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## ***Estimated Number and Percentage of Utahns Without Health Insurance Coverage***

### **History and Background of the Health Insurance Cheat Sheet**

In Utah, the official health insurance coverage estimates are produced yearly by the Office of Public Health Assessment (OPHA) and are based on telephone survey questions which were designed for the Utah Health Status Survey.

The Utah Health Status Survey (HSS) was conducted in 1986, 1991, 1996, 2001, 2003-2004, 2005-2006, and 2007-2008. In 2007, the name of the survey was changed from the Utah Health Status Survey to the Utah Healthcare Access Survey (UHAS). The survey was discontinued after 2008, and the health insurance coverage and health care access questions were moved to the Behavioral Risk Factor Surveillance System Survey (BRFSS) as state-added questions.

For the 2001 administration, the HSS underwent a major facelift, including a revision of the insurance questions to better represent the status of the health insurance coverage of Utahns. In March 2002, Utah received a first-of-its-kind Medicaid 1115 waiver to implement its Primary Care Network (PCN), which provides primary care and preventive services to low-income adults who would otherwise lack health insurance. Rod Betit, former executive director of the Utah Department of Health (UDOH), was the key official responsible for the development and implementation of this program<sup>1</sup>.

As part of the creation, implementation, and evaluation of the PCN and other state health insurance coverage programs, Mr. Betit, asked the Office of Public Health Assessment (OPHA) for a short, portable summary of some key breakdowns of health insurance coverage for target populations by age, poverty, and employment status. These target populations included CHIP eligible children, adults eligible for the PCN, and the working uninsured. Mr. Betit wanted to carry this summary with him on his Palm Pilot so that he would have the numbers he needed at his fingertips when addressing the public, the legislature, the Medicaid 1115 steering committee, and the press. Hence, the "Insurance Cheat Sheet" was born.

Every year since 2001, OPHA has released a table entitled, "Estimated Number and Percentage of Utahns Without Health Insurance Coverage" which is the first look the public gets of the official estimates of Utah's uninsured for the year. The release of the Insurance Cheat Sheet usually coincides with the national *Cover the Uninsured Week*. Led by the Robert Wood Johnson Foundation, *Cover the Uninsured Week* is the nation's largest mobilization on behalf of America's 46 million uninsured. Each year, *Cover the Uninsured Week* seeks to raise awareness about the need to cover America's uninsured, amplify diverse voices and demonstrate support for getting America covered<sup>2</sup>. Although the Robert Wood Johnson Foundation does not use data from the UDOH for its estimate of the uninsured in Utah, Utah officials consider the UHAS/BRFSS the most accurate data source for health insurance coverage estimates in Utah.

Over the years, the basic format of the Insurance Cheat Sheet has been largely unchanged and shows trend data from 2001. After the passage of national health reform in 2010 however, a new poverty breakdown was added for 2009. 2009 also marked the first data collection year where the insurance coverage questions were a part of the Utah BRFSS. Inclusion of these questions on the BRFSS will allow access to new survey methodologies such as calling cell phone-only households and advanced survey weighting techniques while retaining the ability to gather information on Utah's children.

For more information on the Utah Section 1115 Waiver: <http://www.allhealth.org/briefingmaterials/overviewofutah-292.pdf>

For more information on the Behavioral Risk Factor Surveillance System Survey: <http://www.cdc.gov/brfss/index.htm>

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<sup>1</sup> <http://www.statecoverage.org/node/484>

<sup>2</sup> <http://covertheuninsured.org/content/cover-uninsured-week>

**Estimated Number and Percentage of Utahns Who Lacked Health Insurance Coverage**

**by Selected Demographic Characteristics: 2001, 2003-2009**

Sources: Utah Healthcare Access Survey (UHAS) (2001, 2003-2008); Utah Behavioral Risk Factor Surveillance System (BRFSS), 2009

Office of Public Health Assessment, Utah Department of Health

Population Group	UHAS							BRFSS	
	2001	2003	2004	2005	2006	2007	2008	2009	
Under Age 1	Total Population Size	47,925	49,944	50,515	51,398	52,080	54,175	54,059	54,310
	<b># Uninsured Persons</b>	<b>700</b>	<b>2,700</b>	<b>1,600</b>	<b>1,500</b>	<b>4,400</b>	<b>1,200</b>	<b>5,900</b>	<b>3,900</b>
	<b>% Uninsured</b>	<b>1.5%</b>	<b>5.4%</b>	<b>3.2%</b>	<b>2.9%</b>	<b>8.4%</b>	<b>2.3%</b>	<b>10.8%</b>	<b>7.2%</b>
	Lower 95% Confidence Bound	0.7%	2.1%	1.2%	1.1%	4.1%	0.8%	5.2%	2.7%
Upper 95% Confidence Bound	3.2%	13.4%	8.6%	7.3%	16.6%	6.4%	21.1%	17.8%	
Age 1 to 5	Total Population Size	211,574	226,075	238,550	245,814	250,974	259,452	264,441	265,630
	<b># Uninsured Persons</b>	<b>13,500</b>	<b>13,700</b>	<b>19,400</b>	<b>17,300</b>	<b>25,900</b>	<b>23,800</b>	<b>17,400</b>	<b>15,300</b>
	<b>% Uninsured</b>	<b>6.4%</b>	<b>6.1%</b>	<b>8.1%</b>	<b>7.0%</b>	<b>10.3%</b>	<b>9.2%</b>	<b>6.6%</b>	<b>5.8%</b>
	Lower 95% Confidence Bound	5.1%	4.3%	5.8%	4.8%	7.3%	6.4%	4.5%	3.4%
Upper 95% Confidence Bound	8.0%	8.5%	11.3%	10.2%	14.4%	13.1%	9.5%	9.7%	
Age 6 to 18	Total Population Size	518,345	510,675	520,800	529,618	540,007	574,313	585,463	585,824
	<b># Uninsured Persons</b>	<b>40,500</b>	<b>39,900</b>	<b>45,200</b>	<b>51,800</b>	<b>58,900</b>	<b>61,000</b>	<b>52,100</b>	<b>39,200</b>
	<b>% Uninsured</b>	<b>7.8%</b>	<b>7.8%</b>	<b>8.7%</b>	<b>9.8%</b>	<b>10.9%</b>	<b>10.6%</b>	<b>8.9%</b>	<b>6.7%</b>
	Lower 95% Confidence Bound	6.5%	5.9%	6.8%	7.4%	8.5%	7.8%	6.2%	5.0%
Upper 95% Confidence Bound	9.4%	10.3%	11.0%	12.9%	13.9%	14.3%	12.6%	8.8%	
Age 19 to 26	Total Population Size	359,912	366,222	369,311	364,234	354,702	409,690	391,442	381,039
	<b># Uninsured Persons</b>	<b>55,100</b>	<b>63,500</b>	<b>63,100</b>	<b>85,000</b>	<b>72,500</b>	<b>70,300</b>	<b>95,600</b>	<b>93,400</b>
	<b>% Uninsured</b>	<b>15.3%</b>	<b>17.3%</b>	<b>17.1%</b>	<b>23.3%</b>	<b>20.4%</b>	<b>17.2%</b>	<b>24.4%</b>	<b>24.5%</b>
	Lower 95% Confidence Bound	13.5%	14.3%	14.0%	19.1%	16.1%	13.2%	19.0%	18.5%
Upper 95% Confidence Bound	17.4%	20.8%	20.6%	28.1%	25.6%	22.0%	30.8%	31.7%	
Age 27 to 34	Total Population Size	261,831	275,715	316,947	335,353	353,444	324,034	358,342	365,481
	<b># Uninsured Persons</b>	<b>32,500</b>	<b>35,500</b>	<b>52,500</b>	<b>49,800</b>	<b>67,700</b>	<b>58,300</b>	<b>51,000</b>	<b>66,600</b>
	<b>% Uninsured</b>	<b>12.4%</b>	<b>12.9%</b>	<b>16.6%</b>	<b>14.8%</b>	<b>19.2%</b>	<b>18.0%</b>	<b>14.2%</b>	<b>18.2%</b>
	Lower 95% Confidence Bound	10.7%	10.2%	13.6%	11.6%	15.6%	14.2%	11.1%	14.6%
Upper 95% Confidence Bound	14.5%	16.1%	20.1%	18.9%	23.3%	22.5%	18.1%	22.6%	
Age 35 to 49	Total Population Size	439,986	442,006	457,324	465,964	474,698	490,887	505,903	502,866
	<b># Uninsured Persons</b>	<b>40,300</b>	<b>42,000</b>	<b>52,700</b>	<b>63,500</b>	<b>56,300</b>	<b>52,600</b>	<b>59,900</b>	<b>63,200</b>
	<b>% Uninsured</b>	<b>9.2%</b>	<b>9.5%</b>	<b>11.5%</b>	<b>13.6%</b>	<b>11.9%</b>	<b>10.7%</b>	<b>11.8%</b>	<b>12.6%</b>
	Lower 95% Confidence Bound	8.0%	7.8%	9.4%	11.3%	9.6%	8.7%	9.1%	10.4%
Upper 95% Confidence Bound	10.5%	11.6%	14.1%	16.4%	14.5%	13.2%	15.2%	15.1%	
Age 50 to 64	Total Population Size	262,021	285,779	307,863	323,963	339,153	359,075	385,029	391,345
	<b># Uninsured Persons</b>	<b>17,400</b>	<b>20,000</b>	<b>16,500</b>	<b>28,000</b>	<b>25,100</b>	<b>20,000</b>	<b>29,300</b>	<b>32,500</b>
	<b>% Uninsured</b>	<b>6.6%</b>	<b>7.0%</b>	<b>5.4%</b>	<b>8.6%</b>	<b>7.4%</b>	<b>5.6%</b>	<b>7.6%</b>	<b>8.3%</b>
	Lower 95% Confidence Bound	5.5%	5.4%	4.0%	6.7%	5.7%	4.1%	5.7%	6.8%
Upper 95% Confidence Bound	8.1%	9.1%	7.1%	11.1%	9.5%	7.5%	10.1%	10.2%	
Age 65 and Over	Total Population Size	194,373	198,359	207,920	212,582	217,313	227,928	237,275	253,594
	<b># Uninsured Persons</b>	<b>1,400</b>	***	***	***	***	***	<b>2,500</b>	***
	<b>% Uninsured</b>	<b>0.7%</b>	***	***	***	***	***	<b>1.0%</b>	***
	Lower 95% Confidence Bound	0.4%	***	***	***	***	***	0.4%	***
Upper 95% Confidence Bound	1.4%	***	***	***	***	***	2.8%	***	
Total, All Utahns	Total Population Size	2,295,967	2,354,775	2,469,230	2,528,926	2,582,371	2,699,554	2,781,954	2,800,089
	<b># Uninsured Persons</b>	<b>199,100</b>	<b>214,500</b>	<b>251,400</b>	<b>292,800</b>	<b>306,500</b>	<b>287,200</b>	<b>298,200</b>	<b>314,300</b>
	<b>% Uninsured</b>	<b>8.7%</b>	<b>9.1%</b>	<b>10.2%</b>	<b>11.6%</b>	<b>11.9%</b>	<b>10.6%</b>	<b>10.7%</b>	<b>11.2%</b>
	Lower 95% Confidence Bound	7.9%	8.0%	8.9%	10.1%	10.4%	9.1%	9.0%	10.1%
Upper 95% Confidence Bound	9.5%	10.4%	11.6%	13.3%	13.6%	12.4%	12.7%	12.4%	

**Estimated Number and Percentage of Utahns Who Lacked Health Insurance Coverage**

by Selected Demographic Characteristics: 2001, 2003-2009 (continued)

Sources: Utah Healthcare Access Survey (UHAS) (2001, 2003-2008); Utah Behavioral Risk Factor Surveillance System (BRFSS), 2009  
Office of Public Health Assessment, Utah Department of Health

Population Group		UHAS							BRFSS
		2001	2003	2004	2005	2006	2007	2008	2009
Children	Total Population Size	730,417	742,867	771,112	788,452	804,569	838,407	857,680	860,368
Age 0-17	<b># Uninsured Persons</b>	<b>49,700</b>	<b>54,500</b>	<b>62,800</b>	<b>67,300</b>	<b>83,200</b>	<b>76,700</b>	<b>71,700</b>	<b>59,700</b>
	<b>% Uninsured</b>	<b>6.8%</b>	<b>7.3%</b>	<b>8.2%</b>	<b>8.5%</b>	<b>10.3%</b>	<b>9.2%</b>	<b>8.4%</b>	<b>6.9%</b>
	Lower 95% Confidence Bound	5.8%	5.6%	6.5%	6.6%	8.3%	6.9%	6.1%	5.5%
	Upper 95% Confidence Bound	8.0%	9.6%	10.2%	11.0%	12.9%	12.0%	11.3%	8.8%
Children	Total Population Size <sup>1</sup>								179,400
Age 0-17	<b># Uninsured Persons</b>								<b>35,700</b>
0-133% poverty	<b>% Uninsured</b>								<b>19.9%</b>
	Lower 95% Confidence Bound								14.1%
	Upper 95% Confidence Bound								27.4%
Children	Total Population Size <sup>1</sup>	283,200	284,800	333,600	299,400	315,100	342,200	328,900	332,300
Age 0-17	<b># Uninsured Persons</b>	<b>32,600</b>	<b>40,200</b>	<b>46,100</b>	<b>48,700</b>	<b>64,400</b>	<b>52,900</b>	<b>51,700</b>	<b>40,800</b>
0-200% poverty	<b>% Uninsured</b>	<b>11.5%</b>	<b>14.1%</b>	<b>13.8%</b>	<b>16.3%</b>	<b>20.5%</b>	<b>15.5%</b>	<b>15.7%</b>	<b>12.3%</b>
	Lower 95% Confidence Bound	9.3%	10.1%	10.4%	11.8%	15.7%	10.8%	11.0%	9.0%
	Upper 95% Confidence Bound	14.1%	19.4%	18.1%	22.0%	26.2%	21.7%	22.0%	16.5%
Children	Total Population Size	777,844	786,694	809,865	826,830	843,061	887,940	903,963	905,764
Age 0-18	<b># Uninsured Persons</b>	<b>54,800</b>	<b>56,900</b>	<b>66,800</b>	<b>71,300</b>	<b>89,500</b>	<b>87,800</b>	<b>75,900</b>	<b>60,300</b>
	<b>% Uninsured</b>	<b>7.0%</b>	<b>7.2%</b>	<b>8.3%</b>	<b>8.6%</b>	<b>10.6%</b>	<b>9.9%</b>	<b>8.4%</b>	<b>6.7%</b>
	Lower 95% Confidence Bound	6.0%	5.5%	6.6%	6.6%	8.5%	7.5%	6.2%	5.2%
	Upper 95% Confidence Bound	8.3%	9.4%	10.2%	11.1%	13.1%	12.9%	11.3%	8.4%
Children	Total Population Size <sup>1</sup>								191,800
Age 0-18	<b># Uninsured Persons</b>								<b>37,700</b>
0-133% poverty	<b>% Uninsured</b>								<b>19.6%</b>
	Lower 95% Confidence Bound								13.9%
	Upper 95% Confidence Bound								27.1%
Children	Total Population Size <sup>1</sup>	298,500	294,300	346,900	312,300	322,600	361,400	337,900	352,300
Age 0-18	<b># Uninsured Persons</b>	<b>35,600</b>	<b>42,100</b>	<b>48,600</b>	<b>52,400</b>	<b>67,800</b>	<b>59,800</b>	<b>55,000</b>	<b>42,800</b>
0-200% poverty	<b>% Uninsured</b>	<b>11.9%</b>	<b>14.3%</b>	<b>14.0%</b>	<b>16.8%</b>	<b>21.0%</b>	<b>16.5%</b>	<b>16.3%</b>	<b>12.1%</b>
	Lower 95% Confidence Bound	9.7%	10.2%	10.6%	12.2%	16.3%	11.4%	11.2%	8.9%
	Upper 95% Confidence Bound	14.6%	19.7%	18.3%	22.6%	26.7%	23.3%	23.0%	16.4%
	<b>*CHIP Target*</b>								
Adults	Total Population Size	1,565,550	1,611,908	1,698,118	1,740,474	1,777,802	1,861,147	1,924,274	1,939,721
Age 18+	<b># Uninsured Persons</b>	<b>149,700</b>	<b>160,700</b>	<b>187,000</b>	<b>225,600</b>	<b>225,400</b>	<b>209,200</b>	<b>227,600</b>	<b>251,900</b>
	<b>% Uninsured</b>	<b>9.6%</b>	<b>10.0%</b>	<b>11.0%</b>	<b>13.0%</b>	<b>12.7%</b>	<b>11.2%</b>	<b>11.8%</b>	<b>13.0%</b>
	Lower 95% Confidence Bound	8.8%	8.9%	9.7%	11.4%	11.1%	9.7%	10.1%	11.5%
	Upper 95% Confidence Bound	10.4%	11.2%	12.5%	14.7%	14.4%	13.0%	13.8%	14.7%
Adults	Total Population Size	1,371,177	1,413,549	1,490,198	1,527,892	1,560,489	1,633,219	1,686,999	1,686,127
Age 18-64	<b># Uninsured Persons</b>	<b>149,200</b>	<b>159,900</b>	<b>184,900</b>	<b>224,400</b>	<b>225,600</b>	<b>211,000</b>	<b>228,100</b>	<b>251,100</b>
	<b>% Uninsured</b>	<b>10.9%</b>	<b>11.3%</b>	<b>12.4%</b>	<b>14.7%</b>	<b>14.5%</b>	<b>12.9%</b>	<b>13.5%</b>	<b>14.9%</b>
	Lower 95% Confidence Bound	10.0%	10.1%	11.0%	12.9%	12.7%	11.2%	11.5%	13.1%
	Upper 95% Confidence Bound	11.8%	12.7%	14.0%	16.6%	16.4%	14.9%	15.8%	16.8%
Adults	Total Population Size	1,323,750	1,369,722	1,451,445	1,489,514	1,521,997	1,583,686	1,640,716	1,640,731
Age 19-64	<b># Uninsured Persons</b>	<b>144,000</b>	<b>157,700</b>	<b>181,600</b>	<b>221,600</b>	<b>220,100</b>	<b>200,300</b>	<b>224,900</b>	<b>251,500</b>
	<b>% Uninsured</b>	<b>10.9%</b>	<b>11.5%</b>	<b>12.5%</b>	<b>14.9%</b>	<b>14.5%</b>	<b>12.7%</b>	<b>13.7%</b>	<b>15.3%</b>
	Lower 95% Confidence Bound	10.0%	10.3%	11.1%	13.1%	12.7%	10.9%	11.7%	13.5%
	Upper 95% Confidence Bound	11.8%	12.9%	14.1%	16.8%	16.4%	14.6%	16.0%	17.3%
Adults	Total Population Size <sup>1</sup>								351,200
Age 19-64	<b># Uninsured Persons</b>								<b>133,500</b>
0-133% poverty	<b>% Uninsured</b>								<b>38.0%</b>
	Lower 95% Confidence Bound								32.1%
	Upper 95% Confidence Bound								44.3%
Adults	Total Population Size <sup>1</sup>	179,200	209,600	276,900	297,500	259,200	277,000	279,900	385,200
Age 19-64	<b># Uninsured Persons</b>	<b>61,000</b>	<b>69,000</b>	<b>91,500</b>	<b>112,200</b>	<b>104,100</b>	<b>95,900</b>	<b>97,000</b>	<b>137,200</b>
0-150% poverty	<b>% Uninsured</b>	<b>34.0%</b>	<b>32.9%</b>	<b>33.1%</b>	<b>37.7%</b>	<b>40.2%</b>	<b>34.6%</b>	<b>34.6%</b>	<b>35.6%</b>
	Lower 95% Confidence Bound	30.6%	27.6%	27.9%	31.9%	33.7%	28.4%	27.0%	30.1%
	Upper 95% Confidence Bound	38.7%	38.8%	38.7%	43.9%	47.0%	41.4%	43.1%	41.5%
	<b>*PCN Target*</b>								

## Estimated Number and Percentage of Utahns Who Lacked Health Insurance Coverage

### by Selected Demographic Characteristics: 2001, 2003-2009 (continued)

Sources: Utah Healthcare Access Survey (UHAS) (2001, 2003-2008); Utah Behavioral Risk Factor Surveillance System (BRFSS), 2009  
Office of Public Health Assessment, Utah Department of Health

Population Group		UHAS							BRFSS
		2001	2003	2004	2005	2006	2007	2008	2009
Adults	Total Population Size <sup>2</sup>	870,900	805,900	837,200	860,300	919,700	951,800	946,500	860,300
Age 19-64	# Uninsured Persons	84,000	72,800	75,600	110,300	107,600	103,000	106,000	75,400
Employed	% Uninsured	9.6%	9.0%	9.0%	12.8%	11.7%	10.8%	11.2%	8.8%
Full Time	Lower 95% Confidence Bound	8.7%	7.6%	7.6%	10.7%	9.9%	8.9%	9.1%	7.0%
	Upper 95% Confidence Bound	10.7%	10.7%	10.7%	15.2%	13.8%	13.0%	13.7%	11.0%
Adults	Total Population Size <sup>2</sup>	185,400	225,900	262,000	249,900	240,200	236,900	263,800	227,400
Age 19-64	# Uninsured Persons	24,900	30,800	35,000	43,000	39,300	31,500	45,600	40,000
Employed	% Uninsured	13.4%	13.6%	13.4%	17.2%	16.4%	13.3%	17.3%	17.6%
Part Time	Lower 95% Confidence Bound	11.4%	10.9%	10.6%	13.8%	13.1%	10.1%	12.7%	12.9%
	Upper 95% Confidence Bound	15.7%	17.0%	16.7%	21.2%	20.3%	17.4%	23.1%	23.5%
Adults	Total Population Size <sup>2</sup>	170,200	194,300	206,800	218,700	208,800	235,400	255,900	153,700
Age 19-64	# Uninsured Persons	33,200	34,700	35,000	46,700	36,200	53,300	41,100	36,000
Self-employed <sup>3</sup>	% Uninsured	19.5%	17.9%	16.9%	21.3%	17.3%	22.7%	16.1%	23.4%
	Lower 95% Confidence Bound	16.7%	14.3%	13.2%	17.2%	13.4%	17.2%	12.1%	17.4%
	Upper 95% Confidence Bound	22.7%	22.1%	21.5%	26.2%	22.1%	29.2%	21.1%	30.8%

#### Sources:

**2001, 2003-2008 Survey Estimates:** Utah Healthcare Access Surveys. The Utah Healthcare Access Survey (UHAS) was administered in the Office Of Public Health Assessment, Center for Health Data, Utah Department of Health. For more information, please contact the Center for Health Data (phone: 801-538-9191, E-mail: chdata@utah.gov).

**2009 Survey Estimates:** Utah Behavioral Risk Factor Surveillance System (BRFSS). The BRFSS is administered in the Office of Public Health Assessment, Center for Health Data, Utah Department of Health, in partnership with the Centers for Disease Control and Prevention. For more information, please contact the Center for Health Data (phone: 801-538-9191, E-mail: chdata@utah.gov).

**Population Estimates:** The Utah Population Estimates Committee (UPEC) and the Governor's Office of Planning and Budget (GOPB), Estimates for Counties by Sex and Single Year of Age. Retrieved on April 19, 2010 from Utah Department of Health, Center for Health Data, Indicator-Based Information System for Public Health website: <http://ibis.health.utah.gov/>.

#### Notes:

<sup>1</sup>. These population size estimates were based on UHAS (2001,2003-2008) and BRFSS (2009) estimates, and have been rounded to the nearest 100 persons.

<sup>2</sup>. These population size estimates were based on the UHAS (2001,2003-2008) and BRFSS (2009) estimates, and have been rounded to the nearest 100 persons. The employment questions that these estimates were based on differed in the surveys and may partly account for changes in these estimates between years 2008 and 2009.

<sup>3</sup>. Self-employed persons may be employed full or part time.

\*\*\* The sample size was insufficient to calculate a reliable population estimate.

- Estimates for the number of uninsured persons have been rounded to the nearest 100 persons.
- Asymmetric confidence bounds were calculated using the logit transformation (SAS callable SUDAAN).
- For 2001, 2003-2008, data have been weighted to reflect the age, sex, geographic, and Hispanic status of the state of Utah.
- For 2009, data have been weighted to reflect the age, sex, and geographic status of the state of Utah.
- Population size estimates reported for 2001, 2003-2008 are from previously-published UHAS reports and do not reflect post-publication revisions released by the Governor's Office of Planning and Budget (GOPB).
- The Utah Healthcare Access Survey was not conducted in 2002 and was discontinued after 2008.