HEALTH INSURANCE COVERAGE IN MINNESOTA

Early Results from the 2011 Minnesota Health Access Survey
Access Workgroup - Governor’s Health Reform Task Force
March 29, 2012

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Overview

• Background on the Minnesota Health Access Survey
• Access to health insurance
  • Sources of insurance coverage
  • Rates of uninsurance (age, race/ethnicity, income)
  • Demographics and employment characteristics of the uninsured
  • Potential sources for coverage & barriers to coverage
• Access to care
  • People with a usual source of care
  • Rates of confidence about receiving needed care
  • Experienced discrimination
  • Affordability of care
• Conclusion
BACKGROUND
Survey Objectives

• Monitor the distribution of health insurance coverage in Minnesota

• Describe the characteristics of the uninsured

• Identify economic and demographic factors associated with lack of health insurance

• Inform state level policy and decisions

• Establish baseline data for evaluating health reform implementation (coverage, access to care, barriers to care, etc.)
Survey Overview

- Stratified area probability survey designed to produce reliable health access estimates for:
  - Regions of the state; and
  - Most populous racial/ethnic groups

- Survey conducted in partnership between Minnesota Department of Health and University of Minnesota School of Public Health


- 2011 MNHA Survey:
  - Over 11,000 telephone interviews were conducted between August and November 2011
  - Certain populations were oversampled; others were screened to lower probability of selection; a surname sample was conducted
  - About 40 percent of survey respondents were reached on a cell phone
ACCESS TO INSURANCE COVERAGE
Uninsurance Rate Trends in Minnesota

- 2001: 6.1%
- 2004: 7.7%*
- 2007: 7.2%
- 2009: 9.0%*
- 2011: 9.1%

*Indicates statistically significant difference (95% level) from prior year shown.

Estimated Number of Uninsured in Minnesota, 2001 to 2011

*Indicates statistically significant difference (95% level) from prior year shown.
Sources of Insurance Coverage in Minnesota, Select Years

*Indicates statistically significant difference to year shown (95% level).

Estimates that rely solely on household survey data differ slightly from annual estimates that include both survey and administrative data.

Trends in ESI Coverage, Select Years (Minnesota’s Non-elderly Population)

*Indicates statistically significant difference (95% level) from prior year shown.
Other Measures of Uninsurance
Measures of Uninsurance in Minnesota, 2007 to 2011

*Indicates statistically significant difference (95% level) from prior year shown.
Minnesotans With an Episode of Uninsurance, 2011 (about 12.6 percent of population)

Long-term uninsured means uninsured for 12 months or longer. Source: 2011 Minnesota Health Access Survey
Age Distribution of the Long-Term Uninsured and the Total Population, 2011

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Long-term Uninsured</th>
<th>Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 17</td>
<td>12.5%</td>
<td>28.3%^</td>
</tr>
<tr>
<td>18 to 25</td>
<td>19.6%</td>
<td>11.5%^</td>
</tr>
<tr>
<td>26 to 34</td>
<td>21.7%</td>
<td>13.7%^</td>
</tr>
<tr>
<td>35 to 54</td>
<td>33.3%</td>
<td>32.7%</td>
</tr>
<tr>
<td>55 to 64</td>
<td>12.9%</td>
<td>13.9%</td>
</tr>
</tbody>
</table>

^Indicates statistically significant difference in the rates to the overall population (95% level)
Source: Minnesota Health Access Survey.
Rates for Specific Populations
Disparities in Rates of Coverage in 2011 Remain Largely Unchanged

- Disparities in coverage
  - Age & income
  - Race/Ethnicity
  - Education

- Differences in coverage also exist by
  - Region
  - Marital status & health status
  - Nativity

- In 2011, rates of uninsurance between Greater Minnesota and Twin Cities do not differ from each other (but metro rate rose)
Uninsurance Rate Among Young Adults (ages 18 to 25 years), Select Years

*Indicates statistically significant difference (95% level) from prior year shown.
Young Adults with Group Coverage, 2011

*Indicates statistically significant difference (95% level) from prior year shown.
Source: 2009 and 2011 Minnesota Health Access Surveys
Sources of Children’s Health Insurance Coverage in Minnesota by Age, 2011

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Group</th>
<th>Individual</th>
<th>Public</th>
<th>Uninsured</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 5</td>
<td>60.0%</td>
<td>4.0%</td>
<td>30.9%</td>
<td>5.1%</td>
</tr>
<tr>
<td>6 to 17</td>
<td></td>
<td></td>
<td>20.7%</td>
<td>67.6%</td>
</tr>
<tr>
<td>All children</td>
<td></td>
<td></td>
<td>5.5%</td>
<td>65.1%</td>
</tr>
</tbody>
</table>

^Indicates statistically significant difference (95% level) from all children.
Source: Minnesota Health Access Surveys, 2011
Minnesota Uninsurance Rates by Income, Select Years

<table>
<thead>
<tr>
<th>Income as % of Federal Poverty Guidelines</th>
<th>2001</th>
<th>2009</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 100%</td>
<td>15.2%</td>
<td>16.4%^</td>
<td>16.9%^</td>
</tr>
<tr>
<td>101 to 200%</td>
<td>13.7%^</td>
<td>17.1%^</td>
<td>16.4%^</td>
</tr>
<tr>
<td>201 to 300%</td>
<td>12.4%^</td>
<td>13.0%^</td>
<td>12.4%^</td>
</tr>
<tr>
<td>301 to 400%</td>
<td>7.2%</td>
<td>7.2%^*</td>
<td>6.4%^</td>
</tr>
<tr>
<td>401%+</td>
<td>2.9%^*</td>
<td>2.6%^</td>
<td>2.6%^</td>
</tr>
<tr>
<td>All Income</td>
<td>6.1%</td>
<td>9.1%*</td>
<td>9.1%</td>
</tr>
</tbody>
</table>

*Indicates statistical difference to previous year shown (95% level).
^Indicates statistically significant difference (95% level) from all incomes within year.
Uninsurance Rates by Race/Ethnicity, Select Years

*Indicates statistically significant difference from previous year shown (95% confidence level).
^Indicates statistically significant difference from statewide rate (95% confidence level).
Insurance Distribution among American Indians and Minnesotans Overall

Source: 2009 and 2011 Minnesota Health Access Surveys

* Indicates a statistically significant difference from previous year shown at the 95% level.
^ Indicates a statistically significant difference from statewide rate within year at the 95% level.
Potential sources of change from 2009 to 2011 among American Indians

• Shift toward the lower levels of the income distribution from 2009 to 2011
  • 46% are at or below 200% FPL in 2009 compared to 60% in 2011

• American Indian community more concentrated at lower end of age spectrum than total population
  • 45% age 0-17 compared to 25%

• Proportion unemployed in American Indian community is higher than population overall, restricting access to private coverage
  • 43% vs. 28%
Insurance Coverage for Minnesotans Born in the US and Not Born in US

Source: 2009 and 2011 Minnesota Health Access Surveys

* Indicates a statistically significant difference from previous year shown at the 95% level.
^ Indicates a statistically significant difference from statewide rate within year at the 95% level.
Why lower rates of group coverage among non-US born?

- Employment rates are same for US and non-US born both years
  - However, significantly fewer non-US born population work 31 hours per week or more in 2011 than in 2009 (81% vs 84% respectively)

- Although no change from 2009 to 2011, factors associated with lower group coverage include:
  - Temporary and seasonal employment more common among non-US born than US born (e.g., 16% and 9% respectively in 2011).
  - Non-US born are more likely than US born Minnesotans to live in greater MN (83% vs 52% in 2011) where group coverage less common
Why higher rates of uninsurance among non-US born?

- The following are related to higher uninsurance rates:
  - Non-US born more concentrated among adults age 26-54
  - Non-US born more highly concentrated in the lower income groups
    - In 2011, 46% of non-US born had household incomes at or below 200% FPL compared to 29% of US born
  - A significantly larger percentage of non-US born Minnesotans report living in the US 11 years or more (64% vs 52%) and 6 years or more (82% vs 77%) in 2011 than in 2009
    - Meet 5 year eligibility for public program enrollment
Characteristics of the Uninsured
Demographic Characteristics of the Uninsured

- Compared to the Minnesota population overall, Minnesota’s uninsured in 2011 were more likely to be:
  - Between 26 and 34 years of age
  - African American and Hispanic/Latino
  - Not born in the U.S.
  - Of middle and low income (300% of FPG or less)
  - Not married
  - In good or fair health (vs. excellent, very good or poor).

- Unlike in 2009, the uninsured in 2011 were demographically comparable to the overall population by
  - Gender
  - Region (Twin Cities/Greater Minnesota)
Employment Characteristics

• Compared to the Minnesota population overall, Minnesota’s the uninsured in 2011 were more likely to:
  • Be self employed
  • Work between 21 and 30 hours (as compared to fewer or more hours)
  • Hold more than one job
  • Work for firms with fewer than 50 employees, and
  • Hold temporary or seasonal jobs

• The uninsured in 2011 were as likely to be employed as the general population (68 percent compared with 72 percent)
Potential Sources of Coverage
<table>
<thead>
<tr>
<th>Potential Sources of Health Insurance Coverage</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connection to employer that offers coverage</td>
<td>37.4%</td>
</tr>
<tr>
<td>Eligible for employer coverage</td>
<td>17.2%</td>
</tr>
<tr>
<td>Potentially eligible for public coverage</td>
<td>60.0%</td>
</tr>
<tr>
<td>Not eligible for employer or public coverage</td>
<td>26.1%</td>
</tr>
</tbody>
</table>

Differences to previous years (not shown) are not statistically significant.
Source: Minnesota Health Access Survey, 2011
Main 4 Reasons for Lack of Coverage Among the Uninsured, 2011

<table>
<thead>
<tr>
<th>Reason for Loss of Coverage</th>
<th>Did not Take-up of ESI When Offered</th>
<th>Did Not Purchase Coverage Directly</th>
<th>Reason for Loss of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too expensive/ could not afford</td>
<td>47.6%</td>
<td>73.6%</td>
<td></td>
</tr>
<tr>
<td>Too much hassle/ paperwork</td>
<td></td>
<td>3.6%</td>
<td></td>
</tr>
<tr>
<td>Not eligible for reason other than health</td>
<td>5.5%</td>
<td>3.4%</td>
<td></td>
</tr>
<tr>
<td>Don’t like benefits package</td>
<td>6.9%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expect to be covered shortly</td>
<td></td>
<td>2.9%</td>
<td></td>
</tr>
<tr>
<td>18 or older so does not qualify as dependent</td>
<td>5.2%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job that provided coverage ended</td>
<td></td>
<td>32.7%</td>
<td></td>
</tr>
<tr>
<td>No longer eligible for public insurance</td>
<td></td>
<td>14.9%</td>
<td></td>
</tr>
<tr>
<td>Did not get information to stay on coverage</td>
<td></td>
<td>11.6%</td>
<td></td>
</tr>
<tr>
<td>Just moved to state, haven’t gotten coverage</td>
<td></td>
<td>8.1%</td>
<td></td>
</tr>
</tbody>
</table>
Main Reason For Not Enrolling in Public Health Care Programs

Minnesotans Potentially Eligible for Public Programs

- Don’t think the care or benefits through these programs are good: 18.6%
- Too expensive: 15.4%
- Don’t need or want insurance right now: 15.3%
- Don’t think I am eligible: 14.2%
- Privacy: Don’t want government involved in my health care: 8.8%
- Applied but not eligible: 6.7%
- Will get insurance soon: 6.2%
- Other: 14.8%

Category “other” includes among other responses: response refused, confusion over next steps/enrollment, rarely sick, too much paperwork, don’t want government involved in health care. Source: Minnesota Health Access Survey, 2011
Interaction of the Uninsured with Minnesota Public Programs, 2011

Source: 2011 Minnesota Health Access Survey
ACCESS TO CARE
Percent of Minnesotans Who Did Not Have a Usual Source of Care

*Indicates a statistically significant difference from previous year shown at the 95% level.
#Indicates statistically significant difference from previous year shown at 90% level.
^Indicates a statistically significant difference from statewide rate within year at the 95% level.
Percent of Minnesota Children Who Did Not Have a Usual Source of Care

- Group: 3.1% (2009), 2.3% (2011)
- Individual: 7.1% (2009), 4.2% (2011)
- Public: 5.7% (2009), 7.3% (2011)
- Uninsured: 27.5%*^ (2011)
- Total: 4.5% (2009), 4.9% (2011)

*Indicates a statistically significant difference from previous year shown at the 95% level.
^Indicates a statistically significant difference from statewide rate within year at the 95% level.

Source: 2009 and 2011 Minnesota Health Access Surveys
Place of Usual Source of Care, 2011

*Indicates a statistically significant difference from 2009 at the 95% level.
^Indicates a statistically significant difference from statewide rate within year at the 95% level.
Source: 2009 and 2011 Minnesota Health Access Surveys
Barriers to Care Due to Cost & Other Factors
Barriers to Care Because of Costs, 2011

*Indicates statistically significant difference between insured & uninsured

Source: 2011 Minnesota Health Access Survey
Percent of Minnesotans with Some Delay in Care in 2011, by Type of Coverage

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Delay Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public</td>
<td>22.8%</td>
</tr>
<tr>
<td>Group</td>
<td>17.9%^</td>
</tr>
<tr>
<td>Individual</td>
<td>28.1%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>59.4%^</td>
</tr>
<tr>
<td>All</td>
<td>23.6%</td>
</tr>
</tbody>
</table>

^Indicates statistically significant difference to rate for all.

Source: 2011 Minnesota Health Access Survey
Percent of Minnesotans with Some Delay in Care in 2011, by Type of Coverage

<table>
<thead>
<tr>
<th>Group</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>23.0%</td>
</tr>
<tr>
<td>Black</td>
<td>17.9%^</td>
</tr>
<tr>
<td>American Indians</td>
<td>22.7%</td>
</tr>
<tr>
<td>Asian</td>
<td>59.4%^</td>
</tr>
<tr>
<td>Hispanic</td>
<td>31.6%^</td>
</tr>
<tr>
<td>All</td>
<td>23.6%</td>
</tr>
</tbody>
</table>

^Indicates statistically significant difference to rate for all.
Source: 2011 Minnesota Health Access Survey
Percent of Minnesotans Reporting Provider Discrimination, by Insurance Status

Change in item wording in 2011 may, in part, explain change in estimates over time.

*Indicates a statistically significant difference from previous year shown at the 95% level.
^Indicates a statistically significant difference from statewide rate within year at the 95% level.

Source: 2009 and 2011 Minnesota Health Access Surveys
Percent of Parents Reporting Perceived Provider Discrimination, by Insurance Status

<table>
<thead>
<tr>
<th>Group</th>
<th>2009</th>
<th>2011</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
<td>2.3%</td>
<td>1.6%</td>
<td>-0.7%</td>
</tr>
<tr>
<td>Individual</td>
<td>4.3%</td>
<td>7.1%</td>
<td>2.8%</td>
</tr>
</tbody>
</table>
| Public     | 23.9%^ | 22.1%^ | -1.8%
| Uninsured  | 30.7%^ | 21.6%^ | -9.1%
| Total      | 8.9% | 7.8% | -1.1% |

Change in item wording in 2011 may, in part, explain change in estimates over time.

*Indicates a statistically significant difference from previous year shown at the 95% level.
^Indicates a statistically significant difference from statewide rate within year at the 95% level.
Source: 2009 and 2011 Minnesota Health Access Surveys
Confidence in Being Able to Obtain Needed Care
Percent of Minnesotans “very confident” They Can Get Care When Needed

<table>
<thead>
<tr>
<th>Group</th>
<th>2009</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
<td>80.0%</td>
<td>80.7%</td>
</tr>
<tr>
<td>Individual</td>
<td>65.4%</td>
<td>74.6%</td>
</tr>
<tr>
<td>Public</td>
<td>70.0%</td>
<td>69.3%</td>
</tr>
<tr>
<td>Uninsured</td>
<td>35.9%</td>
<td>30.9%</td>
</tr>
<tr>
<td>Total</td>
<td>72.6%</td>
<td>72.7%</td>
</tr>
</tbody>
</table>

*Indicates a statistically significant difference from previous year shown at the 95% level.
^Indicates a statistically significant difference from statewide rate within year at the 95% level.
Source: 2009 and 2011 Minnesota Health Access Surveys
Percent of Parents Who Are “very confident” They Can Get Care When Needed for Their Child

- Group: 2009: 87.9%, 2011: 86.8%
- Individual: 2009: 65.4%, 2011: 86.5%
- Public: 2009: 77.0%, 2011: 75.7%
- Uninsured: 2009: 56.6%, 2011: 45.0%
- Total: 2009: 82.9%, 2011: 81.9%

*Indicates a statistically significant difference from previous year shown at the 95% level.
^Indicates a statistically significant difference from statewide rate within year at the 95% level.

Source: 2009 and 2011 Minnesota Health Access Surveys
Conclusions

- Rates of health insurance coverage in 2011 have largely remained unchanged compared to 2009.
- Coverage through employer-sponsored insured did not improve two years after the end of the recession.
- Sizable disparities in coverage by age, income, and race & ethnicity remain.
- For a variety of reasons, many uninsured do not take advantage of coverage options available to them.
- Lack of insurance coverage presents barriers to accessing care (usual source of care, confidence).
- Even Minnesotans who have insurance coverage face barriers to care, particularly related to cost.
Additional Information from the Health Economics Program Available Online

• Health Economics Program Home Page
  • www.health.state.mn.us/healtheconomics

• Publications
  • www.health.state.mn.us/divs/hpsc/hep/publications/

• Health Care Market Statistics (Chartbook Updates)
  • www.health.state.mn.us/divs/hpsc/hep/chartbook/

• Interactive Health Insurance Statistics
  • pqc.health.state.mn.us/mnha/Welcome.action

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