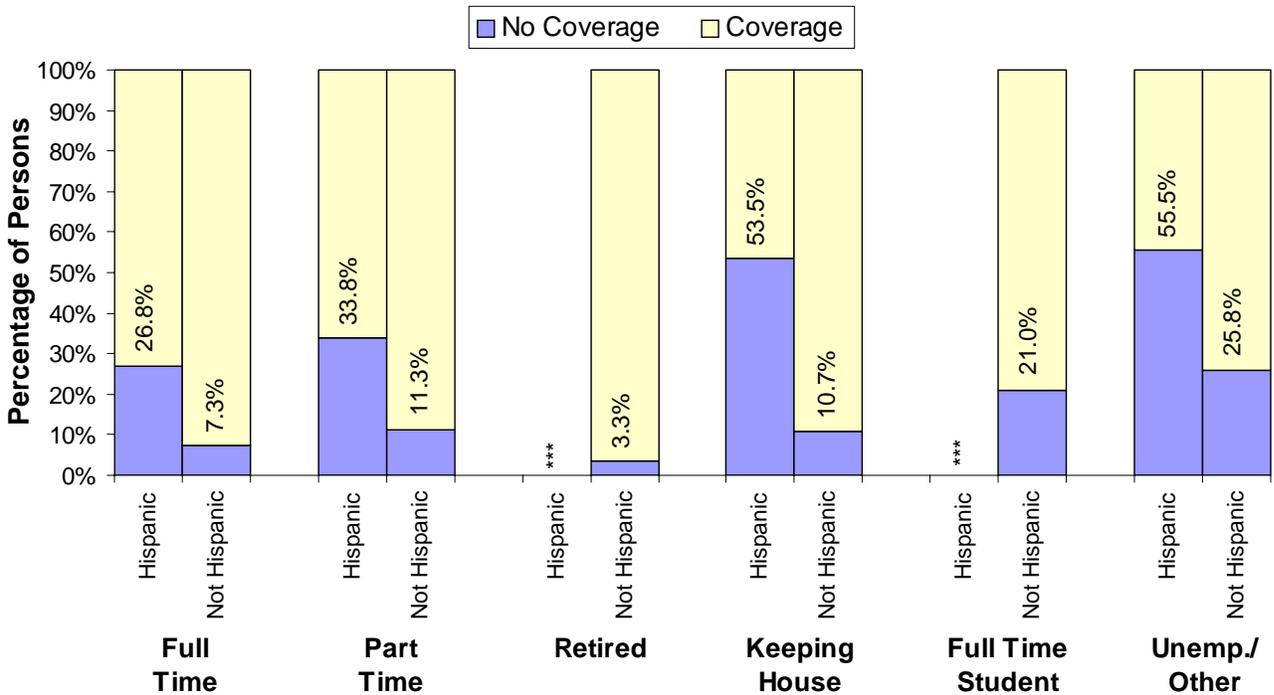
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Non-Hispanic persons with children in the household were three times as likely to lack health insurance coverage as non-Hispanic persons with no children in the household (37.0% and 12.2% respectively). This association does not hold true for Hispanic persons.



Figure 13.1 Health Insurance Coverage by Hispanic or Latino Ethnicity and Employment Status, Utah Adults Aged 19-64, 2004



Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

- Among the employment groups with enough data to report, Hispanic or Latino persons had significantly higher rates of being uninsured.
- Hispanic or Latino adults who worked either full time or part time were about three times more likely than their non-Hispanic counterparts to be uninsured.
- Over half of Hispanic or Latino persons who were keeping house lacked health insurance coverage. This is compared to 10.7% of non-Hispanics keeping house.

# A Profile of Utahns Without Coverage



**Table 13. Percentage of Persons With No Health Insurance Coverage by Hispanic or Latino Ethnicity by Employment Status, Self-employment Status, and Education Level, Utah Adults, Aged 19 to 64, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
<b>Hispanic or Latino Ethnicity by Employment Status</b>							
Hispanic, Full Time	5.1%	74,200	26.8%	19.0%	36.3%	19,900	11.3%
Hispanic, Part Time	1.4%	20,700	33.8%	21.1%	49.3%	7,000	4.0%
Hispanic, Retired	***	***	***	***	***	***	***
Hispanic, Keeping House	1.1%	15,600	53.5%	36.7%	69.6%	8,300	4.7%
Hispanic, Full Time Student	0.2%	2,200	***	***	***	***	***
Hispanic, Unemployed/Other	1.0%	14,700	55.5%	36.8%	72.7%	8,200	4.7%
Not Hispanic, Full Time	52.7%	765,200	7.3%	6.0%	8.8%	55,900	31.7%
Not Hispanic, Part Time	16.6%	241,500	11.3%	8.6%	14.6%	27,200	15.4%
Not Hispanic, Retired	3.3%	48,600	3.3%	1.3%	8.2%	1,600	0.9%
Not Hispanic, Keeping House	9.5%	137,500	10.7%	7.7%	14.7%	14,700	8.3%
Not Hispanic, Full Time Student	2.2%	31,500	21.0%	12.8%	32.5%	6,600	3.7%
Not Hispanic, Unemployed/Other	6.9%	99,600	25.8%	20.3%	32.3%	25,700	14.6%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Hispanic or Latino Ethnicity by Self-employment Status</b>							
Hispanic, Self-employed	0.7%	9,900	25.8%	11.6%	47.9%	2,600	1.7%
Hispanic, Not Self-employed	8.4%	121,400	32.0%	24.0%	41.1%	38,800	25.3%
Not Hispanic, Self-employed	13.6%	197,200	16.1%	12.3%	20.8%	31,800	20.8%
Not Hispanic, Not Self-employed	77.4%	1,122,900	7.1%	5.9%	8.6%	80,000	52.2%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Hispanic or Latino Ethnicity by Education Level</b>							
Hispanic, <H.S.	2.8%	40,800	51.8%	38.4%	65.0%	21,200	11.9%
Hispanic, H.S. Grad/Some College	4.4%	64,400	29.7%	20.6%	40.6%	19,100	10.7%
Hispanic, Tech/Voc Degree	0.8%	10,900	22.6%	9.6%	44.4%	2,500	1.4%
Hispanic, 4 Yr+ College Degree	0.9%	13,200	22.9%	11.0%	41.4%	3,000	1.7%
Not Hispanic, <H.S.	2.5%	36,700	25.7%	17.1%	36.7%	9,400	5.3%
Not Hispanic, H.S. Grad/Some College	49.9%	723,600	12.5%	10.6%	14.7%	90,500	50.6%
Not Hispanic, Tech/Voc Degree	8.8%	128,400	8.8%	5.9%	13.0%	11,300	6.3%
Not Hispanic, 4 Yr+ College Degree	29.9%	433,500	5.0%	3.7%	6.9%	21,900	12.2%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Hispanic or Latino persons who were not self-employed reported higher levels of being uninsured than self-employed Hispanics. In contrast, self-employed non-Hispanic persons had higher levels of being uninsured.
- Lower levels of education were associated with lower levels of health insurance coverage, regardless of Hispanic or Latino ethnicity. However, this association was stronger for Hispanics than for non-Hispanics.

# A Profile of Utahns Without Coverage



**Table 14. Percentage of Persons With No Health Insurance Coverage by Race, Utah Residents, 2003-2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance			
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>
			Confidence Bounds			
			Lower	Upper		
2003-2004 Utah Population	100.0%	2,441,400	9.6%	8.8%	10.5%	234,900
Race <sup>5</sup>						
American Indian/Alaska Native	1.0%	23,200	11.4%	6.3%	19.7%	2,600
Asian	1.3%	32,000	6.9%	3.3%	13.7%	2,200
Black or African American	0.9%	22,500	18.8%	10.0%	32.6%	4,200
Native Hawaiian/Other Pacific Islander	1.1%	26,400	10.4%	4.7%	21.5%	2,800
Some Other Race	5.4%	130,600	18.7%	13.4%	25.4%	24,400
White	87.5%	2,137,200	8.8%	8.0%	9.7%	188,100
Total, All Utahns 2003-2004	100.0%	2,441,400	9.6%	8.8%	10.5%	234,900

1 Total population estimates based on the average of 2003 and 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; race estimates based on the 2003 and 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

5 An individual may have indicated multiple race/ethnic categories.

\*\*\* Insufficient sample size for calculation of population estimates.

Note: Population and survey estimates for this table are based on two years of data combined in order to increase sample size. More detailed information on race will be released in another report based on a specific oversample of racial minorities which was conducted in 2004. For more information please contact the Office of Public Health Assessment.

- Health insurance coverage varied considerably by race with Asians being the least likely to be uninsured and Blacks or African Americans being the most likely to lack coverage.
- The “Some Other Race” category is often selected by survey respondents who have indicated they are Hispanic or Latino.

# A Profile of Utahns Without Coverage



**Table 15. Percentage of Persons With No Health Insurance Coverage**  
 by Residence in Wasatch Front and Residence in Wasatch Front by Sex, Age Group, Sex by Age Group,  
 and Presence of Children in the Household, Utah Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Lower	Confidence Bounds	Upper		
2004 Utah Population	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
Residence in Wasatch Front							
Wasatch Front	75.9%	1,874,000	9.6%	8.1%	11.4%	180,000	71.6%
Non-Wasatch Front	24.1%	595,200	12.0%	10.1%	14.2%	71,300	28.4%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%
Wasatch Front by Sex							
Wasatch Front, Male	38.3%	945,800	9.9%	8.1%	11.9%	93,300	37.1%
Wasatch Front, Female	37.6%	928,300	9.3%	7.8%	11.2%	86,700	34.5%
Non-Wasatch Front, Male	12.0%	297,200	12.4%	10.2%	15.1%	36,900	14.7%
Non-Wasatch Front, Female	12.1%	298,000	11.6%	9.6%	13.9%	34,500	13.7%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%
Wasatch Front by Age Group							
Wasatch Front, Under 1 Year Old	1.3%	33,200	***	***	***	***	***
Wasatch Front, 1 to 5	7.4%	183,900	7.7%	5.0%	11.8%	14,100	5.6%
Wasatch Front, 6 to 18	16.6%	409,100	8.1%	6.0%	11.0%	33,200	13.3%
Wasatch Front, 19 to 26	9.5%	235,300	15.3%	11.7%	19.7%	35,900	14.3%
Wasatch Front, 27 to 34	11.6%	285,800	15.7%	12.3%	19.8%	44,800	17.9%
Wasatch Front, 35 to 49	13.6%	335,200	11.2%	8.6%	14.4%	37,600	15.0%
Wasatch Front, 50 to 64	10.4%	256,300	4.5%	3.0%	6.8%	11,600	4.6%
Wasatch Front, 65 and Over	5.4%	134,100	***	***	***	***	***
Non-Wasatch Front, Under 1 Year Old	0.3%	7,800	5.2%	1.6%	15.6%	400	0.2%
Non-Wasatch Front, 1 to 5	2.2%	54,100	9.6%	6.1%	14.7%	5,200	2.1%
Non-Wasatch Front, 6 to 18	5.5%	136,600	10.4%	7.2%	14.6%	14,100	5.6%
Non-Wasatch Front, 19 to 26	3.2%	79,100	22.5%	17.8%	28.1%	17,800	7.1%
Non-Wasatch Front, 27 to 34	2.9%	71,300	20.0%	14.6%	26.7%	14,300	5.7%
Non-Wasatch Front, 35 to 49	4.2%	102,900	12.5%	9.2%	16.8%	12,900	5.2%
Non-Wasatch Front, 50 to 64	3.4%	83,500	7.9%	5.7%	11.0%	6,600	2.6%
Non-Wasatch Front, 65 and Over	2.5%	61,100	***	***	***	***	***
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%
Wasatch Front by Sex by Age Group							
Wasatch Front, Male, Under 1 Year Old	0.6%	15,200	***	***	***	***	***
Wasatch Front, Male, 1 to 5	4.0%	100,000	6.0%	3.3%	10.7%	6,000	2.4%
Wasatch Front, Male, 6 to 18	8.5%	209,200	8.4%	5.9%	12.0%	17,600	7.0%
Wasatch Front, Male, 19 to 26	4.5%	111,700	15.4%	10.8%	21.6%	17,200	6.9%
Wasatch Front, Male, 27 to 34	6.2%	152,300	16.8%	12.6%	22.0%	25,500	10.2%
Wasatch Front, Male, 35 to 49	6.8%	168,400	11.4%	8.3%	15.4%	19,200	7.7%
Wasatch Front, Male, 50 to 64	5.2%	129,400	5.9%	3.4%	9.8%	7,600	3.0%
Wasatch Front, Male, 65 and Over	2.4%	59,200	***	***	***	***	***
Wasatch Front, Female, Under 1 Year Old	0.7%	18,000	***	***	***	***	***
Wasatch Front, Female, 1 to 5	3.4%	83,900	9.7%	5.9%	15.8%	8,200	3.3%
Wasatch Front, Female, 6 to 18	8.1%	200,000	7.8%	5.4%	11.2%	15,600	6.2%
Wasatch Front, Female, 19 to 26	5.0%	123,600	15.1%	10.9%	20.6%	18,700	7.5%
Wasatch Front, Female, 27 to 34	5.4%	133,400	14.5%	10.6%	19.4%	19,300	7.7%
Wasatch Front, Female, 35 to 49	6.8%	166,800	11.0%	8.2%	14.7%	18,400	7.3%
Wasatch Front, Female, 50 to 64	5.1%	126,900	3.1%	1.7%	5.8%	4,000	1.6%
Wasatch Front, Female, 65 and Over	3.0%	74,900	***	***	***	***	***
Non-Wasatch Front, Male, Under 1 Year Old	0.1%	3,600	9.8%	2.6%	30.4%	400	0.2%
Non-Wasatch Front, Male, 1 to 5	1.1%	27,200	12.7%	7.7%	20.3%	3,500	1.4%
Non-Wasatch Front, Male, 6 to 18	2.9%	70,600	10.4%	6.9%	15.4%	7,300	2.9%
Non-Wasatch Front, Male, 19 to 26	1.5%	37,800	27.1%	20.0%	35.6%	10,200	4.1%
Non-Wasatch Front, Male, 27 to 34	1.5%	37,500	19.2%	12.9%	27.7%	7,200	2.9%
Non-Wasatch Front, Male, 35 to 49	2.1%	52,600	11.9%	8.4%	16.8%	6,300	2.5%
Non-Wasatch Front, Male, 50 to 64	1.6%	39,300	6.2%	3.8%	9.7%	2,400	1.0%
Non-Wasatch Front, Male, 65 and Over	1.2%	30,100	***	***	***	***	***

See footnotes at end of table.

# A Profile of Utahns Without Coverage



**Table 15 (continued). Percentage of Persons With No Health Insurance Coverage by Residence in Wasatch Front and Residence in Wasatch Front by Sex, Age Group, Sex by Age Group, and Presence of Children in the Household, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds				
			Lower	Upper			
Wasatch Front by Sex by Age Group (continued)							
Non-Wasatch Front, Female, Under 1 Year Old	0.2%	4,100	***	***	***	***	***
1 to 5	1.1%	26,900	6.4%	3.6%	11.3%	1,700	0.7%
6 to 18	2.7%	66,000	10.3%	6.9%	15.0%	6,800	2.7%
19 to 26	1.7%	41,300	18.2%	12.8%	25.4%	7,500	3.0%
27 to 34	1.4%	33,800	20.9%	14.6%	29.0%	7,100	2.8%
35 to 49	2.0%	50,300	13.1%	9.4%	17.9%	6,600	2.6%
50 to 64	1.8%	44,200	9.5%	6.4%	13.9%	4,200	1.7%
65 and Over	1.3%	30,900	***	***	***	***	***
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%
Residence by Presence of Children in Household							
Wasatch Front, With Children	51.8%	1,278,300	10.7%	8.7%	13.1%	137,300	54.6%
Without Children	24.1%	595,600	7.2%	5.5%	9.4%	42,700	17.0%
Non-Wasatch Front, With Children	16.2%	399,000	13.2%	10.6%	16.4%	52,800	21.0%
Without Children	8.0%	196,300	9.4%	7.4%	12.0%	18,500	7.4%
Total, All Utahns	100.0%	2,469,200	10.2%	8.9%	11.6%	251,500	100.0%

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

Note: Wasatch Front is defined as Utahns who live in Davis, Salt Lake, Utah, and Weber counties. Residents in all other counties are considered non-Wasatch Front residents.

- Utahns living along the Wasatch Front were significantly more likely to have health insurance coverage than those in more rural areas (9.6% vs. 12.0% uninsured).
- Males aged 19 to 26 years (27.1%) and females aged 27 to 34 (20.9%) who did not live along the Wasatch Front were the most likely to be uninsured.

# A Profile of Utahns Without Coverage



**Table 16. Percentage of Persons With No Health Insurance Coverage**  
by Residence in Wasatch Front by Employment Status, Self-employment Status, and Education Level,  
Utah Adults Aged 19 to 64, 2004

Demographic Subgroup	Population Size		Survey Estimates of Adults Aged 19 to 64 Without Health Insurance				
	Percentage Distribution	Number of Adults Aged 19-64 <sup>1</sup>	Percentage of Adults Aged 19-64 <sup>2</sup>			Number of Adults Aged 19-64 <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Lower	Confidence Bounds	Upper		
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
<b>Wasatch Front by Employment Status</b>							
Wasatch Front, Full Time	44.5%	645,400	8.3%	6.6%	10.3%	53,500	30.3%
Wasatch Front, Part Time	14.0%	203,500	11.8%	8.6%	16.0%	24,000	13.6%
Wasatch Front, Retired	2.4%	34,700	***	***	***	***	***
Wasatch Front, Keeping House	8.2%	118,500	14.7%	10.7%	19.8%	17,400	9.9%
Wasatch Front, Full Time Student	1.8%	26,500	17.4%	9.1%	30.5%	4,600	2.6%
Wasatch Front, Unemployed/Other	5.9%	85,900	30.3%	23.4%	38.1%	26,000	14.7%
<b>Non-Wasatch Front</b>							
Non-Wasatch Front, Full Time	13.2%	191,900	11.5%	9.2%	14.3%	22,100	12.5%
Non-Wasatch Front, Part Time	4.0%	58,500	18.7%	14.2%	24.2%	10,900	6.2%
Non-Wasatch Front, Retired	0.9%	13,700	4.6%	1.6%	12.4%	600	0.3%
Non-Wasatch Front, Keeping House	2.4%	34,700	14.0%	9.5%	20.3%	4,900	2.8%
Non-Wasatch Front, Full Time Student	0.5%	6,800	45.7%	26.6%	66.1%	3,100	1.8%
Non-Wasatch Front, Unemployed/Other	2.2%	31,400	26.8%	20.0%	34.9%	8,400	4.8%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Wasatch Front by Self-employment Status</b>							
Wasatch Front, Self-employed	10.7%	155,100	16.7%	12.1%	22.5%	25,800	16.8%
Wasatch Front, Not Self-employed	66.5%	965,900	8.5%	6.9%	10.6%	82,500	53.7%
<b>Non-Wasatch Front</b>							
Non-Wasatch Front, Self-employed	3.6%	51,700	17.7%	12.6%	24.3%	9,200	6.0%
Non-Wasatch Front, Not Self-employed	19.2%	278,700	13.0%	10.6%	15.9%	36,200	23.6%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%
<b>Wasatch Front by Education Level</b>							
Wasatch Front, <H.S.	4.1%	59,200	40.8%	30.4%	52.1%	24,100	13.4%
Wasatch Front, H.S. Grad/Some College	40.6%	589,100	13.2%	10.8%	16.0%	77,700	43.2%
Wasatch Front, Tech/Voc Degree	7.3%	105,600	9.2%	5.8%	14.3%	9,700	5.4%
Wasatch Front, 4 Yr+ College Degree	24.9%	362,100	5.0%	3.5%	7.2%	18,200	10.1%
<b>Non-Wasatch Front</b>							
Non-Wasatch Front, <H.S.	1.3%	18,900	32.6%	22.5%	44.6%	6,200	3.5%
Non-Wasatch Front, H.S. Grad/Some College	13.8%	200,900	16.5%	13.7%	19.8%	33,200	18.5%
Non-Wasatch Front, Tech/Voc Degree	2.3%	32,700	12.3%	7.5%	19.6%	4,000	2.2%
Non-Wasatch Front, 4 Yr+ College Degree	5.7%	83,000	7.9%	5.3%	11.6%	6,600	3.7%
Total, All Utahns, Aged 19-64	100.0%	1,451,400	12.5%	11.1%	14.1%	181,500	100.0%

1 Total population estimate based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all other population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

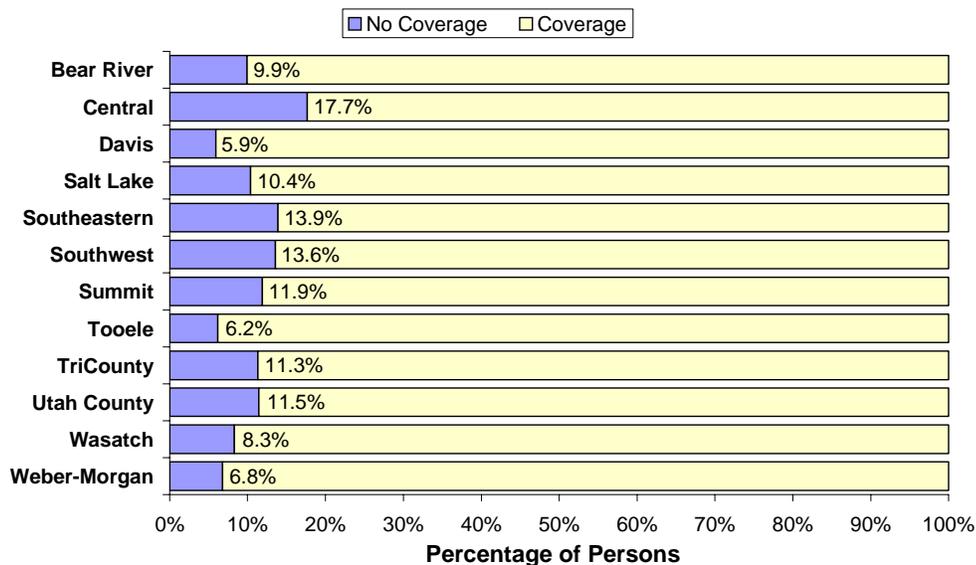
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Among Utah adults who were employed part time, those who did not live along the Wasatch front were significantly more likely to lack health insurance coverage.

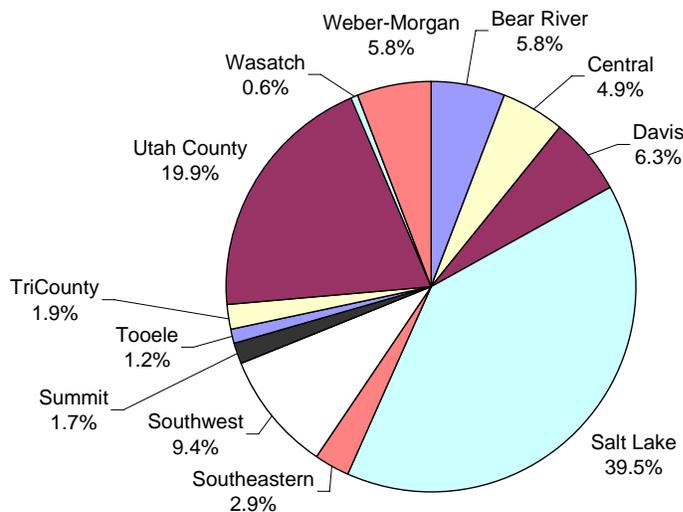


Figure 17.1 Health Insurance Coverage by Local Health District, Crude Rates, Utah, 2004



Source: 2004 Utah Health Status Survey

Figure 17.2 Percentage Distribution of Persons With No Health Insurance Coverage by Local Health District, Crude Rates, Utah, 2004



Source: 2004 Utah Health Status Survey

- Persons living in Central Utah Local Health District were the most likely to lack health insurance coverage (17.7%).
- Persons living in Davis (5.9%), Tooele (6.2%), and Weber-Morgan (6.8%) Local Health Districts were the least likely to lack health insurance coverage.

# A Profile of Utahns Without Coverage



**Table 17. Percentage of Persons With No Health Insurance Coverage by Local Health District, Crude and Age-adjusted Rates, Utah, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Lower	Confidence Bounds	Upper		
2004 Utah Population, Crude Rates	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
Local Health District, Crude Rates							
Bear River	5.9%	146,905	9.9%	6.5%	14.9%	14,600	5.8%
Central	2.8%	70,295	17.7%	13.0%	23.5%	12,400	4.9%
Davis	10.9%	268,916	5.9%	3.4%	10.1%	15,900	6.3%
Salt Lake	38.7%	955,166	10.4%	8.3%	12.9%	99,400	39.5%
Southeastern	2.1%	52,842	13.9%	9.0%	20.8%	7,300	2.9%
Southwest	7.0%	173,230	13.6%	9.2%	19.7%	23,600	9.4%
Summit	1.4%	35,090	11.9%	7.4%	18.6%	4,200	1.7%
Tooele	2.0%	50,075	6.2%	3.7%	10.1%	3,100	1.2%
TriCounty	1.7%	42,111	11.3%	8.1%	15.7%	4,800	1.9%
Utah County	17.7%	437,627	11.5%	8.1%	16.0%	50,100	19.9%
Wasatch	0.8%	19,177	8.3%	4.9%	13.9%	1,600	0.6%
Weber-Morgan	8.8%	217,796	6.8%	3.7%	12.0%	14,700	5.8%
Total, All Utahns, Crude Rates	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
2004 Utah Population, Age-adjusted Rates	100.0%	2,469,230	9.5%	8.3%	10.8%		
Local Health District, Age-adjusted Rates							
Bear River	5.9%	146,905	8.5%	5.6%	12.9%		
Central	2.8%	70,295	18.3%	13.7%	24.2%		
Davis	10.9%	268,916	5.6%	3.3%	9.3%		
Salt Lake	38.7%	955,166	9.6%	7.7%	11.9%		
Southeastern	2.1%	52,842	13.6%	8.8%	20.5%		
Southwest	7.0%	173,230	13.7%	9.4%	19.7%		
Summit	1.4%	35,090	11.0%	7.0%	16.9%		
Tooele	2.0%	50,075	5.8%	3.6%	9.4%		
TriCounty	1.7%	42,111	11.0%	7.9%	15.0%		
Utah County	17.7%	437,627	10.8%	7.7%	14.9%		
Wasatch	0.8%	19,177	8.1%	4.8%	13.5%		
Weber-Morgan	8.8%	217,796	6.2%	3.5%	10.8%		
Total, All Utahns, Age-adjusted Rates	100.0%	2,469,230	9.5%	8.3%	10.8%		

1 Population estimates based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns do not sum to the total because of missing values on the grouping variables.

- Health insurance coverage is related to age. For instance, nearly all persons aged 65 or over have coverage. In Utah, non-Wasatch Front counties have higher proportions of residents aged 65 or over. Thus, the crude uninsured rate might be improved merely because they have more residents on Medicare.
- The age-adjusted uninsured rates reported above are hypothetical rates that estimates what the uninsured rate for each geographic area would be if that area had an age distribution identical to the U.S. 2000 age distribution. Thus, it removes the influence of the population age distribution.
- If a geographic area has a high age-adjusted uninsured rate, this indicates that other (non-age-related) risk factors are responsible.



# **Lack of Coverage in Utah: The Nature of the Problem**

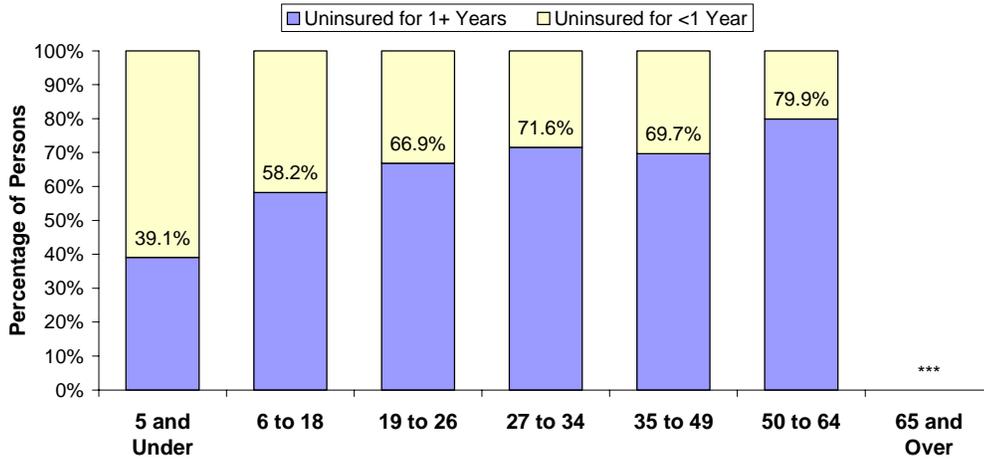




# Lack of Coverage in Utah: The Nature of the Problem

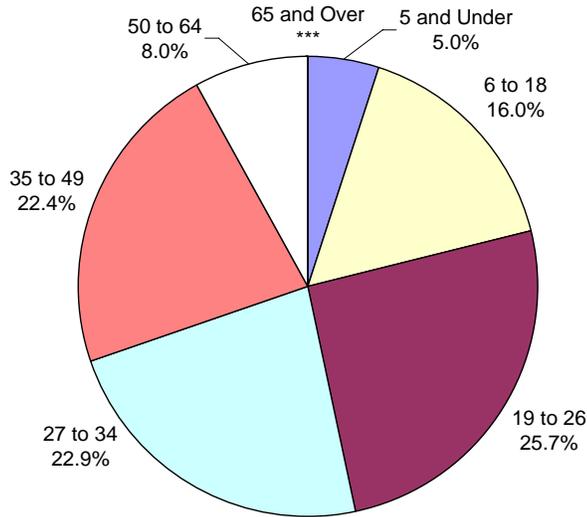


Figure 18.1 Uninsured for One Year or Longer by Age, Utah, 2004



Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

Figure 18.2 Percentage Distribution of Persons Uninsured for One Year or Longer by Age, Utah, 2004



Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate

- Utahns aged 50 to 64 were the most likely to report lacking health insurance coverage for one year or longer (79.9%).

# Lack of Coverage in Utah: The Nature of the Problem



**Table 18. Percentage of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer**

by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, Health Status, and Presence of Children in the Household, Uninsured Utah Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Confidence Bounds		
2004 Utah Uninsured Population	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%
<b>Sex</b>							
Male	51.8%	130,300	66.5%	58.9%	73.3%	86,700	52.5%
Female	48.2%	121,100	64.6%	57.2%	71.4%	78,300	47.5%
Total, All Uninsured Utahns	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	39.1%	24.5%	55.9%	8,200	5.0%
6 to 18	18.0%	45,200	58.2%	46.0%	69.5%	26,300	16.0%
19 to 26	25.0%	63,100	66.9%	55.9%	76.3%	42,200	25.7%
27 to 34	20.8%	52,500	71.6%	61.3%	80.0%	37,600	22.9%
35 to 49	20.9%	52,700	69.7%	59.1%	78.5%	36,700	22.4%
50 to 64	6.5%	16,500	79.9%	66.3%	89.0%	13,200	8.0%
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%
<b>Local Health District</b>							
Bear River	5.8%	14,600	49.6%	28.8%	70.6%	7,200	4.4%
Central	4.9%	12,400	75.2%	58.3%	86.8%	9,300	5.6%
Davis	6.3%	15,900	52.6%	25.2%	78.6%	8,400	5.1%
Salt Lake	39.5%	99,400	70.1%	59.0%	79.2%	69,700	42.2%
Southeastern	2.9%	7,300	54.9%	32.3%	75.6%	4,000	2.4%
Southwest	9.4%	23,600	80.5%	66.9%	89.4%	19,000	11.5%
Summit	1.7%	4,200	68.6%	46.2%	84.7%	2,900	1.8%
Tooele	1.2%	3,100	45.2%	24.5%	67.7%	1,400	0.8%
TriCounty	1.9%	4,800	85.0%	74.5%	91.7%	4,100	2.5%
Utah County	19.9%	50,100	57.9%	40.7%	73.4%	29,000	17.5%
Wasatch	0.6%	1,600	55.6%	27.6%	80.4%	900	0.5%
Weber-Morgan	5.9%	14,700	64.2%	35.3%	85.4%	9,400	5.7%
Total, All Uninsured Utahns	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	68,000	67.5%	54.8%	78.1%	45,900	30.0%
101-200% Federal Poverty Level	42.1%	101,000	61.2%	49.2%	72.0%	61,800	40.4%
201-300% Federal Poverty Level	14.4%	34,500	65.4%	46.2%	80.7%	22,600	14.8%
>300% Federal Poverty Level	15.2%	36,400	62.5%	46.0%	76.6%	22,800	14.9%
Total, All Uninsured Utahns	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.3%	86,300	80.2%	69.3%	87.9%	69,200	40.7%
Not Hispanic or Latino	67.7%	170,300	59.3%	51.6%	66.6%	101,000	59.3%
Total, All Uninsured Utahns	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%
<b>Employment Status</b>							
Full Time	41.7%	75,600	69.4%	61.0%	76.8%	52,500	43.1%
Part Time	19.3%	35,000	73.4%	60.2%	83.4%	25,700	21.1%
Retired	0.9%	1,600	***	***	***	***	***
Keeping House	12.3%	22,300	68.1%	53.6%	79.8%	15,200	12.5%
Full Time Student	4.2%	7,600	67.3%	42.4%	85.2%	5,100	4.2%
Unemployed/Other	18.9%	34,400	68.1%	55.7%	78.3%	23,400	19.2%
Total, All Uninsured Utahns, Aged 19-64	100.0%	181,600	70.5%	64.3%	76.1%	128,100	100.0%

See footnotes at end of table.

## Lack of Coverage in Utah: The Nature of the Problem



**Table 18 (continued). Percentage of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer**

**by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, Health Status, and Presence of Children in the Household, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>		Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			Confidence Bounds Lower	Confidence Bounds Upper			
<b>Health Status</b>							
Fair/Poor	13.9%	35,000	70.8%	58.8%	80.4%	24,800	15.1%
Good/Excellent	86.1%	216,500	64.6%	57.7%	71.0%	139,900	84.9%
Total, All Uninsured Utahns	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%
<b>Presence of Children in Household</b>							
With Children	75.6%	190,300	65.5%	57.6%	72.7%	124,700	75.6%
Without Children	24.4%	61,200	65.8%	54.9%	75.3%	40,300	24.4%
Total, All Uninsured Utahns	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

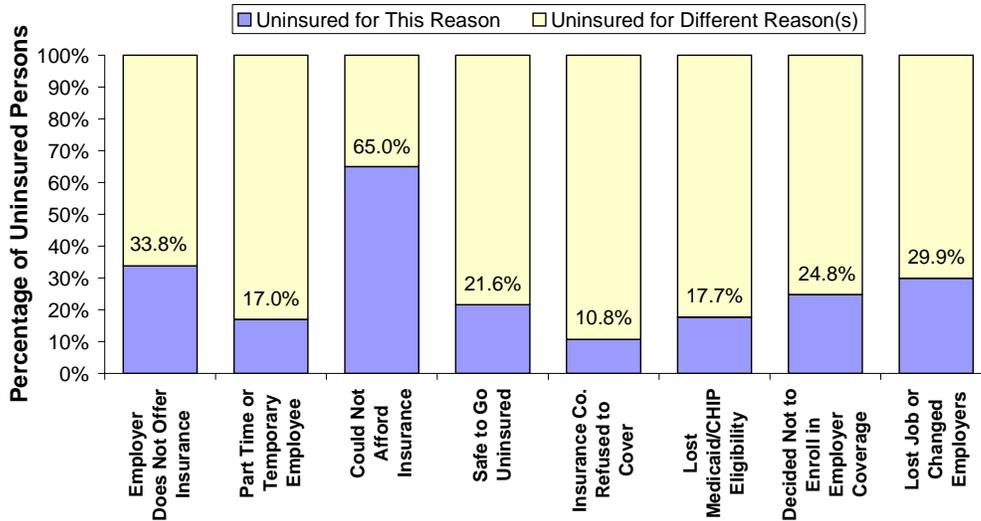
\*\*\* Insufficient sample size for calculation of population estimates.

- Among uninsured Utahns, 65.6% reported having been without health insurance for at least one year. This was up considerably from 2003 when 55.1% of uninsured Utahns had lacked health insurance coverage for one year or longer.
- Uninsured males were slightly more likely to report being uninsured for one year or more than uninsured females.
- Tooele health district had the lowest percentage of uninsured persons who reported they had been uninsured for one year or more (45.2%), followed closely by Bear River health district at 49.6%.
- 80% of uninsured Hispanic persons were uninsured for one year or longer.
- Regardless of employment status, well over two-thirds of uninsured adults aged 19-64 reported being uninsured for one year or more.

# Lack of Coverage in Utah: The Nature of the Problem

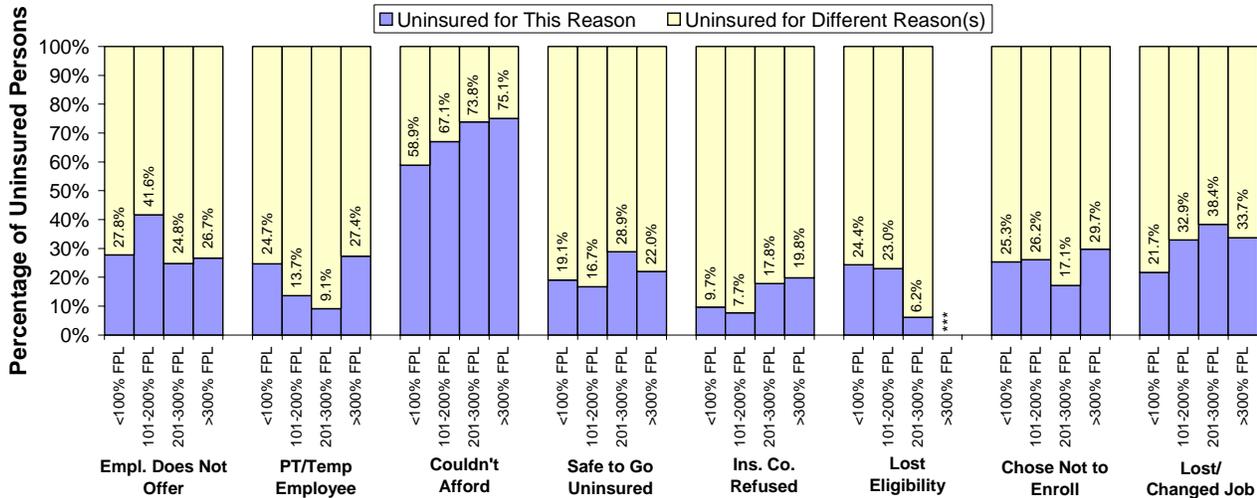


Figure 19-26.1 Reasons for Lack of Coverage, Utahns Without Health Insurance, Utah, 2004



Source: 2004 Utah Health Status Survey  
 Note: Respondents were allowed to cite more than one reason

Figure 19-26.2 Reasons for Lack of Coverage by Poverty Level, Utahns Without Health Insurance Coverage, 2004



Source: 2004 Utah Health Status Survey  
 \*\*\* Not enough data cases to provide a precise estimate  
 Note: The federal poverty level (FPL) for 2004 was \$18,850 for a family of four. Respondents were allowed to cite more than one reason.

- Sixty-five percent of those who were uninsured reported that they could not afford health insurance coverage.
- It is unclear why the proportion of uninsured Utahns who reported they could not afford health insurance coverage was higher for persons in households with incomes *above* 200% of the poverty level. It is possible that the employee portion of the premium may be higher among workers in higher-paying industries.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 19. Percentage of Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Confidence Bounds		
2004 Utah Uninsured Population	100.0%	251,500	33.8%	27.0%	41.4%	85,000	100.0%
<b>Sex</b>							
Male	51.8%	130,400	32.6%	25.4%	40.8%	42,600	50.0%
Female	48.2%	121,100	35.2%	27.4%	43.8%	42,600	50.0%
Total, All Uninsured Utahns	100.0%	251,500	33.8%	27.0%	41.4%	85,000	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	32.9%	17.3%	53.4%	6,900	8.2%
6 to 18	18.0%	45,200	25.6%	15.4%	39.4%	11,600	13.7%
19 to 26	25.0%	63,000	31.7%	21.9%	43.5%	20,000	23.7%
27 to 34	20.8%	52,400	42.9%	31.7%	54.8%	22,500	26.6%
35 to 49	20.9%	52,600	37.2%	26.5%	49.5%	19,600	23.2%
50 to 64	6.5%	16,500	23.4%	12.9%	38.6%	3,900	4.6%
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	33.8%	27.0%	41.4%	85,000	100.0%
<b>Local Health District</b>							
Bear River	5.8%	14,600	30.9%	12.2%	58.8%	4,500	5.3%
Central	4.9%	12,400	28.7%	15.8%	46.4%	3,600	4.2%
Davis	6.3%	15,900	44.1%	17.6%	74.4%	7,000	8.2%
Salt Lake	39.5%	99,400	34.4%	23.1%	47.8%	34,200	40.0%
Southeastern	2.9%	7,400	40.5%	18.1%	67.7%	3,000	3.5%
Southwest	9.4%	23,600	44.2%	23.1%	67.6%	10,400	12.2%
Summit	1.7%	4,200	18.3%	5.4%	46.8%	800	0.9%
Tooele	1.2%	3,100	45.8%	20.4%	73.7%	1,400	1.6%
TriCounty	1.9%	4,800	30.7%	17.3%	48.5%	1,500	1.8%
Utah County	19.9%	50,100	33.5%	18.4%	52.8%	16,800	19.7%
Wasatch	0.6%	1,600	***	***	***	***	***
Weber-Morgan	5.9%	14,700	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	33.8%	27.0%	41.4%	85,000	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	71,300	27.8%	16.7%	42.4%	19,800	23.8%
101-200% Federal Poverty Level	42.1%	105,900	41.6%	29.7%	54.7%	44,100	53.1%
201-300% Federal Poverty Level	14.4%	36,200	24.8%	12.7%	42.9%	9,000	10.8%
>300% Federal Poverty Level	15.2%	38,100	26.7%	13.3%	46.4%	10,200	12.3%
Total, All Uninsured Utahns	100.0%	251,500	33.8%	27.0%	41.4%	85,000	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.3%	86,300	36.4%	22.8%	52.5%	31,400	36.0%
Not Hispanic or Latino	67.7%	170,300	32.8%	25.5%	41.2%	55,900	64.0%
Total, All Uninsured Utahns	100.0%	251,500	33.8%	27.0%	41.4%	85,000	100.0%
<b>Employment Status</b>							
Full Time	41.7%	75,600	39.2%	30.8%	48.4%	29,700	48.5%
Part Time	19.3%	35,000	46.5%	34.0%	59.4%	16,300	26.6%
Retired	0.9%	1,600	***	***	***	***	***
Keeping House	12.3%	22,300	26.4%	15.3%	41.5%	5,900	9.6%
Full Time Student	4.2%	7,700	***	***	***	***	***
Unemployed/Other	18.9%	34,400	20.0%	10.9%	33.9%	6,900	11.3%
Total, All Uninsured Utahns, Aged 19-64	100.0%	181,600	36.2%	29.6%	43.3%	65,700	100.0%

See footnotes at end of table.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 19 (continued). Percentage of Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>		Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			Confidence Bounds Lower	Confidence Bounds Upper			
Health Status							
Fair/Poor	13.9%	35,000	37.2%	24.5%	51.9%	13,000	15.2%
Good/Excellent	86.1%	216,500	33.4%	26.3%	41.4%	72,400	84.8%
Total, All Uninsured Utahns	100.0%	251,500	33.8%	27.0%	41.4%	85,000	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Thirty-four percent of uninsured Utahns reported “employer does not offer” insurance as a reason they were without health insurance coverage.
- Tooele local health district had the highest percentage of uninsured persons (45.8%) who reported “employer does not offer” insurance as a reason for being uninsured.
- Among adults who were employed full time, 39.2% reported “employer did not offer” as a reason they lacked coverage.
- Utahns living between 101-200% of poverty were the most likely (41.6%) to report “employer does not offer insurance” as a reason for lacking health insurance coverage.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 20. Percentage of Persons Reporting They Are a Part Time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage**  
by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are a Part Time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Uninsured Population	100.0%	251,500	17.0%	12.2%	23.2%	42,800	100.0%
<b>Sex</b>							
Male	51.8%	130,300	17.0%	11.8%	23.9%	22,200	52.0%
Female	48.2%	121,100	17.0%	11.5%	24.2%	20,500	48.0%
Total, All Uninsured Utahns	100.0%	251,500	17.0%	12.2%	23.2%	42,800	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	10.9%	4.4%	24.6%	2,300	5.2%
6 to 18	18.0%	45,200	18.8%	10.8%	30.5%	8,500	19.3%
19 to 26	25.0%	63,100	22.0%	14.4%	32.1%	13,900	31.6%
27 to 34	20.8%	52,500	18.7%	11.4%	29.1%	9,800	22.3%
35 to 49	20.9%	52,700	13.2%	7.9%	21.4%	7,000	15.9%
50 to 64	6.5%	16,500	12.0%	5.2%	25.5%	2,000	4.5%
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	17.0%	12.2%	23.2%	42,800	100.0%
<b>Local Health District</b>							
Bear River	5.8%	14,600	35.0%	15.8%	60.7%	5,100	12.0%
Central	4.9%	12,400	11.4%	4.3%	26.9%	1,400	3.3%
Davis	6.3%	15,900	14.7%	4.8%	37.1%	2,300	5.4%
Salt Lake	39.5%	99,400	17.2%	9.8%	28.5%	17,100	40.2%
Southeastern	2.9%	7,300	6.2%	0.8%	34.0%	400	0.9%
Southwest	9.4%	23,600	15.8%	6.0%	35.7%	3,700	8.7%
Summit	1.7%	4,200	21.2%	7.1%	48.9%	900	2.1%
Tooele	1.2%	3,100	23.7%	6.8%	57.0%	700	1.6%
TriCounty	1.9%	4,800	8.1%	3.1%	19.4%	400	0.9%
Utah County	19.9%	50,100	8.7%	2.8%	24.1%	4,400	10.4%
Wasatch	0.6%	1,600	20.1%	6.9%	46.0%	300	0.7%
Weber-Morgan	5.9%	14,700	39.4%	12.6%	74.5%	5,800	13.6%
Total, All Uninsured Utahns	100.0%	251,500	17.0%	12.2%	23.2%	42,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	68,000	24.7%	13.3%	41.2%	16,800	38.4%
101-200% Federal Poverty Level	42.1%	101,000	13.7%	7.3%	24.2%	13,800	31.6%
201-300% Federal Poverty Level	14.4%	34,500	9.1%	3.4%	22.1%	3,100	7.1%
>300% Federal Poverty Level	15.2%	36,400	27.4%	14.3%	45.9%	10,000	22.9%
Total, All Uninsured Utahns	100.0%	251,500	17.0%	12.2%	23.2%	42,800	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.3%	86,300	20.4%	10.3%	36.5%	17,600	39.5%
Not Hispanic or Latino	67.7%	170,300	15.8%	11.1%	22.1%	27,000	60.5%
Total, All Uninsured Utahns	100.0%	251,500	17.0%	12.2%	23.2%	42,800	100.0%

See footnotes at end of table.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 20 (continued). Percentage of Persons Reporting They Are a Part Time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage**  
by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are a Part Time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
<b>Employment Status</b>							
Full Time	41.7%	75,600	14.3%	8.5%	23.1%	10,800	35.2%
Part Time	19.3%	35,000	45.0%	33.4%	57.2%	15,800	50.6%
Retired	0.9%	1,600	***	***	***	***	***
Keeping House	12.3%	22,300	***	***	***	***	***
Full Time Student	4.2%	7,600	***	***	***	***	***
Unemployed/Other	18.9%	34,400	8.1%	3.5%	17.5%	2,800	9.1%
Total, All Uninsured Utahns, Aged 19-64	100.0%	181,600	17.5%	13.0%	23.1%	31,700	100.0%
<b>Health Status</b>							
Fair/Poor	13.9%	35,000	14.5%	7.6%	25.8%	5,100	12.0%
Good/Excellent	86.1%	216,500	17.3%	12.4%	23.5%	37,400	88.0%
Total, All Uninsured Utahns	100.0%	251,500	17.0%	12.2%	23.2%	42,800	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Overall, 17% of uninsured persons reported part time or temporary employment as a reason for lacking health insurance coverage.
- Persons aged 19-26 years (22.0%) were more likely than other age groups to indicate that they were uninsured because they were a part time or temporary employee.
- Interestingly, persons living over 300% of poverty were the most likely (in comparison to other poverty levels) to report being a part time or temporary employee as a reason for lacking health insurance coverage.
- Over one-third of uninsured persons in the Bear River and Weber-Morgan local health districts reported part time or temporary employment as a reason for lacking health insurance coverage.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 21. Percentage of Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Uninsured Population	100.0%	251,500	65.0%	57.9%	71.5%	163,400	100.0%
<b>Sex</b>							
Male	51.8%	130,300	66.3%	58.4%	73.4%	86,400	52.9%
Female	48.2%	121,100	63.5%	55.5%	70.8%	76,900	47.1%
Total, All Uninsured Utahns	100.0%	251,500	65.0%	57.9%	71.5%	163,400	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	66.2%	48.2%	80.5%	13,900	8.5%
6 to 18	18.0%	45,200	69.9%	57.8%	79.8%	31,600	19.3%
19 to 26	25.0%	63,100	58.3%	47.3%	68.6%	36,800	22.5%
27 to 34	20.8%	52,500	60.7%	49.3%	71.0%	31,900	19.5%
35 to 49	20.9%	52,700	67.5%	56.3%	77.0%	35,600	21.8%
50 to 64	6.5%	16,500	77.7%	64.0%	87.3%	12,800	7.8%
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	65.0%	57.9%	71.5%	163,400	100.0%
<b>Local Health District</b>							
Bear River	5.8%	14,600	71.8%	48.6%	87.2%	10,500	6.4%
Central	4.9%	12,400	69.1%	50.2%	83.2%	8,600	5.3%
Davis	6.3%	15,900	49.8%	23.2%	76.5%	7,900	4.8%
Salt Lake	39.5%	99,400	61.7%	49.3%	72.8%	61,400	37.5%
Southeastern	2.9%	7,300	82.0%	58.5%	93.6%	6,000	3.7%
Southwest	9.4%	23,600	75.4%	53.7%	89.0%	17,800	10.9%
Summit	1.7%	4,200	53.4%	27.2%	77.9%	2,200	1.3%
Tooele	1.2%	3,100	46.9%	22.6%	72.7%	1,500	0.9%
TriCounty	1.9%	4,800	67.1%	48.2%	81.7%	3,200	2.0%
Utah County	19.9%	50,100	74.6%	55.6%	87.3%	37,400	22.9%
Wasatch	0.6%	1,600	***	***	***	***	***
Weber-Morgan	5.9%	14,700	37.9%	15.0%	67.9%	5,600	3.4%
Total, All Uninsured Utahns	100.0%	251,500	65.0%	57.9%	71.5%	163,400	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	68,000	58.9%	43.2%	73.0%	40,100	25.0%
101-200% Federal Poverty Level	42.1%	101,000	67.1%	54.9%	77.3%	67,700	42.2%
201-300% Federal Poverty Level	14.4%	34,500	73.8%	55.0%	86.7%	25,500	15.9%
>300% Federal Poverty Level	15.2%	36,400	75.1%	59.2%	86.2%	27,300	17.0%
Total, All Uninsured Utahns	100.0%	251,500	65.0%	57.9%	71.5%	163,400	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.3%	86,300	57.7%	42.7%	71.5%	49,800	30.1%
Not Hispanic or Latino	67.7%	170,300	67.8%	60.1%	74.6%	115,400	69.9%
Total, All Uninsured Utahns	100.0%	251,500	65.0%	57.9%	71.5%	163,400	100.0%

See footnotes at end of table.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 21 (continued). Percentage of Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage**  
**by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
<b>Employment Status</b>							
Full Time	41.7%	75,600	68.3%	58.4%	76.7%	51,600	45.8%
Part Time	19.3%	35,000	60.8%	48.1%	72.1%	21,300	18.7%
Retired	0.9%	1,600	***	***	***	***	***
Keeping House	12.3%	22,300	71.0%	56.5%	82.2%	15,800	14.0%
Full Time Student	4.2%	7,600	70.6%	45.5%	87.3%	5,400	4.6%
Unemployed/Other	18.9%	34,400	51.8%	39.3%	64.1%	17,800	15.7%
Total, All Uninsured Utahns, Aged 19-64	100.0%	181,600	63.7%	56.8%	70.1%	115,800	100.0%
<b>Health Status</b>							
Fair/Poor	13.9%	35,000	67.7%	53.9%	79.0%	23,700	14.4%
Good/Excellent	86.1%	216,500	64.9%	57.4%	71.7%	140,500	85.6%
Total, All Uninsured Utahns	100.0%	251,500	65.0%	57.9%	71.5%	163,400	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Sixty-five percent of the uninsured in Utah reported that they “could not afford” health insurance as a reason for lack of coverage.
- Over half of all uninsured Utahns (65%, or an estimated 107,800 people) are in households under 200% of poverty and can’t afford insurance premiums.
- Adults working full time made up 45.8% of all adults reporting “could not afford” health insurance as a reason for lack of coverage.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 22. Percentage of Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Uninsured Population	100.0%	251,500	21.6%	16.4%	27.9%	54,300	100.0%
<b>Sex</b>							
Male	51.8%	130,300	22.2%	16.3%	29.6%	29,000	53.4%
Female	48.2%	121,100	20.9%	15.2%	28.2%	25,300	46.6%
Total, All Uninsured Utahns	100.0%	251,500	21.6%	16.4%	27.9%	54,300	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	20.1%	8.6%	40.2%	4,200	7.8%
6 to 18	18.0%	45,200	20.8%	12.1%	33.3%	9,400	17.5%
19 to 26	25.0%	63,100	16.8%	10.6%	25.8%	10,600	19.8%
27 to 34	20.8%	52,500	25.1%	17.0%	35.4%	13,200	24.6%
35 to 49	20.9%	52,700	21.3%	13.8%	31.4%	11,200	20.9%
50 to 64	6.5%	16,500	30.0%	18.6%	44.7%	5,000	9.3%
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	21.6%	16.4%	27.9%	54,300	100.0%
<b>Local Health District</b>							
Bear River	5.8%	14,600	33.2%	16.8%	55.1%	4,800	8.8%
Central	4.9%	12,400	36.5%	20.9%	55.6%	4,500	8.2%
Davis	6.3%	15,900	20.5%	6.4%	49.2%	3,300	6.0%
Salt Lake	39.5%	99,400	28.0%	18.1%	40.4%	27,800	50.7%
Southeastern	2.9%	7,300	9.7%	3.9%	22.2%	700	1.3%
Southwest	9.4%	23,600	17.6%	8.1%	34.4%	4,200	7.7%
Summit	1.7%	4,200	30.4%	11.9%	58.5%	1,300	2.4%
Tooele	1.2%	3,100	10.3%	2.9%	30.7%	300	0.5%
TriCounty	1.9%	4,800	21.4%	10.2%	39.5%	1,000	1.8%
Utah County	19.9%	50,100	12.6%	4.1%	32.8%	6,300	11.5%
Wasatch	0.6%	1,600	***	***	***	***	***
Weber-Morgan	5.9%	14,700	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	21.6%	16.4%	27.9%	54,300	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	68,000	19.1%	10.2%	32.9%	13,000	27.1%
101-200% Federal Poverty Level	42.1%	101,000	16.7%	9.9%	26.9%	16,900	35.3%
201-300% Federal Poverty Level	14.4%	34,500	28.9%	14.5%	49.3%	10,000	20.9%
>300% Federal Poverty Level	15.2%	36,400	22.0%	12.2%	36.5%	8,000	16.7%
Total, All Uninsured Utahns	100.0%	251,500	21.6%	16.4%	27.9%	54,300	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.3%	86,300	18.3%	9.7%	32.1%	15,800	28.4%
Not Hispanic or Latino	67.7%	170,300	23.4%	17.4%	30.8%	39,900	71.6%
Total, All Uninsured Utahns	100.0%	251,500	21.6%	16.4%	27.9%	54,300	100.0%

See footnotes at end of table.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 22 (continued). Percentage of Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
<b>Employment Status</b>							
Full Time	41.7%	75,600	19.8%	14.0%	27.1%	14,900	40.8%
Part Time	19.3%	35,000	24.0%	14.1%	37.9%	8,400	22.8%
Retired	0.9%	1,600	***	***	***	***	***
Keeping House	12.3%	22,300	20.4%	10.9%	35.0%	4,600	12.5%
Full Time Student	4.2%	7,600	25.9%	10.1%	52.0%	2,000	5.3%
Unemployed/Other	18.9%	34,400	17.6%	10.7%	27.6%	6,100	16.4%
Total, All Uninsured Utahns, Aged 19-64	100.0%	181,600	22.2%	17.3%	27.9%	40,200	100.0%
<b>Health Status</b>							
Fair/Poor	13.9%	35,000	13.7%	6.7%	25.8%	4,800	8.8%
Good/Excellent	86.1%	216,500	23.0%	17.3%	29.9%	49,800	91.2%
Total, All Uninsured Utahns	100.0%	251,500	21.6%	16.4%	27.9%	54,300	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Overall, just over one-fifth of uninsured Utahns reported that they felt safe to go uninsured as a reason for lacking health insurance coverage.
- Thirty-seven percent of the uninsured in Central Utah health district reported that they felt safe to go uninsured.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 23. Percentage of Persons Reporting the Insurance Company Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting the Insurance Co. Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Uninsured Population	100.0%	251,500	10.8%	7.4%	15.5%	27,100	100.0%
<b>Sex</b>							
Male	51.8%	130,300	10.7%	6.8%	16.4%	14,000	51.7%
Female	48.2%	121,100	10.8%	7.1%	16.1%	13,100	48.3%
Total, All Uninsured Utahns	100.0%	251,500	10.8%	7.4%	15.5%	27,100	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	17.4%	7.2%	36.6%	3,700	13.3%
6 to 18	18.0%	45,200	5.6%	2.3%	13.2%	2,500	9.0%
19 to 26	25.0%	63,100	15.6%	9.3%	25.0%	9,800	35.1%
27 to 34	20.8%	52,500	11.3%	6.0%	20.3%	6,000	21.5%
35 to 49	20.9%	52,700	10.2%	5.0%	19.6%	5,400	19.4%
50 to 64	6.5%	16,500	3.2%	0.6%	15.2%	500	1.8%
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	10.8%	7.4%	15.5%	27,100	100.0%
<b>Local Health District</b>							
Bear River	5.8%	14,600	***	***	***	***	***
Central	4.9%	12,400	10.1%	2.8%	30.7%	1,300	4.8%
Davis	6.3%	15,900	13.2%	3.3%	40.8%	2,100	7.7%
Salt Lake	39.5%	99,400	12.8%	6.8%	22.9%	12,800	47.1%
Southeastern	2.9%	7,300	13.9%	2.2%	53.3%	1,000	3.7%
Southwest	9.4%	23,600	10.0%	3.8%	23.8%	2,400	8.8%
Summit	1.7%	4,200	***	***	***	***	***
Tooele	1.2%	3,100	***	***	***	***	***
TriCounty	1.9%	4,800	***	***	***	***	***
Utah County	19.9%	50,100	5.3%	1.4%	18.4%	2,700	9.9%
Wasatch	0.6%	1,600	***	***	***	***	***
Weber-Morgan	5.9%	14,700	24.7%	8.6%	53.5%	3,600	13.2%
Total, All Uninsured Utahns	100.0%	251,500	10.8%	7.4%	15.5%	27,100	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	68,000	9.7%	3.8%	22.7%	6,600	23.8%
101-200% Federal Poverty Level	42.1%	101,000	7.7%	4.0%	14.2%	7,800	28.2%
201-300% Federal Poverty Level	14.4%	34,500	17.8%	9.1%	31.9%	6,100	22.0%
>300% Federal Poverty Level	15.2%	36,400	19.8%	9.6%	36.5%	7,200	26.0%
Total, All Uninsured Utahns	100.0%	251,500	10.8%	7.4%	15.5%	27,100	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.3%	86,300	13.5%	6.2%	26.7%	11,600	41.9%
Not Hispanic or Latino	67.7%	170,300	9.4%	6.3%	14.0%	16,100	58.1%
Total, All Uninsured Utahns	100.0%	251,500	10.8%	7.4%	15.5%	27,100	100.0%

See footnotes at end of table.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 23 (continued). Percentage of Persons Reporting the Insurance Company Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage**  
by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting the Insurance Co. Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
<b>Employment Status</b>							
Full Time	41.7%	75,600	8.7%	4.6%	15.8%	6,500	33.3%
Part Time	19.3%	35,000	11.3%	5.5%	22.1%	4,000	20.1%
Retired	0.9%	1,600	***	***	***	***	***
Keeping House	12.3%	22,300	***	***	***	***	***
Full Time Student	4.2%	7,600	***	***	***	***	***
Unemployed/Other	18.9%	34,400	16.9%	9.0%	29.4%	5,800	29.4%
Total, All Uninsured Utahns, Aged 19-64	100.0%	181,600	11.5%	8.0%	16.3%	20,800	100.0%
<b>Health Status</b>							
Fair/Poor	13.9%	35,000	13.5%	7.3%	23.8%	4,700	17.3%
Good/Excellent	86.1%	216,500	10.4%	6.8%	15.5%	22,400	82.7%
Total, All Uninsured Utahns	100.0%	251,500	10.8%	7.4%	15.5%	27,100	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Of reportable data, children aged five and under were more likely than other age groups to report “the insurance company refused to cover them” as a reason for lacking health insurance coverage (17.4%).
- The second largest age group reporting “the insurance company refused to cover them” as a reason for lacking health insurance coverage were persons aged 19 to 26 (15.6%).
- Persons living at or above 300% of poverty were more likely to report “the insurance company refused to cover them” as a reason for being uninsured (19.8%).

# Lack of Coverage in Utah: The Nature of the Problem



**Table 24. Percentage of Persons Reporting They Lost Medicaid or CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Medicaid/CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
2004 Utah Uninsured Population	100.0%	251,500	17.7%	13.0%	23.8%	44,600	100.0%
<b>Sex</b>							
Male	51.8%	130,300	14.0%	9.1%	20.8%	18,200	40.7%
Female	48.2%	121,100	21.8%	16.3%	28.7%	26,500	59.3%
Total, All Uninsured Utahns	100.0%	251,500	17.7%	13.0%	23.8%	44,600	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	41.9%	25.7%	60.0%	8,800	20.2%
6 to 18	18.0%	45,200	36.4%	25.1%	49.5%	16,500	37.8%
19 to 26	25.0%	63,100	16.5%	9.9%	26.0%	10,400	23.9%
27 to 34	20.8%	52,500	1.7%	0.4%	6.8%	900	2.1%
35 to 49	20.9%	52,700	12.1%	6.4%	21.7%	6,400	14.7%
50 to 64	6.5%	16,500	***	***	***	***	***
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	17.7%	13.0%	23.8%	44,600	100.0%
<b>Local Health District</b>							
Bear River	5.8%	14,600	21.4%	6.9%	50.2%	3,100	7.0%
Central	4.9%	12,400	18.1%	8.0%	36.2%	2,200	4.9%
Davis	6.3%	15,900	23.9%	7.5%	55.0%	3,800	8.5%
Salt Lake	39.5%	99,400	13.3%	7.5%	22.4%	13,200	29.7%
Southeastern	2.9%	7,300	11.3%	3.3%	32.2%	800	1.8%
Southwest	9.4%	23,600	15.9%	5.9%	36.2%	3,700	8.3%
Summit	1.7%	4,200	15.3%	4.1%	43.4%	600	1.3%
Tooele	1.2%	3,100	27.0%	9.9%	55.6%	800	1.8%
TriCounty	1.9%	4,800	16.0%	7.3%	31.5%	800	1.8%
Utah County	19.9%	50,100	20.3%	9.0%	39.6%	10,200	22.9%
Wasatch	0.6%	1,600	***	***	***	***	***
Weber-Morgan	5.9%	14,700	36.0%	13.4%	67.2%	5,300	11.9%
Total, All Uninsured Utahns	100.0%	251,500	17.7%	13.0%	23.8%	44,600	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	68,000	24.4%	14.7%	37.7%	16,600	39.4%
101-200% Federal Poverty Level	42.1%	101,000	23.0%	14.3%	34.8%	23,300	55.3%
201-300% Federal Poverty Level	14.4%	34,500	6.2%	2.4%	15.2%	2,100	5.0%
>300% Federal Poverty Level	15.2%	36,400	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	17.7%	13.0%	23.8%	44,600	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.3%	86,300	25.5%	14.6%	40.7%	22,000	45.5%
Not Hispanic or Latino	67.7%	170,300	15.4%	10.7%	21.8%	26,300	54.5%
Total, All Uninsured Utahns	100.0%	251,500	17.7%	13.0%	23.8%	44,600	100.0%

See footnotes at end of table.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 24 (continued). Percentage of Persons Reporting They Lost Medicaid or CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Medicaid/CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage		
<b>Employment Status</b>							
Full Time	41.7%	75,600	6.1%	3.0%	11.8%	4,600	28.3%
Part Time	19.3%	35,000	***	***	***	***	***
Retired	0.9%	1,600	***	***	***	***	***
Keeping House	12.3%	22,300	20.7%	10.8%	35.8%	4,600	28.9%
Full Time Student	4.2%	7,600	***	***	***	***	***
Unemployed/Other	18.9%	34,400	13.5%	6.7%	25.3%	4,600	28.9%
Total, All Uninsured Utahns, Aged 19-64	100.0%	181,600	9.4%	6.3%	13.8%	17,000	100.0%
<b>Health Status</b>							
Fair/Poor	13.9%	35,000	26.1%	15.6%	40.2%	9,100	20.5%
Good/Excellent	86.1%	216,500	16.3%	11.7%	22.2%	35,300	79.5%
Total, All Uninsured Utahns	100.0%	251,500	17.7%	13.0%	23.8%	44,600	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- Overall, 17.7% of the uninsured in 2004 reported losing Medicaid or CHIP eligibility as a reason for lacking health insurance coverage. This is a significant increase since 2003 when 9.6% reported losing eligibility as a reason for lacking health insurance coverage.
- As a proportion of uninsured Utahns who reported losing Medicaid or CHIP eligibility, 58.0% were aged 18 or under. This increased substantially from 44.5% in 2003.
- Of the health districts with enough sample size for calculation of population estimates, persons living in Weber-Morgan health district were the most likely to report losing Medicaid or CHIP eligibility (36.0% of the uninsured).
- Uninsured females were significantly more likely than males to have reported losing Medicaid or CHIP eligibility.
- For those who reported losing eligibility, additional questions were asked to determine reasons for losing eligibility. Eight percent of respondents reported that children were either too old to qualify or a female in the household was no longer pregnant.
- However, the most common reason given for losing Medicaid or CHIP eligibility was an increase in family income (43.4% of those who reported losing eligibility), followed by some other unspecified reason (20.6%).

# Lack of Coverage in Utah: The Nature of the Problem



**Table 25. Percentage of Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage of Uninsured		
2004 Utah Uninsured Population	100.0%	251,500	24.8%	18.9%	31.8%	62,300	100.0%
<b>Sex</b>							
Male	51.8%	130,300	25.2%	18.8%	32.8%	32,800	52.6%
Female	48.2%	121,100	24.4%	17.9%	32.2%	29,500	47.4%
Total, All Uninsured Utahns	100.0%	251,500	24.8%	18.9%	31.8%	62,300	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	33.9%	20.0%	51.3%	7,100	11.5%
6 to 18	18.0%	45,200	28.7%	18.7%	41.3%	13,000	21.1%
19 to 26	25.0%	63,100	20.5%	12.7%	31.5%	12,900	20.9%
27 to 34	20.8%	52,500	26.9%	18.2%	37.9%	14,100	22.9%
35 to 49	20.9%	52,700	23.8%	15.7%	34.5%	12,600	20.4%
50 to 64	6.5%	16,500	11.8%	4.9%	25.8%	2,000	3.2%
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	24.8%	18.9%	31.8%	62,300	100.0%
<b>Local Health District</b>							
Bear River	5.8%	14,600	46.2%	25.6%	68.2%	6,700	10.9%
Central	4.9%	12,400	21.9%	10.0%	41.5%	2,700	4.4%
Davis	6.3%	15,900	***	***	***	***	***
Salt Lake	39.5%	99,400	21.4%	13.0%	33.1%	21,200	34.5%
Southeastern	2.9%	7,300	17.4%	4.6%	48.0%	1,300	2.1%
Southwest	9.4%	23,600	33.0%	14.2%	59.5%	7,800	12.7%
Summit	1.7%	4,200	9.6%	2.2%	34.1%	400	0.7%
Tooele	1.2%	3,100	21.7%	6.5%	52.6%	700	1.1%
TriCounty	1.9%	4,800	39.8%	23.3%	59.1%	1,900	3.1%
Utah County	19.9%	50,100	19.3%	8.3%	38.7%	9,700	15.8%
Wasatch	0.6%	1,600	33.3%	11.5%	65.6%	500	0.8%
Weber-Morgan	5.9%	14,700	46.7%	18.2%	77.6%	6,900	11.2%
Total, All Uninsured Utahns	100.0%	251,500	24.8%	18.9%	31.8%	62,300	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	68,000	25.3%	13.7%	41.9%	17,200	28.5%
101-200% Federal Poverty Level	42.1%	101,000	26.2%	16.9%	38.2%	26,400	43.8%
201-300% Federal Poverty Level	14.4%	34,500	17.1%	8.1%	32.8%	5,900	9.8%
>300% Federal Poverty Level	15.2%	36,400	29.7%	15.3%	49.7%	10,800	17.9%
Total, All Uninsured Utahns	100.0%	251,500	24.8%	18.9%	31.8%	62,300	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.3%	86,300	37.7%	24.0%	53.5%	32,500	48.9%
Not Hispanic or Latino	67.7%	170,300	19.9%	14.5%	26.8%	34,000	51.1%
Total, All Uninsured Utahns	100.0%	251,500	24.8%	18.9%	31.8%	62,300	100.0%

See footnotes at end of table.

## Lack of Coverage in Utah: The Nature of the Problem



**Table 25 (continued). Percentage of Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage**  
by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage of Uninsured		
<b>Employment Status</b>							
Full Time	41.7%	75,600	31.2%	22.9%	40.8%	23,600	60.7%
Part Time	19.3%	35,000	16.2%	9.5%	26.4%	5,700	14.4%
Retired	0.9%	1,600	***	***	***	***	***
Keeping House	12.3%	22,300	18.3%	9.8%	31.8%	4,100	10.4%
Full Time Student	4.2%	7,600	***	***	***	***	***
Unemployed/Other	18.9%	34,400	14.8%	8.2%	25.3%	5,100	12.9%
Total, All Uninsured Utahns, Aged 19-64	100.0%	181,600	22.7%	17.3%	29.1%	41,100	100.0%
<b>Health Status</b>							
Fair/Poor	13.9%	35,000	16.9%	9.6%	27.9%	5,900	9.6%
Good/Excellent	86.1%	216,500	25.7%	19.6%	33.1%	55,700	90.4%
Total, All Uninsured Utahns	100.0%	251,500	24.8%	18.9%	31.8%	62,300	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- 31.2% of all uninsured full time workers reported they decided not to enroll in employer coverage.
- Those with good or excellent health (25.7%) were more likely than those with fair or poor health (16.9%) to report being uninsured because they decided not to enroll in employer insurance.
- Children aged 18 and under made up over one-third (32.6%) of all uninsured persons who reported they decided not to enroll in employer coverage as a reason for lacking health insurance coverage.
- Uninsured Hispanic or Latino persons (37.7%) were significantly more likely than non-Hispanic persons (19.9%) to report they decided not to enroll in employer coverage as a reason for lacking health insurance coverage.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 26. Percentage of Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Uninsured Population	100.0%	251,500	29.9%	23.8%	36.9%	75,200	100.0%
<b>Sex</b>							
Male	51.8%	130,300	31.6%	24.5%	39.7%	41,200	54.8%
Female	48.2%	121,100	28.1%	21.9%	35.2%	34,000	45.2%
Total, All Uninsured Utahns	100.0%	251,500	29.9%	23.8%	36.9%	75,200	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	31.1%	18.2%	47.9%	6,500	8.5%
6 to 18	18.0%	45,200	26.7%	16.7%	39.8%	12,100	15.9%
19 to 26	25.0%	63,100	29.6%	20.2%	41.1%	18,700	24.5%
27 to 34	20.8%	52,500	27.6%	18.9%	38.3%	14,500	19.0%
35 to 49	20.9%	52,700	35.8%	25.8%	47.1%	18,800	24.6%
50 to 64	6.5%	16,500	34.6%	21.8%	50.0%	5,700	7.5%
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	29.9%	23.8%	36.9%	75,200	100.0%
<b>Local Health District</b>							
Bear River	5.8%	14,600	37.9%	17.1%	64.3%	5,500	7.3%
Central	4.9%	12,400	37.1%	21.9%	55.4%	4,600	6.1%
Davis	6.3%	15,900	29.3%	11.4%	57.3%	4,700	6.2%
Salt Lake	39.5%	99,400	28.2%	18.8%	39.9%	28,000	37.0%
Southeastern	2.9%	7,300	22.3%	9.6%	43.7%	1,600	2.1%
Southwest	9.4%	23,600	21.8%	8.5%	45.6%	5,100	6.7%
Summit	1.7%	4,200	14.2%	3.9%	40.1%	600	0.8%
Tooele	1.2%	3,100	52.0%	26.2%	76.9%	1,600	2.1%
TriCounty	1.9%	4,800	39.3%	22.4%	59.1%	1,900	2.5%
Utah County	19.9%	50,100	39.4%	22.4%	59.5%	19,700	26.1%
Wasatch	0.6%	1,600	32.7%	11.0%	65.6%	500	0.7%
Weber-Morgan	5.9%	14,700	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	29.9%	23.8%	36.9%	75,200	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	68,000	21.7%	11.8%	36.5%	14,800	20.1%
101-200% Federal Poverty Level	42.1%	101,000	32.9%	22.5%	45.3%	33,300	45.2%
201-300% Federal Poverty Level	14.4%	34,500	38.4%	21.6%	58.4%	13,200	17.9%
>300% Federal Poverty Level	15.2%	36,400	33.7%	19.6%	51.4%	12,300	16.7%
Total, All Uninsured Utahns	100.0%	251,500	29.9%	23.8%	36.9%	75,200	100.0%
<b>Hispanic or Latino Ethnicity</b>							
Hispanic or Latino	34.3%	86,300	9.7%	4.4%	19.8%	8,300	11.4%
Not Hispanic or Latino	67.7%	170,300	37.9%	30.3%	46.2%	64,600	88.6%
Total, All Uninsured Utahns	100.0%	251,500	29.9%	23.8%	36.9%	75,200	100.0%

See footnotes at end of table.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 26 (continued). Percentage of Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage**  
**by Sex, Age Group, Local Health District, Poverty Status, Hispanic or Latino Ethnicity, Employment Status, and Health Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Uninsured Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>			Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage		
<b>Employment Status</b>							
Full Time	41.7%	75,600	27.2%	19.8%	36.2%	20,600	37.9%
Part Time	19.3%	35,000	33.0%	21.3%	47.3%	11,600	21.4%
Retired	0.9%	1,600	***	***	***	***	***
Keeping House	12.3%	22,300	18.8%	9.9%	32.7%	4,200	7.7%
Full Time Student	4.2%	7,600	50.3%	28.2%	72.2%	3,800	7.0%
Unemployed/Other	18.9%	34,400	41.1%	29.8%	53.4%	14,100	26.0%
Total, All Uninsured Utahns, Aged 16-64	100.0%	181,600	31.1%	25.2%	37.8%	56,500	100.0%
<b>Health Status</b>							
Fair/Poor	13.9%	35,000	29.6%	18.3%	44.1%	10,400	13.7%
Good/Excellent	86.1%	216,500	30.2%	23.7%	37.5%	65,300	86.3%
Total, All Uninsured Utahns	100.0%	251,500	29.9%	23.8%	36.9%	75,200	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

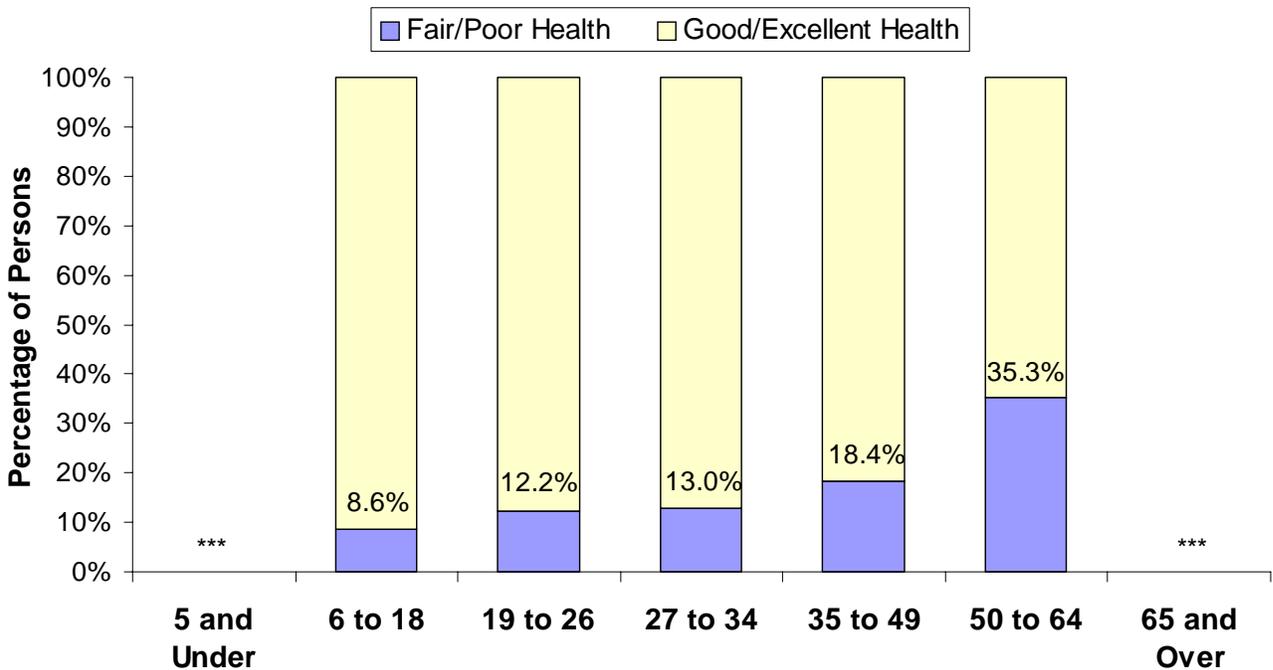
4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

- 29.9% of uninsured Utahns said that losing their job or changing employers was a reason they were without health insurance coverage.



Figure 27.1 Health Status of Uninsured Persons by Age, Utah, 2004



Source: 2004 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- 35.3% of uninsured persons aged 50-64 reported themselves to be in fair or poor health.
- As age increased so did the percentage of uninsured persons reporting that they were in fair or poor health.

# Lack of Coverage in Utah: The Nature of the Problem



**Table 27. Percentage of Persons With No Health Insurance Coverage Who Were Reported to Be in Fair or Poor Health by Sex, Age Group, and Poverty Status, Uninsured Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Without Health Insurance Who Were in Fair/Poor Health				
	Percentage Distribution	Number of Uninsured Persons <sup>1</sup>	Percentage of Uninsured Persons <sup>2</sup>		Number of Uninsured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Uninsured Population	100.0%	251,500	13.9%	11.0%	17.6%	35,000	100.0%
<b>Sex</b>							
Male	51.8%	130,300	13.7%	10.0%	18.5%	17,900	51.0%
Female	48.2%	121,100	14.2%	10.4%	19.1%	17,200	49.0%
Total, All Uninsured Utahns	100.0%	251,500	13.9%	11.0%	17.5%	35,000	100.0%
<b>Age Group</b>							
5 and Under	8.3%	21,000	***	***	***	***	***
6 to 18	18.0%	45,200	8.6%	4.2%	16.9%	3,900	11.2%
19 to 26	25.0%	63,100	12.2%	7.3%	19.6%	7,700	22.1%
27 to 34	20.8%	52,500	13.0%	7.7%	21.0%	6,800	19.5%
35 to 49	20.9%	52,700	18.4%	12.1%	27.0%	9,700	27.8%
50 to 64	6.5%	16,500	35.3%	22.4%	50.8%	5,800	16.6%
65 and Over	0.4%	900	***	***	***	***	***
Total, All Uninsured Utahns	100.0%	251,500	13.9%	11.0%	17.5%	35,000	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	28.4%	68,000	16.2%	10.5%	24.4%	11,000	37.3%
101-200% Federal Poverty Level	42.1%	101,000	10.4%	6.9%	15.4%	10,500	35.6%
201-300% Federal Poverty Level	14.4%	34,500	14.8%	7.3%	27.7%	5,100	17.3%
>300% Federal Poverty Level	15.2%	36,400	7.9%	3.5%	16.8%	2,900	9.8%
Total, All Uninsured Utahns	100.0%	251,500	13.9%	11.0%	17.5%	35,000	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

## Lack of Coverage in Utah: The Nature of the Problem



**Table 28. Percentage of Persons With No Health Insurance Coverage by Presence of Chronic Medical Conditions, Utah Residents, 2004**

Medical Condition	Survey Estimates of Persons by Medical Condition			
	Percentage of Persons With Each Type of Medical Condition <sup>1</sup>			Number of Persons With Each Type of Medical Condition <sup>2</sup>
	Confidence Bounds			
	Lower	Upper		
Diabetes	1.5%	0.8%	2.8%	3,700
Asthma	10.1%	7.8%	12.9%	25,300
Arthritis	6.3%	4.7%	8.6%	16,000
COPD	0.5%	0.1%	1.5%	1,200

1 Asymmetric confidence bounds were calculated using the logit transformation.

2 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

- 10.1% of uninsured persons had ever been diagnosed with asthma, and 6.3% of uninsured persons had arthritis.





# Health Insurance Coverage by Plan Type

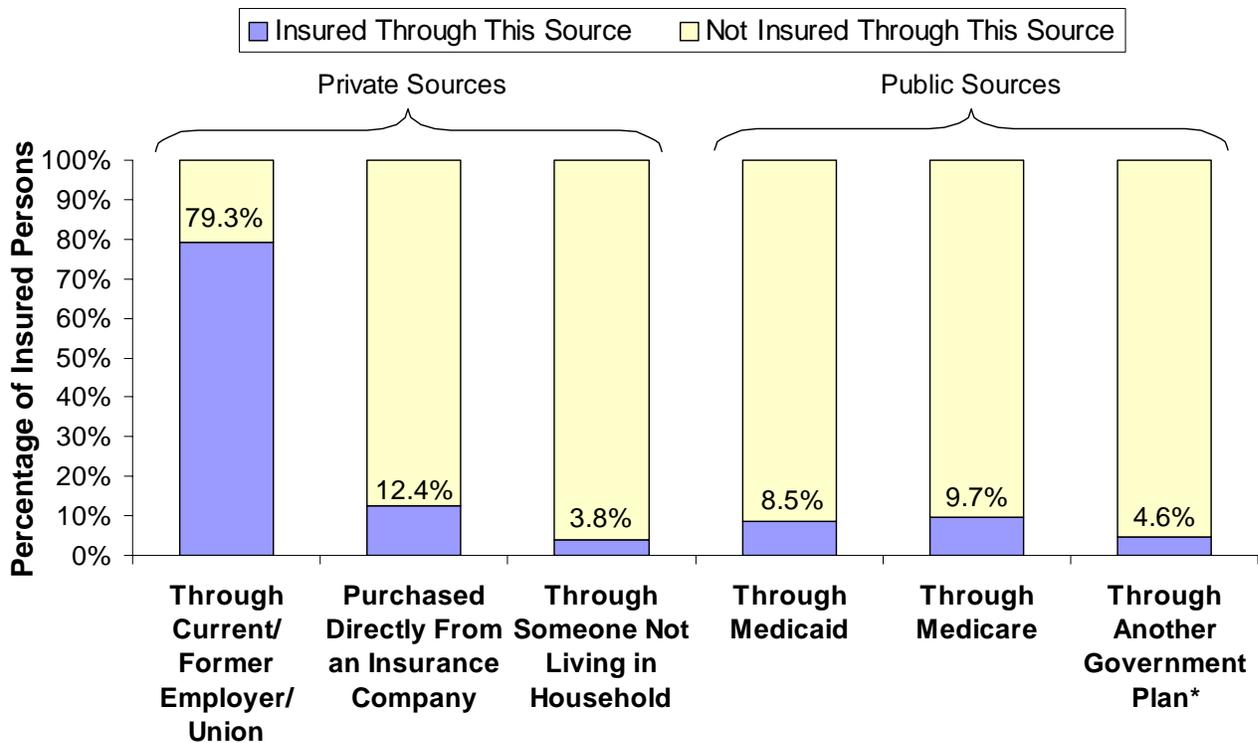




# Health Insurance Coverage by Plan Type



Figure 29-34.1 Health Insurance Coverage by Source, Utah, 2004



Source: 2004 Utah Health Status Survey.

\* "Another government plan" includes Military, Tricare, or the V.A.

Note: Bars are not mutually exclusive, both by definition, and because a person may be covered by more than one type of plan.

- The estimates on this page and in tables 30-36 are for insured Utahns only. They do not include the uninsured population.
- Each individual can have more than one source of insurance coverage: groups are not mutually exclusive.
- Most insured persons (79.3%) had insurance through a current or former employer or union.
- Among insured children aged 0-18, 4.1% were covered by the Children's Health Insurance Program (Table 36).

# Health Insurance Coverage by Plan Type



**Table 29. Percentage of Insured Persons Who Had Health Insurance Coverage Through Current or Former Employer or Union by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Insured Persons With Insurance Through Current or Former Employer				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage of Insured		
2004 Utah Insured Population	100.0%	2,217,800	79.3%	77.4%	81.2%	1,759,400	100.0%
<b>Sex</b>							
Male	50.2%	1,114,000	80.0%	77.8%	82.0%	891,000	50.6%
Female	49.8%	1,103,800	78.7%	76.5%	80.7%	868,400	49.4%
Total, All Insured Utahns	100.0%	2,217,800	79.3%	77.4%	81.2%	1,759,400	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	48,900	68.3%	58.8%	76.5%	33,400	1.9%
1 to 5	9.9%	219,200	73.4%	68.6%	77.7%	160,900	9.2%
6 to 18	21.4%	475,600	78.6%	74.8%	81.9%	373,800	21.4%
19 to 26	13.8%	306,200	78.8%	74.1%	82.8%	241,100	13.8%
27 to 34	11.9%	264,500	87.2%	83.7%	90.0%	230,500	13.2%
35 to 49	18.2%	404,700	86.2%	83.2%	88.7%	348,700	19.9%
50 to 64	13.1%	291,400	88.3%	85.6%	90.5%	257,200	14.7%
65 and Over	9.3%	207,000	50.8%	45.7%	55.8%	105,100	6.0%
Total, All Insured Utahns	100.0%	2,217,800	79.3%	77.4%	81.2%	1,759,400	100.0%
<b>Local Health District</b>							
Bear River	6.0%	132,300	77.2%	69.9%	83.2%	102,200	5.8%
Central	2.6%	57,900	71.1%	63.6%	77.6%	41,100	2.3%
Davis	11.4%	253,000	82.7%	76.1%	87.9%	209,300	11.9%
Salt Lake	38.6%	855,700	80.6%	77.2%	83.5%	689,300	39.2%
Southeastern	2.1%	45,500	71.5%	63.8%	78.1%	32,500	1.8%
Southwest	6.7%	149,700	73.9%	66.0%	80.5%	110,600	6.3%
Summit	1.4%	30,900	78.2%	71.2%	83.8%	24,100	1.4%
Tooele	2.1%	47,000	86.8%	81.9%	90.5%	40,800	2.3%
TriCounty	1.7%	37,300	72.9%	66.4%	78.5%	27,200	1.5%
Utah County	17.5%	387,500	77.1%	71.4%	82.0%	298,800	17.0%
Wasatch	0.8%	17,600	72.8%	63.8%	80.3%	12,800	0.7%
Weber-Morgan	9.2%	203,100	83.7%	75.9%	89.3%	169,900	9.7%
Total, All Insured Utahns	100.0%	2,217,800	79.3%	77.4%	81.2%	1,759,400	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.95%	176,400	28.9%	20.0%	39.8%	51,000	2.9%
101-200% Federal Poverty Level	23.47%	520,500	76.0%	71.4%	80.1%	395,600	22.1%
201-300% Federal Poverty Level	26.36%	584,600	84.5%	80.2%	88.0%	494,000	27.7%
>300% Federal Poverty Level	42.74%	947,800	89.3%	87.0%	91.1%	846,000	47.4%
Total, All Insured Utahns	100.0%	2,217,800	79.3%	77.4%	81.2%	1,759,400	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	60.1%	761,700	92.7%	91.3%	93.9%	706,200	64.9%
Part Time	17.9%	227,000	76.0%	71.4%	80.0%	172,400	15.8%
Retired	3.7%	46,800	77.7%	68.4%	84.9%	36,400	3.3%
Keeping House	10.3%	131,000	80.6%	75.7%	84.6%	105,500	9.7%
Full Time Student	2.0%	25,600	61.3%	44.8%	75.5%	15,700	1.4%
Unemployed/Other	6.5%	82,900	63.1%	55.7%	69.9%	52,300	4.8%
Total, All Insured Utahns, Aged 19-64	100.0%	1,269,900	85.4%	83.6%	87.1%	1,084,700	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

# Health Insurance Coverage by Plan Type



**Table 30. Percentage of Insured Persons Who Had Health Insurance Coverage Purchased Directly From an Insurance Company**

by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Insured Persons Who Purchased Insurance Directly From an Insurance Company				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Percentage of Insured Persons		
2004 Utah Insured Population	100.0%	2,217,800	12.4%	10.9%	14.1%	275,800	100.0%
<b>Sex</b>							
Male	50.2%	1,114,000	12.1%	10.4%	14.0%	134,800	48.9%
Female	49.8%	1,103,800	12.8%	11.2%	14.5%	141,000	51.1%
Total, All Insured Utahns	100.0%	2,217,800	12.4%	10.9%	14.1%	275,800	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	48,900	13.9%	8.5%	22.1%	6,800	2.4%
1 to 5	9.9%	219,200	9.9%	7.2%	13.5%	21,700	7.7%
6 to 18	21.4%	475,600	9.6%	7.2%	12.6%	45,600	16.2%
19 to 26	13.8%	306,200	13.1%	9.9%	17.3%	40,200	14.3%
27 to 34	11.9%	264,500	10.0%	7.4%	13.4%	26,400	9.4%
35 to 49	18.2%	404,700	11.0%	8.7%	13.9%	44,700	15.9%
50 to 64	13.1%	291,400	10.1%	8.0%	12.8%	29,500	10.5%
65 and Over	9.3%	207,000	32.0%	27.5%	36.9%	66,300	23.6%
Total, All Insured Utahns	100.0%	2,217,800	12.4%	10.9%	14.1%	275,800	100.0%
<b>Local Health District</b>							
Bear River	6.0%	132,300	10.7%	6.7%	16.6%	14,100	5.1%
Central	2.6%	57,900	11.2%	7.6%	16.1%	6,500	2.4%
Davis	11.4%	253,000	11.5%	7.1%	18.2%	29,200	10.6%
Salt Lake	38.6%	855,700	12.6%	10.1%	15.7%	108,100	39.2%
Southeastern	2.1%	45,500	9.9%	6.2%	15.4%	4,500	1.6%
Southwest	6.7%	149,700	15.7%	10.8%	22.4%	23,600	8.6%
Summit	1.4%	30,900	19.8%	14.1%	27.0%	6,100	2.2%
Tooele	2.1%	47,000	6.4%	3.6%	11.0%	3,000	1.1%
TriCounty	1.7%	37,300	14.2%	9.8%	20.1%	5,300	1.9%
Utah County	17.5%	387,500	12.5%	9.2%	16.9%	48,600	17.6%
Wasatch	0.8%	17,600	15.7%	10.2%	23.6%	2,800	1.0%
Weber-Morgan	9.2%	203,100	11.9%	7.0%	19.6%	24,200	8.8%
Total, All Insured Utahns	100.0%	2,217,800	12.4%	10.9%	14.1%	275,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.95%	176,400	12.4%	7.0%	21.1%	21,900	8.4%
101-200% Federal Poverty Level	23.47%	520,500	11.9%	8.9%	15.8%	62,000	23.8%
201-300% Federal Poverty Level	26.36%	584,600	11.8%	8.6%	16.0%	69,100	26.5%
>300% Federal Poverty Level	42.74%	947,800	11.4%	9.3%	13.8%	107,600	41.3%
Total, All Insured Utahns	100.0%	2,217,700	12.4%	10.9%	14.1%	275,800	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	60.1%	761,700	7.7%	6.4%	9.3%	58,800	42.2%
Part Time	17.9%	227,000	18.1%	14.6%	22.3%	41,100	29.5%
Retired	3.7%	46,800	15.7%	9.3%	25.3%	7,400	5.3%
Keeping House	10.3%	131,000	13.4%	10.0%	17.8%	17,600	12.6%
Full Time Student	2.0%	25,600	18.6%	9.6%	32.8%	4,800	3.4%
Unemployed/Other	6.5%	82,900	11.8%	7.6%	18.0%	9,800	7.0%
Total, All Insured Utahns, Aged 19-64	100.0%	1,269,900	11.0%	9.5%	12.7%	139,600	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

# Health Insurance Coverage by Plan Type



**Table 31. Percentage of Insured Persons Who Had Health Insurance Coverage Through Someone Who Does Not Live in the Household**  
by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Insured Persons With Insurance Through Someone Outside the Household				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Insured Population	100.0%	2,217,800	3.8%	3.1%	4.7%	84,800	100.0%
<b>Sex</b>							
Male	50.2%	1,114,000	3.5%	2.6%	4.7%	38,900	45.8%
Female	49.8%	1,103,800	4.2%	3.2%	5.4%	46,000	54.2%
Total, All Insured Utahns	100.0%	2,217,800	3.8%	3.1%	4.7%	84,800	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	48,900	***	***	***	***	***
1 to 5	9.9%	219,200	1.7%	0.9%	3.2%	3,600	4.2%
6 to 18	21.4%	475,600	9.0%	6.9%	11.7%	42,800	49.8%
19 to 26	13.8%	306,200	7.3%	4.7%	11.2%	22,300	26.0%
27 to 34	11.9%	264,500	0.5%	0.2%	1.3%	1,300	1.5%
35 to 49	18.2%	404,700	1.2%	0.6%	2.2%	4,800	5.6%
50 to 64	13.1%	291,400	2.0%	1.2%	3.3%	5,800	6.8%
65 and Over	9.3%	207,000	2.3%	1.3%	4.2%	4,800	5.6%
Total, All Insured Utahns	100.0%	2,217,800	3.8%	3.1%	4.7%	84,800	100.0%
<b>Local Health District</b>							
Bear River	6.0%	132,300	9.4%	5.6%	15.5%	12,500	14.8%
Central	2.6%	57,900	2.8%	1.2%	6.7%	1,600	1.9%
Davis	11.4%	253,000	3.3%	1.6%	6.6%	8,300	9.8%
Salt Lake	38.6%	855,700	2.9%	2.0%	4.3%	24,900	29.4%
Southeastern	2.1%	45,500	4.3%	2.3%	8.0%	2,000	2.4%
Southwest	6.7%	149,700	6.1%	3.1%	11.8%	9,100	10.8%
Summit	1.4%	30,900	2.9%	1.3%	6.3%	900	1.1%
Tooele	2.1%	47,000	3.4%	1.6%	7.1%	1,600	1.9%
TriCounty	1.7%	37,300	1.2%	0.5%	2.6%	400	0.5%
Utah County	17.5%	387,500	3.8%	2.1%	6.8%	14,800	17.5%
Wasatch	0.8%	17,600	3.3%	1.4%	7.8%	600	0.7%
Weber-Morgan	9.2%	203,100	3.9%	1.8%	8.0%	7,900	9.3%
Total, All Insured Utahns	100.0%	2,217,800	3.8%	3.1%	4.7%	84,800	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.95%	176,400	7.3%	3.7%	13.8%	12,900	15.5%
101-200% Federal Poverty Level	23.47%	520,500	5.9%	4.1%	8.4%	30,800	37.1%
201-300% Federal Poverty Level	26.36%	584,600	2.4%	1.4%	4.3%	14,200	17.1%
>300% Federal Poverty Level	42.74%	947,800	2.7%	1.8%	3.9%	25,100	30.2%
Total, All Insured Utahns	100.0%	2,217,700	3.8%	3.1%	4.7%	84,800	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	60.1%	761,700	1.4%	0.9%	2.2%	11,000	36.9%
Part Time	17.9%	227,000	4.2%	2.6%	6.8%	9,600	32.2%
Retired	3.7%	46,800	***	***	***	***	***
Keeping House	10.3%	131,000	1.2%	0.4%	3.2%	1,500	5.0%
Full Time Student	2.0%	25,600	16.1%	6.5%	34.8%	4,100	13.8%
Unemployed/Other	6.5%	82,900	3.2%	1.4%	7.1%	2,600	8.7%
Total, All Insured Utahns, Aged 19-64	100.0%	1,269,900	2.5%	1.8%	3.4%	31,300	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

# Health Insurance Coverage by Plan Type



**Table 32. Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicaid by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Insured Persons Covered Through Medicaid				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
2004 Utah Insured Population	100.0%	2,217,800	8.5%	7.4%	9.8%	189,100	100.0%
<b>Sex</b>							
Male	50.2%	1,114,000	7.5%	6.3%	8.8%	83,300	44.1%
Female	49.8%	1,103,800	9.6%	8.2%	11.2%	105,800	55.9%
Total, All Insured Utahns	100.0%	2,217,800	8.5%	7.4%	9.8%	189,100	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	48,900	25.1%	17.7%	34.3%	12,300	6.4%
1 to 5	9.9%	219,200	16.3%	12.7%	20.6%	35,700	18.4%
6 to 18	21.4%	475,600	9.7%	7.5%	12.5%	46,000	23.8%
19 to 26	13.8%	306,200	9.4%	7.2%	12.3%	28,900	14.9%
27 to 34	11.9%	264,500	5.6%	4.0%	7.8%	14,900	7.7%
35 to 49	18.2%	404,700	5.4%	4.0%	7.1%	21,700	11.2%
50 to 64	13.1%	291,400	3.3%	2.3%	4.8%	9,600	5.0%
65 and Over	9.3%	207,000	11.8%	9.0%	15.4%	24,400	12.6%
Total, All Insured Utahns	100.0%	2,217,800	8.5%	7.4%	9.8%	189,100	100.0%
<b>Local Health District</b>							
Bear River	6.0%	132,300	8.9%	5.7%	13.6%	11,800	6.2%
Central	2.6%	57,900	15.2%	10.5%	21.7%	8,800	4.7%
Davis	11.4%	253,000	5.9%	3.4%	10.1%	15,000	7.9%
Salt Lake	38.6%	855,700	7.8%	6.0%	10.1%	66,900	35.4%
Southeastern	2.1%	45,500	15.0%	10.1%	21.7%	6,800	3.6%
Southwest	6.7%	149,700	11.5%	7.6%	16.9%	17,200	9.1%
Summit	1.4%	30,900	5.0%	3.0%	8.0%	1,500	0.8%
Tooele	2.1%	47,000	6.9%	4.6%	10.3%	3,200	1.7%
TriCounty	1.7%	37,300	10.6%	7.4%	15.0%	3,900	2.1%
Utah County	17.5%	387,500	8.9%	6.0%	12.9%	34,400	18.2%
Wasatch	0.8%	17,600	9.1%	5.4%	15.0%	1,600	0.8%
Weber-Morgan	9.2%	203,100	8.8%	4.8%	15.5%	17,900	9.5%
Total, All Insured Utahns	100.0%	2,217,800	8.5%	7.4%	9.8%	189,100	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.95%	176,400	48.9%	40.3%	57.6%	86,200	47.4%
101-200% Federal Poverty Level	23.47%	520,500	11.7%	8.9%	15.2%	60,900	33.5%
201-300% Federal Poverty Level	26.36%	584,600	3.2%	2.1%	4.7%	18,400	10.1%
>300% Federal Poverty Level	42.74%	947,800	1.7%	1.2%	2.4%	16,200	8.9%
Total, All Insured Utahns	100.0%	2,217,700	8.5%	7.4%	9.8%	189,100	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	60.1%	761,700	2.6%	2.0%	3.5%	20,100	27.9%
Part Time	17.9%	227,000	7.6%	5.5%	10.4%	17,200	23.9%
Retired	3.7%	46,800	2.8%	0.9%	8.1%	1,300	1.8%
Keeping House	10.3%	131,000	8.1%	5.6%	11.7%	10,600	14.7%
Full Time Student	2.0%	25,600	9.8%	3.3%	25.9%	2,500	3.5%
Unemployed/Other	6.5%	82,900	24.5%	19.0%	31.1%	20,300	28.2%
Total, All Insured Utahns, Aged 19-64	100.0%	1,269,900	5.7%	4.8%	6.8%	72,800	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

# Health Insurance Coverage by Plan Type



**Table 33. Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicare by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Insured Persons Covered Through Medicare				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Insured Population	100.0%	2,217,800	9.7%	8.7%	10.7%	215,000	100.0%
<b>Sex</b>							
Male	50.2%	1,114,000	9.2%	8.1%	10.4%	102,500	47.7%
Female	49.8%	1,103,800	10.2%	9.1%	11.4%	112,500	52.3%
Total, All Insured Utahns	100.0%	2,217,800	9.7%	8.7%	10.7%	215,000	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	48,900	***	***	***	***	***
1 to 5	9.9%	219,200	***	***	***	***	***
6 to 18	21.4%	475,600	0.4%	0.1%	2.4%	2,100	0.9%
19 to 26	13.8%	306,200	0.8%	0.3%	1.9%	2,300	1.0%
27 to 34	11.9%	264,500	0.7%	0.3%	1.7%	1,800	0.8%
35 to 49	18.2%	404,700	2.4%	1.6%	3.7%	9,800	4.4%
50 to 64	13.1%	291,400	4.6%	3.4%	6.3%	13,500	6.1%
65 and Over	9.3%	207,000	92.4%	89.3%	94.6%	191,200	86.3%
Total, All Insured Utahns	100.0%	2,217,800	9.7%	8.7%	10.7%	215,000	100.0%
<b>Local Health District</b>							
Bear River	6.0%	132,300	8.2%	5.7%	11.6%	10,800	5.0%
Central	2.6%	57,900	14.0%	10.5%	18.5%	8,100	3.8%
Davis	11.4%	253,000	9.8%	7.1%	13.3%	24,700	11.5%
Salt Lake	38.6%	855,700	8.8%	7.3%	10.7%	75,600	35.2%
Southeastern	2.1%	45,500	14.9%	11.2%	19.6%	6,800	3.2%
Southwest	6.7%	149,700	18.6%	14.1%	24.2%	27,900	13.0%
Summit	1.4%	30,900	6.5%	4.1%	10.4%	2,000	0.9%
Tooele	2.1%	47,000	9.7%	7.2%	13.0%	4,600	2.1%
TriCounty	1.7%	37,300	11.9%	9.0%	15.6%	4,400	2.0%
Utah County	17.5%	387,500	6.9%	5.2%	9.1%	26,800	12.5%
Wasatch	0.8%	17,600	11.3%	7.7%	16.3%	2,000	0.9%
Weber-Morgan	9.2%	203,100	10.4%	6.7%	15.8%	21,100	9.8%
Total, All Insured Utahns	100.0%	2,217,800	9.7%	8.7%	10.7%	215,000	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.95%	176,400	11.1%	7.8%	15.6%	19,600	10.6%
101-200% Federal Poverty Level	23.47%	520,500	10.2%	8.0%	12.9%	53,100	28.8%
201-300% Federal Poverty Level	26.36%	584,600	6.1%	4.7%	7.8%	35,500	19.3%
>300% Federal Poverty Level	42.74%	947,800	8.0%	6.7%	9.5%	75,900	41.2%
Total, All Insured Utahns	100.0%	2,217,700	9.7%	8.7%	10.7%	215,000	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	60.1%	761,700	0.4%	0.2%	0.8%	2,800	9.8%
Part Time	17.9%	227,000	2.2%	1.2%	3.9%	5,000	17.5%
Retired	3.7%	46,800	12.1%	7.2%	19.6%	5,700	20.0%
Keeping House	10.3%	131,000	0.9%	0.4%	2.2%	1,200	4.2%
Full Time Student	2.0%	25,600	***	***	***	***	***
Unemployed/Other	6.5%	82,900	16.7%	12.2%	22.4%	13,800	48.4%
Total, All Insured Utahns, Aged 19-64	100.0%	1,269,900	2.2%	1.8%	2.8%	28,400	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

# Health Insurance Coverage by Plan Type



**Table 34. Percentage of Insured Persons Who Had Health Insurance Coverage Through Another Government Plan\***

by Sex, Age Group, Local Health District, Poverty Status, and Employment Status, Utah Insured Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Insured Persons Covered Through Another Government Plan				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Confidence Bounds Upper		
2004 Utah Insured Population	100.0%	2,217,800	4.6%	3.7%	5.7%	101,500	100.0%
<b>Sex</b>							
Male	50.2%	1,114,000	5.7%	4.6%	7.0%	63,100	62.2%
Female	49.8%	1,103,800	3.5%	2.6%	4.6%	38,300	37.8%
Total, All Insured Utahns	100.0%	2,217,800	4.6%	3.7%	5.7%	101,500	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	48,900	***	***	***	***	***
1 to 5	9.9%	219,200	2.6%	1.3%	5.4%	5,800	5.7%
6 to 18	21.4%	475,600	3.9%	2.6%	6.0%	18,800	18.5%
19 to 26	13.8%	306,200	4.4%	2.7%	7.0%	13,300	13.1%
27 to 34	11.9%	264,500	2.0%	1.0%	3.8%	5,300	5.2%
35 to 49	18.2%	404,700	3.7%	2.4%	5.5%	14,900	14.7%
50 to 64	13.1%	291,400	5.8%	4.2%	8.0%	16,900	16.6%
65 and Over	9.3%	207,000	12.2%	9.4%	15.7%	25,300	24.9%
Total, All Insured Utahns	100.0%	2,217,800	4.6%	3.7%	5.7%	101,500	100.0%
<b>Local Health District</b>							
Bear River	6.0%	132,300	2.7%	1.3%	5.7%	3,600	3.6%
Central	2.6%	57,900	5.8%	2.8%	11.7%	3,300	3.3%
Davis	11.4%	253,000	6.8%	4.2%	10.9%	17,300	17.1%
Salt Lake	38.6%	855,700	4.0%	2.5%	6.4%	34,400	34.0%
Southeastern	2.1%	45,500	6.0%	3.1%	11.4%	2,700	2.7%
Southwest	6.7%	149,700	5.6%	3.1%	9.8%	8,400	8.3%
Summit	1.4%	30,900	1.6%	0.6%	4.4%	500	0.5%
Tooele	2.1%	47,000	6.2%	3.8%	9.9%	2,900	2.9%
TriCounty	1.7%	37,300	5.9%	3.6%	9.3%	2,200	2.2%
Utah County	17.5%	387,500	3.1%	1.5%	6.3%	12,100	12.0%
Wasatch	0.8%	17,600	***	***	***	***	***
Weber-Morgan	9.2%	203,100	6.7%	3.5%	12.4%	13,700	13.5%
Total, All Insured Utahns	100.0%	2,217,800	4.6%	3.7%	5.7%	101,500	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	7.95%	176,400	1.7%	0.8%	3.6%	3,000	3.1%
101-200% Federal Poverty Level	23.47%	520,500	7.1%	4.4%	11.3%	37,000	37.8%
201-300% Federal Poverty Level	26.36%	584,600	3.7%	2.2%	6.1%	21,700	22.1%
>300% Federal Poverty Level	42.74%	947,800	3.8%	2.7%	5.3%	36,300	37.0%
Total, All Insured Utahns	100.0%	2,217,700	4.6%	3.7%	5.7%	101,500	100.0%
<b>Employment Status, Aged 19-64</b>							
Full Time	60.1%	761,700	3.6%	2.7%	4.8%	27,400	54.5%
Part Time	17.9%	227,000	3.6%	2.2%	5.9%	8,200	16.3%
Retired	3.7%	46,800	9.8%	5.6%	16.6%	4,600	9.1%
Keeping House	10.3%	131,000	3.3%	1.8%	5.8%	4,300	8.5%
Full Time Student	2.0%	25,600	***	***	***	***	***
Unemployed/Other	6.5%	82,900	6.2%	3.6%	10.5%	5,100	10.1%
Total, All Insured Utahns, Aged 19-64	100.0%	1,269,900	4.0%	3.1%	5.0%	50,300	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\* "Another government plan" includes Military, Tricare, or the V.A.

\*\*\* Insufficient sample size for calculation of population estimates.

# Health Insurance Coverage by Plan Type



**Table 35. Percentage of Insured Children Who Had Health Insurance Coverage Through CHIP\* by Sex, Age Group, Local Health District, and Poverty Status, Utah Insured Children Aged 18 and Under, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Insured Children Covered Through CHIP				
	Percentage Distribution	Number of Insured Children <sup>1</sup>	Percentage of Insured Children <sup>2</sup>			Number of Insured Children <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper			
2004 Utah Insured Population, Aged 18 and Under	100.0%	743,600	4.1%	2.9%	5.7%	30,500	100.0%
<b>Sex</b>							
Male	51.7%	384,500	4.4%	3.0%	6.5%	17,100	55.9%
Female	48.3%	359,200	3.7%	2.5%	5.5%	13,500	44.1%
Total, All Insured Children Aged 18 and Under	100.0%	743,600	4.1%	2.9%	5.7%	30,500	100.0%
<b>Age Group</b>							
Under 1 Year Old	5.3%	39,200	***	***	***	***	***
1 to 5	29.1%	216,400	5.1%	3.2%	8.2%	11,100	36.5%
6 to 12	36.6%	272,000	3.7%	2.5%	5.4%	9,900	30.9%
13 to 18	29.1%	216,000	4.4%	2.6%	7.4%	9,500	32.6%
Total, All Insured Children Aged 18 and Under	100.0%	743,600	4.1%	2.9%	5.7%	30,500	100.0%
<b>Local Health District</b>							
Bear River	6.3%	46,900	3.3%	0.8%	12.5%	1,600	5.2%
Central	2.9%	21,400	12.7%	6.6%	23.2%	2,700	9.3%
Davis	12.0%	89,100	***	***	***	***	***
Salt Lake	36.5%	271,100	4.5%	2.5%	8.0%	12,300	40.9%
Southeastern	1.9%	14,000	9.8%	4.0%	21.9%	1,400	4.8%
Southwest	6.4%	47,400	10.7%	3.9%	26.2%	5,100	16.2%
Summit	1.2%	9,100	2.8%	0.8%	8.7%	300	0.7%
Tooele	2.2%	16,700	3.8%	1.4%	10.1%	600	2.1%
TriCounty	1.7%	12,700	3.2%	1.0%	10.0%	400	1.4%
Utah County	19.1%	142,300	2.9%	1.2%	6.7%	4,100	12.7%
Wasatch	0.8%	5,800	9.6%	4.1%	21.1%	600	1.7%
Weber-Morgan	9.1%	67,300	***	***	***	***	***
Total, All Insured Children Aged 18 and Under	100.0%	743,600	4.1%	2.9%	5.7%	30,500	100.0%
<b>Poverty Status</b>							
<100% Federal Poverty Level	11.0%	81,800	8.2%	4.1%	15.7%	6,700	24.8%
101-200% Federal Poverty Level	28.7%	213,600	8.1%	5.1%	12.7%	17,300	64.1%
201-300% Federal Poverty Level	32.6%	242,500	1.1%	0.5%	2.5%	2,600	9.6%
>300% Federal Poverty Level	27.7%	205,800	0.2%	0.1%	0.5%	400	1.5%
Total, All Insured Children Aged 18 and Under	100.0%	743,600	4.1%	2.9%	5.7%	30,500	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\* Children's Health Insurance Program

\*\*\* Insufficient sample size for calculation of population estimates.



# Problems With Access to Health Care





## Problems With Access to Care



**Table 36. Percentage of Persons Reporting Problems With Access to Health Care by Type of Access Problem, Utah Residents, 2004**

Access Problem	Survey Estimates of Persons by Type of Access Problem			Number of Persons With Each Type of Access Problem <sup>2</sup>
	Percentage of Persons With Each Type of Access Problem <sup>1</sup>		Confidence Bounds	
	Lower	Upper		
Ins Company Does Not Cover Service <sup>3</sup>	8.0%	7.1%	9.0%	176,400
Could Not Find Services in the Area	3.2%	2.7%	3.8%	79,200
Could Not Afford the Services	13.3%	12.1%	14.6%	328,500
Concerned With Residency Status	0.3%	0.1%	0.6%	7,000
Could Not Afford Prescription	8.5%	7.6%	9.5%	211,100
Total, All Utahns	100.0%			2,469,200

1 Asymmetric confidence bounds were calculated using the logit transformation.

2 Rounded to the nearest 100 persons.

3 Estimate for this row based on insured Utahns only. All others based on entire Utah population.

Note: Because individuals could choose more than one reason, figures sum to greater than 100%.

- The most common problem with access to medical care was inability to afford services (13.3%).
- Regardless of insurance coverage status, 8.5% of all Utahns (211,100), were not able to afford prescription medication.
- The estimate for “insurance company does not cover service” is only for the insured population. All other estimates on this page are for the entire Utah population.

# Problems With Access to Care



**Table 37. Percentage of Insured Persons Reporting Problems With Access to Health Care Because Insurance Company Does Not Cover the Service by Sex, Age Group, Local Health District, Annual Household Income, and Health Status, Utah Insured Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Insured Persons Reporting Problems With Access to Health Care Because Insurance Company Does Not Cover the Service				
	Percentage Distribution	Number of Insured Persons <sup>1</sup>	Percentage of Insured Persons <sup>2</sup>			Number of Insured Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Upper			
2004 Utah Insured Population	100.0%	2,217,800	8.0%	7.1%	9.0%	176,400	100.0%
<b>Sex</b>							
Male	50.2%	1,114,000	6.3%	5.3%	7.4%	70,000	39.7%
Female	49.8%	1,103,800	9.6%	8.5%	10.9%	106,500	60.3%
Total, All Insured Utahns	100.0%	2,217,800	8.0%	7.1%	9.0%	176,400	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.2%	48,900	3.2%	1.1%	8.7%	1,600	0.9%
1 to 5	9.9%	219,200	2.4%	1.3%	4.5%	5,300	3.0%
6 to 18	21.4%	475,600	3.7%	2.7%	5.1%	17,600	9.9%
19 to 26	13.8%	306,200	9.4%	7.0%	12.5%	28,700	16.2%
27 to 34	11.9%	264,500	11.1%	8.6%	14.2%	29,300	16.5%
35 to 49	18.2%	404,700	12.9%	10.7%	15.5%	52,300	29.5%
50 to 64	13.1%	291,400	9.3%	7.4%	11.7%	27,100	15.3%
65 and Over	9.3%	207,000	7.5%	5.5%	10.3%	15,600	8.8%
Total, All Insured Utahns	100.0%	2,217,800	8.0%	7.1%	9.0%	176,400	100.0%
<b>Local Health District</b>							
Bear River	6.0%	132,300	7.9%	5.6%	11.1%	10,500	5.9%
Central	2.6%	57,900	7.4%	5.0%	10.9%	4,300	2.4%
Davis	11.4%	253,000	5.9%	4.0%	8.6%	14,800	8.4%
Salt Lake	38.6%	855,700	8.2%	6.6%	10.3%	70,600	40.0%
Southeastern	2.1%	45,500	14.1%	10.2%	19.3%	6,400	3.6%
Southwest	6.7%	149,700	11.6%	8.3%	15.9%	17,300	9.8%
Summit	1.4%	30,900	5.7%	3.7%	8.7%	1,800	1.0%
Tooele	2.1%	47,000	10.0%	7.0%	14.1%	4,700	2.7%
TriCounty	1.7%	37,300	10.1%	7.4%	13.6%	3,800	2.2%
Utah County	17.5%	387,500	7.7%	5.7%	10.4%	29,900	16.9%
Wasatch	0.8%	17,600	12.9%	8.7%	18.7%	2,300	1.3%
Weber-Morgan	9.2%	203,100	5.0%	2.9%	8.4%	10,100	5.7%
Total, All Insured Utahns	100.0%	2,217,800	8.0%	7.1%	9.0%	176,400	100.0%
<b>Annual Household Income</b>							
Under \$20,000	8.4%	187,300	17.5%	13.9%	21.8%	32,800	18.1%
\$20,000 to <\$45,000	27.0%	599,700	11.3%	9.0%	14.1%	67,600	37.2%
\$45,000 to <\$65,000	24.0%	531,400	6.9%	5.3%	9.0%	36,700	20.2%
\$65,000 and Over	40.6%	899,400	5.0%	3.8%	6.4%	44,500	24.5%
Total, All Insured Utahns	100.0%	2,217,800	8.0%	7.1%	9.0%	176,400	100.0%
<b>Health Status</b>							
Fair/Poor	8.9%	197,100	17.1%	14.0%	20.8%	33,800	19.1%
Good/Excellent	91.1%	2,020,700	7.1%	6.2%	8.1%	143,300	80.9%
Total, All Insured Utahns	100.0%	2,217,800	8.0%	7.1%	9.0%	176,400	100.0%

1 Population estimates based on the 2004 UHSS and rounded to the nearest 100 persons.

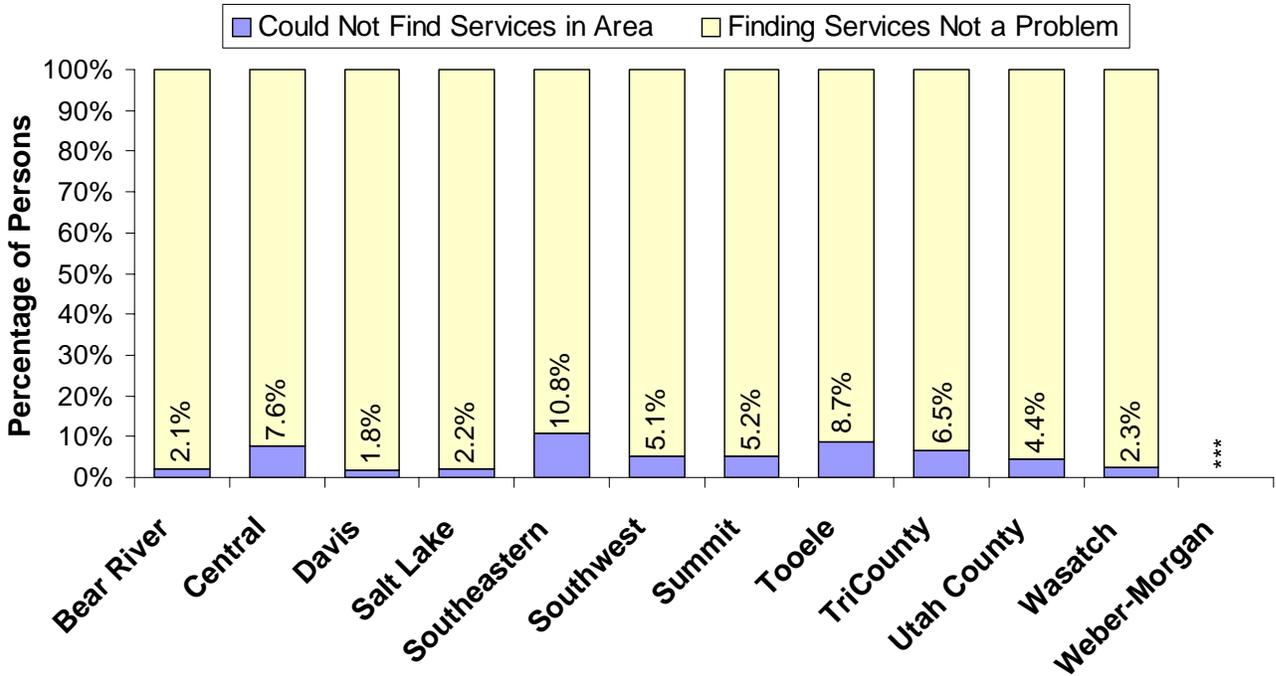
2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.



Figure 38.1 Access Problem Due to Inability to Find Services in Area by Local Health District, Utah, 2004



Source: 2004 Utah Health Status Survey

\*\*\* Not enough data cases to provide a precise estimate

- Persons in Southeastern Utah health district were most likely to report problems finding services in their area (10.8%), followed by persons in Tooele (8.7%) and Central Utah (7.6%) health districts.

# Problems With Access to Care



**Table 38. Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Find Services in Their Area by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Reporting Problems With Access to Health Care Because They Could Not Find Services in Their Area				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds Lower	Confidence Bounds Upper	Confidence Bounds		
2004 Utah Population	100.0%	2,469,230	3.2%	2.7%	3.8%	79,200	100.0%
<b>Sex</b>							
Male	50.4%	1,244,302	2.2%	1.7%	2.9%	27,700	35.0%
Female	49.6%	1,224,928	4.2%	3.5%	5.1%	51,500	65.0%
Total, All Utahns	100.0%	2,469,230	3.2%	2.7%	3.8%	79,200	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	50,515	***	***	***	***	***
1 to 5	9.7%	238,550	1.0%	0.5%	1.9%	2,400	3.1%
6 to 18	21.1%	520,800	2.1%	1.4%	3.2%	11,000	14.0%
19 to 26	15.0%	369,311	3.7%	2.3%	5.8%	13,700	17.5%
27 to 34	12.8%	316,947	5.5%	4.0%	7.5%	17,400	22.2%
35 to 49	18.5%	457,324	4.3%	3.3%	5.7%	19,800	25.3%
50 to 64	12.5%	307,863	3.0%	2.1%	4.1%	9,100	11.6%
65 and Over	8.4%	207,920	2.3%	1.4%	3.9%	4,900	6.3%
Total, All Utahns	100.0%	2,469,230	3.2%	2.7%	3.8%	79,200	100.0%
<b>Local Health District</b>							
Bear River	5.9%	146,905	2.1%	1.0%	4.4%	3,200	4.0%
Central	2.8%	70,295	7.6%	5.1%	11.1%	5,300	6.7%
Davis	10.9%	268,916	1.8%	1.0%	3.1%	4,800	6.1%
Salt Lake	38.7%	955,166	2.2%	1.5%	3.3%	21,400	27.0%
Southeastern	2.1%	52,842	10.8%	7.7%	15.0%	5,700	7.2%
Southwest	7.0%	173,230	5.1%	3.2%	8.1%	8,900	11.2%
Summit	1.4%	35,090	5.2%	3.0%	8.8%	1,800	2.3%
Tooele	2.0%	50,075	8.7%	6.2%	12.1%	4,400	5.6%
TriCounty	1.7%	42,111	6.5%	4.5%	9.3%	2,700	3.4%
Utah County	17.7%	437,627	4.4%	2.7%	6.9%	19,200	24.2%
Wasatch	0.8%	19,177	2.3%	1.1%	5.0%	400	0.5%
Weber-Morgan	8.8%	217,796	***	***	***	***	***
Total, All Utahns	100.0%	2,469,230	3.2%	2.7%	3.8%	79,200	100.0%
<b>Annual Household Income</b>							
Under \$20,000	10.4%	257,400	7.3%	5.3%	10.0%	18,800	23.2%
\$20,000 to <\$45,000	28.8%	712,200	3.8%	2.8%	5.1%	27,000	33.3%
\$45,000 to <\$65,000	23.3%	574,600	3.3%	2.2%	4.9%	19,000	23.5%
\$65,000 and Over	37.5%	925,000	1.8%	1.1%	2.9%	16,200	20.0%
Total, All Utahns	100.0%	2,469,200	3.2%	2.7%	3.8%	79,200	100.0%
<b>Health Status</b>							
Fair/Poor	9.4%	231,600	7.9%	5.9%	10.7%	18,400	23.3%
Good/Excellent	90.6%	2,237,600	2.7%	2.2%	3.3%	60,600	76.7%
Total, All Utahns	100.0%	2,469,200	3.2%	2.7%	3.8%	79,200	100.0%
<b>Health Insurance Coverage</b>							
Insured	89.8%	2,217,800	3.0%	2.5%	3.7%	67,400	86.0%
Uninsured	10.2%	251,500	4.4%	2.8%	6.9%	11,000	14.0%
Total, All Utahns	100.0%	2,469,200	3.2%	2.7%	3.8%	79,200	100.0%

1 Population estimates of sex, age groups, and local health district based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

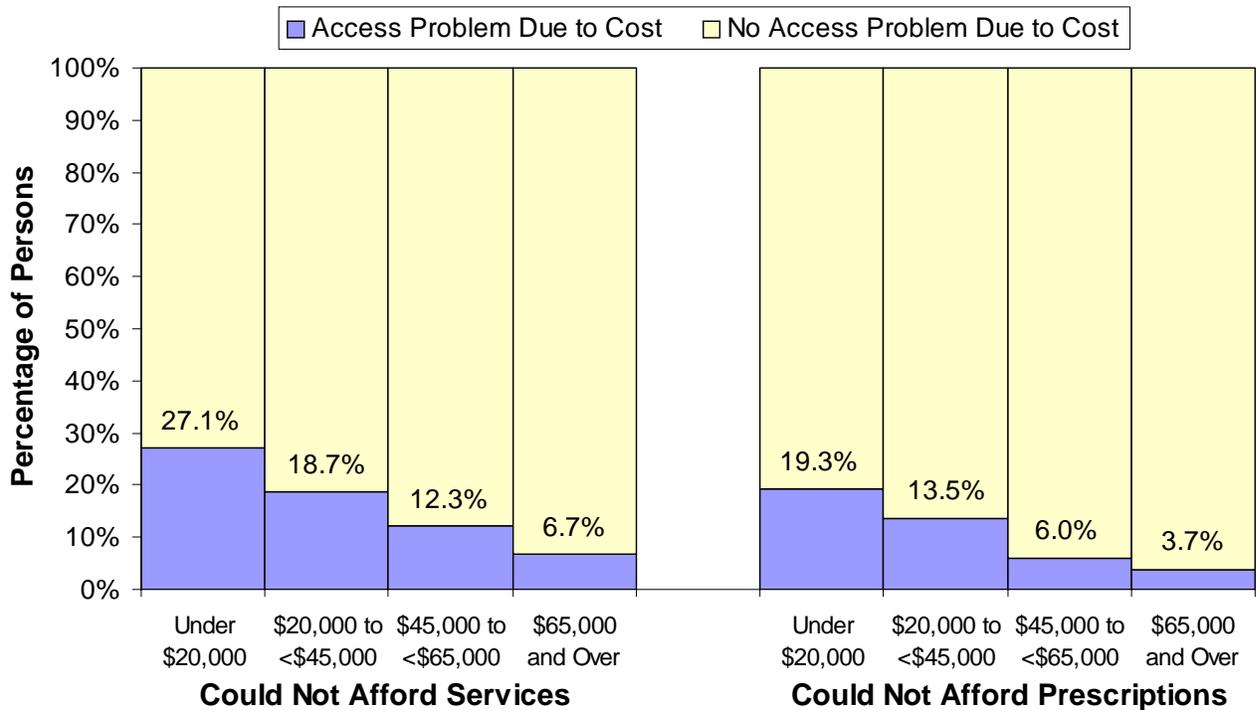
3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.



Figure 39-40.1 Access Problems Due to Cost by Household Income, Utah, 2004



Source: 2004 Utah Health Status Survey

- Problems accessing care due to the cost of services and cost of prescriptions decreased as annual household income increased.
- Persons with fair or poor health were more than twice as likely to report access problems due to cost of services than persons with good or excellent health (25.7% and 12.0% respectively).

# Problems With Access to Care



**Table 39. Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Afford the Services**  
by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2004

Demographic Subgroup	Population Size		Survey Estimates of Persons Reporting Problems With Access to Health Care Because They Could Not Afford the Services				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds				
			Lower	Upper			
2004 Utah Population	100.0%	2,469,230	13.3%	12.1%	14.6%	328,500	100.0%
<b>Sex</b>							
Male	50.4%	1,244,302	11.6%	10.3%	13.0%	144,100	43.9%
Female	49.6%	1,224,928	15.0%	13.7%	16.5%	184,300	56.1%
Total, All Utahns	100.0%	2,469,230	13.3%	12.1%	14.6%	328,500	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	50,515	3.0%	1.0%	8.4%	1,500	0.5%
1 to 5	9.7%	238,550	5.1%	3.5%	7.5%	12,300	3.7%
6 to 18	21.1%	520,800	7.1%	5.6%	9.1%	37,200	11.3%
19 to 26	15.0%	369,311	19.8%	16.6%	23.4%	73,100	22.2%
27 to 34	12.8%	316,947	19.4%	16.3%	22.9%	61,400	18.6%
35 to 49	18.5%	457,324	19.6%	17.0%	22.5%	89,600	27.2%
50 to 64	12.5%	307,863	12.4%	10.4%	14.8%	38,200	11.6%
65 and Over	8.4%	207,920	8.1%	6.0%	10.8%	16,700	5.1%
Total, All Utahns	100.0%	2,469,230	13.3%	12.1%	14.6%	328,500	100.0%
<b>Local Health District</b>							
Bear River	5.9%	146,905	14.9%	11.6%	19.0%	21,900	6.7%
Central	2.8%	70,295	14.6%	10.9%	19.2%	10,200	3.1%
Davis	10.9%	268,916	8.6%	6.2%	11.7%	23,100	7.0%
Salt Lake	38.7%	955,166	12.6%	10.6%	14.8%	120,100	36.6%
Southeastern	2.1%	52,842	13.9%	10.5%	18.2%	7,300	2.2%
Southwest	7.0%	173,230	20.9%	16.0%	26.9%	36,300	11.1%
Summit	1.4%	35,090	12.4%	8.4%	17.9%	4,300	1.3%
Tooele	2.0%	50,075	16.1%	12.3%	20.9%	8,100	2.5%
TriCounty	1.7%	42,111	16.2%	12.6%	20.5%	6,800	2.1%
Utah County	17.7%	437,627	15.7%	12.5%	19.5%	68,700	20.9%
Wasatch	0.8%	19,177	18.0%	13.0%	24.3%	3,400	1.0%
Weber-Morgan	8.8%	217,796	8.3%	5.7%	11.9%	18,100	5.5%
Total, All Utahns	100.0%	2,469,230	13.3%	12.1%	14.6%	328,500	100.0%
<b>Annual Household Income</b>							
Under \$20,000	10.4%	257,400	27.1%	22.8%	31.9%	69,800	20.8%
\$20,000 to <\$45,000	28.8%	712,200	18.7%	16.0%	21.6%	132,900	39.6%
\$45,000 to <\$65,000	23.3%	574,600	12.3%	9.8%	15.2%	70,500	21.0%
\$65,000 and Over	37.5%	925,000	6.7%	5.4%	8.4%	62,400	18.6%
Total, All Utahns	100.0%	2,469,200	13.3%	12.1%	14.6%	328,500	100.0%
<b>Health Status</b>							
Fair/Poor	9.4%	231,600	25.7%	22.0%	29.8%	59,500	18.1%
Good/Excellent	90.6%	2,237,600	12.0%	10.9%	13.3%	269,500	81.9%
Total, All Utahns	100.0%	2,469,200	13.3%	12.1%	14.6%	328,500	100.0%
<b>Health Insurance Coverage</b>							
Insured	89.8%	2,217,800	10.4%	9.3%	11.6%	230,600	69.9%
Uninsured	10.2%	251,500	39.5%	33.9%	45.4%	99,300	30.1%
Total, All Utahns	100.0%	2,469,200	13.3%	12.1%	14.6%	328,500	100.0%

1 Population estimates of sex, age groups, and local health district based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

# Problems With Access to Care



**Table 40. Percentage of Persons Reporting Problems With Access to Health Care Because Prescriptions Cost Too Much**  
**by Sex, Age Group, Local Health District, Annual Household Income, Health Status,**  
**and Health Insurance Coverage, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Reporting Problems With Access to Health Care Because Prescriptions Cost Too Much				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>
			Confidence Bounds				
			Lower	Upper			
2004 Utah Population	100.0%	2,469,230	8.5%	7.6%	9.5%	211,100	100.0%
<b>Sex</b>							
Male	50.4%	1,244,302	6.4%	5.4%	7.5%	79,000	37.4%
Female	49.6%	1,224,928	10.8%	9.6%	12.1%	132,100	62.6%
Total, All Utahns	100.0%	2,469,230	8.5%	7.6%	9.5%	211,100	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	50,515	***	***	***	***	***
1 to 5	9.7%	238,550	2.8%	1.7%	4.8%	6,800	3.1%
6 to 18	21.1%	520,800	2.8%	2.0%	4.0%	14,800	6.8%
19 to 26	15.0%	369,311	13.9%	11.2%	17.2%	51,400	23.8%
27 to 34	12.8%	316,947	9.5%	7.4%	12.1%	30,000	13.9%
35 to 49	18.5%	457,324	12.8%	10.8%	15.2%	58,700	27.2%
50 to 64	12.5%	307,863	9.4%	7.6%	11.6%	28,900	13.4%
65 and Over	8.4%	207,920	11.9%	9.2%	15.2%	24,700	11.4%
Total, All Utahns	100.0%	2,469,230	8.5%	7.6%	9.5%	211,100	100.0%
<b>Local Health District</b>							
Bear River	5.9%	146,905	5.9%	4.0%	8.5%	8,600	4.1%
Central	2.8%	70,295	10.4%	7.2%	14.8%	7,300	3.5%
Davis	10.9%	268,916	7.6%	5.5%	10.4%	20,500	9.7%
Salt Lake	38.7%	955,166	7.9%	6.4%	9.7%	75,300	35.7%
Southeastern	2.1%	52,842	8.0%	5.9%	10.9%	4,300	2.0%
Southwest	7.0%	173,230	12.7%	9.4%	17.0%	22,100	10.5%
Summit	1.4%	35,090	5.5%	3.5%	8.6%	1,900	0.9%
Tooele	2.0%	50,075	13.0%	9.9%	17.0%	6,500	3.1%
TriCounty	1.7%	42,111	7.6%	5.6%	10.3%	3,200	1.5%
Utah County	17.7%	437,627	10.1%	7.8%	13.1%	44,300	21.0%
Wasatch	0.8%	19,177	8.3%	5.4%	12.6%	1,600	0.8%
Weber-Morgan	8.8%	217,796	7.1%	4.5%	10.9%	15,400	7.3%
Total, All Utahns	100.0%	2,469,230	8.5%	7.6%	9.5%	211,100	100.0%
<b>Annual Household Income</b>							
Under \$20,000	10.4%	257,400	19.3%	15.5%	23.8%	49,700	23.2%
\$20,000 to <\$45,000	28.8%	712,200	13.5%	11.2%	16.2%	96,100	44.8%
\$45,000 to <\$65,000	23.3%	574,600	6.0%	4.6%	7.8%	34,600	16.1%
\$65,000 and Over	37.5%	925,000	3.7%	2.8%	4.7%	34,000	15.9%
Total, All Utahns	100.0%	2,469,200	8.5%	7.6%	9.5%	211,100	100.0%
<b>Health Status</b>							
Fair/Poor	9.4%	231,600	22.8%	19.3%	26.7%	52,700	25.0%
Good/Excellent	90.6%	2,237,600	7.1%	6.2%	8.0%	158,000	75.0%
Total, All Utahns	100.0%	2,469,200	8.5%	7.6%	9.5%	211,100	100.0%
<b>Health Insurance Coverage</b>							
Insured	89.8%	2,217,800	6.9%	6.1%	7.8%	152,900	71.5%
Uninsured	10.2%	251,500	24.2%	19.9%	29.2%	60,900	28.5%
Total, All Utahns	100.0%	2,469,200	8.5%	7.6%	9.5%	211,100	100.0%

1 Population estimates of sex, age groups, and local health district based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.

# Problems With Access to Care



**Table 41. Percentage of Persons Reporting Problems With Access to Health Care Because They Were Concerned About VISA, Citizenship, or Residency Status by Sex, Age Group, Local Health District, Annual Household Income, Health Status, and Health Insurance Coverage, Utah Residents, 2004**

Demographic Subgroup	Population Size		Survey Estimates of Persons Reporting Problems With Access to Health Care Because They Were Concerned About VISA, Citizenship, or Residency Status				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Persons <sup>2</sup>		Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup <sup>4</sup>	
			Lower	Upper			
2004 Utah Population	100.0%	2,469,230	0.3%	0.1%	0.6%	7,000	100.0%
<b>Sex</b>							
Male	50.4%	1,244,302	0.4%	0.2%	0.8%	4,800	68.6%
Female	49.6%	1,224,928	0.2%	0.1%	0.4%	2,200	31.4%
Total, All Utahns	100.0%	2,469,230	0.3%	0.1%	0.6%	7,000	100.0%
<b>Age Group</b>							
Under 1 Year Old	2.0%	50,515	***	***	***	***	***
1 to 5	9.7%	238,550	***	***	***	***	***
6 to 18	21.1%	520,800	0.2%	0.1%	0.7%	1,100	15.1%
19 to 26	15.0%	369,311	0.6%	0.2%	1.8%	2,400	32.9%
27 to 34	12.8%	316,947	0.5%	0.1%	1.9%	1,500	20.5%
35 to 49	18.5%	457,324	0.4%	0.1%	1.0%	1,700	23.3%
50 to 64	12.5%	307,863	***	***	***	***	***
65 and Over	8.4%	207,920	***	***	***	***	***
Total, All Utahns	100.0%	2,469,230	0.3%	0.1%	0.6%	7,000	100.0%
<b>Local Health District</b>							
Bear River	5.9%	146,905	***	***	***	***	***
Central	2.8%	70,295	***	***	***	***	***
Davis	10.9%	268,916	***	***	***	***	***
Salt Lake	38.7%	955,166	0.3%	0.1%	0.7%	2,700	39.7%
Southeastern	2.1%	52,842	***	***	***	***	***
Southwest	7.0%	173,230	***	***	***	***	***
Summit	1.4%	35,090	***	***	***	***	***
Tooele	2.0%	50,075	0.9%	0.1%	5.9%	400	5.9%
TriCounty	1.7%	42,111	***	***	***	***	***
Utah County	17.7%	437,627	0.7%	0.2%	2.5%	3,100	45.6%
Wasatch	0.8%	19,177	***	***	***	***	***
Weber-Morgan	8.8%	217,796	***	***	***	***	***
Total, All Utahns	100.0%	2,469,230	0.3%	0.1%	0.6%	7,000	100.0%
<b>Annual Household Income</b>							
Under \$20,000	10.4%	257,400	***	***	***	***	***
\$20,000 to <\$45,000	28.8%	712,200	0.6%	0.2%	1.7%	4,500	62.5%
\$45,000 to <\$65,000	23.3%	574,600	***	***	***	***	***
\$65,000 and Over	37.5%	925,000	***	***	***	***	***
Total, All Utahns	100.0%	2,469,200	0.3%	0.1%	0.6%	7,000	100.0%
<b>Health Status</b>							
Fair/Poor	9.4%	231,600	1.0%	0.4%	2.4%	2,300	32.9%
Good/Excellent	90.6%	2,237,600	0.2%	0.1%	0.4%	4,700	67.1%
Total, All Utahns	100.0%	2,469,200	0.3%	0.1%	0.6%	7,000	100.0%
<b>Health Insurance Coverage</b>							
Insured	89.8%	2,217,800	0.1%	0.0%	0.3%	2,500	36.8%
Uninsured	10.2%	251,500	1.7%	0.6%	4.6%	4,300	63.2%
Total, All Utahns	100.0%	2,469,200	0.3%	0.1%	0.6%	7,000	100.0%

1 Population estimates of sex, age groups, and local health district based on 2004 Baseline projections, Governor's Office of Planning and Budget, REMI model system; all others based on the 2004 UHSS and rounded to the nearest 100 persons.

2 Asymmetric confidence bounds were calculated using the logit transformation.

3 Rounded to the nearest 100 persons.

4 Figures in these columns may not sum to the total because of missing values on the grouping variables.

\*\*\* Insufficient sample size for calculation of population estimates.



# Technical Notes





## *General Technical Background to the 2004 Health Status Survey*

### Introduction

The purpose of this section is to provide the reader with a general methodological overview of the project. Persons interested in obtaining additional or more detailed information may contact:

Office of Public Health Assessment  
Center for Health Data  
Utah Department of Health  
P O Box 142101  
Salt Lake City, UT 84114-2101  
Phone: (801) 538-6108  
E-mail: phdata@utah.gov

### Sample Design

The 2004 Utah Health Status Survey represents the sixth such survey: previous surveys were conducted in 1986, 1991, 1996, 2001, and 2003. The statistical estimates in this report are based on *2004 Utah Health Status Survey* data.

The sample was a **complex survey sample** designed to be representative of all Utahns. It is best described as a weighted probability sample of 2,881 households disproportionately stratified by 12 local health districts that cover the entire state. The sample was stratified so that the survey estimates could be provided for each local health district.

Health District/Small Area	Unweighted Counts	
	Households	Persons
1 Bear River Health District	189	641
2 Central Utah Health District	197	604
3 Davis County Health District	208	686
4 Salt Lake Valley Health District	692	2,137
5 Southeastern Utah Health District	183	491
6 Southwest Utah Health District	192	563
7 Summit County Health District	180	555
8 Tooele County Health District	233	733
9 TriCounty Health District	249	740
10 Utah County Health District	299	1,082
11 Wasatch County Health District	122	437
12 Weber-Morgan Health District	137	435
<b>State Total</b>	<b>2,881</b>	<b>9,104</b>

The Casady-Lepkowski (1993) calling design, was used to generate telephone numbers in each local health district. This method begins by building a base sampling frame consisting of all possible telephone numbers from all working prefixes in Utah. Telephone numbers are arranged sequentially into groups of 100 by selecting all telephone numbers within an area code and prefix, plus the first and second digits of the suffix (e.g., 801-538-10XX represents a group that includes all 100 phone numbers between 801-538-1000 and 801-538-1099). Each group of 100 telephone numbers is classified as either high density (at least one residential listing) or low density (no listed residential phone numbers in the group). All low density groups are removed, and high density groups are retained. Telephone numbers are randomly selected from the high-

density list. This sampling design ensures that both listed and unlisted phone numbers are included in the sample.

The Utah Department of Health Survey Center collected the survey data. The survey interview was conducted with **one randomly selected adult** (aged 18 or older) in each household. A single stage, non-clustered, equal probability of selection sampling design was used to identify survey respondents. First, interviewers collected household membership information from the household contact person (the person who answered the phone). Next, the computer randomly selected an adult household member from the list of all household members aged 18 or over to complete the survey. Survey questions were then asked of the respondent about either, 1) all household members, 2) the survey respondent only, 3) a randomly selected adult or child household member (used only in the injuries section), or 4) the household as a whole. Data were collected on all household members through the respondent. Thus, the survey sample varies, depending on the within-household sample that was used for each set of survey questions. Each within-household sample has known probabilities of selection and has been weighted appropriately so it can be generalized to the Utah population.

#### Questionnaire Construction

The 2004 Utah Health Status Survey was based on previous Utah Health Status Survey questionnaires. For the 2004 questionnaire, some changes were made based on input from the Health Surveys Advisory Committee and the Health Status Survey staff. These changes were made in order to obtain more detailed information and to allow for comparison with large, federal surveys, such as the Current Population Survey (CPS). The entire survey questionnaire may be found on-line at [http://health.utah.gov/opha/publications/2003hss/2003\\_4HSS.pdf](http://health.utah.gov/opha/publications/2003hss/2003_4HSS.pdf)

#### Survey Data Collection

The Utah Department of Health Survey Center integrated the survey questionnaire into a **computer-assisted telephone interviewing (CATI)** software program. Interviews were conducted by trained interviewers in a supervised and monitored environment at the Utah Department of Health Survey Center.

**Computer-assisted telephone interviewing** was chosen as the method of data collection for several reasons. First, it yields high response rates, thus resulting in a more representative sample and reducing the amount of bias inherent in mail survey response rates. Second, it helps reduce non-sampling error by standardizing the data collection process. Data entry errors are reduced because interviewers are not allowed to enter non-valid codes. It was also efficient because it allowed interviewers to enter responses directly into the database.

#### Response Rate

The interview process took place over a ten-month period (from January to December, 2004), and resulted in a response rate of 53.4%. If necessary, up to 15 telephone attempts were made to contact a selected household.

#### Weighting Methods

**Post-survey weighting adjustments** were made so that the Health Status Survey findings could be more accurately generalized to Utah's population. Two types of post-survey weighting adjustments were made: one that adjusted for random sampling variation and one that adjusted for disproportionate sampling (such as the over-sampling of the smaller local health districts across the state). Although the two types of adjustments are distinct conceptually, they are accomplished in a series of steps that do not distinguish between the two types.

The post-survey weighting variables adjusted for the following factors:

1. The number of **phone lines** in the household.
2. The total **number of adults in the household** (for questions that were asked only of the respondent, but were meant to be generalized to all adults in the household).
3. The proportion of **Hispanic persons** in each local health district.
4. The population **age and sex** distribution of each local health district.
5. The probabilities of selection for each **local health district**.

#### *Calculation of Survey Estimates*

**Population count estimates.** Once a percentage was calculated for a variable of interest (e.g., the percentage uninsured) using appropriately weighted 2004 survey data, it was applied to a population count to derive the estimate for the number of Utahns affected. In some cases analyses referenced certain age or sex groups, Hispanic persons or combinations of Utah counties. The population count estimates for these groups were readily available from the Utah Governor’s Office of Planning and Budget for 2004.

For other groups where population counts were largely unavailable (e.g., analyses that examined the distribution of adult males by marital status), survey data were used to estimate the population counts. This was achieved by multiplying the appropriate 2004 population total for that group (from 2004 GOPB estimates) by a proportion obtained from a frequency distribution or cross tabulation analysis of Utah Health Status Survey data. For instance, to calculate a population count for adult males who were married, the population of adult males from GOPB estimates for 2004 was obtained. The resulting number was multiplied by the percentage of married adult males in the 2004 Utah Health Status Survey sample. Thus, any population count estimates not derived directly from existing age, sex, Hispanic status or county population estimates were derived from 2004 Health Status Survey data, and were rounded to the nearest 100 persons.

**Missing Values.** Another consideration that affected the presentation of the population estimates in table format was the inclusion or exclusion of missing values (“don’t know” and “refused to answer”). Population percentage estimates were calculated after removing the “don’t know” and “refused to answer” responses from the denominator. This, in effect, assumes that persons who gave those answers were distributed identically on the variable of interest to those who gave a valid answer to that variable. For instance, that among those who did not know whether they were insured, we assumed that 90.9% of them were insured and 9.1% were not insured—percentages identical to those found among the sample members who answered the question with a valid response.

Readers may have noticed that the numbers in the last two columns of the reference tables do not always sum to the total as they should. This was unavoidable for two reasons:

- 1) If there were missing values on the demographic grouping variable, the sum of the parts is derived from a slightly different sample than the estimate for the overall number.
- 2) The post-survey weighting adjustments cause certain irregularities in the tables.

#### *Limitations and Other Special Considerations*

Estimates developed from the sample may differ from the results of a complete census of all households in Utah due to two types of error, sampling and non-sampling error. Each type of error is present in estimates based on a survey sample. Good survey design and data collection techniques serve to minimize both sources of error.

**Sampling error** refers to random variation that occurs because only a subset of the entire population is sampled and used to estimate the finding, or parameter, in the entire population. It is

often termed “margin of error” in popular use. Sampling error has been expressed in this report as a confidence bound. The confidence bounds define the confidence interval, which is a measure of the precision of the survey point estimate. The 95% confidence interval defines a range of scores, (e.g., “24% to 30%”) within which we would expect the observed measure to fall 95 out of 100 times if we were to measure it an infinite number of times with the same sample size from the same population. It is commonly expressed as a symmetric value (e.g., “plus or minus”). But when the point estimate is close to 0% or 100%, it will take on an asymmetric range around the point estimate. That is, for point estimates close to 100%, the plus side will be smaller, and for point estimates close to 0%, the minus side will be smaller. Asymmetric confidence bounds are calculated using the logit transformation to assure that the confidence bounds are between 0 and 1 (or 0% and 100%) (Research Triangle Institute, 2004). This report uses asymmetric confidence bounds. Figures in this report include error bars showing this estimated confidence interval around the parameter estimate. Estimates were not computed where the sample denominators were less than n=50.

Because the sample was clustered within households, and because local health districts were disproportionately stratified and then weighted to reflect the Utah population, the sample is considered a complex survey sample design. Estimating the sampling error for a complex survey design requires special statistical techniques. SAS software, using “proc surveymeans,” was used to estimate the standard errors of the survey estimates because it employs a statistical routine (Taylor-series expansion) that accounts for the complex survey design.

**Non-sampling error** also exists in survey estimates. Sources of non-sampling error include idiosyncratic interpretation of survey questions by respondents, variations in interviewer technique, household non-response to questions, coding errors, and so forth. No specific efforts were made to quantify the magnitude of non-sampling error. Non-sampling error was minimized by good questionnaire design, use of standardization in interviewer behavior and frequent, on-site, interviewer monitoring and supervision.

**Comparability** with other surveys is an issue with all surveys. Differences in survey design, survey questions, estimation procedures, the socio-demographic and economic context, and changes in the structure and financing of the health care delivery system may all affect comparison between the 2004 Utah Health Status Survey and other surveys, including those conducted by the U.S. Bureau of the Census, the Behavioral Risk Factor Surveillance System surveys, and previous Utah Department of Health, Health Status Surveys.

**Telephone surveys** exclude certain population segments from the sampling frame, such as persons in group living quarters (e.g., military barracks, nursing homes) and households without telephones. At the time of the 2000 Decennial Census, only two percent of Utah households were without telephone service. Typically, telephone surveys are biased because telephone households under-represent lower income and certain minority populations. In addition, studies have shown that non-telephone households tend to have lower rates of health care utilization (especially dental care), poorer health habits and health status, and lower rates of health insurance coverage (Thornberry and Massey, 1988).

Despite these overall disparities between telephone and non-telephone households, the Utah Health Status Survey estimates may be considered adequately representative of all Utah households. Certain research (Keeter, 1995) suggests that a similarity exists between data from non-telephone households and telephone households that experienced an interruption in service over the past 12 months. This similarity exists because many, if not most, households currently with-

out telephones did have service in the recent past, and will have service again in the future. Therefore, certain households with telephones (those that had a recent interruption in service) are representative of “non-phone” households, allowing health status survey estimates to be corrected for telephone non-coverage bias. This correction has typically not been made, and will be clearly indicated when it is used.





**Appendix A:**  
**Comparison of 2001, 2003, and**  
**2004 Health Status Survey**  
**Results: Insurance Report**







## Appendix A: Comparison of 2001, 2003, and 2004 HSS Results

### Comparison of 2001, 2003, and 2004 Health Status Survey Results: Insurance Report

Demographic Subgroup	Population Size		Survey Estimates of Utahns				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Confidence Bounds			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup
			Lower	Upper	95%		
<b>Percentage of Persons With No Health Insurance Coverage (Tables 1-17)</b>							
2001							
2001 Utah Population	100.0%	2,295,967	8.7%	7.9%	9.5%	199,100	100.0%
2001 Utah Population, Aged 19-64	100.0%	1,323,754	10.9%	10.0%	11.8%	144,000	100.0%
2003							
2003 Utah Population	100.0%	2,354,775	9.1%	8.0%	10.4%	214,500	100.0%
2003 Utah Population, Aged 19-64	100.0%	1,369,722	11.5%	10.3%	12.9%	157,700	100.0%
2004							
2004 Utah Population	100.0%	2,469,230	10.2%	8.9%	11.6%	251,500	100.0%
2004 Utah Population, Aged 19-64	100.0%	1,451,445	12.5%	11.1%	14.1%	181,500	100.0%
<b>Percentage of Uninsured Persons Reporting They Have Been Uninsured for One Year or Longer (Table 18)</b>							
2001 Utah Uninsured Population	100.0%	199,100	66.9%	62.4%	71.1%	133,200	100.0%
2003 Utah Uninsured Population	100.0%	214,500	55.1%	48.0%	62.0%	118,200	100.0%
2004 Utah Uninsured Population	100.0%	251,500	65.6%	59.1%	71.6%	165,000	100.0%
<b>Percentage of Persons Reporting Employer Does Not Offer Insurance as a Reason for Their Lack of Health Insurance Coverage (Table 19)</b>							
2001 Utah Uninsured Population	100.0%	199,100	33.1%	28.8%	37.6%	65,800	100.0%
2003 Utah Uninsured Population	100.0%	214,500	29.0%	22.8%	36.0%	62,100	100.0%
2004 Utah Uninsured Population	100.0%	251,500	33.8%	27.0%	41.4%	85,000	100.0%
<b>Percentage of Persons Reporting They Are a Part Time or Temporary Employee as a Reason for Their Lack of Health Insurance Coverage (Table 20)</b>							
2001 Utah Uninsured Population	100.0%	199,100	14.6%	12.1%	17.6%	29,100	100.0%
2003 Utah Uninsured Population	100.0%	214,500	17.5%	13.0%	23.2%	37,600	100.0%
2004 Utah Uninsured Population	100.0%	251,500	17.0%	12.2%	23.2%	42,800	100.0%
<b>Percentage of Persons Reporting They Could Not Afford Insurance as a Reason for Their Lack of Health Insurance Coverage (Table 21)</b>							
2001 Utah Uninsured Population	100.0%	199,100	52.1%	47.4%	56.7%	103,700	100.0%
2003 Utah Uninsured Population	100.0%	214,500	66.3%	59.5%	72.5%	142,200	100.0%
2004 Utah Uninsured Population	100.0%	251,500	65.0%	57.9%	71.5%	163,400	100.0%
<b>Percentage of Persons Reporting They Are Safe to Go Uninsured as a Reason for Their Lack of Health Insurance Coverage (Table 22)</b>							
2001 Utah Uninsured Population	100.0%	199,100	21.5%	18.1%	25.4%	42,900	100.0%
2003 Utah Uninsured Population	100.0%	214,500	16.6%	12.2%	22.0%	35,500	100.0%
2004 Utah Uninsured Population	100.0%	251,500	21.6%	16.4%	27.9%	54,300	100.0%
<b>Percentage of Persons Reporting the Insurance Company Refused to Cover Them as a Reason for Their Lack of Health Insurance Coverage (Table 23)</b>							
2001 Utah Uninsured Population	100.0%	199,100	3.6%	2.6%	5.1%	7,200	100.0%
2003 Utah Uninsured Population	100.0%	214,500	7.8%	5.2%	11.6%	16,700	100.0%
2004 Utah Uninsured Population	100.0%	251,500	10.8%	7.4%	15.5%	27,100	100.0%

## Appendix A: Comparison of 2001, 2003, and 2004 HSS Results



### Comparison of 2001, 2003, and 2004 Health Status Survey Results: Insurance Report (continued)

Demographic Subgroup	Population Size		Survey Estimates of Utahns				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Confidence Bounds			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup
			Lower	Upper			
<b>Percentage of Persons Reporting They Lost Medicaid or CHIP Eligibility as a Reason for Their Lack of Health Insurance Coverage (Table 24)</b>							
2001 Utah Uninsured Population	100.0%	199,100	6.9%	5.2%	9.1%	13,800	100.0%
2003 Utah Uninsured Population	100.0%	214,500	9.6%	6.5%	13.9%	20,600	100.0%
2004 Utah Uninsured Population	100.0%	251,500	17.7%	13.0%	23.8%	44,600	100.0%
<b>Percentage of Persons Reporting They Decided Not to Enroll in Employer Coverage as a Reason for Their Lack of Health Insurance Coverage (Table 25)</b>							
2001 Utah Uninsured Population	100.0%	199,100	27.1%	22.9%	31.7%	53,900	100.0%
2003 Utah Uninsured Population	100.0%	214,500	26.9%	20.4%	34.5%	57,600	100.0%
2004 Utah Uninsured Population	100.0%	251,500	24.8%	18.9%	31.8%	62,300	100.0%
<b>Percentage of Persons Reporting They Lost Their Job or Changed Employers as a Reason for Their Lack of Health Insurance Coverage (Table 26)</b>							
2001 Utah Uninsured Population	100.0%	199,100	29.5%	25.6%	33.6%	58,700	100.0%
2003 Utah Uninsured Population	100.0%	214,500	47.5%	40.4%	54.6%	101,800	100.0%
2004 Utah Uninsured Population	100.0%	251,500	29.9%	23.8%	36.9%	75,200	100.0%
<b>Percentage of Persons With No Health Insurance Coverage Who Were Reported to Be in Fair or Poor Health (Table 27)</b>							
2001 Utah Uninsured Population	100.0%	199,100	9.7%	8.0%	11.8%	19,300	100.0%
2003 Utah Uninsured Population	100.0%	214,500	10.2%	7.7%	13.4%	21,900	100.0%
2004 Utah Uninsured Population	100.0%	251,500	13.9%	11.0%	17.5%	35,000	100.0%
<b>Percentage of Insured Persons Who Had Health Insurance Coverage Through Current or Former Employer or Union (Table 29)</b>							
2001 Utah Insured Population	100.0%	2,096,900	81.9%	80.7%	83.0%	1,717,100	100.0%
2003 Utah Insured Population	100.0%	2,140,300	80.1%	78.2%	81.9%	1,714,700	100.0%
2004 Utah Insured Population	100.0%	2,217,800	79.3%	77.4%	81.2%	1,759,400	100.0%
<b>Percentage of Insured Persons Who Had Health Insurance Coverage Purchased Directly From an Insurance Company (Table 30)</b>							
2001 Utah Insured Population	100.0%	2,096,900	11.2%	10.3%	12.2%	234,900	100.0%
2003 Utah Insured Population	100.0%	2,140,300	10.8%	9.5%	12.4%	231,900	100.0%
2004 Utah Insured Population	100.0%	2,217,800	12.4%	10.9%	14.1%	275,800	100.0%
<b>Percentage of Insured Persons Who Had Health Insurance Coverage Through Someone Who Does Not Live in the Household (Table 31)</b>							
2001 Utah Insured Population	100.0%	2,096,900	3.6%	3.2%	4.2%	76,400	100.0%
2003 Utah Insured Population	100.0%	2,140,300	3.6%	2.9%	4.5%	77,900	100.0%
2004 Utah Insured Population	100.0%	2,217,800	3.8%	3.1%	4.7%	84,800	100.0%



## Appendix A: Comparison of 2001, 2003, and 2004 HSS Results

### Comparison of 2001, 2003, and 2004 Health Status Survey Results: Insurance Report (continued)

Demographic Subgroup	Population Size		Survey Estimates of Utahns				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Confidence Bounds		Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup	
			Lower	Upper			
<b>Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicaid (Table 32)</b>							
2001 Utah Insured Population	100.0%	2,096,900	6.9%	6.2%	7.5%	144,100	100.0%
2003 Utah Insured Population	100.0%	2,140,300	8.2%	7.1%	9.5%	175,400	100.0%
2004 Utah Insured Population	100.0%	2,217,800	8.5%	7.4%	9.8%	189,100	100.0%
<b>Percentage of Insured Persons Who Had Health Insurance Coverage Through Medicare (Table 33)</b>							
2001 Utah Insured Population	100.0%	2,096,900	10.6%	9.9%	11.3%	221,400	100.0%
2003 Utah Insured Population	100.0%	2,140,300	9.6%	8.7%	10.6%	205,700	100.0%
2004 Utah Insured Population	100.0%	2,217,800	9.7%	8.7%	10.7%	215,000	100.0%
<b>Percentage of Insured Persons Who Had Health Insurance Coverage Through Another Government Plan (Table 34)</b>							
2001 Utah Insured Population	100.0%	2,096,900	4.2%	3.7%	4.8%	87,900	100.0%
2003 Utah Insured Population	100.0%	2,140,300	4.2%	3.5%	5.0%	89,700	100.0%
2004 Utah Insured Population	100.0%	2,217,800	4.6%	3.7%	5.7%	101,500	100.0%
<b>Percentage of Insured Children Who Had Health Insurance Coverage Through CHIP (Table 35)</b>							
2001 Utah Insured Population, Aged 18 and Unde	100.0%	723,100	3.8%	3.0%	4.8%	27,600	100.0%
2003 Utah Insured Population, Aged 18 and Unde	100.0%	729,800	3.3%	2.2%	4.7%	23,800	100.0%
2004 Utah Insured Population, Aged 18 and Unde	100.0%	786,700	4.1%	2.9%	5.7%	32,300	100.0%
<b>Percentage of Insured Persons Reporting Problems With Access to Health Care Because Insurance Company Does Not Cover the Service (Table 37)</b>							
2001 Utah Insured Population	100.0%	2,096,900	6.9%	6.3%	7.5%	144,800	100.0%
2003 Utah Insured Population	100.0%	2,140,300	8.8%	7.8%	9.8%	187,700	100.0%
2004 Utah Insured Population	100.0%	2,217,800	8.0%	7.1%	9.0%	176,400	100.0%
<b>Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Find Services in Their Area (Table 38)</b>							
Not Comparable With 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Utah Population	100.0%	2,354,775	2.9%	2.5%	3.3%	67,600	100.0%
2004 Utah Population	100.0%	2,469,230	3.2%	2.7%	3.8%	79,200	100.0%
<b>Percentage of Persons Reporting Problems With Access to Health Care Because They Could Not Afford the Services (Table 39)</b>							
Not Comparable With 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Utah Population	100.0%	2,354,775	14.3%	13.1%	15.6%	336,400	100.0%
2004 Utah Population	100.0%	2,469,230	13.3%	12.1%	14.6%	328,500	100.0%

## Appendix A: Comparison of 2001, 2003, and 2004 HSS Results



### Comparison of 2001, 2003, and 2004 Health Status Survey Results: Insurance Report (continued)

Demographic Subgroup	Population Size		Survey Estimates of Utahns				
	Percentage Distribution	Number of Persons <sup>1</sup>	Percentage of Confidence Bounds			Number of Persons <sup>3,4</sup>	Percentage Distribution by Demographic Subgroup
			Lower	Upper			

#### Percentage of Persons Reporting Problems With Access to Health Care Because Prescriptions Cost Too Much (Table 40)

Not Comparable With 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Utah Population	100.0%	2,354,775	9.8%	8.9%	10.8%	230,900	100.0%
2004 Utah Population	100.0%	2,469,230	8.5%	7.6%	9.5%	211,100	100.0%

#### Percentage of Persons Reporting Problems With Access to Health Care Because They Were Concerned About VISA, Citizenship, or Residency Status (Table 41)

Not Comparable With 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A
2003 Utah Population	100.0%	2,354,775	0.2%	0.1%	0.4%	3,600	100.0%
2004 Utah Population	100.0%	2,469,230	0.3%	0.1%	0.6%	7,000	100.0%



# **Appendix B:**

## **2003–04 Utah Health Status Survey, Insurance Status: Comparison of Question Wording and Flow**





## Appendix B: Comparison of Question Wording and Flow



In 2003–04, the insurance questions started by asking if anyone in the household had coverage. Then follow-up questions asked about health insurance coverage variations in the household. This was done regardless of the answer to the household screener (yes or no), although the follow-up question wording was slightly different.

The household level information was used to create a “short list” of all the health insurance coverage variations in the household. The “short list” was then used to collect health insurance information from each household member. Source of coverage and lack of coverage were both verified.

Item	2001 and 2003–04
Household screener question	COV1. The next few questions ask about health insurance. By health insurance I mean private and employer plans, prepaid plans such as HMOs, and government plans, such as Medicare. Are any of the members of your household currently covered by health insurance?
If “Yes”:	[IDENTIFY HEALTH INS. STATUS OPTIONS IN HH]  COV2. Please tell me if anyone in your household has any of the following, healthcare coverage ... [go to COV2x1]
If “No”:	[VERIFY HEALTH INSURANCE STATUS OPTIONS IN HH] COV3. There are some types of plans you may not have considered, are any of the members of your household currently covered by health insurance ... [go to COV2x1]
Ascertain all health insurance status options that are present in the HH:	COV2x1. ... that is provided through a current or former employer or union?
	COV2x2. Is anyone in the household covered by ... A health insurance plan that you purchase directly from an insurance company and not through an employer or union?
	COV2x3. The health plan of someone who does not live in the household?
	COV2x4. Medicare, that is, the government plan for person age 65 or older or those with disabilities?
	COV2x5. Medicaid?
	COV2x6. The Utah Children’s Health Insurance Program, or CHIP, is a program for children of working parents whose children are uninsured or who earn too much for Medicaid benefits. Does anyone have coverage through CHIP?
	COV2x7. Is anyone in the household covered by ... Another government plan, such as Military, CHAMPUS, Tri-care or the V.A.?
	COV2x8. Does anyone have health insurance that covers ONLY certain specific medical conditions, such as for diabetes or breast cancer? (NOTE: This is NOT considered “health insurance coverage.”)

## Appendix B: Comparison of Question Wording and Flow



	<p><u>COV2x9</u>. Coverage through some other source that I have not already mentioned?          → If “Yes”, What source is this coverage from?</p>
	<p><u>COV2x10</u>. Is there anyone in your household who has no health care coverage, that is, none of the types of plans I just mentioned?</p>
	<p>[CATI program makes a “short list” of all health insurance status options present in current HH]</p>
	<p>SLO1. Are all persons in your household covered by... [<i>a plan available through a current or former employer or union?</i>]          1. Yes – all are covered by same plan          2. No – Only some are covered by this plan</p>
	<p>[If “Yes,” go to next short list option. If “No,” ascertain status of each HH member.]</p>
	<p>SLO2. [Short list options were created by the CATI program, and varied among households.]</p>

### Additional questions asked in 2003–04 to verify health insurance status:

For anyone in the HH who was reported to have had health insurance at the time of the survey, an additional followup question was asked to ascertain coverage throughout the past 12 months.

COV11. Thinking about any health insurance, did [you/name] have coverage for all of the last 12 months?

1. YES
2. NO
8. (DK)
9. (REFUSED)

Another question in 2003–04 asked adults who were insured at the time of the survey to determine if their coverage was through the new, Utah-specific Primary Care Network.

PCN. There is a new Medicaid plan which provides adults with Primary Care insurance only. The name of this new Medicaid plan is the Primary Care Network. Is [your/name’s] insurance through the Primary Care Network?

1. YES
2. NO
8. (DK)
9. (REFUSED)



If anyone in the household was reported to have had health insurance, two questions were asked to ascertain Medicaid status. Medicaid cards are 8 ½ x 11” cardstock sheets that are issued monthly. These characteristics are believed to be unique to Medicaid.

CARDSIZE. When thinking about [your/name’s] insurance card, would you say it is credit-card-sized, or a larger piece of paper?

1. Credit Card Size
2. Larger piece of paper
3. BOTH (more than 1 type of insurance)
8. (DK)
9. (REFUSED)

CARDNEW. Do you [do you/does name] receive a new I.D. card every month or is the I.D. card valid for longer?

1. Once a month
2. ID card valid for longer than once a month
3. BOTH (more than 1 type of insurance)
8. (DK)
9. (REFUSED)





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